



# Keeping scaffolding businesses better protected

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## A **risky** business

**Manual handling, slips and trips and falls from height** are the three major causes of accidents amongst scaffolders. **The Safety Report 2025<sup>1</sup>** by the National Access and Scaffolding Confederation (NASC) highlights:

**72**

non-fatal accidents suffered by NASC member operatives

**35**

were recorded as major injuries

**22**

accidents caused by manual handling

**21**

injuries caused by slips and trips

**19**

injuries and 1 fatality caused by falls from height

1. NASC25003-Safety-Report.FINAL\_.pdf

# Hazardous, high-risk businesses need specialist liability insurance

Scaffolding businesses are essential to so many sectors as well as the most obvious construction industry. From building inspection and civil engineering to window cleaning, painting, TV production and events.

But working on **suspended, aerial or supported scaffolding** comes with many unique health and safety risks that can expose employees and the general public to H&S risks on a daily basis.

That's why scaffolding 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.

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

Many health and safety incidents could be avoided by identifying and implementing safe working practices to ensure equipment and processes are fit for purpose.

**That's what SafeCheck provides.**

**That's why  
Irwell's liability  
insurance makes  
business sense**



## **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**

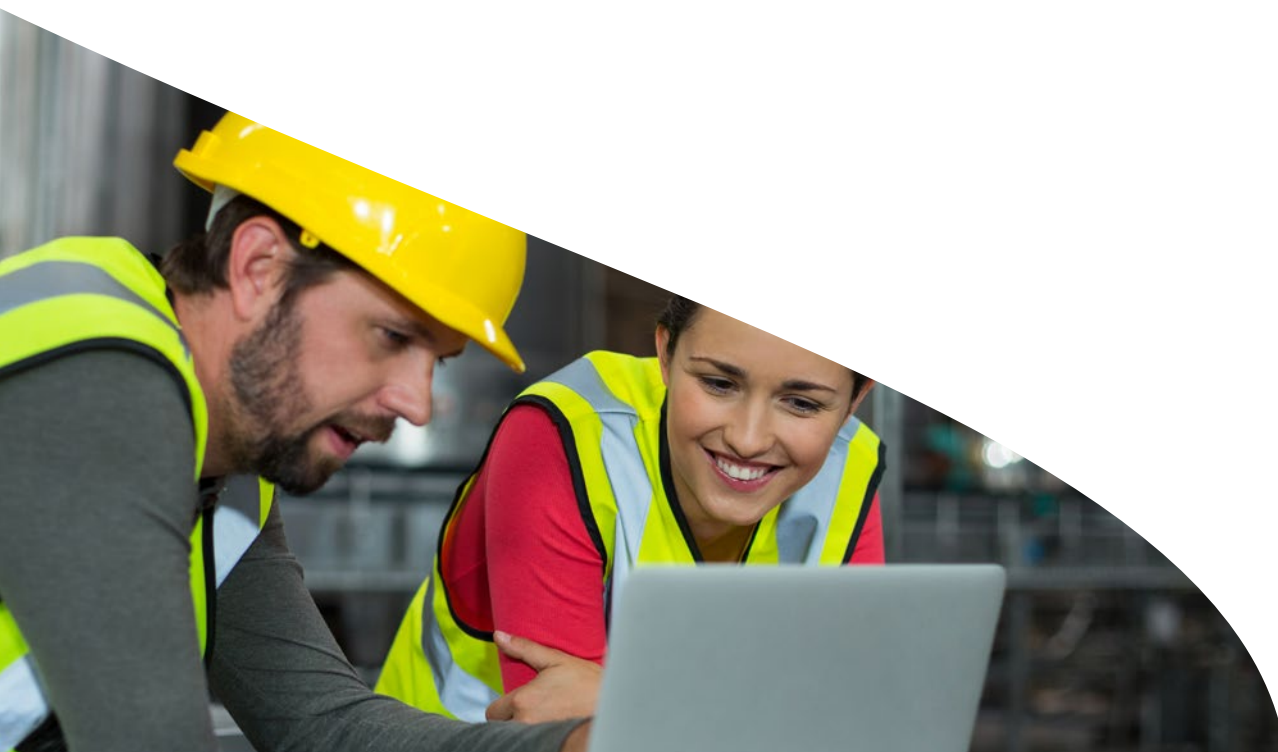
**Sector-specific H&S compliance** questions answered

**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





### Did you know?

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 premises, policies 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 scaffolding 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 scaffolding sector

Incorrect assembly and dismantling, scaffold defects, unstable ground or a missing platform, misuse of the scaffold or even strong winds can all contribute to accidents.

### Key hazards

- Working at height
- Manual handling
- Occupational driving
- Slips trips and falls
- Stress
- Weather conditions



## 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:

### **Scaffolding company fined **£160,000** as crane operator electrocuted**

An employee was fatally electrocuted when the crane he was operating struck an overhead powerline. The company was found guilty of breaching LOLER Regulations and the Health and Safety at Work Act 1974 and was fined **£160,000** and ordered to pay costs of **£45,000**.

[→ 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](#)

### **Company fined for **£30,000** for unsafe scaffolding**

Construction of the scaffold and the assembly instructions had not been followed while the scaffold tower was being built at a block of flats in Merseyside. No ladder was used access the scaffold – instead workers climbed the rungs of the scaffold itself.

[→ READ FULL STORY](#)





Some things are  
**meant to be together**

**Tower scaffolds & sheeting. Scaffolding boards  
& tube clamps. Steel handrail tubes & debris netting.  
Ratchet straps & slings.**

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

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

## Useful information

**HSE** guidance on Scaffolds. **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.



# 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)

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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

