



Building safer environments for construction businesses



H&S issues contribute to **2.6 million working days lost annually** which underpins the need for enhanced safety standards across the construction sector.



A **risky** business

Recent Health and Safety Executive (HSE) and the Labour Force Survey (LFS) research reveals:¹

UK construction worker **fatalities are 70% higher** than 5 years ago

51 construction workers died in work accidents

Fatal injury is 5 times higher than the all-industry average

54% of ill workers have **musculoskeletal disorders**

53,000 non-fatal injuries

69,000 workers with **work-related ill health**

54% of ill workers have **musculoskeletal disorders**

16,000 suffer **work-related mental health issues**

¹ www.firstmats.co.uk/blogs/facts-and-statistics/construction-industry-safety-statistics-executive-summary

Liability insurance with a **health and safety assessment included**

Many of these health and safety incidents could be avoided by simply carrying out correct control measures

and implementing safe working practices to ensure equipment and processes are fit for purpose.

Hazardous, high-risk businesses **need specialist liability insurance**

Working in construction comes with many unique health and safety risks that can expose employees and the public to fatal accidents and non-fatal injuries.

With the construction sector employing such a wide range of roles from **builders, carpenters, plumbers and plasterers to bricklayers, scaffolders and electricians**, it's essential to have protection from a specialist insurer that understands the unique risks they face.

From a small family-run construction business or a mid-size specialising in domestic renovations to a national business involved in large-scale commercial builds, **Irwell's liability insurance includes a health and safety review tailored to the unique risks of each business.**



Keep people **safe on site**

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 done well

4

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





For example

Did you know that if a tower is used for construction work and a person could fall 2 metres or more from the working platform, then **it must be inspected following assembly and then every 7 days?**



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

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

But for many construction businesses, the first time they find out that they are non-compliant with health and safety legislation is when it's too late - following an accident, a claim or an enforcement visit.

H&S risks in the construction sector

- Working at height
- Lone working
- Manual handling
- Confined spaces
- Noise
- Vibration
- Dust
- Electrical safety
- Hazardous substances
- Occupational driving
- Adverse weather

Avoid prosecutions, **claims and fines**

Being insured and compliant with H&S legislation must be a business priority to help keep people safe on site. But a health and safety review from experts can also help you avoid potentially reputation-damaging claims and business-debilitating fines like these:

Company fined £285,000 as worker loses life and another seriously injured

Two contractors fell approximately 10 metres when their scissor lift was pushed over by a nearby crane. One lost his life while the other sustained injuries to his spine and broken ribs and required pins to be inserted in his pelvis and thigh.

→ [READ FULL STORY](#)

A company fined £75,000 after man died at a construction site in Glasgow

A 44-year-old man lost his life when part of the excavation wall collapsed which led to him being trapped in soil from the neck down. He was rescued by the emergency services but died from his injuries in hospital three days later.

→ [READ FULL STORY](#)



51 
**CONSTRUCTION
WORKERS DIED**





Some things are
meant to be together

Trestles and scaffolding. Rammers & rollers. Excavators & concrete mixers. Cable Shears & Cutters. Crimping & Punchdown. Drill Bits & Holesaws. Hammers & Ladders.

Your business & Ours.

Useful information

HSE construction safety guidance.

Construction Industry Advisory Committee (CONIAC) guidance for safer working at height.

PUWER

The Provision and Use of Work Equipment Regulations 1998

PUWER requires that equipment provided for use at work is suitable and safe for the intended use, correctly installed, maintained and inspected regularly and only used by people who have received adequate information and training.

LOLER

Lifting Operations and Lifting Equipment Regulations 1998

LOLER covers the safe use of equipment for lifting and lowering loads, and includes any accessories or attachments to support, fix or anchor the equipment.



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

[Irwell.co.uk/safecheck](https://www.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.

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PRA Registration No. 202897

