

Audits

Why manage health and safety?

Every working day in Great Britain at least one person is killed and over 6000 are injured at work. Every year three-quarters of a million people take time off work because of what they regard as work-related illness. About 30 million work days are lost as a result. Accidents and ill health are costly to workers and their families. They can also hurt companies because, in addition to the costs of personal injuries, they may incur far greater costs from damage to property or equipment, and lost production. With very few exceptions, employers need to have liability insurance cover for injuries and ill health to their employees.

They will also have insurance for accidents involving vehicles and possibly third-party and buildings insurance. However, insurance policies only cover a small proportion of the costs of accidents. Costs not covered by insurance can include:

- sick-pay;
- damage or loss of product and raw materials;
- overtime working and temporary labour;
- production delays;
- investigation time;
- fines.

HSE studies have found that uninsured costs outweigh those covered by insurance policies. In a wide range of business sizes and activities, the total uninsured losses from day-to-day accidents ranged from twice up to 36 times the total paid in insurance premiums in the same year; the average was around ten times the amount paid in premiums. So, in some cases, you could think of accident costs like an iceberg, with the majority of the losses, uninsured and hidden below the water line.

Directors and managers can be held personally responsible for failures to control health and safety. Can you afford such failures? Do you really manage health and safety?

Simmons can audit your **Safety Management System** to ensure that optimum performance is being maintained.

Please contact us for details of the type of audit we can provide and for our daily or hourly rates on:

020 8253 9878 or email ray@simmons-safety.co.uk

Source for text: HSE **Managing health and safety**, Five steps to success.