



Leisure risk management bulletin



Welcome to our risk management bulletin

Our risk management bulletin has been designed to help you increase your risk management awareness to protect your business.

This edition focuses on;

- simple risk assessment advice specifically for leisure businesses
- seeing how equipped you are
- understanding how well prepared you are to face challenges.

Protecting your business can be done in just a few easy steps and we're here to help you.

We'd love to know what you think of this risk management bulletin and what topics you'd like to see covered in the future. Just email us at riskadvice@aviva.co.uk

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Health and Safety

Managing health and safety doesn't have to be complicated, costly or time-consuming.

In fact it's easier than you think.

For many businesses, all that's required is to complete some basic practical tasks to ensure that people are protected from harm.

You should ensure you comply with the following:

- Health and Safety at Work Act 1974
- Management of Health and Safety at Work Regulations 1999

The Health and Safety Executive website leads you through the basics of health and safety; making sure you have done what you need to.



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Kitchen Extractors

Association of British Insurer's (ABI) statistics indicate that approximately 25% of all commercial fires are kitchen-related, with most occurring within the extracting ducting.

Kitchen extractors and ducting can be extensive and circuitous in design, causing the accumulation of combustible fat deposits.

It's crucial that businesses have a good culture of housekeeping and maintenance as part of an overall risk management strategy, to help reduce the potential for fires and losses within establishments that have commercial cooking facilities.

Is your extraction equipment routinely cleaned, is it fitted with a fire suppression system and have you done enough to minimise the risk of fires?



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Flood

Recent flooding events experienced across the UK, particularly over the last decade, have shown the devastating impact that flooding can have on property, businesses and individuals.

While it may not always be possible to eliminate the risk of flooding altogether, many practical steps can be taken to reduce the risk of flood damage and assist with recovery times.

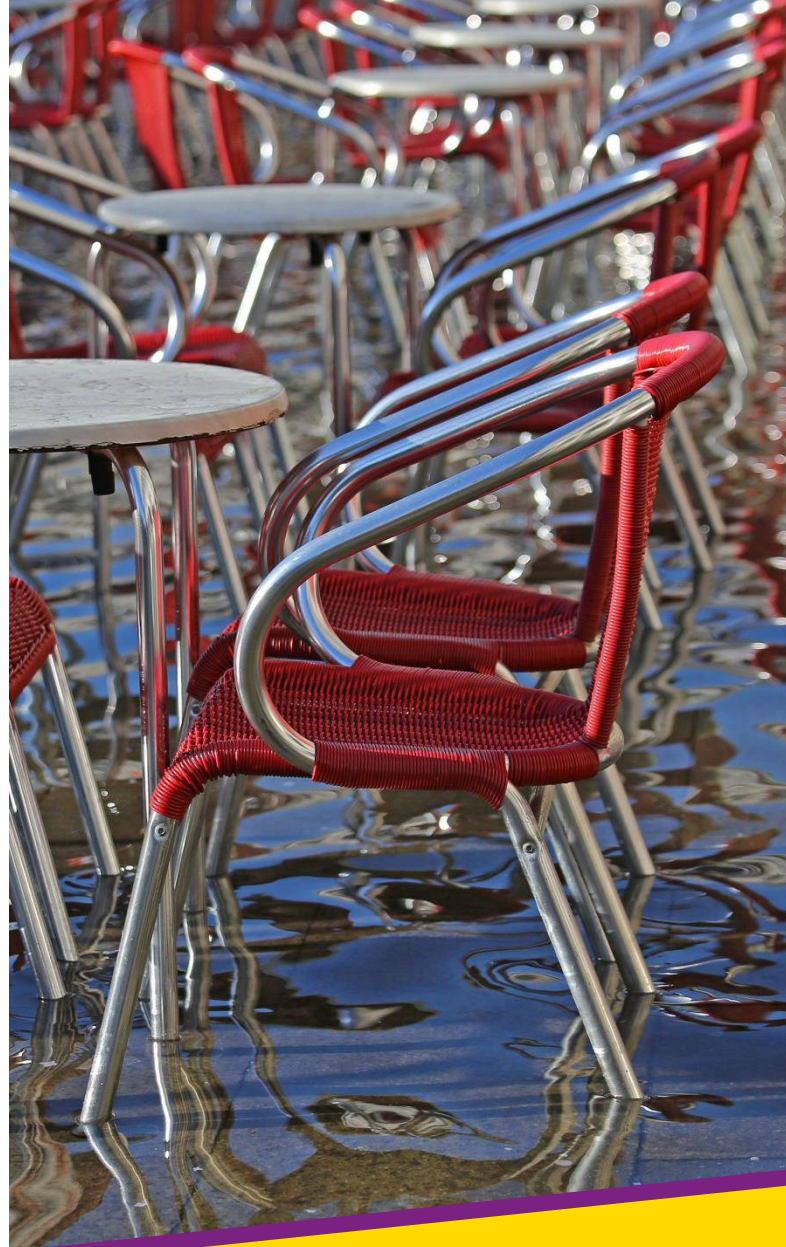
Have you considered the flood risk of your premises and have you taken the necessary precautions to prevent your property from being flooded?

