

expert risk  
management advice



This brochure explains how we  
can help you to minimise the  
risks your organisation takes

# Contents

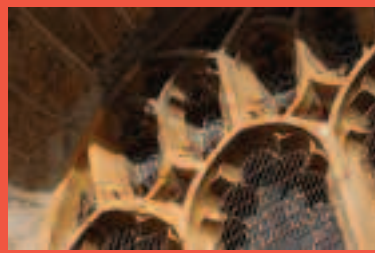
<u>Ecclesiastical Risk Services Limited</u>	<b>3</b>
<u>Expert risk management advice, from a name you can trust</u>	<b>4</b>
<u>Shared heritage, independent service</u>	<b>4</b>
<u>Insurance and risk management – two sides of the same coin</u>	<b>4</b>
<u>What is risk management?</u>	<b>6</b>
<u>The need for effective health and safety risk management</u>	<b>7</b>
<u>Helping meet legal and regulatory requirements – and more</u>	<b>8</b>
<u>The importance of guarding against accidents</u>	<b>9</b>
<u>Why choose Ecclesiastical Risk Services Limited?</u>	<b>10</b>
<u>Advice that's backed-up with practical support</u>	<b>10</b>
<u>Targeted, tailored advice – take control today!</u>	<b>10</b>

# Ecclesiastical Risk Services – preventing risk and helping you run your organisation safely

The services we provide offer you a bespoke risk solution to suit your organisation's requirements – not simply an off the shelf product.



**Charity**



**Faith**



**Care**



**Heritage**



**Education**



**Commercial**

# Expert risk management advice, from a name you can trust

At Ecclesiastical, we've always known there's more to insurance than just paying claims. That's why we help our customers identify risks through our expert surveyor and risk management team. To build on our commitment to help customers manage risk, we have established Ecclesiastical Risk Services Limited – a fully independent risk management company, offering a consultancy service to help organisations identify, manage and minimise risk.

## **Shared heritage, independent service**

Ecclesiastical was founded in 1887 by Churchmen, largely to protect churches from the consequences of fire. Today, it has become a broad-ranging British owned insurance and financial services provider with group assets of over £1 billion, net assets of over £200 million and around 175,000 customers across the globe. Whilst the business has grown, it still retains a strong belief in honesty, integrity and care.

We not only share Ecclesiastical's heritage, values and commitment, we also embrace Ecclesiastical's promise to treat each customer the way we would like to be treated ourselves. These guiding principles are key to our customer service and corporate social responsibility commitments.

As we are an independent business, it means we can provide our services to any organisation even if they do not hold insurance policies with Ecclesiastical.

## **Insurance and risk management – two sides of the same coin**

We all know insurance is there to protect when things go wrong, and it works best when it enables people get on with life as swiftly and as smoothly as possible. This is where Ecclesiastical's insurance cover and claims service excels; we do all we can to put things right quickly. However, we also know there's only so much that reactive measures can do to ease the financial, physical and emotional disruption that follows any incident that results in an insurance claim.

Our approach is to take an even more active role in preventing loss and disruption. By putting effective management systems in place, we can help your organisation identify risks and put in place systems to make sure things don't go wrong in the first place.



**2.2 million** people were suffering from an illness they believed was caused or made worse by their current or past work.

**646,000** of these were new cases in the last 12 months.

**241** workers were killed at work, a rate of 0.8 per 100,000 workers.

**274,000** reportable injuries occurred, according to the Labour Force Survey, a rate of 1,000 per 100,000 workers.

*Source: Health and Safety Statistics 2006/07 HSE Books*



### **What is risk management?**

We believe that risk management is about providing practical support to protect people from real harm and suffering – and not bureaucracy and red tape. Health and safety is not about preventing any activity that might possibly lead to harm. Health and safety is about saving lives, not stopping them!

# The need for effective health and safety risk management

There can be a perception within some organisations that health and safety is just another hurdle in the way of getting on with running the business. In fact, it's exactly the opposite; it's an excellent way of helping them get on with running their organisation in the way that they want, safe in the knowledge that they're doing that as safely as they can.

Risk management is a great way for an organisation to demonstrate that it has taken all reasonable steps and due care to reduce the chances of an incident – even if it does unfortunately go on to happen. A health and safety management system provides documented evidence that an organisation has considered its risks carefully and taken steps to reduce them. In the past, organisations have successfully used evidence of effective risk management and risk assessments to defend claims.

The long-term cost saving and peace of mind of effective risk management can be invaluable to an organisation.



**1,141** offences were prosecuted by HSE.

**257** offences were prosecuted by local authorities (2005/06).

**£15,370** was the average penalty per conviction in 2006/07.

*Source: Health and Safety Statistics 2006/07 HSE Books*

## Breaches of Health and Safety

regulations are punishable in the magistrates' court by a **fine up to £20,000**.

**For breach of the terms** of an improvement or prohibition notice, the maximum penalty on conviction in the magistrates' court is a **£20,000 fine and/or 6 months imprisonment**.

On conviction in the Crown Court, the maximum penalty is an unlimited fine and/or two years' imprisonment.

