



Allianz Engineering Inspection Services Ltd

Risk Management for Pubs

Selected ways to better protect
your premises, employees,
families and customers

Allianz 

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Important Information

Please note that this guide has been produced by Allianz to provide an overview on risk management for the licensed trade.

As will be appreciated, it is not and cannot be definitive. No assumption should be made that, by implementing any of the risk improvements contained in this guide, an individual or organisation will be compliant with their obligations at law. If they are in any doubt as to what their obligations are, then they should take independent advice.

No legal responsibility is accepted by Allianz for any error or omission or misleading statement contained in this guide.



Introduction

It is hard enough to operate a successful business in today's world without the complications that accidents and other unwanted incidents can lead to.

Although they have their differences, restaurants, public houses, social clubs and similar premises, share many common hazards. Risk management involves their identification, and evaluation, followed by the introduction of elimination or control measures, with subsequent audit and review of these.

We hope that by using this guide, it will help you to identify some of the hazards that your business may face, enabling you to put into place suitable controls or otherwise take action to avoid the hazards by the most economic means.

Not all losses are insured and research shows that uninsured losses by way of time lost, loss of goodwill and disruption can be significant.

Basic risk management techniques can therefore be invaluable. You will probably have already put into place some measures to control the physical risks. In this booklet we have included a selection of possible improvements for you to consider which, if appropriate, may help you take further steps in your journey towards establishing an even safer business.



Fire and Explosion

A fire can, not only put lives at risk, but also have a devastating effect on a business. It is believed that at least half of all fires in non residential premises are caused by children, vandals or malicious persons.

The nature of the area in which premises are located can vary from isolated rural positions to city centres. Some inns have designated bedrooms in which guests can smoke and customers may smoke outside close to buildings. Cooking is a common feature in this trade sector. These are just a few of the factors which can lead to a greater risk of fire.

This section includes guidance on the following:

- Fire Risk Assessment
- External Storage and the Arson Risk
- Electrical Hazards
- Smoking
- Heating
- Kitchens and Cooking Areas
- Fire Alarms and Fire Detection Systems
- Thatched Roofs
- Disaster Recovery Planning



Fire Risk Assessment

Legislation requires you to have had a fire risk assessment of your premises completed by, or with the help of a competent person. This assessment needs to be recorded. By this assessment you will need to have identified those measures necessary to reduce the risk of death and injury to any employees, members and other persons on the premises, in particular persons with disabilities, the young, elderly, infirm or other vulnerable groups. Reducing the risk of fire, for life safety purposes, will also be of benefit to the business.

Make sure that you are aware of, and comply with, where applicable, the fire safety legislation applicable to the country that your premises are located in e.g. Regulatory Reform (Fire Safety) Order for England and Wales, Fire (Scotland) Act and the Fire Safety (Scotland) Regulations 2006 for Scotland, etc.

Action taken: Yes No N/A

Ensure that you have appointed a competent person to undertake, or help you prepare a fire risk assessment, as required under legislation and that it has been recorded, in detail.

Action taken: Yes No N/A

Ensure that the fire risk assessment is both suitable and sufficient and includes the potential fire and explosion risks, dangerous substances, likely fire spread, what appropriate fire control and protection measures are needed e.g. fire-fighting equipment, fire alarm and fire detection systems, escape routes, signage, emergency lighting, emergency and evacuation procedures, training etc.

Action taken: Yes No N/A

Check that your fire risk assessment and fire precautions, cover not only the everyday storage of things which may increase the fire risk, or help a fire to spread more rapidly e.g. LPG gas cylinders, oil including cooking oil etc, but also those which may occur only occasionally or are seasonal e.g. Christmas lights and decorations, barbecues, etc.

Action taken: Yes No N/A

It is mandatory that emergency lighting is installed at all premises where artificial lighting is installed. Emergency lighting is provided to assist occupants to readily escape in the event of an emergency evacuation when there is power failure.

Inspections need to be carried out on a daily and monthly basis by on-site staff and six-monthly by a competent contractor or specialist.

Action taken: Yes No N/A

If there is more than one “responsible person” with fire safety responsibilities for the building that you occupy, either because you share it, or the building is owned by another party etc, make sure that you liaise regarding the significant points identified by your fire risk assessments, and the preventive and protective measures necessary to provide an appropriate level of fire safety in the building.

Action taken: Yes No N/A

Provide your employees with the information they are legally entitled to e.g. details of the risks, to them, which have been identified by the fire risk assessment, the preventive and protective measures arranged and the names of the competent persons involved with fire safety including those involved with emergencies and evacuation procedures, etc.

Action taken: Yes No N/A

Similarly make sure that other relevant persons such as any self-employed persons, or contractors/contractors employees who work at your premises, are provided with relevant information of this type.

Action taken: Yes No N/A

Review the Fire Risk Assessment regularly and particularly when significant changes arise or other circumstances which may make it out of date. Record the new assessment.

Action taken: Yes No N/A

Ensure that any additional fire precautions that either the initial assessment, or any subsequent reassessment reveal to be needed are implemented without delay.

Action taken: Yes No N/A

Where the premises includes sleeping accommodation, ensure that a suitable fire detection and warning system, designed, installed, tested and maintained to BS 5839, incorporating automatic fire detection, sounders and manually operated call points (break glass boxes), is provided. The BS 5839 design category used should be determined by a competent person in conjunction with the fire risk assessment for the premises.

Action taken: Yes No N/A

Make sure that the fire extinguishing appliances needed i.e. as identified by the fire risk assessment or as required under any existing statutory or regulatory licence or certificate, have been provided and are located at the places or fire points specified.

Action taken: Yes No N/A

Fire Risk Assessment (continued)

Ensure that employees have received appropriate training by a competent person on fire safety matters including types and safe proper use of fire extinguishers.

Action taken: Yes No N/A

Any equipment provided for fire safety, this includes fire detection, alarm systems, emergency lighting and fire extinguishers, has to be properly maintained, inspected and tested to the appropriate British Standard.

Action taken: Yes No N/A

Daily and weekly checks on equipment provided for fire safety should be undertaken. You should also check that emergency arrangements are in place and you should regularly practice fire drills.

Action taken: Yes No N/A

External Storage and the Arson Risk

As already mentioned above it is believed that at least half of all fires in non-residential premises are caused by children, vandals or malicious persons. Waste bins, skips, rubbish and similar combustible goods left outside are particularly prone to ignition. If close to the building when lit a fire can quickly spread inside.

Keep the amount of loose easily moveable combustible goods in the grounds to the smallest amount possible, particularly when the premises are unattended. Use secure buildings or containers for the storage of such goods if possible.

Action taken: Yes No N/A

Don't allow rubbish or litter to be burnt, either on a bonfire or in an incinerator.

Action taken: Yes No N/A

Electrical Hazards

Electrical faults, incorrectly installed electrical installations and poorly maintained electrical appliances are believed to be a major cause of fire in non-residential premises. Ensuring that electrical installations are properly installed by a competent person and maintained along with portable electrical appliances should reduce your risk of suffering a fire.

Please refer to the advice on "Electricity" under the Health & Safety section of this Risk Management Guide for action points.

Action taken: Yes No N/A



Smoking

Smoking is now illegal in most buildings which are workplaces or to which the public have access. Persons who manage premises have obligations under this legislation. Employees also need to be trained. Make sure that you are familiar with the regulations for the country that your premises are in, and that the necessary signs are displayed at all entrances, and elsewhere if required.

Take care to ensure that any smoking shelters outside are both safely located and sufficiently open-sided that they are legal. Before installing new signs, bins, smoking shelters, awnings etc. outside review your fire risk assessment, so that it considers the proposals, and check with the local authority, that what you want to do, will be acceptable.

Check that you have the correct type of smoking ban signs at each entrance to the premises. Use tamper resistant fittings. Check regularly to make sure that signs have not been removed, damaged or defaced.

Action taken: Yes No N/A

Check that any existing smoking shelters are sufficiently open sided to be legal. Do not take into account covers, awnings, doors, windows or other things that can be closed when calculating the area of permanent ventilation openings provided. If you are not sure then check with your local authority.

Action taken: Yes No N/A

Ensure that shelters are situated away from vents and do not obstruct windows or doors. A non-combustible suitable receptacle should be provided for smoking materials. Any patio heaters should be regularly checked and maintained. The area should be checked and tidied on a daily basis and heaters and electrical supply turned off at close of trade.

Action taken: Yes No N/A

Existing and new employees should be provided with training on smoking ban legislation, and safe procedures for dealing with persons who are smoking. Training recorded and signed for.

Action taken: Yes No N/A

For designated guest bedrooms which are not “smoke-free” make sure that ashtrays in that room are emptied daily into a suitable lidded metal container for removal from the premises, and not mixed in with other rubbish.

Action taken: Yes No N/A

Heating

In order to minimise the risk of fire it is important to ensure that any heating appliances are of a safe and suitable type for the building and the environment in which they are to be used; also that they are in good working order.

Ensure that heating appliances have been installed in accordance with the manufacturers instructions.

