

Fire extinguishers – little red heroes of the workplace

Fire extinguishers fight more fires in the workplace than the fire service each year. So isn't it worth making sure your clients have the right equipment and know how to use it?

The Fire Protection Association report from March 2009 found that the 2008 figure for commercial fire damage was an astonishing £865 million. But imagine what the cost could have been if it wasn't for fire extinguishers.

In around 80% of incidents fires are put out using portable fire-fighting equipment and the fire brigade isn't needed.

The Regulatory Reform (Fire Safety) Order (FSO) requires all non-domestic premises to have appropriate fire-fighting equipment. But all premises are different, so the appropriate equipment will depend on the size of the premises, the number of people, the activities and equipment used in the premises, and whether dangerous substances are present.

All non-automatic fire-fighting equipment must be well-signed, properly positioned and simple to use, with nominated people trained to use it.

A leading fire safety solutions provider says extinguishers should ideally be no more than 30 metres away from any person in commercial premises.

Fire risk assessments and fire safety plans are required by law. A leading fire safety solutions provider highlights that understanding your legal obligations, recognising specific risks, and identifying products that are genuinely 'fit for purpose' are essential when it comes to fire safety.

Leading fire safety solutions providers offer fire safety training courses, including e-learning and DVD training for flexible learning.

A Risk Solutions Manager says "Lack of suitable fire extinguishers is a common feature we come across from the thousands of customers we visit every year. We also see that many don't have an effective maintenance programme to ensure their ongoing effectiveness"

Claims Key Times

March

As the evenings become lighter garden thefts rise - by over 10% compared with the dark nights of January. By the time the clocks go forward thefts outside the home rise by over 25%.

Bikes, lawnmowers, garden tools and children's toys are all targeted with the average theft claim totalling around £850.

May

Motor bike accidents start to rise in May, but one of the worst days is the May Day bank holiday with 50% more claims than a normal day.

May bank holiday is also the worst day of the year for accidental damage in and around the home with children being the main culprits! Spilt drinks, slips on toys and damaged computers are just some of the incidents.

Murray Mania

Whether it's Wimbledon, the World Cup or the Ashes, sporty kids and flying balls could be the cause of a 20% increase in broken window claims during the summer.

Unattended Vehicles

The ABI warned motorists not to leave their vehicles unattended with the engine running to defrost and warm up. Thieves are increasingly targeting cars left unattended in this way.

Parts of the country saw a spate of vehicles stolen by thieves on the prowl for vehicles left unattended with the keys in the ignition. Lancashire police logged 27 vehicles left in this way over just two hours. In just one morning in January, four cars were stolen this way in Greater Manchester alone. Last year, a gang of car thieves known as The Ice Bandits received prison sentences.

Leaving your vehicle unattended with the keys in the ignition could be seen as not taking reasonable care and might invalidate any insurance claim if your vehicle is stolen in this way.

This warning does not have to be restricted to de-frosting the car in winter. Similar incidents can include:

- Loading & unloading (shopping or other goods)
- Petrol filling stations
- Whilst exchanging details if involved in an accident.

Fork-lift operator fined for death of colleague

A fork-lift truck driver, whose actions contributed to the death of a colleague, was recently fined and ordered to pay court costs following action by the Health & Safety Executive (HSE). The HSE prosecuted the driver following the incident, which took place at a haulage company in March 2006.

The court heard that the driver allowed his colleague to use the forks of the truck he was driving as an impromptu lift to access pallets on the second deck of a two tier lorry. He slipped and fell from the fork-lift, sustaining serious injuries that required prolonged treatment in hospital. He died two months later in hospital from complications, aged 48.

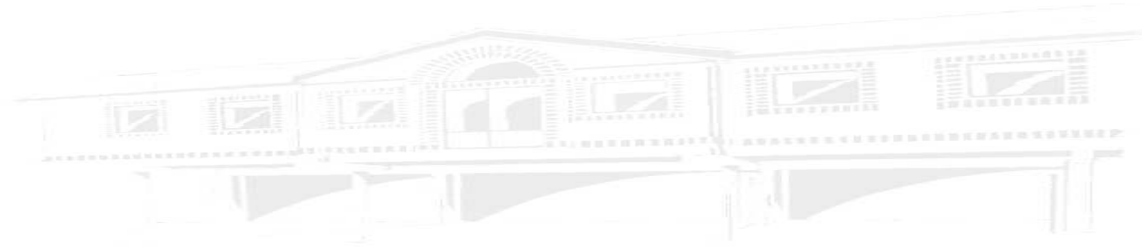
The court was told that, as an experienced and trained fork-lift operative, the driver should have known better than to allow anyone to stand on or near his machine while he was working. He pleaded guilty to breaching s.7 of the Health & Safety at Work etc Act 1974 at Magistrates Court. Section 7 of the 1974 Act covers the duty of employees while at work to take reasonable care for the health and safety of themselves and of other affected persons. He was fined £1,500 and ordered to pay costs of £1,000.

After the hearing, the HSE Inspector commented that the driver "will forever live with the guilt of his momentary disregard for safety. Fork-lifts are extremely common and invaluable pieces of machinery. They are essential for loading and unloading, and are perfectly safe when used correctly. However, they also pose a serious risk if they are used for anything other than their intended purpose, or if operators fail to follow the required safe-working procedures".

The case highlights the dangers encountered by those unloading vehicles. The number of falls reported has made prevention of this type of injury a priority concern for the HSE. Their Guidance offers the following tips for safe unloading.

- How high is the job from the ground?
- Is the surface the workers will be on strong enough to take the weight of them and their equipment?
- What is the ground condition under the area where access equipment might need to be set up, eg is it sloping, muddy or uneven? The access equipment used might be suitable for the ground conditions – stable, level and not liable to fall or collapse.
- Is it raining hard, or very windy?
- How often do you need to do the job and how many sites will you visit?
- If you do not need to work at height to unload the vehicle, then do not.
- When it is there, always use safety equipment, such as guardrails or work restraint.
- Be sensible and safe:
 - Do not walk backwards when on the vehicle
 - Do not jump off
 - Keep the vehicle tidy.

Finally, please make sure the people who will be doing the job have the right skills, experience and training to use the equipment safely and have been consulted about the right equipment to use. The consequences of failing to do so were made clear by the above case.



Keeley & Co can provide information and / or quotations on the following risks:

Commercial Clients

We can arrange the following insurances and advice on how to protect companies and firms from the many disasters which can occur during the course of business life.

Material Damage	Property Owners
Business Interruption	Glass
Money	Computer
Contractors All Risks	Terrorism
Employers Liability	Public / Products Liability
Professional Indemnity	Medical Malpractice
Directors & Officers	Employment Practice Liability
Fidelity	Legal Protection
Legal Expenses	Contingency Risks
Goods in Transit	Marine
Engineering	
Credit Insurance	Group Personal Accident
Business Travel	Product Recall
Motor Fleets	Special Type & Commercial Vehicles
Motor Legal Protection	

Private Clients

We do not provide Personal Lines insurance for the general public. However, we can offer our expertise and high service levels for individuals connected to our commercial clients.

Our particular expertise is with those clients who own residential property valued in excess of £300,000 and contents that will typically exceed £70,000 to cover antiques, fine art and jewellery in addition to personal possessions whilst anywhere in the world. We can also extend the cover to include personal possessions belonging to children whilst away from the home at boarding school or university.

Financial Services

Financial Services Division based at the same office provides advice on financial and investment matters. This ranges from investment management of private and health pension scheme funds through to personal financial planning for high net worth private clients.