

INSURER RISK SURVEYS AT YOUR PREMISES

At some point, your insurance company might ask to come to your premises to do a "survey". The surveyor acts as the eyes of your insurer and will report back with details what they have seen, making recommendations as to how your risks may, or should, be improved. The insurance company will then communicate what needs to be done back to you through your broker, and monitor improvements through to completion.

Types of Survey

1. Liability (or casualty) surveys will mainly look at health & safety issues affected by your business operation.
2. Property surveys concentrate on fire and security issues.
3. Business Interruption surveys look at how you might deal with a disaster affecting your business and how you might recover from it to trade successfully again.

Some surveys incorporate all three at once. If carried out separately, the surveyor may be a specialist in that particular field.

The Surveyor

The surveyor will usually be employed by the insurance company directly. They will be highly experienced and are likely to be well qualified in their area of expertise. For example, many liability surveyors are qualified at least to the standards required by the Health and Safety Executive enforcement officers/inspectors (and some are ex inspectors).

How Should I Prepare for A Visit?

Make sure you are available at the agreed time, have somewhere for the surveyor to sit and ask their questions in reasonable comfort. Biscuits are usually well received!

Have your paperwork ready and take a few minutes to familiarise yourself with it before the surveyor arrives. Generally speaking these documents are supposed to be working documents, so brushing off a thick layer of dust from your health and safety policy in front of the surveyor may not give the best impression!

Be polite and try and make sure that someone with the power to make things happen is present. This shows that you regard the meeting, your business and your relationship with your insurer with the importance they deserve.

Base your answers on fact. Also be prepared to highlight the good points of your business, particularly if they relate to the topic being discussed.

The Visit

Surveyors will likely want to see paperwork such as your health and safety policy, risk assessments and training records for a liability survey, an alarm specification and any security contracts for a property survey and a copy of your business continuity (disaster recovery) plan for a business interruption survey. They will want to have a walk around the premises, partly to familiarise themselves with what is going on and partly to identify any areas which may require attention. They may also want to take pictures.

What Happens Next?

A surveyors report will do one or both of the following:-

1. Make requirements with timescales. These are 'must do' (often legal) requirements, non-compliance may result in a reduction or removal of cover by your insurer.
2. Make recommendations. These are designed to comply with best practice but are not usually followed up.

They may also do nothing if housekeeping and compliance standards are good.

Don't be afraid to ask questions or seek advice. Most of the surveyors are more than happy to give you the benefit of their experience in dealing with an issue. Remember, they probably see these issues every day.

Before they go, be sure to get them to commit as to exactly what they will be putting in their report in terms of requirements and recommendations to avoid confusion later. In many cases, you may be able to deal with a requirement on the spot and avoid its inclusion in the report.

Below is a list of common issues that can be easily rectified before a surveyor visits and should form part of general housekeeping. Should you require further guidance please contact your usual MPW representative.

Common Issues to Address Before a Visit

- Wooden pallets stored up against external buildings
 - Build up of rubbish
 - Slip & trip hazards (snow & ice included)
 - Combustibles left in forklift charging areas
 - Unsatisfactory segregation of people and mobile machinery
 - Incomplete risk assessments or health and safety policies
 - Loose Propane/LPG/Gas bottles left around the premises
 - Portable LPG/paraffin/diesel heaters operating
 - Safety guards missing from machinery such as drills/ grinding wheels
 - Blocked fire escapes or fire doors wedged open
 - Correct storage of flammable liquids
 - General tidiness and lack of housekeeping
 - Racks not marked up with safety working limits
 - Growth of vegetation around the building particularly the rear
- No kickboards on mezzanine floors and open access gates