



# Keeping roofing businesses and roofers better protected

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## A **risky** business

These alarming numbers highlight the urgent need for improved safety measures in roofing work.<sup>1</sup>

**Roofers are 5 times more likely** to suffer a fatal accident than workers in other sectors

**Over 50 roofers lose their lives annually** due to falls, electrocutions and structural failures

**Thousands of non-fatal accidents** occur every year, leading to long-term injuries and disabilities

<sup>1</sup> <https://cardiff-roofers.co.uk/2025/02/14/roofers-accidents-in-the-uk-shocking-statistics-and-safety-insights/>

# Mitigating rooftop risks with specialist liability insurance

**Roof work accounts for a quarter of all deaths in the construction industry.<sup>2</sup>**

Roofing is one of the most dangerous trades in the UK, with a significantly high rate of accidents and fatalities. These accidents occur across the whole range of roof work **from the simplest repairs to large-scale construction projects.**

Not all people killed or injured while working on roofs are trained roofers – many people accessing roofs are in fact carrying out other tasks, such as maintenance and surveying.

Falls from an unprotected edge or through fragile materials, such as roof lights and roofing sheets account for the majority of these accidents.

Despite stringent safety regulations, roofers continue to face daily risks that can lead to severe injuries or worse.

**That's why roofing businesses must undertake a health and safety review after the inception of each Irwell liability policy as a condition of the policy terms.**

**It would be remiss if we didn't.**

**A SafeCheck assessment is included in Irwell's liability insurance so that business risk can be identified and rectified before it becomes an issue.**



## SafeCheck makes safety sense

So that Irwell can ensure that your business is properly protected, a SafeCheck inspection will be carried out **after the inception of each Irwell liability policy as a condition of the policy terms.**

This health and safety compliance assessment is tailored to the individual needs of each business 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**

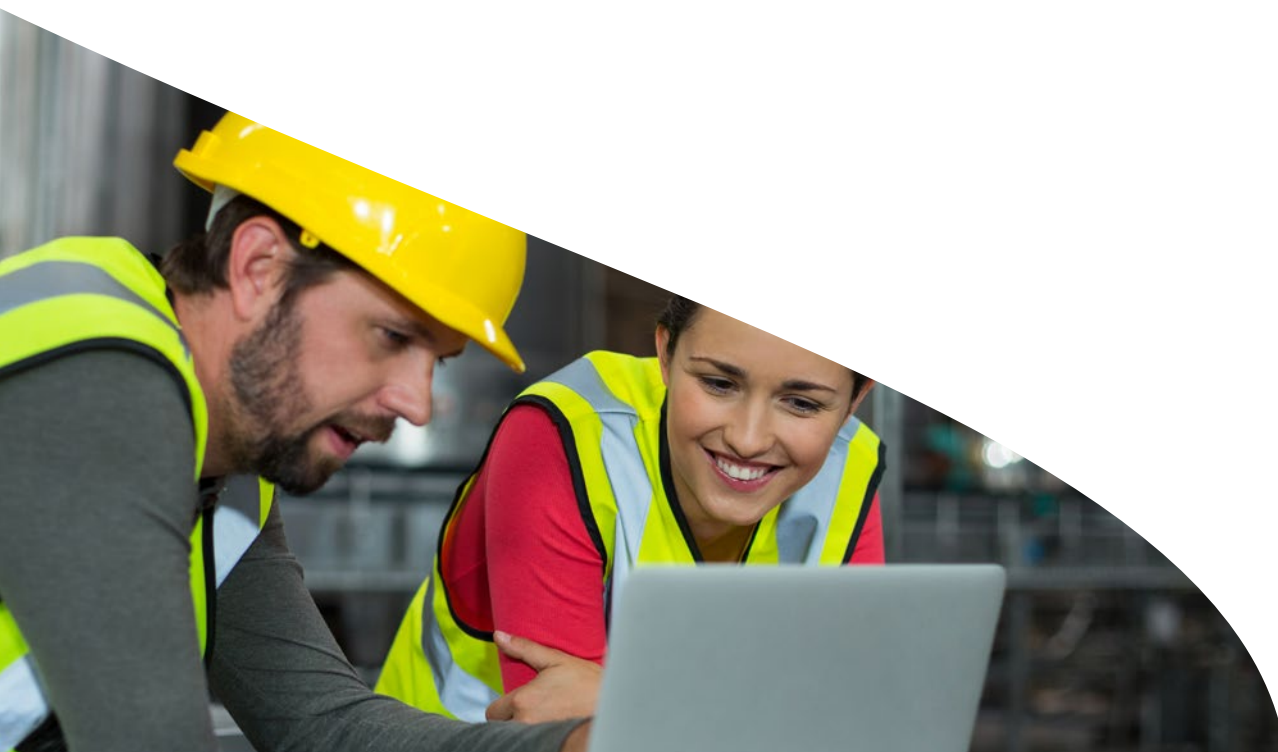
**Sector-specific H&S compliance** questions answered