# Helping meet legal and regulatory requirements – and more

An effective health and safety management system is the best way to make sure that an organisation is meeting its legal and regulatory requirements. But the impact goes much further than that: laws and regulations are there to protect as well as control, and complying with them will also improve the safe running of any organisation.

Legislation requires an organisation to appoint a competent person to manage health and safety. We are aware that many organisations cannot justify employing their own professional staff to guide them through the increasing volume of legislation. Where this is the case, we can provide on-going health and safety support and be designated as 'a competent person for health and safety advice'.

Those organisations that have their own personnel, may find that some projects are too time consuming or require specialist knowledge and experience. For these organisations, we can provide a back-up service for the existing in-house expertise.



# The importance of guarding against accidents

A Norfolk animal charity and two of its managers were fined a total of £30,100 and ordered to pay £21,120 costs by Norwich magistrates after three workers were badly affected by inhaling toxic fumes from rat poison. All parties pleaded guilty to all charges.

The court heard that Phostoxin tablets had been used to try to eradicate rats that had infested a barn leased by the charity. The chemical produces phosphine, a highly toxic gas, and should not be used by untrained persons.

The maintenance manager and farm manager decided to take action to deal with the rats, although they did not have authority to do so, nor had they been trained in the safe use of the chemical. The two men did not read the conditions of use, or wear appropriate personal protective equipment.

The following day three operatives employed by the charity – went into the barn to stack hay without having been informed that the rat poison had been applied. The men needed hospitalisation after being exposed to the gas given off by the Phostoxin tablets and have all since suffered long-term health problems.

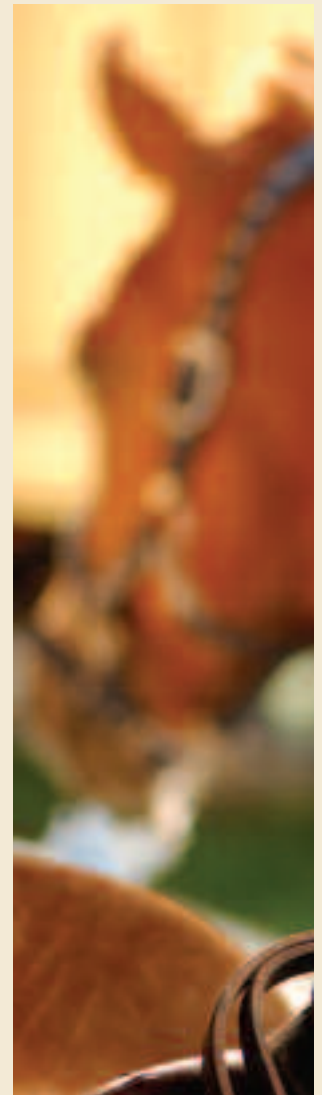
In mitigation the charity said that it did not realise that it possessed any Phostoxin because it had not been mentioned in an inventory. The organisation also stressed its charitable status.

The two managers were each fined £650 for three breaches:

- \* sections 8, 33(1)(b) and 33(3) of HSWA 1974 for removing a safety item provided by their employer;
- \* reg. 4(5)(b)(i) of the Control of Pesticides Regulations 1986 in failing to use the pesticide in the approved manner;
- \* reg. 4(5)(b)(ii) of the same Regulations in failing to take precautions against harm to the environment and others.

They were also fined £100 each under reg. 4(5)(b)(ii) of the same Regulations for failure to be trained. Partial costs of £860 each were awarded against them.

The charity was fined £13,000 for breaching s2(1) of HSWA 1974 and the same amount for a breach of s3(1) of the same Act. It was ordered to pay partial costs of £19,400.



# Why choose Ecclesiastical Risk Services Limited?

## **Advice that's backed-up with practical support**

We are uniquely placed to provide a risk management service, advice and assistance that is tailored to the specialist needs of our core sectors: charity, care, education, heritage and church. With our background in these sectors, we understand the specific risks and issues faced every day. With the knowledge and experience gained from over 120 years of helping customers through our link with Ecclesiastical, we can provide cost-effective advice on reducing risks that's backed-up with practical support from a team of consultants who genuinely understand your business. Our risk management audit gives a tailored, expert assessment. However, with us, identifying risks is only the start; we can also help you take steps to establish a full health and safety management system – including writing policies and procedures, completing risk assessments (such as fire, hazardous substances, display screen equipment, manual handling, asbestos and general workplace assessments) and undertaking training (both bespoke and accredited courses).

## **Targeted, tailored advice – take control today!**


At the centre of the way that we work is the understanding that every organisation faces different risks and has varying resources to address them. We certainly do not believe that there is a 'one-size-fits-all solution'. That is why our service is totally flexible, so we'll always tailor our approach to the specific needs of each customer.

To discuss your health and safety requirements and to obtain a no obligation quote, our dedicated UK-based experts are on hand to discuss your needs.



**36** million days were lost overall (1.5 days per worker), 30 million due to work-related ill health and 6 million due to workplace injury.

*Source: Health and Safety Statistics 2006/07 HSE Books*



For more detailed information on Ecclesiastical  
Risk Services or to get a quote please call

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or visit us online [www.ecclesiastical.com](http://www.ecclesiastical.com)

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