

**OPERATIONAL RISK AUDIT
(GENERAL PROPERTY, MOTOR & COMBINED LIABILITY)****1. INTRODUCTION**

- 1.1 As part of Hampshire's joint procurement of insurance Zurich provide a risk audit of each council covering the three risk areas – general property, motor and combined liability.
- 1.2 The aim of the audits were to risk assess practices regarding employer and public liability management and to comment on measures in place to reduce losses and suggest possible ways of further reducing risks. This would reduce the council's risk of liability and help the council defend future claims.
- 1.3 Each council was to be audited twice to give the opportunity to implement the recommendations and then be reassessed. This council was the last to go through the initial auditing process.
- 1.4 The Hampshire authorities considered this a good opportunity to learn and share best practice and with the potential to evidence us as low risks councils this could be reflected in the forthcoming procurement as reduced premiums.

2. THE PROCESS

- 2.1 Meetings were arranged between the auditor and the appropriate officers for the three areas of liability.
- 2.2 Zurich supplied a list of specific areas and questions that were going to be covered in the audit. Prior to the meetings the council provided requested documents to evidence those specific areas. A folder containing additional evidence was passed to the auditor on the day.
- 2.3 During each of the meetings the auditor, using a prescribed form, scored and took notes of responses given to the questions. At the end of all the meetings the auditor met with relevant heads of service to provide initial feedback on the findings.
- 2.4 A formal report was then produced detailing how well the council scored with suggestions for improvements.
- 2.5 Council's are given an overall score for each section with individual scores for specific areas. The scores given are 'below minimum', 'minimum', 'good' and 'best practice'.
Below Minimum – failure to have in place basic and fundamental systems and/or procedures.

Minimum – compliance with any relevant legislation, codes of practice and any other statutory requirements. Zurich would expect a local authority to be at this level.

Good – in addition to the minimum standard the local authority has exhibited systems and/or procedures that are in excess of their legal obligations.

Best Practice – exemplary systems and/or procedures are in place.

- 2.6 A 'below minimum' score in a key area restricts the overall score for that section to 'minimum'.

3. THE FINDINGS

- 3.1 The council's aim was to score at least 'minimum' overall for each of the areas, which was achieved. In motor and claims management the council was mainly scored as 'good'. Unfortunately due to not having a key policy the maximum score we could achieve in motor was 'minimum'. This policy is now in operation and should contribute to an improved score at the next audit.

The overall scores for each of the areas are:

General Property	Minimum
Combined Liability	Minimum
Motor	Minimum

- 3.2 The audit was summarised with the following overall comment:
"In general, there are some very good health and safety practices in place particularly with regard to the policies, procedures and risk assessment process. However, risk based inspection regimes for the council's premises and facilities should be further developed with positive recording used, defects defined and repair priorities set.

There is a dedicated insurance officer role, providing a central claims contact with claims procedures in place for both property and combined liability and this is to be commended.

The councils motor fleet is on the whole well managed; however the development of an occupational road risk policy and safe driving policy would greatly assist with this."

- # 3.3 A full report of the findings is shown in Appendix 1.

4. EVALUATING AND IMPLEMENTING THE FINDINGS

- # 4.1 Since the audit the relevant officers and heads of service have met to discuss the findings and recommendations contained in the report. Where considered appropriate actions have been agreed. Details of the agreed actions can be found at Appendix 2.

- 4.2 This report was discussed at the Executive Management Team meeting on 15 January 2013 and actions agreed.

5. CONCLUSIONS

- 5.1 The risk audit highlights that the council has a robust approach to risk management in the areas reviewed demonstrating good practice in a number of aspects and achieving a satisfactory level of compliance across the board.
- 5.2 Appropriate improvements have been identified and will be implemented ahead of the next audit later in the year. This second part of the process will be less time consuming and should show improvement in the form of reduced risk and possibly reduced premiums.
- 5.3 Ultimately any future collaborative procurement will benefit from the collective authorities demonstrating that they effectively manage risk ensuring a more attractive proposition.