**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





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

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

But for many roofing 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 roofing sector**

- **Falls from height**
- **Fragile roofs**
- **Adverse weather conditions**
- **Lack of proper training**
- **Electrocution risks**
- **Falling objects**



## Avoid prosecutions, claims and fines

Being insured and compliant with H&S legislation must be a business priority. That's where a health and safety review from a team of experts can help you avoid potentially reputation-damaging claims and business-debilitating fines like these:

### **Sole trader fined £2,125 and ordered to pay costs of £5,445**

A worker suffered serious injuries after falling from a flat roof that did not have any edge protection.

[→ READ FULL STORY](#)

### **Roofing company fined £881,000 and business partner sentenced**

Two workers seriously injured after falling through roofs in separate incidents with one being classed as 51% disabled.

[→ READ FULL STORY](#)

### **£8000 fine for 2 companies after worker injured in fall from height**

A worker fell through a roof during extension work where there were no measures in place to prevent falls into the extension and to the ground below.

[→ READ FULL STORY](#)







Some things are  
**meant to be together**

**Push-up roof ladders & Slate Cutters Flat Roof  
Guardrail & Caulking Gun Hammer Tacker & Rubber  
Mallets Van ladder clamps & Fibreglass Roofing**

**Liability insurance & health and safety assessments.**

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

## Improving roofer safety in the UK

Although roofing accidents are common, many can be prevented by following HSE safety measures.

- **Use Fall Protection equipment**
- **Conduct Risk Assessments**
- **Provide proper training**
- **Install Scaffolding and Edge Protection**
- **Wear appropriate PPE (Personal Protective Equipment)**
- **Monitor weather conditions**

**For more information**



# Can you cover wage costs when injured employees are off work?

## With our **Wage Replacement** you can

Mitigating the financial impact of **workplace accidents**<sup>2</sup>

- **1.7 million working people suffering from a work-related illness**
- **138 workers killed in work-related accidents**
- **604,000 working people sustained an injury at work**
- **61,663 injuries to employees reported under RIDDOR**


We understand that unforeseen workplace accidents and injuries can disrupt employees' lives and livelihoods – and impact business operations.

**That's why we include a Wage Replacement policy extension with our Employer's Liability policies.**

## How Wage Replacement helps **relieve the financial burden**

**Wage Replacement** will indemnify the insured for wage payments made to employees who are unable to work due to a **RIDDOR reportable accident** where liability is clear and agreed upon.

It is specifically designed to provide financial security and peace of mind for both employers and employees should an employee be absent due to a RIDDOR reportable accident at work.



**Don't forget that Wage Replacement can be included in your Employer's Liability policy**



## Peace of mind **for employers**

- The policyholder is **able to pay an injured employee** who cannot work due to a RIDDOR reportable accident at work
- The business **receives compensation of remuneration** if liability is likely to attach
- By reducing the need for formal, legally represented claims, Wage Replacement coverage helps **minimise legal costs associated with claims**
- Standard statutory Employer's Liability coverage remains unaffected
- **Enhances business reputation** as an employer that prioritises employee welfare and workplace benefits

## Additional support **for employees**

- With **Wage Replacement** coverage in place, **an injured employee continues to receive wages** during their absence due to a RIDDOR reportable accident at work
- This gives them **one less thing to worry about** during a stressful time for their whole family
- They can **focus on their recovery and recuperation** without the burden of financial stress
- **Employees will feel valued** by an employer who is committed to their welfare and employee benefits provision

## Benefits in brief

- Reduced need for formal, legally represented claims
- Reduces total claims costs
- Helps employees to meet continued personal financial obligations
- Constitutes better welfare benefits for employees
- Increased employee morale and goodwill with employer
- Rehabilitation encourages an earlier return to work



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

[Irwell.co.uk/safecheck](http://Irwell.co.uk/safecheck)

**0844 892 2486**

Irwell Insurance Company Limited  
2 Cheetham Hill Road, Manchester, M4 4FB

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