How can you prevent damage if the property is flooded?

How would you recover from a flood if the worst should happen?



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Manual Handling

Manual handling is one of the most commonly reported hazards by employees. Workers report injuries such as;

- repetitive strain
- joint problems
- back pains.

Such musculoskeletal disorders can not only result in employees being injured but also can lead to long-term sickness if the injuries mean people are unable to work. This can cost businesses money in lost productivity, while many will have to pay for cover staff, as well as paying the wages of the ill employee.

Are you doing enough to prevent your employees from suffering manual handling injuries at work?



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Hazardous Substances

Every year thousands of people are made ill by hazardous substances, contracting lung disease such as asthma, cancer or skin disease such as dermatitis.

It is every employer's responsibility to ensure that they have properly assessed the risks these substances pose to their employees and have put in place appropriate control measures.

If your company uses or stores chemicals then it is of vital importance that you understand the hazards.

Hazardous substances can pose a significant risk to health and safety, whether it's a fire or explosion risk or a danger to the environment. A lack of knowledge on the dangers of the substances can increase the level of risk that employees, and even customers, are exposed to.



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Handling Cash

Cash, including; notes, coins and freely convertible vouchers, is especially attractive to criminals. Thefts may be opportunistic or the result of considerable research and planning.

All businesses undertaking cash handling, such as cash receipt, issue, counting, transfer, banking, and related storage can be at risk of theft / burglary, and should take appropriate measures to prevent it.

It's really important to protect your staff who handle cash. Section 2(1) of the Health and Safety at Work Act 1974 states that "it shall be the duty of every employer to ensure, so far as it is reasonably practicable, the health, safety and welfare of all their employees".

With this duty in mind, every effort should be made to eliminate or reduce the robbery risk to personnel by provision of a safe workplace and systems of work associated with cash handling.



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Security Alarms and CCTV

The presence of security alarms and CCTV systems are widely accepted as useful means to deter, or otherwise help to detect and limit, unauthorised access and criminal activity.

There are many types of security alarms and CCTV systems available.

Whatever type of system is used, it's important that it;

- is reliable
- is resilient against interference
- has adequate coverage of 'at risk areas', such areas attractive to trespassers / criminals
- has a suitable method of 'real time' monitoring and response to viewed events.



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Arson

How exposed is your business to the threat of arson? With 45%* of insurance fire claims attributed to arson, this is a significant issue and one that needs to be considered as part of your overall fire strategy.

Any fire has the potential to spread, endangering equipment, stock, people, and property. Even fires started in remote, outlying areas have the potential to affect working operations; for example, by cutting off a roadway.

The level of risk exposure can be reduced by focusing efforts on the following key areas:

- managing external storage and waste materials
- identifying potentially vulnerable areas in your security arrangements, such as vacant buildings, damaged fencing, insecure doors/windows etc. and strengthening controls
- undertaking regular, targeted inspections of your premises.