6. RECOMMENDATION

- 6.1 That the Audit Committee note the report and its appendices.

For further information

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Risk Management Standards

Customer name: New Forest District Council

Date of Assessment: 16th October 2012

Name of Assessor: Sarah Brown, GradIOSH
Risk Consultant
Zurich Risk Engineering UK

Summary

Standards Achieved:

Property – general	Below Minimum	Minimum	Good	Best Practice
Combined Liability	Below Minimum	Minimum	Good	Best Practice
Motor	Below Minimum	Minimum	Good	Best Practice

Overall Comments:

Zurich Risk Engineering UK have been requested to assess risk management practices regarding employer and public liability management at New Forest District Council and to comment upon current measures in place to reduce losses and possible ways of further reducing risks.

This assessment also includes areas of improvement for the implementation of any additional loss control measures that may be required to assist in the further reduction of losses.

New Forest District Council provides essential services for resident and covers an area of 290 square miles and some two thirds of this comprises the world famous New Forest, an area of ancient woodland, heaths and lawns. There are also two other Areas of Outstanding Natural Beauty in the District. It employs approximately 1500 people and serves a population of over 170,000.

In general, there are some very good health and safety practices in place particularly with regard to the policies, procedures and risk assessment process. However, risk based inspection regimes for the Councils premises and facilities should be further developed with positive recording used, defects defined and repair priorities set.

There is a dedicated insurance officer role, providing a central claims contact with claims procedures in place for both property and combined liability and this is to be commended.

The Councils motor fleet is on the whole well managed; however the development of an Occupational Road Risk Policy and Safe Driving Policy would greatly assist with this.

General Note:

Areas of improvement in this assessment where key areas could be reviewed and improved are highlighted in **bold text**.

This report should be read in conjunction with the Zurich Municipal Risk Management Standards documentation.

The following provides definitions for the levels within the standard:

Below Minimum – failure to have in place basic and fundamental systems and/or procedures.

Minimum – compliance with any relevant legislation, codes of practice and any other statutory requirements. Zurich would expect a local authority to be at this level.

Good – in addition to the minimum standard the local authority has exhibited systems and/or procedures that are in excess of their legal obligations.

Best Practice – exemplary systems and/or procedures are in place.

The author wishes to thank the following officers interviewed for their assistance and co-operation in the preparation of this assessment document.

- Colin Read, Head of Environment Services
- Debbie Holmes, Performance Monitoring and Insurance Officer
- Geoff Bettle, Head of Property Services
- Helen Woodvine, Strategic Health and Safety Advisor
- Jeremy Rickard, Group Operations Manager (Health and Leisure Centres)
- Katie Collins, Building Surveyor
- Manjit Sandhu, Head of Human Resources
- Peter Hughes, Property Manager
- Rebecca Drummond, Performance Improvement Manager

Property – general

Overall Standard Achieved:				
Below Minimum	Minimum	Good	Best Practice	
Section Standards Achieved:				
Facilities management	Below Minimum	Minimum	Good	Best Practice
Fire safety management	Below Minimum	Minimum	Good	Best Practice
Fire inception risks	Below Minimum	Minimum	Good	Best Practice
Fire development risks	Below Minimum	Minimum	Good	Best Practice
Fire control systems	Below Minimum	Minimum	Good	Best Practice
Building security	Below Minimum	Minimum	Good	Best Practice
Storm and flood protection	Below Minimum	Minimum	Good	Best Practice
Unoccupied premises	Below Minimum	Minimum	Good	Best Practice
Claims management	Below Minimum	Minimum	Good	Best Practice

Facilities management				
Standard Achieved	Below Minimum	<u>Minimum</u>	Good	Best Practice
Positive features:				
<ul style="list-style-type: none"> • Roles and responsibilities are clearly set out for the management and maintenance of council buildings. • A Business Continuity Management Plan is in place and this includes desk-top testing. 				
Areas for improvement:				
<ul style="list-style-type: none"> • Ensure that regular internal and external building maintenance inspections are completed and all inspections are recorded including when no defects are found, e.g. positive recording. 				

