

Liability Report

Site / Development: Trading Estate, Red Road, Rampton, DN12 3AB

Client Name: Pipework and Fan Motors Ltd

Survey Date: 13 Apr 2023



Details

Client name:	Pipework and Fan Motors Ltd
Risk Address:	Trading Estate, Red Road, Rampton, DN12 3AB
Policy Number:	123456789
Survey Date:	13 Apr 2023
Report Date:	26 Apr 2023
Cardinus Reference:	INS-ABC-87654321
Instruction / Details:	Renewal
Surveyor	Mr Surveyor

Onsite Contacts

1. Mr Yellow, Co-owner, Pipework and Fan Motors Ltd,
info@pipeowkrandfanmotors.co.uk, 01234 567890

About this report

This survey has been prepared for underwriting purposes and to assist in loss control activities. It is based on a visual inspection of the premises at the risk address and excludes comments on areas which were inaccessible or covered over. No responsibility can be assumed for the discovery or elimination of hazards which could possibly cause loss, damage or accident, neither is this report the certification of the adequacy or proper functioning of any fire, security or other protection devices or facilities inspected.

This report is based on conditions observed and information made available at the time of the survey and does not imply compliance or otherwise with statutory or local regulatory requirements or that there are no other risks or hazards.

Much of the information was provided by the client and has been taken in good faith and it is possible that personnel, equipment, working practices, processes and materials may have subsequently changed.

Compliance with any Risk Improvements in no way guarantees the fulfillment of any obligations which may be required by statute, national or local laws or regulations. No responsibility can be accepted for any unauthorised amendments or alterations to this report.

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Summary

Risk Profile

Category name	Original Risk	→	Potential Rating
Occupation	0	→	0
Premises	0	→	0
Employers Liability	10	→	3
Public Liability	2	→	2
Products Liability	2	→	2
Photographs	0	→	0
All	10	→	3

Risk Rating

	Original Risk	Expected Risk
Liability	Poor	Average

Pipework and Fan Motors Ltd employ 12 people and design, manufacture and install pipework and fan motors for LEV systems. This is mainly for the woodworking industry. The site is in a rural location in a purpose built manufacturing building. The building is around 40 years old, is in good repair and housekeeping was generally good (site was working at the time of visit). The building provides office, welfare, manufacturing and storage. On site there are various machines to manufacture pipework and motors for LEVs, a paint booth, a forklift truck and welding equipment. The report identifies gaps in the employers liability arrangements, namely that the health and safety policy and arrangements need to be improved, the leadership team need access to competent advice and that the risk assessment program needs to consider all risks to staff and others and be improved. This was discussed with the Co-owners who acknowledged that improvement was required.

Previous Losses

There have been no losses advised at this location.

Conditions

As per policy

Risk Improvement Programme

Any recommendations for risk improvement emanating from this assessment are contained in a separate 'Risk Improvement Programme' report, which should be read in conjunction with this assessment.

Completion of risk improvements can be updated within Cardinus' INDIGO software platform. The INDIGO software will evidence levels of compliance through actions taken and reflect these actions within updated assessment reports that can be made available to relevant stakeholders.

Ref	Task Subject	Type	Priority	Required By Date
2023-164759	Health and Safety Systems and Procedures	Recommended	High	Not Applicable
2023-164760	Health and Safety Advice	Recommended	High	Not Applicable
2023-164761	Health & Safety Legislation-Health & Safety - Risk Assessments-Option 1	Required	High	26/06/2023
2023-164766	Manual Handling-Manual Handling - Risk Assessments	Required	High	26/06/2023

Risk Improvement Details

High Priority

2023-164759 Health and Safety Systems and Procedures

Whilst it is evident that there are generally good controls in place for the overall management and control of safety, in view of the increasing difficulty being experienced in the defence of incidents being reported in this industry, we would recommend that a formal critical review of the current policies and procedures is undertaken, to ensure that these continue to meet the needs of the business, and that they are sufficiently robust to assist in the defence of any future claim being made.

This would include:

- Current Health and Safety Policies. This should be signed and dated and communicated to staff.
- Current Risk Assessments to ensure that these cover all of the activities undertaken.
- Employment records to ensure that these include adequate information for issues such as:
 - Induction
 - Training

Required by:

Type: Recommended

2023-164760 Health and Safety Advice

It is recommended that you seek advice from an appropriately trained health and safety professional to develop the firms safety policy and arrangements to reflect the business and its risks. You can search for an appropriately qualified professional at <https://www.oshcr.org/>.