Action taken: Yes No N/A

Ensure, where appropriate, that heating appliances are being serviced and maintained in accordance with the manufacturers instructions.

Action taken: Yes No N/A

Avoid, where possible, the use of portable or mobile heating appliances. Where these are used ensure that your insurance broker or agent is aware of the fact.

Action taken: Yes No N/A

Heating (continued)

Do not allow goods to be stored on or against boilers. Ensure that boiler cupboards are kept clear of storage. Protect heaters in storage areas by suitable guard rails or protective cages.

Action taken: Yes No N/A

Do not permit storage on top of wall mounted heaters such as electric night storage heaters or electric convector heaters. Where such storage is likely, consider fitting either sloping non combustible guards over the heaters or suitable shelves at a safe height above them.

Action taken: Yes No N/A

Ensure that heaters including any flue or fume pipes are not located or used close to combustible materials. Make sure that any heaters which have hot surfaces are suitably guarded in areas where children may be present.

Action taken: Yes No N/A

Ensure, in conjunction with your heating engineers, that any oil fired heating appliances, which are supplied from a storage tank, are fitted with a suitable fire valve on the supply pipe between the tank and the boiler/heating appliance.

Action taken: Yes No N/A

Ensure that boilers, warm air space heaters, and similar large heating appliances, are the subject of a service and maintenance agreement with appropriate heating engineers.

Action taken: Yes No N/A

Provide a suitable non-combustible fire guard for any open fire places which are still in use. Make sure that they are used at all times when the room is to be left unattended (if the fire has been alight) and at the end of the day. Have chimneys professionally swept at least annually, twice per year if logs or wood are burned on the fire regularly.

Action taken: Yes No N/A

Ensure that any LPG fuelled "patio" heaters are only used outdoors, by trained persons, in accordance with the manufacturers instructions and the procedures set out in the relevant L.P.Gas Association Technical Memorandum (No. 64). Make sure that they are not used close to umbrellas or under an awning, unless the manufacturers instructions permit this, taking care to maintain any necessary clearances.

Action taken: Yes No N/A

Where you are planning to use LPG patio heaters, use a model which incorporates a tilt safety shut-off device which will cut off the supply of gas if the heater leans or tips over.

Action taken: Yes No N/A

Do not allow patio heaters to be moved when alight. Include this in employee training.

Action taken: Yes No N/A

Have gas appliances, including LPG fuelled heaters, inspected and serviced, at least annually by a suitable CORGI registered firm.

Action taken: Yes No N/A

Kitchens and Cooking Areas

Fires caused during cooking are another major cause of fire in non-residential premises. Employee training along with proper maintenance of equipment and cleaning of areas where grease and fat deposits accumulate will help to reduce the risk of a fire.

Ensure that items such as cooker hoods, grease traps and filters are cleaned weekly, and the associated ductwork and fans cleaned at least once every six months by a specialist contractor. Retain a copy of the cleaning certificate.

Action taken: Yes No N/A

Ensure that correctly calibrated thermostat and overriding high temperature limit control are fitted to deep fat frying equipment.

Action taken: Yes No N/A

Make sure that there is a safe accessible place in which the electrical and gas supply to the kitchen can be turned off in the event of a fire and that people who use the kitchen know where this is.

Action taken: Yes No N/A

Fire fighting equipment should, at least, include a fire blanket (to BS EN1869) and suitable fire extinguishers, including one suitable for Class F (Cooking Oil & Fat Fires) where you have a deep fat fryer.

Action taken: Yes No N/A

If the cooking or kitchen area is of a significant size and includes commercial cooking and frying equipment then consider further improving fire protection by the installation within the cooking and frying ranges plus any associated extraction ducting of a suitable automatic fire extinguishing system such as one approved under the Loss Prevention Council LPS 1223 scheme.

Action taken: Yes No N/A

Where appropriate make sure that equipment, including safety thermal cut outs, is kept in good condition and is cleaned and serviced in accordance with the manufacturers' instructions.

Action taken: Yes No N/A



Fire Alarms and Fire Detection Systems

Fire alarms can be of different types. At their simplest they are activated manually by a person and provide an audible warning of fire within the building. Some have, in selected areas, smoke and/or heat detectors designed to set off the alarm automatically but still provide a warning sound only within the building. The person who completed your fire risk assessment should have decided whether or not any of your buildings which do not have a fire alarm (to BS 5839) need one, even if it is only an audible bell or siren type. At their best fire alarms with automatic detection also send an alarm signal to a 24 hour manned alarm monitoring centre. Many premises have the fire detection equipment in place but, unlike their intruder alarms, lack the connection to signalling equipment which will alert the centre of a fire when the premises are unattended.

If your fire alarm includes smoke or heat detectors but only provides a warning within your building check with your fire alarm maintenance company as to whether the control equipment in place is suitable for remote alarm signalling.

Action taken: Yes No N/A

Check that the signalling equipment used, for fire alarm signals to an alarm monitoring centre, is of a constantly monitored type e.g. BT Redcare or Redcare GSM.

Action taken: Yes No N/A

Ensure that any alarm monitoring centre you intend to use is acceptable to your local fire brigade. This will usually mean one which conforms to BS5979. Centres may also be LPCB approved. Your local fire brigade will often publish such policy details on their website.

Action taken: Yes No N/A



Ensure that your fire alarm is covered by a maintenance and inspection contract. Ideally the firm you use will be either LPCB approved under the LPS1014 certification scheme, or approved under the BAFE modular scheme SP203. Note: In many fire brigade areas maintenance of the fire alarm by such a firm may be one of the conditions of their response to a fire signal from a remote monitoring centre. Your fire alarm maintenance company should be able to advise you on this.

Action taken: Yes No N/A

Ensure that you test your fire alarm weekly and keep a record of this. If you are unsure how to test the alarm properly (in accordance with BS 5839) speak to the firm who maintains it for you.

Action taken: Yes No N/A

If your fire alarm maintenance firm is not able to provide such remote monitoring then if your intruder alarm is remotely monitored it may be possible to utilise its signalling equipment. Your intruder alarm company will be able to tell you if this is possible.

Action taken: Yes No N/A

Thatched Roofs

Whilst a thatched roof can be an attractive feature for a building, thatch is highly combustible and once ignited can be extremely difficult to extinguish. It is believed that 80–90% of fires in thatched properties are caused by heat transference through the chimney stack. Chimney stacks of single brick skin thickness are particularly vulnerable to this. The heat in the chimney can be much hotter from some uses than others e.g. solid fuel, multi-fuel and wood burning stoves; and the more modern versions of these, being more efficient, can produce even higher temperatures. So in addition to general fire precautions, which are relevant to all thatched buildings, there is a particular need to ensure that any chimney and flue arrangements are suitable and safe for the type of fires and stoves involved.

Ensure that the top of chimney stacks are at least 1.8 metres above the highest point of the thatch. If you are considering having the height of an existing stack raised seek specialist advice first, so as to avoid the extra weight adversely affecting the roof or other parts of the structure, e.g. from a member of The National Association of Chimney Engineers (NACE) Tel: 01526 322555 or website www.nace.org.uk.

Note: Although many organisations no longer recommend the use of spark arrestors on the chimneys of thatched buildings if you intend to retain any, as part of the work, see the guidance below, on cleaning.

Action taken: Yes No N/A



Have your chimney along with linings checked by a specialist company (e.g. a member of The National Association of Chimney Engineers (NACE) Tel: 01526 322555 or website www.nace.org.uk.) to ensure that the brick / stone work, mortar, flashing and lining material is in sound condition, particularly where the stack passes through the thatch. Ensure that chimneys serving any solid fuel, multi-fuel or wood burning stoves have an insulated flue lining along the entire length of the chimney, and that it is of a suitable type for the chimney involved and any fires, stoves, boilers or heating appliances connected to it. Have the chimney and linings etc. rechecked, after a chimney fire, before using it again.

Action taken: Yes No N/A

Have the chimney swept along its entire length at least twice a year by a competent person, before and after the main burning season (i.e. Winter). Increase the sweeping to quarterly where spark arrestors are fitted to chimneys where wood burning stoves are in use. Competent persons will include members of The National Association of Chimney Sweeps (NACS) Tel: 01785 811732 or website www.chimneyworks.co.uk and The National Association of Chimney Engineers (NACE) Tel: 01526 322555 or website www.nace.org.uk.

Action taken: Yes No N/A

Avoid burning wet or unseasoned wood. Use dry wood, at least two years old, which has been stored under cover.

Action taken: Yes No N/A

Due to their heat, do not install external light fittings particularly high wattage security lights within one metre of the thatch.

Action taken: Yes No N/A

Thatched Roofs (continued)

Due to the way in which they can eat into electrical wiring, have suitable safe and effective measures in place to prevent and control vermin within the building.

Action taken: Yes No N/A

Where your electrical supply is via overhead cables make sure that the cables, and any associated connections are not close to, or in contact with, the thatch. If this is the case contact your electricity supplier to have this made safer.