Fire safety management

Standard Achieved	<u>Below Minimum</u>	Minimum	Good	Best Practice
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Positive features:

- Fire marshals are appointed in different departments and have been given initial and refresher training on the current procedures.
- All staff receive fire safety training as part of their induction process.
- A contractor’s policy is in place covering signing in and out, hot work permits and checks to be carried out.

Areas for improvement:

- **Ensure that there is a fire risk assessment for all council buildings and that it has been reviewed and updated, as necessary. It is noted that this is in the process of being completed and a schedule has been developed for all the outstanding buildings.**
- **It is recommended that fire safety management is reviewed to ensure that Building Managers are directly involved in the risk assessment process as they have specific knowledge of the issues and the building. This helps to emphasise the manager’s responsibility for fire safety and gives them direct ownership of the issues.**
- **Ensure that the weekly site inspections carried out at council buildings are documented including when no defects are found, e.g. positive recording.**

Fire inception risks				
Standard Achieved	Below Minimum	Minimum	<u>Good</u>	Best Practice
Positive features:				
<ul style="list-style-type: none"> • Main electrical installations in council occupied buildings are inspected every 5 years. • Heating systems are maintained under annual maintenance contracts. • Smoking is restricted to external areas and strictly enforced. • Chemicals and other hazardous materials are stored in fire resistant cabinets and flammable liquids and bottled gas are safely stored in their designated areas. 				
Areas for improvement:				
<ul style="list-style-type: none"> • It is recommended that the use of portable electric convection heaters is prohibited. If, however, they are to be used then it is recommended that you implement a weekly safety inspection • Keep waste bins and skips secured and in a designated area a minimum of 8m from any buildings. 				

Fire development risks				
Standard Achieved	Below Minimum	<u>Minimum</u>	Good	Best Practice
Positive features:				
<ul style="list-style-type: none"> • Fire doors are inspected on a weekly basis. • Good standards of housekeeping in place. 				
Areas for improvement:				
<ul style="list-style-type: none"> • It is recommended that fire damper provision should be reviewed and consideration given to installing fire dampers where ductwork passes through compartment walls to ensure effective fire prevention/containment. • Fire compartmentation is a crucial part of preventing fires developing and a programme of inspection of areas requiring good compartmentation, such as roof spaces, should be implemented. 				

Fire control systems

Standard Achieved	Below Minimum	<u>Minimum</u>	Good	Best Practice
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Positive features:

- The main council building has been fitted with automatic fire detection systems, with systems formally linked to an alarm receiving centre via BT Redcare.
- Portable fire fighting equipment is located in strategic areas and is maintained on an annual basis.

Areas for improvement:

- **Sprinkler systems have been in existence for over 100 years and have proved to be the best fire protection system for most property risks. Zurich recognises the contribution that a properly designed installed and maintained sprinkler system can have in protecting property and saving lives. This can help to prevent huge losses, increases in insurance premiums and interruption to running the business, so should be considered for any major rebuilds or refurbishments.**

Building security				
Standard Achieved	Below Minimum	<u>Minimum</u>	Good	Best Practice
Positive features:				
<ul style="list-style-type: none"> • A building security review has been completed and minimum security standards have been implemented. • The main council building is protected by extensive intruder alarm protection, incorporating remote signalling to an approved monitoring centre. • An electronic access control system is fitted to the main council buildings. 				
Areas for improvement:				
<ul style="list-style-type: none"> • Security marking using a prominent and permanent method, such as branding, etching or engraving could be considered for valuable contents. Advisory signs should be prominently displayed throughout the buildings. 				

