

1. Business

Business name:

Address:

.....

Website address:

Renewal date: Date business was established:

Are you a limited company? Yes No If yes, please add your Registered Company Number:

If the business has been established less than 3 years please detail the experience of the current directors within the construction industry including the companies they have worked for and details of any managerial experience.

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Have any of the directors or partners of the business ever been prosecuted for any H & S issue Yes No

Have any of the directors or partners of the business ever been convicted or charged with any criminal offence other than a motoring offence Yes No

Have any of the directors or partners of the business ever been declared bankrupt and/or been a director of a Company which has gone into liquidation, administration or receivership. Yes No

If the answer is 'yes' to any of the above then please give full details below.

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2. Type of work:

Please describe your business activities (this description will be used on your policy document):

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.....

.....

If you are involved in more than one principal trade approximately what proportion of your turnover is involved in each trade

a %

b %

c %

d %

Construction Risk Management Fact Find **continued**

Percentage of work undertaken

We would like you to separate the type of work you do as follows

	% of turnover	% of work as part of new build contracts	% of work involving alterations, repair & maintenance
a. PDH, Shops, Offices, Pubs &/or Hotels up to 4 Storeys%%%
b. PDH, Shops, Office, Pubs &/or Hotels above 4 Storeys%%%
c. Manufacturing/Industrial%%%
d. All other work – please specify:			
All other			
i)%%%
ii)%%%
iii)%%%
iv)%%%
What proportion of all your manual work is undertaken away from your own premises?		%

3. Trade Association and/or Pre-qualification Scheme Membership

Membership of trade associations and/or Pre Qualification schemes can provide a useful tool in assessing a company's stage one compliance with current Health and Safety regulations. (Some insurers take this into account with their rating)

a) Are you a member of a relevant trade association for your industry? Yes No

If yes, please provide name/s:

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b) Are you currently a member of any of the following pre-qualification schemes:

- Chas
- Construction Line
- Safe-contractor
- Achilles

c) Have you passed the pre-qualification assessment for any of the following:

- i) Major Contractor
- ii) Utility company schemes
- iii) Local Government/Authority
- iv) Government body pre qualification schemes
- v) Other

If you have passed the pre qualification standards for any types of organisation mentioned in (C above) please confirm which ones.

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Construction Risk Management Fact Find **continued**

4. **Your Health and Safety Management** (Insurers will often positively acknowledge proactive health and safety management)

Do you have a written and signed health and safety policy? Yes No

What is the date of the last review of the policy?..... When was it last communicated to all employees?.....

How was it communicated to employees?

Do you receive health and safety advice from any external organisations? Yes No

If so who?

Do you have a trained competent person responsible for Health and Safety issues? Yes No

If yes, please provide name and position of such person and details of formal training given

Name: Position in your company:

Training details:

Please give an overview of health and safety training given to employees and/or contractors working for you in the last year

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Is training recorded? Yes No

Do you supply and enforce use of any Personal Protective Equipment? Yes No

If yes, please provide details

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How many of your workers (Direct and LO SC) hold current CSCS (Construction Skills Certification Scheme) cards?

If there are any other health and safety initiatives you are involved with that you would like us to know about please tell us here:

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5. **Risk Assessments** (Health and safety regulations place great importance on proactive risk assessment measures companies undertake)

Do you carry out risk assessments in relation to every contract you work on? Yes No

Who is responsible for carrying out risks assessments in your organisation?

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Do you record all of your risk assessments? Yes No

For new direct employees how do you assess their competency for the work and relevant experience?

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Construction Risk Management Fact Find **continued**

For labour only subcontractors how do you assess their competency for the job and relevant experience?

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.....

Do you undertake post-incident reviews following losses or near misses? Yes No

If yes, please give details of your procedures

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For what proportion of your work are you the Principal (main) contractor for purpose of CDM Regulations? %

What are the maximum numbers of contracts you are responsible for at any one time?

Do you use Bona-Fide sub-contractors (specialist independent sub-contractors)? Yes No

For what type of activities?

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What selection procedures do you use before engaging such Bona-fide sub-contractors?