Action taken: Yes No N/A

As one of the ways of reducing the risk of a lightning strike, have TV aerials and satellite dishes etc. fitted on a freestanding pole at least 6 metres from the thatched building, with cables fixed to brick / stonework away from the thatch. Where this is not possible fit the equipment on a gable or gable end chimney with the cable running down the wall, avoiding contact with the thatch.

Action taken: Yes No N/A

Avoid having "hot work" carried out, on your premises, by contractors or your own employees, i.e. work which creates sparks, flames and heat, such as welding, brazing, soldering, grinding etc. Water pipes in roof or loft spaces should use compression or push-fit connections. Where "hot work" is unavoidable then operate a formal hot work permit system which sets out, in advance, all of the fire precautions necessary for the work involved.

Action taken: Yes No N/A

Make sure that access hatches into roof or loft spaces are of at least 30 minutes fire resistance.

Action taken: Yes No N/A

Avoid storing combustible materials in any roof or loft spaces. Keep such spaces clear of old redundant thatch, straw dust and similar materials.

Action taken: Yes No N/A

Do not permit smoking in any roof or loft space, or when working on or close to the thatch.

Action taken: Yes No N/A

Avoid bonfires, barbecues or the use of fireworks close to the building. Where these are unavoidable make sure you check the wind direction and strength first; have a hose pipe long enough to provide a jet of water on any point of the roof connected outside. In very dry conditions, consider dampening the outside of the roof first.

Action taken: Yes No N/A



Consider having a 'sparge' pipe installed within the thatch, which could deliver a water spray along the roof ridge and have an outlet at ground level for the fire brigade to connect into. Seek advice from your local fire brigade before proceeding.

Action taken: Yes No N/A

Use the quick release type of wire thatch netting, to allow quick removal of the thatch as part of the fire fighting operation.

Action taken: Yes No N/A

As part of any re-thatching have proprietary fire resistant boards fitted e.g. beneath the thatch, and between the chimney stack and thatch; also consider the application of a suitable (i.e. one that will not adversely affect the life of the thatch) fire retardant solution to the interior / exterior of the thatch.

Action taken: Yes No N/A

During any re-thatching work have all chimney masonry inspected to ensure any open or defective joints are filled and flashings are in good repair.

Action taken: Yes No N/A



Disaster Recovery Planning

We all know the motto "Be Prepared". The better prepared that you are for the type of incidents which may occur to interrupt the normal activities of your business the better able you may be to cope with them and continue to serve your customers and members. This type of plan is a useful tool to help reduce not only the potential for a loss but also, the subsequent impact on a business, if a serious incident should occur.

If you can consider preparing a Disaster Recovery Plan sometimes referred to as a Business Continuity Plan. At the very least keep off site a list of telephone numbers and addresses of organisations, firms or contractors who may be useful to you in the event of an emergency and preferably those who are able to respond 24 hours per day.

Action taken: Yes No N/A

If you use computers as part of your business operation make sure that you make back-up copies of the data regularly and have these removed to a safe suitable and secure location well away from the building in which the computers are housed. Ideally this would be done each working day but should not in any case be less frequently than monthly.

Action taken: Yes No N/A

Crime



With changing patterns in crime the type of security that you have at your premises and in particular to the exterior of your buildings, which you have relied upon in the past may not be sufficient in the future to provide the desired level of deterrent to vandals, and intruders.

The “Secured by Design” scheme website (www.securedbydesign.com) includes a security advice leaflet aimed at licensed premises. Although intended mainly for new and refurbished premises, the leaflet contains useful information which will be helpful to you, when you review your security arrangements.

This section includes guidance on the following:

- Physical Security
- Door Supervisors
- Vehicle Access
- Intruder Alarms
- User Codes
- Protecting attractive items
- Key Security
- Safes and Cash Handling
- C.C.T.V.

Physical Security

Check to see if your buildings have vulnerable external glazing which is not protected by substantial means e.g. lockable security grilles or shutters and which might be improved.

Action taken: Yes No N/A

If you are considering fitting security grilles or shutters to protect external glazing then ensure that the type you propose to use will not prevent means of escape in the event of a fire. If you are unsure check with the person who undertook your fire risk assessment or your local fire brigade fire safety office before ordering.

Action taken: Yes No N/A

If you are obtaining quotations for grilles and shutters consider using a product which has been tested and approved under the LPCB LPS 1175 scheme (see the “Red Book” at www.brecertification.co.uk). Don’t forget that some grilles or shutters may require planning permission before being fitted particularly externally fitted ones.

Action taken: Yes No N/A

For easily accessible opening windows which are not protected by security bars, grilles, shutters etc, make sure that they are fitted with good quality key operated window locks. Note: This action point does not apply to windows which may have previously been designated as part of a fire escape route.

Action taken: Yes No N/A

Avoid the use of external wooden doors which are hollow as these can be easily smashed open, even if good locks and/or bolts are fitted. Instead use either LPCB LPS 1175 approved metal doors or solid core wooden doors at least 44mm thick clad outside with 1.6mm steel sheet coach-bolted at minimum 300mm centres around its edges. Note: make sure the hinges are strong enough to accept the additional weight.

Action taken: Yes No N/A

On outward opening external wooden doors fit the small steel peg known as “hinge bolts” on the edge (hinge side) of the door approximately 400mm from the top and bottom.

Action taken: Yes No N/A

For external fire exit (escape) doors ensure that these can be opened easily without the use of a key and are only secured with a single safe and suitable form of release device such as a panic latch, a panic bolt, or a push pad. Such hardware is available in very strong versions to help your security without compromising safety. If you have trouble identifying suitable products then please let us know.

Action taken: Yes No N/A

For external wooden doors which are NOT fire exit or escape route doors ensure, where suitable, that these are either fitted with a lock designed to meet BS 3621 or a padlock and locking bar to BS EN 12320 CEN Security Grade 5 (or higher).

Action taken: Yes No N/A

Have the premises searched for concealed persons, as part of the “end of day” routine checks and securing of the premises. Make sure that you have appointed a sufficient number of trained responsible competent persons for the purpose, ideally at least two.

Action taken: Yes No N/A

Door Supervisors

Where you have provided or intend to provide door supervisors at your premises then it is important for you to understand not only what the law now says about licensing, who may carry out this work, but also what it says about the licensing required by persons who employ and/or manage them. Licensing is being introduced within the UK over a period of time, it is important to be aware of what the legal situation is, within the UK country, that you operate in. Full details can be obtained from the Security Industry Authority (SIA). Further information can be found on the SIA website. www.the-sia.org.

Ensure, that in UK countries where SIA licensing for Door Supervisors is in force, that all persons who need to hold an SIA issued Door Supervisors Licence have one.

Action taken: Yes No N/A

For any of your employees, managers, or directors, who manage, supervise, or have responsibility for Door Supervisors and do not, at present, hold the appropriate SIA license, check with the SIA whether they need one.

Action taken: Yes No N/A

Vehicle Access

All too often premises which have large car parking areas or open grounds have “unwelcome visitors” perhaps in the form of travellers, vandals dumping and setting fire to stolen cars or fly tippers. Controlling the ease with which unauthorised vehicles can enter the grounds of your property may reduce these risks.

If your premises have a car park into which any size or height of vehicle can easily enter then consider practical means by which you might safely restrict vehicle access to authorised vehicles only.

Action taken: Yes No N/A

For enclosed car parks without gates consider whether you would be able to provide a gate or other type of vehicle barrier which could be closed and locked when the premises are unattended.

Action taken: Yes No N/A

If not already provided consider whether you could provide a substantial metal “goal post” type barrier which would prevent vehicles above a certain height from entering. The top “cross bar” would need to be prominently marked and have the maximum safe vehicle height marked on it.

Action taken: Yes No N/A

Where the cross bar at the top of any height barrier can be opened e.g. to admit delivery vehicles ensure that any padlocks used to lock it are good quality e.g. to BS EN 12320 CEN Security Grade 4 (or higher).

Action taken: Yes No N/A

The parking facilities you provide for your employees and customers should give safe access to and from the premises.

You should ensure that there is adequate room for turning vehicles to reduce the likelihood of vehicle damage and the need to back out onto a main road. Ensure that parking areas are adequately signed and lit and any potholes are filled. Barriers should be erected as appropriate to prevent vehicle, pedestrian or property damage. You should provide easy access for disabled persons between the parking area and the building entrance. Delivery vehicles should not create a hazard to people using the car park. A winter plan, e.g. gritting, may be needed to minimise risk from snow and ice.

Action taken: Yes No N/A



Intruder Alarms

It is an unfortunate fact of life that commercial premises often suffer from burglary and vandalism. An intruder alarm is not a substitute for good physical security but is one way of reducing your risk. Apart from its deterrent factor it is useful for limiting the amount of time that intruders will feel “comfortable” whilst inside your premises.

It is believed that the majority of fires at commercial premises may now be started by children or vandals. Having an intruder alarm installed may, along with other precautions, help to reduce your chances of suffering a fire.