Storm and flood protection

Standard Achieved	<u>Below Minimum</u>	Minimum	Good	Best Practice
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Areas for improvement:

- **Carry out a flood risk assessment and prepare flood emergency plans for any premises identified in high risk areas.**
 - **It is noted that no council buildings are located within high risk areas.**
- **Ensure drains, gullies and gutters are cleared of debris at least every 6 months.**

Unoccupied premises				
Standard Achieved	Below Minimum	<u>Minimum</u>	Good	Best Practice
Positive features:				
<ul style="list-style-type: none"> • The council maintains a list of unoccupied properties and procedures have been formalised to ensure a consistent risk management approach to securing and protecting buildings when they become void. • Longer term unoccupied premises have water/heating systems drained down and isolated, and electrical and gas supplies disconnected. • Any existing intruder alarm and/or fire alarm systems are retained. 				
Areas for improvement:				
<ul style="list-style-type: none"> • It is recommended that the void property procedures are periodically audited to ensure that they remain effective. • Formalise procedures for internal and external inspections. Consideration should be made for a weekly regime with repairs completed for any damage noted during the inspection. 				

Claims management				
Standard Achieved	Below Minimum	Minimum	<u>Good</u>	Best Practice
Positive features:				
<ul style="list-style-type: none"> • There is a dedicated insurance officer role, providing an adequate resource. • There is a central claims contact with claims procedures in place. • Some loss analysis is carried out and reports are sent bi-monthly to department managers for them to review with staff. 				
Areas for improvement:				
<ul style="list-style-type: none"> • It is recommended that periodic claims data analysis is carried out and shared with relevant departments including health and safety and facilities management. • Ensure that all potential claims are reported to the insurer preferably within 7 days. 				

Combined Liability

Overall Standard Achieved:				
Below Minimum	<u>Minimum</u>	Good	Best Practice	
Section Standards Achieved:				
Legislation	Below Minimum	<u>Minimum</u>	Good	Best Practice
Staff management & training	Below Minimum	Minimum	<u>Good</u>	Best Practice
Maintenance & inspections	Below Minimum	<u>Minimum</u>	Good	Best Practice
Hiring of facilities	<u>Below Minimum</u>	Minimum	Good	Best Practice
Contractors & partnerships	Below Minimum	<u>Minimum</u>	Good	Best Practice
Claims management	Below Minimum	Minimum	<u>Good</u>	Best Practice

Legislation

Standard Achieved	Below Minimum	<u>Minimum</u>	Good	Best Practice
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Positive features:

- Health and safety is supported at the Director level and is embedded within the organization
- A Councillor has specific responsibility for health and safety.
- The health and safety policy is reviewed annually
- Central management advice notes have been developed and from these operational procedures are implemented. Individual managers are responsible for health and safety with support from a health and safety coordinator.
- Health and safety policies and procedures are communicated to staff by a variety of methods, e.g. intranet, notice boards and emails
- A formal Stress Policy has been implemented. Staff absence is recorded, monitored & trends identified. Staff also have access to an independent counseling service.
- A management program is in place for any asbestos present within council buildings
- Portable appliance testing and fixed wiring electrical checks are carried out
- A policy (advice note) on lone working has been issued, with departmental procedures implemented.

Areas for improvement:

- **Ensure there are systems in place to track any changes and amendments that are made to health and safety documentation.**
- **Ensure that the departmental risk assessment process is monitored and reviewed by Strategic Health and Safety to ensure risk assessments are completed and up to date.**

Staff management & training

Standard Achieved	Below Minimum	Minimum	<u>Good</u>	Best Practice
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Positive features:

- Training is centrally controlled by the Strategic H&S advisor.
- Health and safety training for managers and employees is mandatory. A programme of 3 yearly Health and Safety refresher training is in place.
- A competent person has been appointed for health and safety and holds recognised health and safety qualifications.
- Good training records are kept
- Health and safety training is reported annually to the management team

