# Hazardous Substances

This guidance highlights some of the hazards associated with the use and storage of hazardous substances and the steps that can be taken to reduce or mitigate the risk.

### **RISK ADVICE LINE**

Having read this guidance should you have any additional questions on this topic or other risk related matters, as a valued Ecclesiastical customer you can contact us through our 'Risk Advice Line' on 0345 600 7531 (Monday to Friday 9am - 5pm, excluding bank holidays) and one of our in-house risk professionals will be able to assist. Alternatively you can email us at risk.advice@ecclesiastical.com and one of our experts will call you back within 24 hours.

For queries about your policy cover or claims please contact your insurance broker.



Usually, this is where they can be inhaled; come into contact with eyes or skin; or mistakenly swallowed by children or vulnerable adults. Here, the adverse effects are immediately noticeable. Typical substances could include those used for cleaning (e.g. bleach, commercial dishwasher fluids and lime scale remover); 'gardening' (e.g. weed killers, insecticides and fertilisers); or for fuel (e.g. petrol, diesel and oil).

Sometimes, the damaging effects of certain hazardous substances may not be apparent for many years. Usually, by that time it is too late to do anything about it. These substances can be less obvious, but include dusts, fumes, asbestos or lead. Some substances generated by animals and birds can also be harmful to health, such as large quantities of pigeon droppings. Even discarded needles can harbour blood-borne diseases such as HIV or hepatitis, and can be a problem for some organisations.

Having said this, whilst some substances can be harmful, where they are used properly they almost never are.

# Legal requirements

Generally, if someone is injured you may need to show that you have met your duty of care.

If you are an employer you must comply with the Control of Substances Hazardous to Health (COSHH) Regulations as well.

Broadly, these require employers to:

complete, record and revise (where necessary) a specific risk assessment to identify what precautions are needed take action to eliminate hazardous substances altogether where this is possible



implement suitable precautions where exposure to hazardous substances cannot be eliminated

make sure that these precautions are taken and are properly maintained, with some needing to be examined and tested at specified intervals

provide information and training to any employees and volunteers on what they need to do.

Preventing danger from some hazardous substances is covered under other specific health and safety regulations. A good example of this, is asbestos under the Control of Asbestos Regulations. We have prepared further information on this which is available at **www.ecclesiastical.com/risk-management/**.

## Hazards to look out for

Typical hazards include:

chemicals or other substances stored and used for maintenance, cleaning and repair, including paints and glue substances labelled with hazard symbols such as toxic, very toxic, corrosive, harmful, corrosive or irritant chemicals that have been stored for a long time and are not used, which may have decomposed or leaked unidentifiable chemicals or those that have been put into other containers

large quantities of stored hazardous substances

hazardous substances that are not stored securely, where vulnerable groups such as children may be able to reach them, or where vandals and trespassers could easily find them

evidence of spills indicating problems with dispensing substances safely (e.g. petrol)

large quantities of bird droppings

use of fuels in enclosed spaces where fumes may not disperse readily if ventilation is poor

discarded needles and related drug paraphernalia around the premises

tasks creating substantial quantities of dust\*.

# Precautions you can take

Typical precautions include:

using a safer product or substance instead of a more harmful one

only storing minimum quantities of the products or substances

storing substances securely, including bleach and toilet cleaners often left by toilets

storing flammable substances correctly in a flame-retardant cabinet or container, well away from ignition sources

disposing of chemicals no longer in use, or that you cannot identify safely. When disposing of hazardous substances, you may have to meet a number of legal obligations which if not adhered to can result in a fine. You can obtain more information on how to do this properly from your local Council

ensuring only proprietary diesel and petrol containers are used with locking caps and spouts

when handling fuels, doing this in well ventilated areas with open windows and doors wherever possible

using bird roosting deterrents, such as bird spikes and porcupine wire to prevent larger birds roosting

providing personal protective equipment (PPE) such as gloves etc.\*

<sup>\*</sup>Note: this list is not exhaustive

<sup>\*</sup>Note: this list is not exhaustive

#### Make a start

#### **Action**

1. Identify what hazardous substances are present at your workplace.

Make an inventory or note of those you have identified.

#### Guidance

You can use the hazard list above to help you identify these. However, it is not exhaustive and there may be other substances you will need to consider depending on your own particular circumstances.