If you have an intruder alarm of a type which just “makes a noise” i.e. a bell or siren type alarm, then you may not be aware that the police are not under any obligation to investigate when it goes off. To qualify for a police response you will need an alarm which is maintained by a company that is recognised by a UKAS accredited inspection body (i.e. NSI or SSAIB) and which is provided with remote signalling to an alarm receiving centre.

If your main buildings are not protected by intruder alarms then have one installed and maintained by a company that is recognised by a UKAS accredited inspection body i.e. NSI or SSAIB. Ensure that the alarm conforms to EN 50131-1 and scheme PD 6662:2004.

Action taken: Yes No N/A

Before you order a burglar alarm send your insurance adviser a copy of the system design proposal to ensure that it will be acceptable.

Action taken: Yes No N/A

If you are uncertain what type of warning and signalling devices are connected to any existing intruder alarms then ask the company who maintain the alarm for you to provide you with details.

Action taken: Yes No N/A

If you have an audible type intruder alarm at present but would like to have it improved to provide remote signalling to an alarm receiving centre then, if they are an NSI or SSAIB approved firm ask the company who maintain the alarm for you to provide you with a quotation for the various options available in your area.

Action taken: Yes No N/A

If you are having your alarm improved to provide remote signalling to an alarm receiving centre (ARC) i.e. for police response purposes then the ARC will have to follow police rules which set out when they can be called. Ensure, before ordering, that the intruder alarm company have explained these rules to you and in particular what is meant by a “confirmed alarm.”

Action taken: Yes No N/A

Where you are having remote signalling installed and you chosen to have a “sequentially confirmed” type of intruder alarm ensure that you have, with the help of the alarm company, reviewed the location of existing alarm detection devices so that activation of a second “confirming” detection device operates as quickly as you wish. It is often necessary to install some addition detection devices when changing to a confirmed type of alarm.

Action taken: Yes No N/A

Intruder Alarms (continued)

For remotely monitored alarms it may be possible for the alarm company to install “personal attack buttons” in strategic concealed locations, to enable you to make a silent alarm signal, in the event of a hold-up, or other similar attack. Ask the alarm company whether this would be possible and your area’s police force policy permits this.

Action taken: Yes No N/A

Before you order any changes or improvements to your intruder alarm systems check with your insurance broker or agent that the proposed alterations are going to be acceptable.

Action taken: Yes No N/A

User Codes

If your intruder alarm is of a type where you have to enter a code number in order to set or unset it and all the persons who operate the alarm use the same code number then it may be possible to improve security. Most modern intruder alarms of this type will provide a number of user codes allowing each authorised person to have their own unique code number. Where the alarm has a “memory log”, for a stated number of events you will then usually be able to tell who has, or has not recently set or unset the alarm, and when. This can be useful information in the event of unexplained disappearances, false alarms etc. Your intruder alarm company will be able to tell you how many users codes are available and whether the system includes a memory log.

If you have an intruder alarm where all of the persons who operate it use the same number to turn it on and off then you can ask your intruder alarm company if the system you have is capable of providing more than one user code.

Action taken: Yes No N/A

If your alarm system is able to provide a number of user codes then make sure that any “management” code i.e. the code which is able to change how the alarm is configured is only given to an appropriate trustworthy person. Your alarm company will be able to tell you what facility your alarm has for restricting the access given to individual users e.g. which parts of the alarm they can turn off.

Action taken: Yes No N/A

Where the number of authorised alarm users exceeds the maximum number of codes that the alarm system can provide consider allocating users codes according to job or other convenient grouping which will make identifying any misuse of the alarm easier. Where persons who are not employees use the alarm, e.g. cleaning contractor, security key-holding company or similar, always allocate them their own user code.

Action taken: Yes No N/A

Where your premises include a function room which may be let out don’t allow persons who are not normally key-holders and alarm users to open up or close the premises. Make sure that this is done by a person who is an authorised key-holder and alarm user.

Action taken: Yes No N/A

Protecting attractive items

Depending upon the size and nature of your premises you will probably have a variety of items which would be attractive to a thief e.g. bar stock, cigarettes, some office equipment as well as cash in tills, safes, and gaming and amusement machines. Taking care in what you keep, where and how you secure it may help to reduce the risk.

Where you are unable to provide a strong safe and suitable storeroom in which to keep theft attractive stock items such as spirits, cigarette etc. consider providing fixed lockable steel security cabinets for these.

Action taken: Yes No N/A

Key Security

As much as you trust your employees if you don't look after the keys to your premises then you will be at risk of someone dishonest taking advantage of that fact. Usually this will be an opportunist but sometimes it will be part of a planned crime by someone associated with your premises. Providing the means to protect your keys and encouraging key-holders to take care of keys at all times will help reduce the risk.

Carry out an audit of the important keys to your premises. Ensure that keys are either kept on the person of authorised holders or are locked inside a suitable safe or fixed metal key cabinet. The stronger the cabinet the better the keys will be protected.

Action taken: Yes No N/A

Don't allow key cabinets or safes to be left open and unlocked.

Action taken: Yes No N/A

Restrict who has access to safes and key cabinets.

Action taken: Yes No N/A

Remove keys to safes or key cabinets from the business/club premises at the close of business.

Action taken: Yes No N/A

If the locks to your external doors are of the type which have a barrel or cylinder rather than a keyhole then there are makes of these which are of unique design making the keys harder to copy. Check how easy it is get a duplicate key cut. If it is easy then ask a local Master Locksmith for details of suitable lock cylinders which are harder to copy and offer a permit to copy system.

Action taken: Yes No N/A



Safes and Cash Handling

Most businesses wish to restrict who has access to their safe and cash takings. The number and type of safes that you have will have a bearing on your security. An old safe may not provide you with some of the useful features that a modern one carefully selected to suit your needs can.

If you have a safe where cash can only be put into it by opening the safe door then consider buying a safe of the “deposit” type i.e. a safe which has a small opening in its body through which cash can be “posted” inside by persons who do not have a key.

Action taken: Yes No N/A

If there are persons resident on the premises who hold keys to the main cash safe consider if it is suitable and of sufficient size having a time lock fitted to the safe, or anti hold-up coffer which has a time lock fitted inside it, to reduce the risk of an “after hours” robbery/hold-up. A deterrent sign which indicates that cash is protected by security devices to prevent opening over which staff have no control would normally then be displayed.

Action taken: Yes No N/A

For bar areas where employees may need to gain access to a small amount of cash e.g. for float purposes consider providing a separate safe for that use.

Action taken: Yes No N/A

When buying a new safe consider first models which have been tested and approved by the Loss Prevention Council (LPC) (see the LPCB “Red Book” on their website at www.brecertification.co.uk).

Action taken: Yes No N/A

If the new safe that you are considering is not LPCB approved then check to see it has been tested and graded to the European Standard EN1143-1 by a recognised independent testing organisation. The higher the grade number (0–6) the more resistant to forced opening the safe should be.

Action taken: Yes No N/A

When choosing a new safe and calculating how much cash might be kept in it allow for peak periods and future growth before deciding on a model.

Action taken: Yes No N/A

Before ordering a new safe check with your insurance broker or agent to ensure that the make and model proposed will be acceptable.

Action taken: Yes No N/A

Don’t allow keys to safes or combination numbers to be left on the premises when they are closed and unattended.

Action taken: Yes No N/A

Don’t allow safes to be left open and unlocked.

Action taken: Yes No N/A

Secure strategic areas, such as offices where safes are located or cash is handled, by use of safe suitable access control locks. Make sure first that any new locks will not impede escape in the event of a fire – have this checked by the person who completed your fire risk assessment.

Action taken: Yes No N/A

Have new “above floor” safes bolted to a suitable concrete floor, safe for the weight involved. Ensure that any existing safes which have a bolt hole in their base have been bolted down.

Action taken: Yes No N/A

C.C.T.V.

In licensed premises it is often vandalism generally caused by drunken customers which causes the most problems.

Before obtaining quotations for a c.c.t.v. system you will need first to decide it’s primary role e.g. to monitor entrance or other area movements, identify vandals as an aid to a prosecution, or as a means of “out of hours” detection so that police can be called. The role that you decide upon will dictate the equipment that will be needed and allow you to better brief the quoting companies.

Action taken: Yes No N/A

If you are seeking a c.c.t.v. system which can provide high quality recordings suitable for use in a prosecution then it is best to seek up-to-date advice from your local police crime prevention officer. He or she should be able to provide you with details of the procedures involved and type of equipment needed.

Action taken: Yes No N/A

For external c.c.t.v. cameras don’t forget that the type of lights that you have outside can play an important part in the quality of the pictures provided and recordings made. Ensure that the c.c.t.v. quotations you are considering take this into account.

Action taken: Yes No N/A

Where you are considering a remotely monitored c.c.t.v. system, i.e. one designed to send pictures to a monitoring centre if a detector is activated, make sure it is installed to BS Code of Practice BS8418:2003 and use a company accredited by NSI/NACOSS or SSAIB for the installation of c.c.t.v. systems. Ensure that the system, as installed will be eligible for the issue of a unique reference number from the appropriate police authority.