Maintenance & inspections				
Standard Achieved	Below Minimum	<u>Minimum</u>	Good	Best Practice
Positive features:				
<ul style="list-style-type: none"> It is understood that statutory inspections of plant and equipment do take place, with maintenance contracts in place to carry out these inspections. 				
Areas for improvement:				
<ul style="list-style-type: none"> Maintenance can be regarded as a programme of planned actions undertaken to retain or restore, by repair or adjustment, an item in an acceptable or safe condition. The term maintenance frequently appears in Health & Safety legislation and might be regarded as a combination of inspections and repair procedures to ensure that working, or occupied, areas do not pose a risk to the health and safety of employees or visitors. Lack of maintenance to corporate facilities might also result in damage, or an exacerbation of damage, to corporate buildings and their contents. It cannot be emphasised strongly enough that one of the main elements of risk management and the defence of liability claims is a safety inspection regime. It performs two distinct functions. Firstly, it enables the council to identify potential hazards before they cause damage or injury and secondly it should provide a realistic defence that, even if injury or loss has occurred, the council has undertaken all that could be reasonably expected. A maintenance and inspection policy or procedure should be developed. Ensure that <u>all</u> site inspections are documented using a positive recording/ nil defects approach. Remedial action should be taken to address any issues identified. Defects should be clearly defined in writing and training provided for all those carrying out inspections. No repairs policy based on risk has been generated; with only ad hoc arrangements currently in place. 				

Hiring of facilities				
Standard Achieved	<u>Below Minimum</u>	Minimum	Good	Best Practice
Positive features:				
<ul style="list-style-type: none"> • There is a formal process for the hiring out of facilities, which includes an application form and evidence of risk assessments. Formal instructions are given. 				
Areas for improvement:				
<ul style="list-style-type: none"> • It is recommended that an initial site visit is carried out with the hirer. They should be issued with written instructions on health and safety, emergency procedures and fire. Evidence of first aid training should be provided by the hirer • Consider monitoring of hirer's events. 				

Contractors & partnerships				
Standard Achieved	Below Minimum	<u>Minimum</u>	Good	Best Practice
Positive features:				
<ul style="list-style-type: none"> • Contractors are subject to formal monitoring. • There is a formal approved contractor system in place which has carried out extensive checks • Construction, Design and Management Regulations (C.D.M) arrangements are in place 				
Areas for improvement:				
<ul style="list-style-type: none"> • Update the formal approved list of contractors regularly, to minimize duplication, ensure consistency and provide contingency back up where appropriate 				

Claims management				
Standard Achieved	Below Minimum	Minimum	<u>Good</u>	Best Practice
Positive features:				
<ul style="list-style-type: none"> • There is a dedicated insurance officer role, providing an adequate resource. • There is a central claims contact with claims procedures in place. • Some loss analysis is carried out and reports are 6 monthly to Heads of Service • All insurance claims are reported to the insurer within 7 working days. 				
Areas for improvement:				
<ul style="list-style-type: none"> • Consideration should be given to recharging of premium / claims costs cost to relevant Departments where appropriate. 				

Motor

Overall Standard Achieved:

Below Minimum	<u>Minimum</u>	Good	Best Practice
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Section Standards Achieved:

Legislation	<u>Below Minimum</u>	Minimum	Good	Best Practice
Driver and staff management	Below Minimum	<u>Minimum</u>	Good	Best Practice
Vehicle management	Below Minimum	Minimum	<u>Good</u>	Best Practice
Claims management	Below Minimum	Minimum	<u>Good</u>	Best Practice
Vehicle security and compounds	Below Minimum	Minimum	<u>Good</u>	Best Practice

Legislation

Standard Achieved	<u>Below Minimum</u>	Minimum	Good	Best Practice
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Positive features:

- Managers have been provided with training in driver health and safety issues.
- Comprehensive risk assessments have been produced which cover driving hazards.
- New drivers are given a thorough induction, before being able to gain access to vehicle keys.
- A drivers handbook is issued to all drivers of commercial vehicles.
- Drivers’ packs relevant to the vehicle they drive are provided for all commercial vehicles.
- A mobile phone policy has been brought to the attention of all drivers and non-adherence to this policy can result in disciplinary action being taken.
- All owned and hired vehicles are declared to MID immediately.