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*Arson Prevention Forum (2015)

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Training

The main aim of an induction programme is to welcome new employees into the company to enable them to settle into their roles as quickly as possible, and ensure that they understand basic company procedures and rules

Although the majority of inductions apply to new recruits, an element of induction training may be required for those individuals who are returning to work following a long period of absence.

The production and retention of adequate staff training records often form a vital element of a company's claims defensibility process.

Induction training is the first part of what is generally an ongoing development and training programme. As with any training provided, the induction programme will need to be periodically reviewed and evaluated.



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Slips and Trips

Have you thought about how to minimise the risk of slips and trips at your business?

The main causes of slips and trips are;

- uneven floor surfaces
- unsuitable floor coverings
- wet floors
- changes in levels
- trailing cables
- poor lighting
- poor housekeeping

It's important to carry out a risk assessment to decide whether you are doing enough to prevent slips and trips.



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Lone Working

It's not unusual for staff to work alone, particularly in smaller businesses.

For most activities this should not present a problem, but if they are undertaking tasks where there is a realistic risk of injury such as;

- working at heights
- exposure to potentially violent situations
- operating machinery.

Are there suitable controls in place in case they should suffer an injury or become unwell?



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Night and Shift Work

It's well established that shift and night work can lead to fatigue and other ill health effects.

The main cause is the disruption of our "circadian rhythm", which leads to fatigue. This disruption is a reason why many find it hard to sleep during daylight hours after a night shift.

As with other workplace hazards, the most important thing in ensuring that people are not unnecessarily fatigued or made unwell by their work is to carry out a risk assessment and implement control measures.

A suitable risk assessment process and measures to minimise risk factors are described in the HSE guidance on night and shift work.



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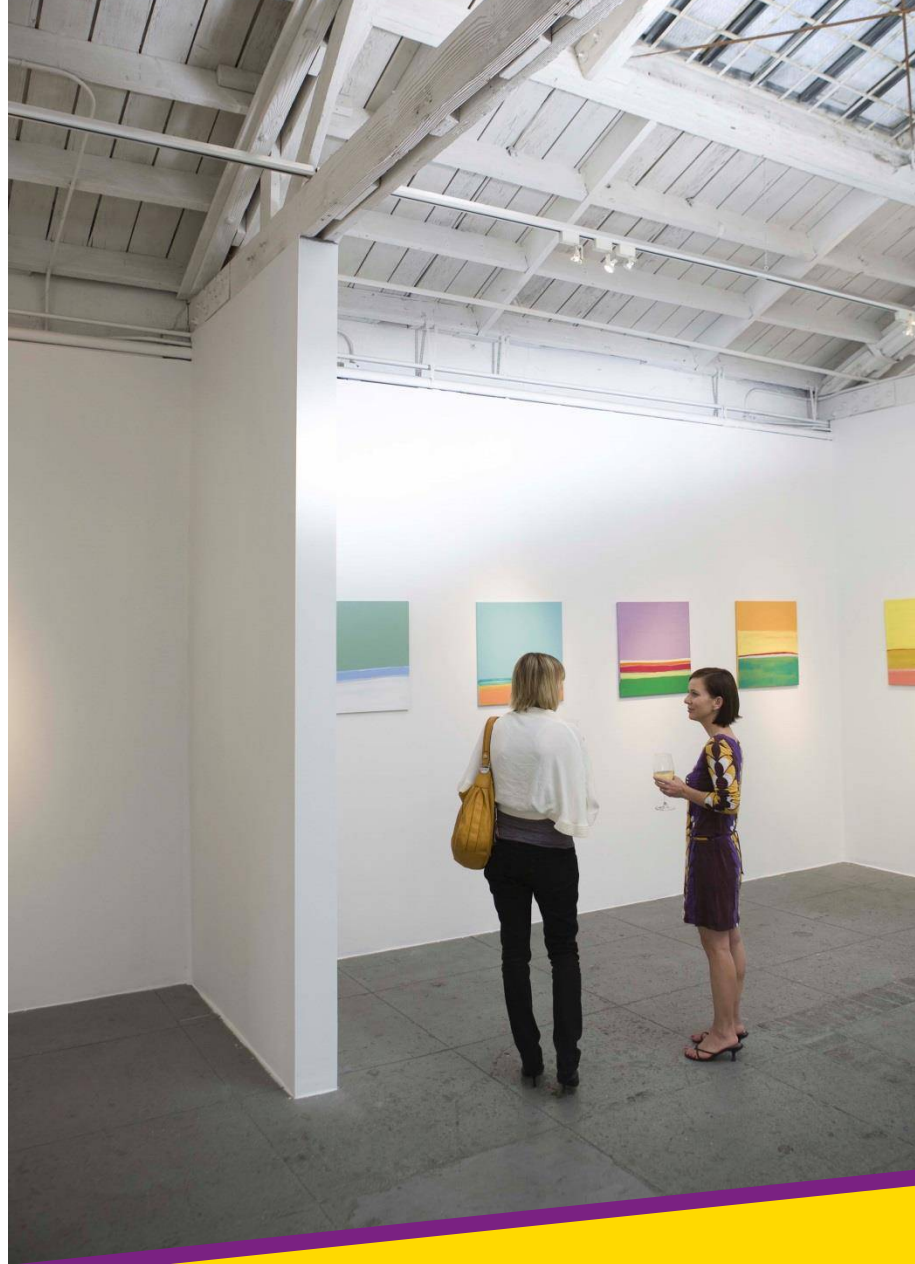
Premises Inspection