Action taken: Yes No N/A

Check with the Information Commissioner’s Office (website address www.ico.gov.co.uk.) to see if the Data Protection Act will apply to your c.c.t.v. system.

Action taken: Yes No N/A

Before ordering an expensive c.c.t.v. system provide your insurance broker or agent with the details to ensure that it will be acceptable and that you have received relevant advice.

Action taken: Yes No N/A

Ensure that any c.c.t.v. image recording equipment is located within a suitable secure area under management control.

Action taken: Yes No N/A

Weather Related Risks

As climate change becomes more noticeable then premises will increasingly be affected by severe weather events. Although we cannot change the weather, making sure that buildings are well maintained will go some way to reduce the risk of damage.

Have your roofs, gutters and drains inspected, checked for defects, and cleaned at least annually. Where there are trees close by it may be necessary to check the gutters more often. Before work commences ensure that you are aware, and comply with, the requirements of the Work at Height Regulations (WAHR). Ensure that all necessary safety precautions for working at height are in place before the inspection commences.

Action taken: Yes No N/A

You should establish the likelihood of your premises being affected by a flood and plan accordingly. The Environment Agency have published advice and flood plain maps on their website www.environment-agency.gov.uk.

Action taken: Yes No N/A

For central heating systems check to see if it incorporates a "frost-stat" designed to override the time clock in the event of very low temperatures.

Action taken: Yes No N/A

Ensure that water storage tanks in roof spaces and other concealed areas, and the pipes leading to them are adequately insulated to reduce the risk of freezing.

Action taken: Yes No N/A

Check that cold water storage tanks, heating system expansion tanks and toilet cisterns are of a type which will overflow to the open, the pan, or a suitable drain if they become too full.

Action taken: Yes No N/A



Health and Safety

It is very important that, not only are your premises a safe place for customers, members, visitors, employees, volunteers and helpers but that you understand, and comply with all of the obligations that you have under the current fire, environmental and Health and Safety related acts and regulations.

This section includes guidance on the following:

- Health and Safety Policy Statement
- Health and Safety Risk Assessments
- Legionnaires Disease
- Electricity
- Gases
- Asbestos
- Lifts and Lifting Equipment
- Manual Handling
- Slips and Trips
- Pressure Systems and Equipment
- Hygiene and Food and Drink Handling
- Information, Training & Record Keeping
- First Aid
- Hazardous substances
- Safety outdoors
- Personal Protective Equipment (PPE)

Health and Safety Policy Statement

If you are an employer then your health and safety policy statement is the means by which you explain to your employees, the arrangements for dealing with health and safety in business and where responsibilities lie. Don't forget that whether or not you are an employer you also have a duty to operate your business in such a way that does not unreasonably expose non-employees to risks to their health or safety.

If you have five or more employees ensure that you have prepared a written Health and Safety Policy Statement and provided a copy to all of your employees.

Action taken: Yes No N/A



Health and Safety Risk Assessments

If you are an employer then you have a legal obligation to have health and safety risk assessments completed. By this process you will identify and characterise all significant and foreseeable health and safety hazards which can be eliminated, and for those which cannot, analyse and evaluate the risks and devise suitable and appropriate control measures to reduce the risk, as far as is reasonably practicable. Remember whether or not you are an employer you still have a legal obligation to ensure that your premises are safe for people to use. Risk assessments should include both employees and non-employees i.e. all persons who may be affected by the activities of the business.

You should ensure that these assessments pay particular attention to the young, elderly, infirm, and persons with disabilities, and other vulnerable persons including those whose first language is not English as you have a special legal duty of care towards them. Think also about all work-related activities which your employees may be involved in or which they (and the public) may be exposed to, including those which may

Health and Safety Risk Assessments (continued)

only be undertaken occasionally or irregularly e.g. special events, functions, etc. Don't forget hazards such as the risk of violence to employees, noise levels, etc. so that you can introduce controls to reduce the risk.

If you are an employer ensure, as required under current Health and Safety legislation that you have had completed, by a competent person, all of the necessary health and safety risk assessments.

Action taken: Yes No N/A

When looking at activities which need to be assessed don't forget work which takes your employees away from your premises, e.g. deliveries orders, catering, cash carrying etc, potential hazards outside in your grounds as well as inside your buildings and things which arise only occasionally as these can often be the most hazardous e.g. work at height, tree surgery, use of pesticides or other chemicals etc, firework displays, barbecues etc.

Action taken: Yes No N/A

The Health and Safety Executive (HSE) publish a number of general as well as regulation and hazard specific "Approved Codes of Practice". You should obtain copies of the relevant ones and consider the guidance in them before undertaking the risk assessments and deciding upon control measures.

Action taken: Yes No N/A

Ensure that the significant points identified by your health and safety risk assessments have been recorded.

Action taken: Yes No N/A

Ensure that affected employees are made aware of the significant points identified by your health and safety risk assessments and of the control measures relevant to them.

Action taken: Yes No N/A

Legionnaires Disease

Water systems including wet cooling systems, storage tanks and showers within the premises may be a potential source of organisms that could give rise to a risk of legionellosis including Legionnaires Disease and need to be included in the risk assessments.

You should ensure that your Health and Safety risk assessments include all relevant water systems within the premises and where necessary implement control measures to reduce the risk of Legionnaires disease.

Action taken: Yes No N/A

Electricity

Unlike other hazards which can be seen, felt or heard, there is no advance warning of danger from electricity and electricity can kill. Every year around 14 people die after being electrocuted. In over a third of fatal incidents no one was working directly on electrical equipment.

Employers, and those responsible for buildings, have a duty to ensure electrical safety for their employees and other users of the building or electrical equipment provided. Particular care is necessary in this trade sector, due to the number of "wet" areas which are usually present. The risks can be reduced if careful planning is undertaken, and suitable safety devices incorporated, when the premises are fitted out.

General advice can be obtained from the Health and Safety Executive (HSE) via their website at www.hse.gov.uk and from the National Inspection Council for Electrical Installation Contracting (NICEIC) Tel: 020 7564 2323 or on the internet at www.niceic.org.uk

Reduce the risk of fire and electrocution by ensuring that the electrical installations at your premises are regularly inspected and tested, by a competent electrician in accordance with BS7671: Requirements for Electrical Installations.

Action taken: Yes No N/A

Where possible, and suitable, use extra low voltage electrical equipment for illuminated bar area displays, and similar items.

Action taken: Yes No N/A

You need to ensure that mains operated electrical appliances including extension leads are periodically inspected and tested, by a suitably trained competent person, to make sure that they are safe to use.

Action taken: Yes No N/A

Where possible, protect electrical equipment by a residual current device (RCD), ideally by means of a suitable one incorporated into the electrical installation switchboard or, where not provided, in circuits and socket outlets serving beer cellars, kitchens and similar "wet" areas. Check that pumps, cables and similar items are located at a suitable height above the floor .

Action taken: Yes No N/A

For premises where entertainers (including members of the public for karaoke nights) may perform ensure that the electrical equipment they use is suitably protected by a residual current device (RCD). Check that this and other safety precautions follow relevant HSE guidance – see HSE free leaflet INDG247 Electrical Safety for Entertainers.

Action taken: Yes No N/A

In order to be able to prove due diligence, keep detailed records of inspections and tests which have been carried out.

Action taken: Yes No N/A

Gases

In addition to the normal domestic "mains" gas (and/or Liquefied Petroleum Gas (LPG) e.g. in the more remote areas or for outdoor use) licensed premises will usually use other gases which have their own particular hazards to assess and control e.g. gases used in the beer "cellar" area, such as Carbon Dioxide, Nitrogen, or mixtures of gases in pressurised cylinders or from generators. One hazard is the risk of a leak (of gas) causing the amount of oxygen in the cellar to drop below that required to support life.

In older premises where the beer "cellar" is below ground level the risks, from a leak, can be much higher, particularly where ventilation is poor. The risks from all gases and gas appliances used should be the subject of a risk assessment, and take into account Health and Safety Executive guidance and the British Beer and Pub Association (BBPA) Code of Practice "Guidance for Licensees on Carbon Dioxide in Cellars".

For gas appliances, particularly in tenanted flats and other residential areas including employee accommodation it is vital to make sure, by inspection and servicing, that these are in safe condition, to reduce the risk of death from carbon monoxide poisoning.

Gases (continued)

Have all gas appliances inspected and tested at least annually by a CORGI registered engineer.

Action taken: Yes No N/A

For gas appliances provided in residential parts of the premises have a CORGI registered engineer carry out the usual mandatory “landlord’s safety check” annually (see the Gas Safety (Installation & Use) Regulations) including for gas appliances in employee accommodation.

Action taken: Yes No N/A

Consider providing suitable carbon monoxide detectors in employee accommodation areas and other residential parts of the premises, for which you are responsible.

Action taken: Yes No N/A

Ensure that pressurised gas cylinders are suitably secured e.g. held in an upright position by safety chains.