Areas for improvement:

- **An Occupational Road Risk Policy should be developed that meets the requirements of the Health and Safety Executive publication “Driving at Work” and best practice. The policy should be communicated to all relevant employees and managers and updated on a regular basis, e.g. once every twelve months to reflect current practice.**
- **A formalised Safe Driving Policy should be developed and approved.**
- **Provide the details of the driver’s handbook on the intranet and to all council drivers.**
- **A written reversing policy should be included within the Occupational Road Risk Policy**

Driver and staff management				
Standard Achieved	Below Minimum	<u>Minimum</u>	Good	Best Practice
Positive features:				
<ul style="list-style-type: none"> • Guidance is in place with respect to the recruitment of drivers, with references and previous accident history sought. • Checks on driving licences take place across the council. • Contracts of employment require drivers to notify the Council of any motor convictions. • Pedestrian safety is controlled at the depot with a supporting risk assessment. 				
Areas for improvement:				
<ul style="list-style-type: none"> • If agency drivers are used a written policy should be developed and recruitment centrally controlled. • Ensure that spot auditing takes place on commercial drivers to ensure they are complying with the relevant procedures. • Ensure a written policy is developed which covers the procedures that are currently in place with regards to managing casual drivers. 				

Vehicle management				
Standard Achieved	Below Minimum	Minimum	<u>Good</u>	Best Practice
Positive features:				
<ul style="list-style-type: none"> • There are Risk Assessments and Safe Operating Procedures in place covering the use of all specialist vehicles. • Manufacturers provide training on any specialist vehicle equipment. • Fleet procurement is centrally controlled. • A bespoke in house maintenance facility for maintenance, servicing and repairs is provided. • All vehicles are safety inspected well in excess of the manufacturer’s guidelines, utilising an automated fleet management system. • Vehicle records are kept for the life of the vehicle. • A driver inspection programme for all vehicles is in place and linked to a defect reporting system. 				
Areas for improvement:				
<ul style="list-style-type: none"> • Consider implementing driver training for leased car drivers, <ul style="list-style-type: none"> ○ Although it is noted that the lease car scheme is being phased out. • Ensure that vehicle inspection forms also incorporate positive recording, e.g. when there were no defects found. 				

Claims management				
Standard Achieved	Below Minimum	Minimum	<u>Good</u>	Best Practice
Positive features:				
<ul style="list-style-type: none"> • All accidents/claims are handled centrally by the Transport Manager. • There is a dedicated insurance officer role, providing an adequate resource. • Analysis of claims takes place and trends are circulated to the Executive Team and Industrial Relations Committee. • A formal Business Continuity Plan for the motor fleet and depot has been developed. 				
Areas for improvement:				
<ul style="list-style-type: none"> • It is recommended that refresher training be provided for departmental managers and appointed persons in the process of accident investigation, which will help in obtaining good quality information for the defense of any claims. • Ensure that all potential claims are reported to the insurer preferably within 7 days. 				

Vehicle Security and Compounds

Standard Achieved	Below Minimum	Minimum	<u>Good</u>	Best Practice
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Positive features:

- Vehicles and expensive plant are stored at a depot overnight in secure compounds or are taken to employee's homes.
- There are good standards of security at the depot and security is regularly reviewed.
- Periodic security patrols have been carried out. Other security measures are in place, including flood lighting, an intruder alarm and CCTV.
- Tracking systems are installed on some vehicles and this is being considered for the outstanding commercial vehicles.

If the customer requires more information or support regarding the contents of this assessment, please contact your Risk and Insurance Consultant.

RECOMMENDATIONS

Area	Level achieved	Recommendations	Comments
General Property	Minimum		
Facilities management	Minimum	Ensure that regular internal and external building maintenance inspections are completed and all inspections are recorded including when no defects are found, e.g. positive recording.	Both offices and depots now have quarterly inspections using an agreed pro forma which records all areas.
Fire safety management	Below minimum	Ensure that there is a fire risk assessment for all council buildings and that it has been reviewed and updated, as necessary. It is noted that this is in the process of being completed and a schedule has been developed for all the outstanding buildings.	There are now up to date fire risk assessments for all council buildings.
		It is recommended that fire safety management is reviewed to ensure that Building Managers are directly involved in the risk assessment process as they have specific knowledge of the issues and the building. This helps to emphasise the manager's responsibility for fire safety and gives them direct ownership of the issues.	The responsible managers are already involved and have direct ownership of the issues.
		Ensure that the weekly site inspections carried out at council buildings are documented including when no defects are found, e.g. positive recording.	Form has recently been updated and is now being used by fire wardens. Additional form for incident officers is being used for recording in fire log book
Fire inception risks	Good	It is recommended that the use of portable electric convection heaters is prohibited. If, however, they are to be used then it is recommended that you implement a weekly safety inspection	Review and be clear who is using, assess and then look at solutions on an individual basis.
		Keep waste bins and skips secured and in a designated area a minimum of 8m from any buildings.	The council already complies with this requirement.

