

# HSE

## Construction Regime



### Construction risk management - ensuring health and safety

A construction site is a constantly evolving environment, with hazards potentially changing all the time. These are some of the areas construction firms need to consider to achieve healthy and safe working conditions.

### Building better risks

After a tough recession, it's great news that the construction sector is returning to good health again. But, as more and more building projects get underway, it's essential that construction firms manage the risks they face.

For starters, there are risks associated with moving out of a recession. When work dried up, many skilled workers left the industry so some firms will struggle to find adequate resource for new projects. This could lead to taking on fewer people or those without the right skill set.

Firms also face new pressures as a result of the Health and Safety Executive (HSE) Fee for Intervention (FFI) cost recovery scheme. This was introduced in October 2012 and means that anyone breaking health and safety laws will be liable for the costs incurred by the HSE for activities such as inspection, investigation and taking enforcement action. These fees are charged at £124 per hour and total charges could run into thousands of pounds for a material breach of health and safety laws. Unfortunately the nature of the construction industry means it has been on the receiving end of its fair share of these fines. In the first year of the new regime, the HSE fined UK firms more than £5.5m for health and safety failings, (according to figures obtained by human resources consultancy ELAS), with more than a third of fines handed out to construction companies.

Given these factors it's essential that risk management is at the top of the construction industry's agenda. "A robust approach to risk management is key to running a good business, especially as the market picks up again," says Andy Miller, Technical Risk Control, Allianz. "Not only will it potentially improve the terms you get from your insurer but, without a robust approach, you risk fines from the HSE and even imprisonment."

- If you are concerned about your approach to risk management, contact Allianz. We have a nationwide team of construction specialist surveyors who can provide advice on risk management. For more information visit [www.riskdirector.co.uk](http://www.riskdirector.co.uk)

### The most relevant risks at a glance

#### Working at height

The Work at Height Regulations 2005 requires employers to do all that is reasonably practical to prevent someone falling. To achieve this, a risk assessment is fundamental and employers should inspect all access equipment, including any working platforms, identify potential hazards such as fragile roofing materials, and ensure safety measures are in place before work can begin.

#### Slips and trips

Slips and trips are one of the most common accidents on a construction site but can be easily avoided. Risk management advice includes properly organising a site so that walkways are clear of obstructions; managing the stock of materials so that only the minimum amount is stored on site; and providing adequate lighting.

#### Occupational ill-health and disease

Airborne dust, hazardous substances and vibrating tools and plant can lead to serious health conditions including cancer, asthma, dermatitis and hand-arm vibration. Carrying out risk assessments and ensuring that the appropriate controls and protection are in place in line with any regulations will help to protect employees. For example, the Control of Vibration at Work Regulations require employers to reduce the risk of exposure to vibration as much as possible. This could include regular maintenance of tools, ensuring employees use the right tool for the job and providing protective gloves.

#### Noise

Construction sites can be very noisy places but the Control of Noise at Work Regulations 2005 aims to ensure that workers are protected from excessive noise that could affect their hearing. More information on the requirements can be found in our article 'Noise induced hearing loss'.

#### Working at depth

As with working at height, depth work requires careful risk assessment. It is critical to protect workers in such excavations from falling materials and trench collapses as well as from the machinery still being used to remove or add further material.

### Moving machinery

Construction sites naturally have a number of vehicles bringing in and taking out materials. It is essential that workers and vehicles are kept apart whenever possible, with clearly separated areas for vehicles, ensuring such vehicles have reversing warnings. Loading and unloading operations are also hazardous and those undertaking such operations need to ensure other workers are kept away from the immediate vicinity.

Further details on health and safety can be found in Allianz's Construction Risk Management Guide. This also contains information on improving other risks including fire, security, weather and environment. For more information, visit [www.riskdirector.co.uk](http://www.riskdirector.co.uk)

### The only way is up

With the world's next tallest building, Saudi Arabia's Kingdom Tower, set to be 1km tall when it's completed in 2018, it's expected that the first mile tall building will be built in 20 to 30 years.

But going to these heights introduces significant risk challenges. These include technical issues such as pumping and placing concrete at extreme heights, variation in wind speeds between ground and higher levels and the choice of building materials as well as more practical issues such as managing a project that can involve as many as 10,000 workers and over 100 subcontractors.

- Allianz Global Corporate & Speciality, which insures the construction of the Kingdom Tower, explores the risk challenges associated with tall buildings in a white paper, Supertall Buildings - Construction risk assessment in the 21st century. To find out more visit <http://www.agcs.allianz.com/insights/white-papers-and-case-studies/supertall-buildings/>