Action taken: Yes No N/A

Make sure that you are aware of what constitutes a “confined space” i.e. for the purposes of risk assessment and the Confined Spaces Regulations. Ensure you are aware of the requirements of the latter, and comply with them if they apply to your premises.

Action taken: Yes No N/A

As far as possible, ensure that any basement areas where beer cellars are located, are well ventilated. Where gas monitoring equipment is being considered for a basement or beer “cellar” area because of the risks involved from a leak seek advice from a competent specialist before choosing a particular detector(s) as in some cases detection of both oxygen deficiency and carbon dioxide enrichment may be necessary.

Action taken: Yes No N/A

Asbestos

As part of your obligations under current legislation, one of the hazards you need to have considered is asbestos. It has been widely used in the past, and can be very dangerous, particularly if in poor condition or disturbed. This should have been part of your health and safety risk assessments. If you are responsible for the repair and/or maintenance of the buildings, then you will also have duties to carry out under the Control of Asbestos Regulations.

You must find out if, at your premises, there are materials which contain asbestos. Unless there is strong evidence that they do not, then you must presume that asbestos exists. In general terms the duty is to manage the risk. Asbestos bearing materials need to be identified, the risk from them assessed, then eliminated or reduced and controlled to the lowest practical level of risk, in order to make the premises safe.

Make sure that the dutyholder, under the regulations, has had completed the required risk assessment, to determine whether or not asbestos is, or is liable to be, present in the premises

Action taken: Yes No N/A

If you are not responsible for the maintenance and/or repair of your buildings, check that the person or firm who are the dutyholders have carried out an asbestos survey. Obtain a copy and find out what control measures (if any) are being taken.

Action taken: Yes No N/A

Ensure that any asbestos survey, of the building(s), is, or has been, carried out by a competent person.

Action taken: Yes No N/A

Make and keep up-to-date a record of the location and condition of the asbestos containing materials (ACMs) or presumed ACMs.

Action taken: Yes No N/A

Assess the risk of anyone being exposed to asbestos fibres, from the materials identified, and prepare a plan which sets out, in detail, how the risks from these materials will be managed.

Action taken: Yes No N/A

Provide information on the location and condition of ACMs to anyone who is liable to work on or near them, or disturb them, and prepare the plan into action.

Action taken: Yes No N/A

Notify the relevant enforcing authority before any work commences which involves asbestos – see the HSE website www.hse.gov.uk for further information on this.

Action taken: Yes No N/A

Make sure that employees are given all relevant information e.g. the significant findings of the risk assessment, the precautions which are being taken to eliminate or reduce the risk and the precautions which must be observed.

Action taken: Yes No N/A

Lifts and Lifting Equipment

Make sure that all lifting equipment including barrel hoists, passenger lifts, wheel chair lifts, escalators, window cleaners cradles or hoists and anchor points, elevating work platforms that you may use for maintenance and decorating etc. are regularly serviced, maintained as necessary and thoroughly examined by a competent person. The frequency with which examinations need to be made will depend upon the determination of the competent person and whether the equipment is covered by the Lifting Operations and Lifting Equipment Regulations (LOLER). The determination should also have regard to published HSE guidance.

Make sure that you understand and comply with, where applicable, the requirements of the Lifting Operations and Lifting Equipment Regulations (LOLER).

Action taken: Yes No N/A

Ensure that lifts and lifting equipment is marked with its safe working load, and regularly serviced and maintained.

Action taken: Yes No N/A

Lifts and Lifting Equipment (continued)

Ensure also that lifts and lifting equipment are the subject of a thorough examination and inspection by a competent person i.e. for the purpose of compliance with LOLER. The frequency with which examinations need to be made e.g. annual or six-monthly reports of thorough examination will depend upon the determination of the competent person having regard to LOLER.

Action taken: Yes No N/A

Don't forget to also include the use and operation of lifts and lifting equipment under your health and safety risk assessments particularly for work equipment safety and guarding purposes under the PUWER regulations, supported by safe system of work documents, as necessary.

Action taken: Yes No N/A

Manual Handling

As with many other hazards the one of Manual Handling should be one that you have covered in your risk assessments. Many business operators believe, wrongly, that all they have to do is to give their employees a little training on how to lift something safely, and that is sufficient. Unfortunately this is incorrect. An employer's duties under the Manual Handling Operations Regulations are much wider. In broad terms the regulations follow the usual hierarchy of eliminating or avoiding the hazard where possible, and where this is not reasonably practicable taking measures to reduce and control the risk; supported of course by training. So although training is important there are other steps which need to be taken first. Your risk assessment should first have looked at what steps could be taken to eliminate manual handling tasks, then, where not avoidable, what measures such as lifting and handling aids might be used to reduce the injury risk to the employee. The Health and Safety Executive have various leaflets and publications on this subject.

Ensure that you are aware of, and comply with, where applicable, the Manual Handling Operations Regulations.

Action taken: Yes No N/A

Make sure that you have completed a suitable and sufficient risk assessment, for all manual handling tasks. Ensure that you have provided suitable lifting and handling aids to reduce the risk in relation to such tasks which cannot be avoided. Take particular care in relation to the consideration of activities such as beer cellar deliveries, moving kegs, crates, tables and chairs both inside and outside the premises.

Action taken: Yes No N/A

Check that you have provided suitable oven gloves for use in the kitchen area for moving hot items or carrying them to tables.

Action taken: Yes No N/A

Avoid carrying large quantities of hot liquids. Allow hot oil to cool before draining.

Action taken: Yes No N/A



Slips and Trips

Restaurants, Pubs and Social Clubs all provide many areas in which there may be a risk of a customer or employee tripping or slipping over. You should have covered this in your risk assessments especially for areas which often have wet or greasy floors e.g. cellars, kitchens, toilets etc. You need to have suitable safety measures including signs for these areas and elsewhere wherever floors are being washed or polished.

These “routine” slip hazards apart, some older premises can have other perhaps more significant hazards e.g. cellar delivery flaps in the pavement outside, cellar access flaps behind the bar etc. It is important to ensure that you have adequate safety measures in place to prevent employees or members of the public falling down through such openings. Note: for the risk of falls and falling including falling objects you need to be aware of the Work at Height Regulations (WAHR), for which the Health and Safety Executive have various leaflets and publications.

Ensure that your health and safety risk assessments include the hazards of slips/trips, falls, and falling objects taking into account the WAHR Regulations, with control measures as necessary. Make sure that you have included areas such as cellar flaps, narrow and/or steep stairs down into cellars etc.

Action taken: Yes No N/A

Make sure that you have suitable safety measures in place to protect persons from falling down open cellar flaps whether internal or external, including supervision as necessary.

Action taken: Yes No N/A

Pressure systems and equipment

Pressurised equipment can, if it fails whilst in use, seriously injure or kill people and cause serious damage to property. There are a number of regulations which apply to pressure equipment and pressure systems of which you need to be aware, so that you can meet your obligations. Regular maintenance and safe use by trained persons is important, but there is also a need to operate a written scheme of examination by a competent person for installed or mobile pressure systems, including pressure vessel(s), their associated pipework and protective devices, which contain steam or gases and fluids which may exert a pressure greater than 0.5 bar above atmospheric pressure.

Regulations (e.g. the Pressure Equipment Regulations and Pressure Systems Safety Regulations) relating to such systems and equipment are complicated as can be the different types of equipment used in catering, behind bars and in cellars etc. and you should seek advice from a competent person or firm to establish exactly what items you have which need to be covered by a written scheme of examination, so that none get overlooked.

Establish, with the help of a competent person, the pressure vessels, systems and equipment, which need to be covered by a covered by a written scheme of examination drawn up by a competent person. For these make sure that such a system is operated and the examinations are carried out at the frequency determined by the competent person having regard to all relevant regulations.

Action taken: Yes No N/A

Make sure that pressure systems and equipment are the subject of proper routine maintenance, by trained persons competent for the purpose.

Action taken: Yes No N/A

Hygiene in Food and Drink Handling Areas

You need to have a food safety management system based on the principles of HACCP. Not only do you now need make sure that the food you provide is safe to eat, but also need to be able to show by written records what you do to ensure this and to meet your food safety and hygiene obligations.

HACCP (Hazard Analysis Critical Control Point) is a system of food safety management which focuses on identifying the 'critical points' in a process where food safety problems or 'hazards' could arise and putting steps in place to prevent things going wrong. Keeping records is an important part of a HACCP system.

If your business is involved in the handling or preparation of food check the Food Standards Agency website www.foodstandards.gov.uk to ensure that you are aware of and comply with your legal obligations relating to hygiene and food safety.

Following Food Standards Agency guidance ensure that you have a suitable recorded HACCP system in place, especially for cross-contamination, cleaning, chilling, cooking and the management of safe methods.

Action taken: Yes No N/A

Ensure that you keep detailed records on all relevant matters including how food is stored, checked e.g. undertaking and recording temperature testing, shelf life checks, employee training and supervision, cleaning and maintenance schedules, opening and closing checks etc, in order to be able to be able to prove due diligence.