Area	Level achieved	Recommendations	Comments
Fire development risks	Minimum	It is recommended that fire damper provision should be reviewed and consideration given to installing fire dampers where ductwork passes through compartment walls to ensure effective fire prevention/containment.	The council is accepting this risk at it is believed that there are currently no risers in the buildings that need dampers. If new building or refurbishment, would consider installing dampers.
		Fire compartmentation is a crucial part of preventing fires developing and a programme of inspection of areas requiring good compartmentation, such as roof spaces, should be implemented.	Compartmentation does exist throughout all buildings, however detailed drawings of layout not available without significant resource input to collate. Programme of inspections would be difficult to implement. All new works would consider maintaining existing compartmentation so risk of compromise not considered significant.
Fire control systems	Minimum	Sprinkler systems have been in existence for over 100 years and have proved to be the best fire protection system for most property risks. Zurich recognises the contribution that a properly designed installed and maintained sprinkler system can have in protecting property and saving lives. This can help to prevent huge losses, increases in insurance premiums and interruption to running the business, so should be considered for any major rebuilds or refurbishments.	Council is accepting this risk for its existing buildings. If new building or refurbishment, sprinkler systems would be considered.
Building security	Minimum	Security marking using a prominent and permanent method, such as branding, etching or engraving could be considered for valuable contents. Advisory signs should be prominently displayed throughout the buildings.	Our high value items of plant (mowers, chippers etc) are fitted with tracking devices. Looking into 'smartwater'. Computers and laptops are encrypted. Improved security for access to buildings lessens the risk of theft.
Storm and flood protection	Below minimum	Carry out a flood risk assessment and prepare flood emergency plans for any premises identified in high risk areas. *It is noted that no council buildings are located within high risk areas.	Business continuity plans cover what to do if flooding occurs. Risk is low which is mitigated with good maintenance programme. The council is accepting this risk.
		Ensure drains, gullies and gutters are cleared of debris at least every 6 months.	MLD brought up to level of inspections of other buildings (quarterly).

Area	Level achieved	Recommendations	Comments
Unoccupied properties	Minimum	It is recommended that the void property procedures are periodically audited to ensure that they remain effective.	Will be more formal in the way we monitor void properties. Zurich recommendations in line with the policy have been shared with relevant officer.
		Formalise procedures for internal and external inspections. Consideration should be made for a weekly regime with repairs completed for any damage noted during the inspection.	Inspections will be formalised and recorded weekly and in line with the recommendations.
Claims management	Good	It is recommended that periodic claims data analysis is carried out and shared with relevant departments including health and safety and facilities management.	Claims data already shared with heads of service and EMT kept up to date with significant claims. Future data will be shared as appropriate with other relevant officers.
		Ensure that all potential claims are reported to the insurer preferably within 7 days.	Council is mindful of Zurich's preference to receive claims within 7 days and endeavors to adhere to the request.
Combined Liability	Minimum		
Legislation	Minimum	Ensure there are systems in place to track any changes and amendments that are made to health and safety documentation.	Management advice notes are currently being completed and as they are created or updated appropriate dates will be included. There will also be a schedule for the management advice notes which will detail – last reviewed, last updated, and due for review dates.
		Ensure that the departmental risk assessment process is monitored and reviewed by Strategic Health and Safety to ensure risk assessments are completed and up to date.	Audit of risk assessments – corporate health and safety team have started the audit process.
Staff management and training	Good	-	-

