A GUIDE TO MANAGING RISKS FOR YOUR BUSINESS



The law says that as an employer you must assess and control the risks in your workplace. By completing a risk/fire risk assessment, you will comply with the law and help protect your workers and your business. As we value you as our customer, we have developed a short guide to help you protect you and your business.

As an employer you should carry out and keep a record of a:

- Risk Assessment
- Fire Risk Assessment
- Health and Safety Policy

If you do not have one already, please download the template from our IPH Hub found on our website www.iphinsurance.com. Please check the www.hse.gov.uk website for the latest guidance.

Assessing hazard/fire risk

There are five key steps to assess risk:

- 1. Identify people at risk
- 2. Identify the fire/hazard risk
- 3. Evaluate the risk and assess existing safety measures
- 4. Record the risk/fire risk assessment information
- 5. Review your risk/fire risk assessment

Prevent a Fire!

- Make sure all exhaust hoods, ducting, filters, extractor's hood and fans and the associated housing
 are cleaned to TR19 STANDARDS by professional contractors and keep a record of the current
 year of certificate or report in a safe location.
- It's essential you maintain the thermostatic controls on fat frying equipment regularly.
- If you have oil and gas supplies, make sure they're isolated in the event of a fire.
- Have an up to date fire suppression system fitted.
- Never leave wok or cooking apparatus unattended whilst in use.
- Ensure that the electrical inspection is carried out by a certified IEE/NIC/EIC electrical contractor every five years and a regular routine inspection is conducted at least annually.

Don't get sued, get smart!

- Control food safety standards in line with your food hygiene or Hazard Analysis and Critical Control Point (HACCP) management system.
- Menus must clearly state what allergens are in your prepared dishes and serving staff must be familiar with these.
- Use approved anti-slip flooring mats, especially outside the premises or on steps.
- Clearly display caution signs to warn customers of wet floor surface areas for when the areas are being cleaned, or if the areas are slippery i.e. toilets and hallways.

Security

- Secure doors with 'British Standard' mortice locks and key-operated window locks.
- Make sure you have a suitable and professionally installed safe.

And don't forget...

In all cases, you should make sure that you involve your staff or their representatives in the process. If you work in a larger organisation, you could ask a health and safety adviser to help you. But remember, you are responsible for seeing that all assessments are carried out properly.

Need more help?

- RISC Authority www.riscauthority.co.uk
- NSI (intruder alarm inspectorate) www.nsi.org.uk
- SSAIB (intruder alarm inspectorate) www.ssaib.org
- Health and Safety Executive www.hse.gov.uk
- Food Standards Agency www.food.gov.uk

Disclaimer

This document is solely for information purposes only. Please check all warranties, exclusions and terms of your insurance policy wording carefully. If you are unsure or need further clarification, please speak to us.