Action taken: Yes No N/A

Ensure that employees involved in food handling have received suitable and sufficient food safety and hygiene training, relevant to their job.

Action taken: Yes No N/A

Check that your suppliers and caterers have a recorded and supervised food management safety system and trained staff; that they regularly check and record delivery times, temperature and quality checks.

Action taken: Yes No N/A

Ensure that contractors and service providers are competent and reputable and meet appropriate industry standards supported by certification or quality management systems.

Action taken: Yes No N/A

Using Food Standards Agency guidance, make sure that you have a safe, suitable and effective method of preventing and controlling pests and vermin, operated by a competent pest contractor.

Action taken: Yes No N/A

Train your employees to recognise the signs which indicate a pest or vermin infestation and support this by regular recorded checks of the premises.

Action taken: Yes No N/A

Have safe suitable recorded plans prepared for the actions, which should be taken, if an infestation is discovered or suspected. Include persons and authorities to be notified, washing and disinfection procedures, disposal of food which may have been touched by pests or vermin etc.

Action taken: Yes No N/A

Information, Training and Record keeping

Legal obligations relating to health and safety are constantly changing. In addition new and revised guidance documents are constantly being published. It is important for employers and others who have responsibility for premises to ensure that they keep up-to-date with these changes in order not only to satisfy their duty of care but also to fulfil their legal obligations.

Successful health and safety management should involve a genuine two-way dialogue between management and employees. The Health and Safety Executive (HSE) free publication “Consulting employees on health and safety: A guide to the law” (INDG232) provides advice on this subject.

As an employer it is also important that you are able to demonstrate the measures that you have taken to discharge your legal obligations. Maintaining accurate records supported by signed acknowledgement of receipt, by employees an important part of this.

Ensure that you have provided your employees with sufficient training so that they can do their job safely.

Action taken: Yes No N/A

Support training by the use of “safe system of work” documents i.e. written safe operating procedures or job safety instructions which detail how potentially hazardous tasks should be carried out i.e. in order that they can do the job safely, also detail things which must not be done, to ensure safety.

Action taken: Yes No N/A

Ensure that employee health and safety training is supported by a suitable and appropriate means of ensuring its effectiveness e.g. by observation, questionnaires or competency tests.

Action taken: Yes No N/A

Make sure that all employees sign a receipt for all health and safety information, instruction, and training they receive; also keep a copy of training certificates issued by recognised training organisations.

Action taken: Yes No N/A

Record the issue of personal protective equipment (PPE). Ensure that all employees sign a receipt for PPE issued to them. Keep this acknowledgement receipt and provide a copy to the employee.

Action taken: Yes No N/A

The Health and Safety Executive (HSE) publish free advice leaflets on a number of different topics, as well as more detailed priced publications. These include some relating to catering areas and cooking equipment. You should obtain a copy of the relevant leaflets and ensure that the advice they contain is incorporated into your employee training.

Action taken: Yes No N/A

Ensure that you have provided a suitable accident book in a form approved by the Information Commissioner (for the Data Protection Act) e.g. the HSE accident book (BI510).

Action taken: Yes No N/A

Information, Training and Record keeping (continued)

In addition to the accident book you also need to be aware of the requirements of the “Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR)”.

Action taken: Yes No N/A

For your displayed Health and Safety Law posters ensure that you have completed the blank spaces on the poster. You are required to provide the addresses indicated on it to your employees under the Health and Safety (Information for Employees) Regulations.

Action taken: Yes No N/A

Employees need to be made aware of all health and safety information relevant to them including a copy of the health and safety policy statement required where there are 5 or more employees, safe system of work documents, the significant findings established by the necessary risk assessments and the associated control measures, etc.

Action taken: Yes No N/A

First Aid

If you are an employer then you have a responsibility for the health of your employees in so far as it relates to their work activities and work environment. The Health and Safety Executive (HSE) free publications “First aid at work” (INDG214), “Basic advice on first aid at work” (INDG215) together with the HSE priced publication L74 “First aid at work, Health and Safety (First Aid) Regulations, 1981 Approved Code of Practice and guidance” give advice on this subject.

Ensure that you have provided adequate equipment and facilities to enable first aid to be rendered to your employees. You need to assess what level of equipment and facilities including the number of persons trained as first aiders are needed.

Action taken: Yes No N/A

The Health and Safety (First-Aid) Regulations 1981 do not oblige employers to provide first aid for members of the public but the HSE strongly recommends that employers include the public and others on their premises when making their assessment of first aid needs.

Action taken: Yes No N/A

Hazardous substances

If you permit substances which may be hazardous to health to be used or stored, because their use cannot reasonably be avoided, then you should already have completed a suitable and sufficient risk assessment and ensured that the exposure of persons to those is either prevented or where this is not reasonably practicable, adequately controlled. Hazardous substances can often be found, being used, in everyday tasks such as cleaning, maintenance etc.

Ensure that you are aware of, and have complied with, where applicable, the requirements of the Control of Substances Hazardous to Health Regulations (COSHH).

Action taken: Yes No N/A

Where hazardous substances are to be used on your site, by a contractor or self-employed person ensure that they have also completed suitable and sufficient risk assessments for those, and have adequate measures arranged to control the risks.

Action taken: Yes No N/A

Where hazardous substances may be stored on your site ensure that the storage area is suitable, marked with appropriate signs, has adequate provisions to contain a leak, by bund, catch-pit or leak retaining pallet etc. and is away from drains, water courses or the like.

Action taken: Yes No N/A

Ensure that suitable personal protective equipment identified by the risk assessment is provided to any person who may handle or use hazardous substances i.e. where their use cannot be avoided e.g. by substituting safer suitable materials.

Action taken: Yes No N/A

Ensure that only trained persons handle hazardous substances.

Action taken: Yes No N/A

Safety outdoors

It is important to remember that health and safety responsibilities do not just apply within a building but also in outdoor areas which form part of your premises, and activities which your business may undertake elsewhere, or take your employees away from the building.

When completing your risk assessments don't forget things such as outside cellar delivery flaps which may be left open on the pavement, play equipment, bouncy castles and other inflatables, as well as occasional events such as fireworks parties, barbecues etc, which have significant hazards for you to deal with, as well as natural hazards within your grounds such as rivers, streams, ponds etc.

Don't forget that the regulations relating to fireworks including use, displays, permitted dates etc varies from country to country with the UK. See Department of Trade & Industry, Scottish Executive and Civil Aviation Authority guidance. You may, of course, also operate at other people's premises (e.g. as a caterer) where you will also need to work safely. This type of activity is outside the scope of this leaflet.

If you have trees within the grounds of your premises then ensure that their size and condition does not present a risk to people or property. Consider introducing a regular and at least annual programme of tree inspection by a suitable and competent arboriculturalist, to ensure as best possible their safe condition. Details of any existing tree preservation orders and general advice may be obtained from your local authority's Arboricultural Officer and the Arboricultural Association.

Action taken: Yes No N/A

One of the commonest forms of accidents is the trip or slip. Broken paving slabs, potholes in poorly lit car parking areas, worn carpets, wet floors and other similar hazards can all lead to an accident. Ensure that the health and safety risk assessments that you complete include one for trip and slip hazards.

Action taken: Yes No N/A

Make sure that your planned maintenance programme includes periodic checks for defects which may present trip hazards e.g. pot holes in the car park, broken paving slabs etc.

Action taken: Yes No N/A

Safety outdoors (continued)

External tables and seating should be checked daily for condition and stability and kept clean of bird droppings and any other contaminants.

Action taken: Yes No N/A

Make sure that you have suitable safety measures in place to protect persons from falling down open cellar flaps (whether internal or external, including suitable barrier and supervision as necessary).

Action taken: Yes No N/A

Injuries and sometimes deaths, often of children, are occasionally caused by collapsing boundary and similar walls with inadequate foundations or lack of proper support. Make sure that such walls are in good sound and safe condition.

Action taken: Yes No N/A

Ensure that the lighting provided outside the buildings is adequate to ensure that employees, customers/members and visitors can move around safely during periods of darkness.

Action taken: Yes No N/A

During the winter months consider keeping a supply of salt in bins for use outside on icy footpaths and similar areas.

Action taken: Yes No N/A

Using the latest Health & Safety Executive guidance include gates and/or vehicle barriers in your risk assessments. Ensure that gates and car park barriers are (a) provided with high visibility markings and suitable provisions to allow them to be secured, for safety purposes, when either open or closed; (b) properly maintained.

Action taken: Yes No N/A

Ensure that items such as LPG gas tanks, gas meters, oil tanks, gas pipes, overhead electric cables, structural supports, insubstantial walls and the like, where close to roads or other areas where vehicles may be present are prominently marked and/or have suitable barriers to prevent them being damaged by impact from a vehicle.

Action taken: Yes No N/A

Make sure that your risk assessments cover external play areas including associated fencing and gates provided for children. Take into account relevant published guidance, including from the Royal Society for the Prevention of Accidents (ROSPA) e.g. in their Information Sheets and Code of Practice (for play safety).