Good housekeeping and self-inspections within the workplace are an important part of your businesses loss prevention strategy, and having a formal system of regular inspections will assist in identifying potential hazards, allowing corrective actions to be implemented.

The elimination of hazards will improve operational efficiency and provide a safer environment for employees, visitors and the public.



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Solariums

A solarium is any tanning unit that uses UV radiation to tan the skin. Solariums are also known as sunbeds, sunlamps or tanning beds.

There is no such thing as a safe tan. UV radiation from solariums increases your risk of developing skin cancer.

Solariums can also cause eye damage and immediate skin damage, such as sunburn, irritation, redness and swelling. A solarium tan does not provide your skin with sun protection, so your skin is still prone to damage when outdoors, exposed to the sun's natural UV radiation.

The Sunbeds (Regulation) Act 2010, effective from April 2011, made it illegal for you to use UV tanning equipment if you are under 18.

For further information on the use of tanning equipment visit the HSE's website.



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Legionnaires Disease

Legionellosis is a collective term for diseases caused by legionella bacteria including the most serious Legionnaires' disease, as well as the similar but less serious conditions of Pontiac fever and Lochgoilhead fever.

Legionnaires' disease is a potentially fatal form of pneumonia and everyone is susceptible to infection.

There may be a risk of exposure to Legionella if your business has one of the following:

- spa pools
- a cooling tower or evaporative condenser
- dry/wet cooling systems (sometimes referred to as hybrid or adiabatic coolers)
- hot and cold water systems

If you are an employer, or someone in control of premises such as a landlord, you have a duty to understand and manage legionella risks.



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Swimming Pools

Whilst the number of drownings in commercial swimming pools in the UK is fortunately low in comparison to open water, a pool operator is still duty bound to risk assess the pool and apply suitable controls to manage bather admission, activities and emergency procedures.

A pool may need lifeguard supervision either permanently or at certain times dependant on the requirements of the current the Health and Safety guidance and a risk assessment.

If lifeguard supervision isn't required there are fundamental alternative management controls that must be implemented.



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We hope that following this advice will put you in a position to face risks to your business. However, if you would like more information or assistance with any of these issues, visit Aviva Risk Management Solutions or contact us at riskadvice@aviva.co.uk Please also visit our knowledge store which contains over 200 useful risk management fact sheets on a range of subjects to support your business.



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