You should remember to include:

- all the areas where you may store substances including toilets, kitchens, workshops, stores and plant or boiler rooms
- areas around or in the premises where dangerous waste may accumulate
- any tasks that might generate dust, fume or vapour.

If you are an employer, you will need to complete general risk assessments. These should help you identify where hazardous substances are encountered.

Check the precautions you have taken are adequate.If they are not, identify any additional ones that are needed.

Make a note of the precautions in place and/or any additional ones that might be required.

Also, note who will be responsible for taking them.

If you are an employer, you will need to complete specific risk assessments relating to hazardous substances (sometimes referred to as COSHH assessments). These should help you identify if your existing precautions are adequate.

If you need to complete COSHH assessments, further information is provided by the Health and Safety Executive (HSE) at www.hse.gov.uk/coshh/basics/assessment.htm

In completing these, you may need to:

- gather information about the substances, the work and working practices. This could include the product data sheets provided by suppliers
- evaluate the risks to health
- decide what to do in terms of: controlling or preventing exposure; emergency planning; monitoring exposure; health surveillance; information, instruction and training etc.
- record and review your assessments.

More detailed guidance is provided in the publication 'A step by step guide to COSHH assessment' available at: www.hse.gov.uk/pubns/books/hsg97.htm.

#### Action

3. Ensure that the precautions you have identified are taken and remain effective..

#### Guidance

For many smaller workplaces using 'domestic' products, simply following the safety instructions provided by the manufacturers or supplier together with some basic ongoing checks should be enough. This may involve checking that personal protective equipment (PPE) is available and in good condition or that hazardous materials are properly stored for example.

For larger workplaces, or those where there are many varied substances or tasks creating dusts, fumes etc. more extensive precautions may be required. These could include additional equipment (for example, ventilation to extract dust) or checks to ensure that employees are following a safe way of working.

Further information is available at: www.hse.gov.uk/coshh/

In these situations, you may need to make a note of any checks or inspections you make to ensure these precautions are being taken or equipment remains safe.

You should correct any defects identified in good time.

4. Ensure that employees, and volunteers if you are an employer, know what precautions to take when using hazardous substances.

Make a note of any information or training that is provided to individuals in these situations.

The level of information and training required will vary depending on the nature of the work and your particular circumstances. If you have completed COSHH assessments, these will help you determine what is necessary.

For many smaller workplaces, tasks involving hazardous substances are usually low-risk. Here, making sure any employees and volunteers receive simple instruction on how to use any substance safely would be sufficient. This could simply be to follow any safety instructions provided with a particular product.

For other workplaces, you may have to do more. This may involve formal training or information relating to the use of safety equipment (including personal protective equipment); the completion of user checks; procedures for cleaning up spills etc.

5. Document your arrangements and responsibilities for using hazardous substances safely.

Review these where necessary, particularly if you suspect that they are no longer valid.

Keep the notes you have made in the steps above.

If you have prepared a health and safety policy, record your arrangements as part of it.

In the event of a claim, evidence of what you have done may be important. This could include risk assessments; records of maintenance, inspections and other checks; records of any health surveillance provided; records of information and training provided; your policy, your accident book etc.

# Want to know more?

Other useful health and safety information is available at www.ecclesiastical.com/risk-management/

Further guidance and resources are also available at www.hse.gov.uk/coshh/

Note: if you are in Ireland, Northern Ireland, Jersey, Guernsey or the Isle of Man, then regional variations might apply. In this instance, you should check the guidance provided by the Enforcing Agency for your region. This will be freely available on their website.

This guidance is provided for information purposes and is general and educational in nature and does not constitute legal advice. You are free to choose whether or not to use it and it should not be considered a substitute for seeking professional help in specific circumstances. Accordingly, Ecclesiastical Insurance Office plc and its subsidiaries shall not be liable for any losses, damages, charges or expenses, whether direct, indirect, or consequential and howsoever arising, that you suffer or incur as a result of or in connection with your use or reliance on the information provided in this guidance except for those which cannot be excluded by law. Where this guidance contains links to other sites and resources provided by third parties, these links are provided for your information only. Ecclesiastical is not responsible for the contents of those sites or resources. You acknowledge that over time the information provided in this guidance may become out of date and may not constitute best market practice.



Ecclesiastical Insurance Office ptc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848