Required by:

Type: Recommended

2023-164761 Health & Safety Legislation-Health & Safety - Risk Assessments-Option 1

The documented risk assessments need to be reviewed and updated to ensure you are adequately controlling the risks in your workplace. You need to consider what might cause harm to people and identify and take reasonable steps to prevent that harm. The risk assessments should be reviewed on a regular basis, preferably annually and in all cases when there is a change in process, materials or activities carried out. Your risk assessment needs to consider the hazard presented (Something that may cause harm, such as electricity, working from ladders or manual handling) and the potential risk (how severe and how likely). Key areas to consider is work away and the installation of a new LEV and all workplace machinery

Required by: 26 Jun 2023

Type: Required

2023-164766 Manual Handling-Manual Handling - Risk Assessments

Documented risk assessments need to be carried in regards to manual handling. Physical handling activities of employees pose a potential risk of injury. The risk assessment needs to be conducted by a competent person with any identified or remedial actions such as the provision of training, instruction and supervision of operatives attended to. The risk assessments should be reviewed on a regular basis, preferably annually and in all cases when there is a change in process or activities carried out. Employees need to be trained in safe handling techniques and the use of handling aids and lifting equipment. Manual handling assessments must be extended to all employees including those for any employees working away from the premises e.g. transport or delivery drivers. Further information is available in the HSE publication INDG143: Manual handling at work, a brief guide via [www,hse.gov.uk](http://www.hse.gov.uk)

Required by: 26 Jun 2023

Type: Required

Response to Risk Improvements:

Positive response to RI raised.

Notes for Underwriters

No notes added.

Suggested Resurvey Frequency

1 year

Survey Details

Occupation	Original rating	Potential rating
What is the company background? See details below Details: Design, manufacture and install pipework and fan motors for LEV systems mainly for the woodworking industry	0	0
Is this a multi-tenure location? No	0	0
Occupancy/Process Summary? See details below Details: Design, manufacture and install pipework and fan motors for LEV systems mainly for the woodworking industry	0	0
What are the normal working hours of the business? see details below Details: 0830 to 1700 Monday to Friday	0	0
Any further relevant information on occupation? Not Applicable	0	0

Premises	Original rating	Potential rating
When was the property constructed? 1970's Details: Unable to confirm date of construction	0	0
Is the property listed? Not Listed	0	0
What is the general description of the property? See details below Details: Brick purpose built offices and manufacturing unit with sloping concrete fibre roof	0	0



Building front

Any further relevant information on Premises? Not Applicable	0	0
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Employers Liability

	Original rating	Potential rating
What is the total number of employees?	10	3
12		
What is the number of clerical and managerial employees?		
5		
Is there a written health and safety policy in place?	4	0
Yes with minor Improvement Required		
Details: Policy is not signed and dated or communicated to staff.		
T# 2023-164759 Health and Safety Systems and Procedures		
Is there a competent safety advisor and suitable safety organisation?	10	0
No current system in place but required		
Details: The leadership team have a good awareness of health and safety management requirements but need assistance to bring the program to the required standard so they can manage it in the future		
T# 2023-164760 Health and Safety Advice		
Does the organisation have defined responsibilities and relationships to promote a positive health and safety culture?	2	2
Yes with adequate controls present		
Are acceptable pre-employment systems in place?	2	2
Yes with adequate controls present		
Details: Pre-employment checks are conducted for all new staff		
Is there a formal induction process, signed off and records retained?	3	3
Yes with minor Improvement Required		
Details: Please see question above as the health and safety policy, arrangements and record keeping needs to be improved.		
Is ongoing training identified, provided and recorded?	3	3
Yes with minor Improvement Required		
Details: Please see question above as the health and safety policy, arrangements and record keeping needs to be improved.		
Is there a formal accident reporting and recording system in place?	2	2
Yes with adequate controls present		
Have there been any RIDDOR accidents in the last 3 years?	0	0
There have been no RIDDOR accidents		
Have suitable and sufficient risk assessments been completed and actioned?	8	0
Yes but Improvement Required		
Details: Risk assessment and RAMs reviewed. The review included the Fire Risk Assessment, Risk Assessment J32356 and Method Statement dated 21 Dec 22. The risk assessment process does not consider all work activities. The key activity not included was manual handling and the assessment process requires to be developed further to ensure that risks are identified and mitigated. It was noted that whilst a Fire Risk Assessment had been completed that there was no program in place to close out the risks.		
T# 2023-164761 Health & Safety Legislation-Health & Safety - Risk Assessments-Option 1		
Is the general working environment suitable and safe?	2	2
Yes with adequate controls present		
Details: Housekeeping very good throughout the site. All machinery is maintained and appropriate PPE (RPE) provided. Review paint booth use and operators use air fed respirators when painting		



