



Keeping hotels and hospitality better protected



Good news for UK accommodation in 2023

UK staycations increased by

50%

UK tourist visits totalled

31 million

5x

more visits than previous year

Hospitality is 3rd largest employer in the UK employing

3.5 million people

BUT over **45,000** cases of work-related injuries in accommodation and food services last year

SOURCES: ukhospitality.org.uk/media-centre/facts-and-stats/
statista.com/topics/3269/travel-and-tourism-in-the-united-kingdom-uk/

Hotels and holiday accommodation need **specialist liability insurance**

Working in the hotel and hospitality sector comes with unique risks.

From front desk to back kitchen, protecting employees and customers is of paramount importance. And at the same time protecting those Tripadvisor reviews.

But for many hospitality owners or managers, the first time they find out that they are under-insured or non-compliant with health and safety regulations is when it's too late – following an accident, a claim or an enforcement visit.

Serving hospitality for **30 years**

Health and safety laws apply to all accommodation types, no matter how big or small – from **large village resorts, small guest houses or boutique hotels, city aparthotels or country B&Bs, camping or glamping.**

With over 30 years' experience, we can help provide the right cover for your clients' city hotel, cosy B&B or even an adventure-filled caravan park or diversified glamping site.



Liability insurance with **health and safety assessments included**

Irwell's liability insurance policies include a health and safety compliance assessment that provides guidance to **mitigate potential losses through injury, ill-health and liability claims.**

Why would you choose insurance from a provider that doesn't include a health & safety review?



Identify and rectify H&S concerns before it's too late

What is SafeCheck?



SafeCheck is a health and safety review that only takes around an hour either on-site or online with a H&S expert who can help:

- **improve the safety** of employees, customers and the general public
- **meet HSE compliance** and duty of care obligations
- **reduce business risk** of claims, fines and prosecutions

Minimise business risk in 4 simple steps

1

Documentation review to check that health & safety policies and procedures are up to date

2

Sector-specific H&S compliance questions answered

3

On-site or online tour of the workplace and activities to identify H&S concerns – and what is being doing well

4

A useful report including practical guidance on how to minimise business risk and achieve H&S compliance





Do your furniture, fittings, equipment and policies **meet H&S standards?**

All businesses have a legal and moral obligation to protect employees, customers and members of the general public.

From checking insurance for temporary or contracted staff to ensuring that fire risks and food

hygiene standards are met, running any form of holiday accommodation can feel like the to-do list is endless.

But being insured and compliant with H&S legislation must be a business priority.

Key risks and hazards in the hospitality sector

- Asbestos
- Bathroom and bedroom safety
- Cellar safety
- Chemical safety
- Fire hazards
- Gas safety
- Kitchen safety
- Legionella
- Lifts
- Manual handling
- Portable electrical appliances
- Health & fitness centres
- Swimming pool safety
- Spa safety
- Window safety
- Violence at work



Accommodation **risks**

Although the rate of work-related illness in the accommodation sector is relatively low, most cases are caused by trips and slips, musculoskeletal disorders or dermatitis among cleaning staff.

Stress, anxiety, depression are also prevalent caused by dealing with difficult customers, long and irregular hours, pay and lack of job security.

