

# HEALTH AND SAFETY/ RISK MANAGEMENT

According to the Labour Force Survey, there were 246,000 reportable injuries in 2008/9.



## NOTHING IS CERTAIN

Have you ever thought about the impact of an accident or disaster suffered by your business? Apart from the immediate disruption and damage, you may have to spend time and money dealing with other factors which could impact on finances and the health of your business including:

- reduced or abandoned operations and trading
- interruption to supply chain
- reduced workforce
- low staff morale
- negative publicity / reputation
- stress and costs of legal action
- criminal prosecution

Repercussions to consider include:

### Financial

Preventative procedures can save money as the cost of litigation, direct business losses and repairs could be devastating. Insurance excess and premiums could also rise dramatically and your reputation could suffer. Also, associated financial losses are not usually recoverable through insurance. A single incident and its effects can cause major loss.

### Legal

Companies must comply with legal procedures and guidelines or face prosecution. Directors and officers can also be prosecuted under the Corporate Manslaughter Act and receive unlimited fines or a prison sentence. We can also advise you with legal updates and obligations.

### Being pro-active

Your staff have the right to work in a safe environment. In a worst-case scenario, you may have to deal with injuries or a fatality. If you didn't introduce Health and Safety training and procedures, repercussions could be devastating. Imagine having to speak with a member of staff's family. Doing more than merely complying with the basics of the law will show you take the welfare of your staff seriously.

## WHAT YOU CAN DO

Prevention is better than cure. Sutton Winson can arrange an audit, suggest remedial action and help you to consider the risks and exposures of your business. We can then assist in implementing cost-effective planning. We appreciate that everyone has their own needs and budget so we offer unique tailor-made support.

We can help you with

- Asbestos
- Business continuity planning
- Construction (Design and Management) Regulations
- Corporate Manslaughter Act
- Crisis management
- Driver training and motor fleet management
- Employment law
- Environmental assessments
- Fire prevention and detection
- Fire risks
- First aid
- Health and safety (policies, assessments and training)
- Inspection services
- Legal updates
- Manual handling
- Working at height

## CONTACT US

**Just call your Account Manager for a no-obligation appointment on 0845 688 9088.**

For full details of policy cover, terms, limits and exceptions, refer to policy wording, a copy of which is available on request.