Action taken: Yes No N/A

Check that play equipment, and associated impact absorbing surfaces have been manufactured, located and installed in accordance with the appropriate standards e.g. BS EN 1176 and BS EN1177. Assess, for adequacy, the type, and distance of impact absorbing surfaces, from the play equipment – see ROSPA guidance.

Action taken: Yes No N/A

Ensure that suitable signs with pictograms are displayed to make sure that the limitations on permitted users (e.g. by age/height/weight etc.) of play equipment is clear. See ROSPA guidance on wordings for signs.

Action taken: Yes No N/A

Where possible exclude dogs from children's play areas. Ensure that any employee involved in the cleaning of the play equipment area has been given suitable training, including a safe system of work document which covers safety measures relevant to the discovery and removal of faeces, discarded needles, broken glass, and other hazardous objects.

Action taken: Yes No N/A

Have play equipment checked daily by a trained person, i.e. before use, to ensure no obvious damage, faults or undue wear; and inspected annually by a competent person. Keep records of these checks and inspections, plus all maintenance and repairs. See ROSPA Information Sheets on this subject.

Action taken: Yes No N/A

Before hiring a "bouncy castle" or similar inflatable item of play equipment make sure that the hire company is a member of one of the relevant associations, conforms to the PIPA scheme, has public liability insurance (speak to your insurance advisor about this aspect), and will be able to provide full safety instructions.

Action taken: Yes No N/A

Ensure that the inflatable has been checked, by the hire company, before delivery, and has one of the unique numbered PIPA scheme (annual) test tags on it. Check on the PIPA website that the tag was issued within the last year. If you have purchased the inflatable make similar arrangements for it (i.e. all parts including the air blower, fan motor, anchorage points, fabric etc.) to be examined annually by a competent person e.g. a PIPA scheme registered play equipment inspector.

Action taken: Yes No N/A

Confirm with the hire company or supplier what the operating safety limits are for the inflatable involved e.g. recommended age, height and weight maximums, and maximum number of persons permitted on it as any one time, type, and location of safety mats outside the entrance (and elsewhere if required), for at least 1.2 metres.

Action taken: Yes No N/A

Personal Protective Equipment (PPE)

You need to consider the provision PPE to your employees. This may include oven gloves; protective gloves when handling casks and crates, broken glass along with goggles and protective clothing when handling any hazardous substances. Protective footwear should be provided and worn by persons undertaking manual handling activities or grounds maintenance.

Action taken: Yes No N/A

Environmental Pollution

Pollution incidents caused by business activities can arise in various ways. The penalties imposed can be severe. Controlling possible pollutants and arranging to dispose of them legally should form part of your environmental policy.

This section includes guidance on the following:

- Oil tanks
- Hazardous substances
- Waste materials

Oil tanks

Leaks from oil tanks whether accidental or malicious can lead to serious pollution incidents. It is important that oil tanks have a suitable means of containing any leaks from them, and that such containment meets the requirements of relevant regulations (see below).

Do not assume that just because an oil tank is described as “double skinned”, “twin walled”, “integrally bunded” or “bunded” that it complies with the regulations. Each tank needs to be checked for compliance. Guidance is provided on the Environment Agency and Scottish Environment Protection Agency websites. So if you have an oil tank make sure that you do not become a “polluter that has to pay”.

Ensure that you are aware of, and comply with, where applicable, the relevant regulations which apply to oil storage e.g. in England the Control of Pollution (Oil Storage)(England) Regulations apply. In Scotland it is The Water Environment (Oil Storage) (Scotland) Regulations 2006.

Action taken: Yes No N/A

If you have oil fired heating ensure that any oil storage tanks including any associated tank outlets, filters, valves, drains, sight gauges, vent pipes, and other ancillary equipment are located within a suitable impervious secondary containment or over a suitable impervious catch-pit of 110% capacity, which fully meet the requirements of the regulations.

Action taken: Yes No N/A

Supervise deliveries of heating oil, to reduce the risk of a tank being overfilled.

Action taken: Yes No N/A

Hazardous substances

If you are lucky enough to have extensive grounds or gardens around your premises, then you may, like many others, use a contractor to maintain them. Many of the products they may use have the potential to cause a pollution incident if spilled, allowed to leak, or even simply by being mixed in with the water used to wash off their equipment at the end of the job. You will of course have your own materials to assess e.g. oil (e.g. heating oil, cooking oil etc.). Being aware of what potential pollutants are used/stored on your site, and providing appropriate control measures can go along way to reducing the chance of a pollution incident.

Where substances, which are or may be a pollutant, are to be used on your site, by a contractor or self-employed person ensure that they have also completed suitable and sufficient risk assessments for those, and have adequate measures arranged to control the risks, particularly in the event of a leak or spill, or cleaning.

Action taken: Yes No N/A

Where substances, which are or may be a pollutant, are stored on your site ensure that the storage area is suitable, marked with appropriate signs, has adequate and appropriate provisions to contain by bund, catch-pit or leak retaining pallet etc. a leak from a drum or container and is away from away from drains, water courses or the like. For oil storage see previous section.

Action taken: Yes No N/A

Keep accurate site drainage plans for your properties. Colour code surface water gullies and manhole covers blue for surface water, red for foul, in accordance with Environment Agency/SEPA guidance.

Action taken: Yes No N/A

Waste materials

There is an ever growing list of materials, some quite mundane, which when disposed of are now categorised as “hazardous waste” e.g. in England, Wales & N.I. as defined under the new Hazardous Waste Regulations (2005) where businesses must register with the Environment Agency and arrange for separate licensed collection. There are also health risks which need to be considered with some waste materials.

Ensure you are aware what materials constitute hazardous waste. If you may have any of these to dispose of check to see if you need to register with the appropriate Environment Agency office before arranging for a licensed collection.

Action taken: Yes No N/A

Where you are providing or permitting waste skips allow only enclosed types to reduce the risk of pollutants overflowing out of a rain filled open one, into drains.

Action taken: Yes No N/A

There are known health risks associated with the storage and handling of green waste materials. Ensure that your health and safety risk assessments include this hazard so that suitable and sufficient control measures and safe system of work procedures can be devised. See HSE information sheet “Green Waste Collection – health issues”.

Action taken: Yes No N/A



Further Information

If having considered the advice contained in this leaflet there are aspects about which you are uncertain or would like further advice on then please ask your insurance advisor to contact us. You will also find below details of a number of websites which we think you may find useful:

Fire Safety

BAFE

www.bafe.org.uk

British Flue & Chimney Manufacturers Association

www.feta.co.uk

Communities & Local Government Department

www.communities.gov.uk

Electrical Contractors Association

www.eca.co.uk

Fire Protection Association

www.thefpa.co.uk

Loss Prevention Certification Board

www.brecertification.co.uk

National Association of Chimney Engineers

www.nace.org.uk

National Association of Chimney Sweeps

www.chimneyworks.co.uk

National Society of Master Thatchers

www.nsmtltd.co.uk

NICEIC

www.niceic.org.uk

OFTEC

www.oftec.co.uk

Thatch Advisory Service

www.thatchingadvisoryservices.co.uk



Thatch Owners Group

www.thatched-group.com/index

The Arson Prevention Bureau

www.arsonpreventionbureau.org.uk

Crime

Information Commissioner's Office

www.informationcommissioner.gov.uk

LPCB

www.brecertification.co.uk

NSI

www.nsi.org.uk

MLA

www.locksmiths.co.uk

Sold Secure Scheme

www.soldsecure.com

SSAIB

www.ssaib.org

Weather Related Risks

Environment Agency

www.environment-agency.gov.uk

Arboricultural Association

www.trees.org.uk

Health & Safety

Association of Licensed Multiple Retailers
www.almr.org.uk

Association of Play Industries
www.api-play.org

British Beer & Pub Association
www.beerandpub.com

British Compressed Gases Association
www.bcgga.co.uk

CORGI
www.trustcorgi.com

DTI
www.dti.gov.uk

Civil Aviation Authority (CAA)
www.caa.co.uk

ECA
www.eca.co.uk

Food Standards Agency
food.gov.uk

Health & Safety Executive
www.hse.gov.uk

LPGas Association
www.lpga.co.uk

NICEIC
www.niceic.org.uk

Pesticides Directorate
www.pesticides.gov.uk

PIPA (Pertexa Inflatable Play Accreditation)
www.pipa.org.uk

ROSPA
www.rosipa.com

Smoke Free England
www.smokefreeengland.co.uk

Smoking Ban Wales
www.smokingbanwales.co.uk/english

Space to Breathe for Northern Ireland
www.spacetobreathe.org.uk

Clearing the Air Scotland
www.clearingtheairscotland.com

Workplace Health Connect Service
www.workplacehealthconnect.co.uk

(in Scotland – Safe & Healthy Working Service)
www.healthscotland.com

Environmental Pollution

Department for Environment, Food & Rural Affairs
(DEFRA)
www.defra.gov.uk

The Environment Agency
www.environment-agency.gov.uk

Scottish Environment Protection Agency
www.sepa.org.uk



www.allianzengineering.co.uk

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