

Why is it becoming more important to deal with your health & safety issues?

In our core business as Insurance Brokers we recognise the increasing importance which Insurers are attaching to Health & Safety matters.

Insurers have always expected their clients to have an adequate and correct Health & Safety policy in force, but now they are looking for evidence, both written and practical to show these matters are dealt with properly. We have found with our Commercial Insurance clients that if we are able to demonstrate to Insurers that clients have fully addressed Health & Safety issues, this can certainly help reduce their insurance costs, and in some cases in the current difficult insurance market it can mean the difference between obtaining insurance or becoming uninsurable.

Companies who ignore Health & Safety issues or imagine that because they have never been investigated they do not need to worry about it, are living in the past. The lack of proper Health & Safety control will not only potentially prejudice their insurance covers and in turn increase their insurance costs, it also puts such Companies under a risk of heavy fines particularly if breaches lead to accidents or injuries to third parties or their Employees. Furthermore, breaches of Health & Safety regulations can tie up key members of a Company's Staff for extended periods of time in legal proceedings and a successful prosecution could lead to substantial fines and even criminal records.

Health & Safety issues involve a very complex and an increasing evolving area of the law. The problem is that you can be in breach of Health & Safety without even being aware that you are, and certainly our experience is that most of our clients take a sensible approach but do not appreciate the extent to which Health & Safety issues need to be addressed.

Independent Insurance Reports

Hopefully your existing Insurance Broker will be providing a comprehensive report to your Insurers which will include full Health & Safety details, Fire & Theft Protection details and a Disaster Recovery Plan. If they do not, then either they are unable to do so because they do not have the level of expertise or do not offer the service, or because you are not compliant in any of the areas concerned.

Properly constructed reports with all of the required information will undoubtedly obtain better terms and conditions from Insurers, and as we have stated earlier in the report for Companies with complex businesses with a high degree of insurance risk, such reports and information can be the difference between in obtaining a quote or becoming uninsurable, or having excessive insurance premiums.

We will prepare such a report and absorb the costs if we obtain your insurance business.

Fire & Theft Protection

Any of us who run our own businesses and occupy premises are obviously concerned with Fire & Theft Protection. Insurers place particular emphasis on how you manage your Fire & Theft Protection, and as Professional Insurance Brokers with over 50 years insurance experience, we are well versed in what the Insurers require and in helping our clients manage Fire & Theft Protection.

Our approach is a common sense one and we always look to negotiate on behalf of our clients with Insurers, when they survey premises to ensure that the requests made by Insurers are going to be worthwhile, make sense, and are going to help reduce your insurance costs.

We can provide a stand alone facility to provide you with advice on Fire & Theft Protection and if required prepare reports for presentation to Insurance Companies in an effort again to reduce your insurance costs.

We do not charge for Reports prepared for existing clients and would absorb the costs if we obtain your insurance business.

Employment Law

As an Employer you will be aware of the risks that lurk outside of your business, but can you see those that lie within? There is now a plethora of employment legislation and many businesses are being taken to employment tribunals which are on the increase, many incurring substantial awards.

Employment legislation is evolving with contractual requirements and case law precedence constantly changing what you are expected to do as an Employer.

We can place you with specialists who provide facilities to help you cope with the ever changing employment law, cutting through the mountains of beauracy and red tape.

Advisa

We also provide our own facility called "Advisa" to provide professional broking advice on any policies that you arrange directly with an Insurance Company, such as Direct Line, Tesco etc. One of the problems dealing direct with these Insurers is that you will not effectively get any professional advice. They will quote you a premium for arranging your insurance but what professional advice do they give you when you want to make a claim? Who checks the documents they send you? Are you properly covered, and how do you go about formulating your claim. Our Advisa facility aims to provide you with the guidance you may not get when you deal direct.

Disaster Recovery Assistance

Imagine you arrive at work one morning to the Fire Brigade putting out a major fire at your premises! What would you do next?

It often amazes us, even with major Companies the lack of thought given to how you would cope if a disaster occurred within your business. Of course the disaster might not only be a major fire, it could be a major theft, loss of computer data, loss of a key employee, the death of a Director, Partner etc.

All of these issues can seriously affect the future profitability of the business and needs careful thought.

Through our experience, we can help you draw up a Disaster Recovery Plan that will cover the major areas affecting your business so that if you did arrive at those premises one morning with the Fire Brigade attending you would at least know what to do next.

Again, Insurers who can see that a Company have a proper and carefully thought out Disaster Recovery Plan will look more favourable on that client. A properly constructed Disaster Recovery Plan will help reduce any potential loss of profits which will not only provide protection for your future business activities but could of course reduce an Insurers loss.

We help our existing clients prepare Disaster Recovery Plans free of charge, and would absorb such costs if we obtained your insurance business.

Legal Protection

We have teamed up with several Insurers, notably, Allianz Cornhill and DAS to provide a comprehensive service of Legal Protection for our clients. These are all competitively priced and cover a number of issues from employment, including Health & Safety through to tax and VAT.

In addition on the Motoring side, there is the useful and unique facility of a DAS "Mobilis" contract which guarantees a car hire in any circumstances involving an accident or theft, and also, for anybody with less than 6 points (in these days of ever increasing speed cameras) on their licence they provide 12 months at £100 per week to support travelling costs if someone loses their licence due to the totting up procedure.

Are You Paying Too Much To Provide Health & Safety Compliance?

We have researched the Health & Safety support market to see what Health & Safety advice and products/services are currently available and at what cost. We found that although the services provided were fairly wide ranging, the cost of having third party advice for Health & Safety issues seem to us to be very expensive, particularly for small to medium sized businesses.

We also found that those Companies attempting to address Health & Safety issues without third party support were invariably although unintentionally not fully compliant and it had to be questioned whether it was cost effective to tie up suitable members of a Company's workforce with Health & Safety issues, or expect such persons to be responsible, without a fairly comprehensive training.

Because of this, we decided to look for an organisation who could provide Health & Safety support, documentation etc at a reasonable cost, and without taking a bureaucratic approach. We are therefore able to provide such services at what we believe are reasonable costs and certainly far more competitive than those products currently being offered in the market place. (see page 1 of the attached appendix).

We are able to provide this service as a stand alone facility, and in addition, if required, we are able to use the Reports produced in an effort to negotiate preferential terms on your insurance arrangements. If we are your appointed Brokers, we will consider absorbing some of the Health & Safety costs within our commission and/or fees earned.

You will be able to chose which parts of the Health & Safety package you need help with, and include also at a very competitive price Portable Electrical Appliance Testing & NICEE tests (again as required by Health & Safety law). Electrical faults are one of the major causes of fire in the UK. You will also be able to include a Commercial Legal Expenses facility to protect you, amongst other things against legal proceedings for Health & Safety offences.

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