



Even low-risk, office-based businesses need liability insurance

All employers have a legal and moral obligation to support the health and safety of their employees while at work – to help protect them from illness or injury sustained in the workplace.

Whatever your size or sector, from SMEs to large corporates, employers' liability

insurance is a legal requirement in the UK.

Ours includes a health and safety review tailored to the unique risks of each business.

Does yours?

Offices of all sizes need **specialist liability insurance**

Working in an office environment may seem like a safe and secure place to be.

Working as an accountant or actuary, customer services or sales, sat at a desk for most of the working day, you may ask, what could possibly go wrong?

But there are still many health and safety risk exposures from the relative safety of a desk job.

From open cabinets and untidy corridors to cables snaking across the floor and poorly adjusted chairs or poor lighting, H&S risks can be found in every corner of the office. Even the informal and innocuous brew round can expose employees to fire or electrical hazards.

Employees can be subjected to musculoskeletal injuries, stress, slips, burns and RSI to back pain or eye strain which could leave businesses vulnerable to costly claims and tribunals.



H&S alert*

604,000

workers sustained a non-fatal injury at work

1.7 million

workers were suffering from an illness they believed was caused or made worse by their work

Self-reported work-related ill health

in the following 'non-hazardous' sectors were statistically significantly higher than the average rate across all industries:

- human health and social work activities
- public administration
- education

***Statistics - Industries**

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

Many health and safety incidents could be avoided by carrying out correct control measures and implementing safe working practices to ensure equipment and processes are fit for purpose.

Prevention is better than cure

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





**Find out more
about SafeCheck
in this short video**



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, 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.

Avoid prosecutions, claims and fines

Being insured and compliant with H&S legislation must be a business priority to help keep employees safe on and off-site.

A health and safety review from experts can also help you avoid potentially reputation-damaging claims and business-debilitating fines from members of the public who may be visiting your office.

Useful information **to keep staff safe**

Display Screen Equipment

Find out how to protect employees from any risks associated DSEs including computers and laptops

→ [Working with display screen equipment \(DSE\)](#)

Personal emergency evacuation plan

A PEEP will help ensure that ALL people can evacuate the building safely and promptly in the event of an emergency, regardless of their level of mobility or other impairments.

→ [What is a personal emergency evacuation plan? | Fire Protection Association](#)

Ergonomics

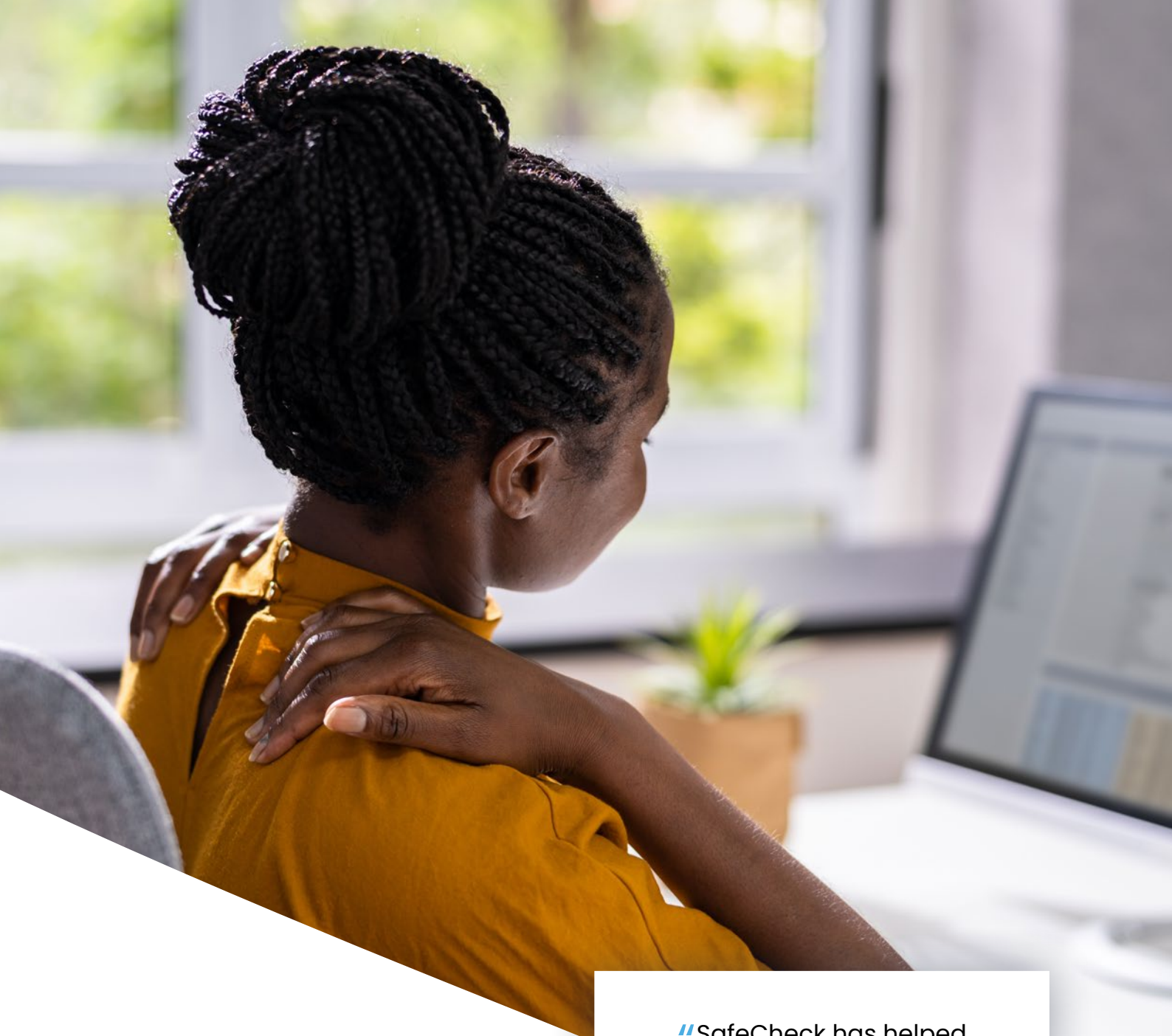
Find out how to reduce the potential for ill health at work, such as aches, pains and damage to the wrists, shoulders and back.

→ [Ergonomics and human factors at work – a brief guide](#)



H&S risks in offices

- Fire / electrical
- Display screen equipment
- Home working / flexible working
- Stress/mental Health
- New and expectant mothers
- Temporary workers
- Slips and trips
- Manual handling



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