Area	Level achieved	Recommendations	Comments
Maintenance and inspections	Minimum	<p>A maintenance and inspection policy or procedure should be developed.</p> <p>Ensure that all site inspections are documented using a positive recording/ nil defects approach. Remedial action should be taken to address any issues identified.</p> <p>Defects should be clearly defined in writing and training provided for all those carrying out inspections.</p> <p>No repairs policy based on risk has been generated; with only ad hoc arrangements currently in place.</p>	<p>Maintenance and inspection policy/procedure are covered in a new building inspection regime that includes formalising non actions and the picking up of defects.</p> <p>Procedure and check sheets were issued in January 2013.</p>
Hiring of facilities	Below minimum	<p>It is recommended that an initial site visit is carried out with the hirer. They should be issued with written instructions on health and safety, emergency procedures and fire. Evidence of first aid training should be provided by the hirer.</p> <p>Consider monitoring of hirer's events.</p>	<p>Hirer's sign to say they will comply with the centre safety operating procedures and emergency action plan, a copy of which is available at each of the centres. The centres always have qualified first aiders on duty which are available to be used by the hirer.</p> <p>Visitors to the offices would be evacuated as with employees if the fire alarm sounded and their attendance would be recorded in the visitor book. There are sufficient first aiders in the main offices.</p> <p>Hirer's events at health and leisure centres are now being monitored.</p> <p>We have a special events and entertainments management advice note and special events guide. These are to be updated by the end of September and will include procedures after the event.</p>
Contractor and partnerships	Minimum	<p>Update the formal approved list of contractors regularly, to minimise duplication, ensure consistency and provide contingency back up where appropriate.</p>	<p>The council uses Exor who supply this information for us and keeps it up to date.</p>
Claims management	Good	<p>Consideration should be given to recharging of premium/claims costs cost to relevant Departments where appropriate.</p>	<p>Costs of claims are already paid for by the relevant services.</p>

Area	Level achieved	Recommendations	Comments
Motor	Minimum		
Legislation	Below minimum	An Occupational Road Risk Policy should be developed that meets the requirements of the Health and Safety Executive publication "Driving at Work" and best practice. The policy should be communicated to all relevant employees and managers and updated on a regular basis, e.g. once every twelve months to reflect current practice.	On 26 February 2013 EMT supported the recommendations set out in the report relating to the Occupational Road Risk Policy and its Management Advice Note, subject to the amendments suggested, for submission to Industrial Relations Committee.
		A formalised Safe Driving Policy should be developed and approved.	
		Provide the details of the driver's handbook on the intranet and to all council drivers.	
		A written reversing policy should be included within the Occupational Road Risk Policy.	
Driver and staff management	Minimum	If agency drivers are used a written policy should be developed and recruitment centrally controlled.	The council feels that this is covered through - permit to work, induction, agency working strategy. All agency drivers are centrally controlled by Tony Harris.
		Ensure that spot auditing takes place on commercial drivers to ensure they are complying with the relevant procedures.	This happens already - teams are inspected once a month and is followed through to reporting at safety panel.
		Ensure a written policy is developed which covers the procedures that are currently in place with regards to managing casual drivers.	This will be included in the new Occupational Road Risk Policy.
Vehicle management	Good	Consider implementing driver training for leased car drivers. *Although it is noted that the lease car scheme is being phased out.	As lease cars are being phased out, the council will accept the risk of not implementing training for lease car drivers.
		Ensure that vehicle inspection forms also incorporate positive recording, e.g. when there were no defects found.	Inspection forms have been reviewed and commended by VOSA.

Area	Level achieved	Recommendations	Comments
Claims management	Good	It is recommended that refresher training be provided for departmental managers and appointed persons in the process of accident investigation, which will help in obtaining good quality information for the defense of any claims.	Felt unnecessary to offer refresher training on accident investigations and the council will therefore accept the risk involved in not adhering to this recommendation.
		Ensure that all potential claims are reported to the insurer preferably within 7 days.	The council endeavors to inform Zurich of all claims within 7 days.
Vehicle security and compounds	Good	-	-