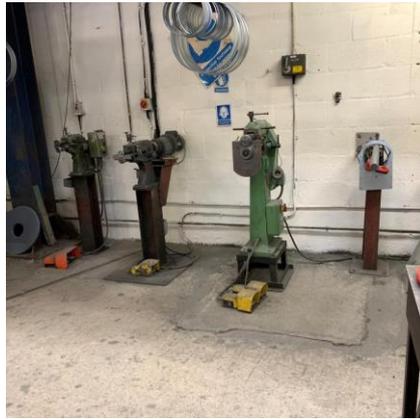
Pasma cutter



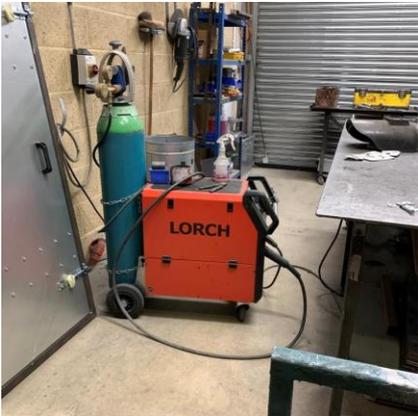
Cutter



Bending Machine



Beading machines



Welding room



Spray booth



Storage rack

Is machinery adequately guarded and are machine users suitably trained?	2	2
Yes with adequate controls present		
Details: All machinery is checked on start up and only bending machine has a light guard which is checked and operational		
Has an asbestos survey been completed?	0	0
Yes		
Details: Asbestos survey dated 20 July 2020		
If asbestos exists in the premises have the recommendations been completed and are adequate controls in place?	2	2
Yes with adequate controls present		
Are floor surfaces/staircases clear and well maintained?	0	0
Yes with good controls present		
Details: All floor surfaces in good repair		
Is work at height undertaken using safe systems?	0	0
Yes with good controls present		
Details: Staff are IPAF and PASMA trained. Steps are used on site to access items stored at height		
Are there effective manual handling controls in place?	8	3
Yes but Improvement Required		
Details: Manual handling undertaken but not risk assessed		
T# 2023-164766 Manual Handling-Manual Handling - Risk Assessments		
What is your assessment of the noise risk and controls?	2	2
Yes with adequate controls present		
Details: Noise identified as under 1st action level but recommend this is monitored		
Are there effective controls of hazardous substances/materials.	0	0
Yes with minor Improvement Required		
Details: Requires to be risk assessed as per question above		
Are there effective controls to address WRULD exposures	2	2
Not Applicable		
If lone working is undertaken are adequate safe systems in place?	2	2
Not Applicable		
Has the need for PPE been assessed and used where appropriate?	0	0
Yes with minor Improvement Required		
Details: Please see question above as the risk assessment program needs to be improved.		
Are there any significant disease exposures?	0	0
Not Applicable		
Any further relevant information on the Employers Liability?	0	0
Not Applicable		

Public Liability

	Original rating	Potential rating
Are visitors adequately controlled?	0	0
Yes with good controls present		

Details: Visitors are escorted when on site

Are there any potential pollution exposures and are they adequately controlled? 2 2

Not Applicable

is there any work away from the premises 0 0

Yes with good controls present

Details: All work is surveyed prior to installation. RAMs are provided and all work is undertaken by a team of 2 staff. Business arranges accommodation.

Is there any further relevant information on the Public Liability? 0 0

Not Applicable

Products Liability

Original rating	Potential rating
2	2

Are suitable quality control systems in place? 0 0

Yes with good controls present

Details: No quibble warranty in place

What quality standards are the Insured accredited to?

See details below

Are any goods exported ? (if exports are the USA provide full details) 2 2

Not Applicable

Do the insured have full traceability of products? 0 0

Yes with good controls present

Is suitable Literature and guidance provided? 0 0

Yes with good controls present

Details: All systems are bespoke and design provided to clients

Any further relevant information on the products risk? 0 0

Not Applicable

Original rating	Potential rating
0	0

Photographs

Do you have any additional photographs ? 0 0

Yes



Unit heater



Example of portable extraction unit



Storage area



Forklift Truck



Air compressor

Important note

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