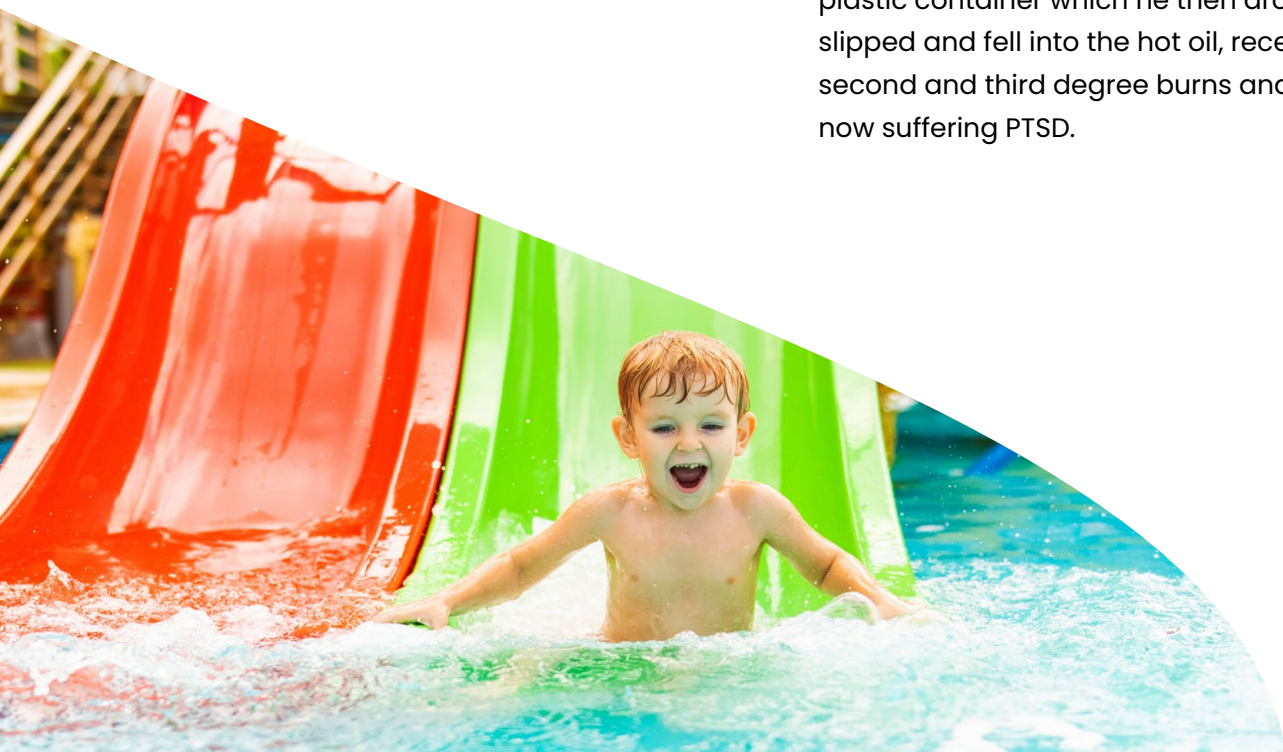
Many health and safety incidents which can impact employees and members of the public could be avoided by carrying out correct H&S measures to ensure furniture, fittings, equipment and processes are fit for purpose.

Avoid prosecutions, **claims and fines**

A health and safety review from a team of experts can help you avoid potentially reputation-damaging claims and business-debilitating fines like this:

Hotel worker sustains third degree burns cleaning fryer

A hotel chain was ordered to pay fines and costs totalling **£16,830** after an employee was instructed to empty and clean the commercial oil fryer. The member of staff was immediately burned by oil melting through the thin plastic container which he then dropped, slipped and fell into the hot oil, receiving second and third degree burns and is now suffering PTSD.





Some things are
meant to be together

**Bed and breakfast. Tents and campfires.
Spas and slippers. Mini bar and crisps.**

Liability insurance & health and safety assessments.

We believe you shouldn't have one without the other.

That's why we include a H&S review with our liability insurance policies.
Prevention is better than cure when it comes to health and safety.

Useful information

For more guidance on food hygiene, legal and insurance requirements and guidance on H&S training visit:



**Food
Standards
Agency**
food.gov.uk



**Health & Safety
Executive**



Contact us today to arrange your SafeCheck assessment, either on-site or online.

irwell.co.uk/safecheck

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SafeCheck is provided by our partners at Peninsula.

“SafeCheck has helped many businesses reduce their exposure to liability claims, fines and prosecutions.”

Stephen Galley, SafeCheck Director

Irwell Insurance Company Limited.

Registration Number 02887406. Authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA to conduct general insurance business.

PRA Registration No. 202897