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Are written work method statements checked and logged? Yes No

Do you check and record that they have Employers and Public Liability insurance?

a. for labour only sub-contractors? Yes No

b. for bona-fide sub-contractors? Yes No

6. Waste – Asbestos – including asbestos containing materials (ACMs)

a. Do you undertake assessments of contract sites for the presence of asbestos? Yes No

b. Do you ensure that all persons under your control are made aware of the presence of asbestos? Yes No

c. Will you undertake to remove, repair or disturb ACMs in the course of a contract? Yes No

i. If yes to c will you always arrange for licensed contractors to carry out the works and dispose of ACMs? Yes No

ii. If no to c) what are your procedures?

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Construction Risk Management Fact Find **continued**

7. Heat

Do you or your subcontractors undertake hot work or use heat producing apparatus or equipment (flame or otherwise)? Yes No

What percentage of your turnover does this work represent:

a. On your own premises%

b. Away from your premise%

If yes, what type of hot work equipment or apparatus do you use?

.....

Do you always work under a permit system? Yes No

Are all persons using heat fully trained/qualified? Yes No

8. Height

What is the maximum height to which you will work?

Internal Height:

External Height:

Do you use any fall prevention equipment? Yes No

If yes, what equipment do you use?

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Do you use mobile access equipment (e.g. scissor lifts or cherry pickers)? Yes No

If yes, how do you ensure the equipment is safe and users are competent?

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If used, are all crane lifts carried out as contract lifts? Yes No

If no, what are your arrangements to make sure they are planned and managed correctly?

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Ladders

It is recommended that any unfixed ladders are tied (using rope) and footed.

Do you ensure this always happens? Yes No

If no, please provide more details:

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Scaffolding

Do you use a scaffolding sub-contractor? Yes No

Do you ever erect your own scaffolding? Yes No

If you erect your own scaffolding please provide the following information:

Type of scaffolding e.g. tower, tied etc

How often do you erect your own scaffolding?

What is the maximum height of the scaffolding you erect for your own use?

Construction Risk Management Fact Find **continued**

How often will you inspect the scaffolding you are using during the course of a contract?

Do you ensure that kickboards and safety rails are always used on all scaffolding used by you or your employees? Yes No

Do you use mobile scaffolding towers? Yes No

If yes, how do you ensure that users are competent to erect them?

9. Depth

What proportion of your work is carried out at the following depths?

0-1 metre %

1-3 metres %

3-5 metres %

Deeper than 5 metres %

If you conduct work deeper than 5 metres, what is the nature of the work?

What precautions do you undertake for the identification of underground pipes, cables or other services which could be at risk?

How do you ensure that safe digging practice is followed?

10. Site security and plant safety

Where it is your responsibility, do your site safety and security arrangements include:

materials storage? Yes No

control of access/egress to site of visitors? Yes No

full site perimeter fencing and boarding? Yes No

special arrangements for securing valuable and portable equipment outside working hours? Yes No

larger items of plant and machinery being fitted with tracking devices Yes No

larger items of plant and machinery being fitted with immobilisers Yes No

plant being registered with a scheme, e.g. The Equipment Register? Yes No

covering or fencing of holes and openings? Yes No

how do you secure and protect tools and plant (including hired items)?

Do you use mobile CCTV as part of your security arrangement? Yes No

Construction Risk Management Fact Find **continued**

11. Accident book – for the last 18 months, please provide:

Total number of all accidents

Total number of RIDDOR accidents

Please name your current liability insurers:

How many years have you been insured with them?

Based on the last 5 years please provide details of your claims history

Date of loss	Type (EL, PL, CAR)	Details of incident	Amount paid & outstanding
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.....

12. Do you carry out any of the following types of work:

Any work of demolition other than demolition carried out by employees of the Insured:

a. of buildings or part of a building when such work forms part of a contract for reconstruction, alteration or repair by the proposer/policyholder Yes No

b. of other structures not exceeding 4 metres in height and not forming part of any building Yes No

Pile driving, quarrying or the use of explosives Yes No

Tree felling (including lopping) at heights exceeding 4 metres Yes No

Construction of roads or the laying of main sewers Yes No

Asbestos or silica removal Yes No

Structural work to basements Yes No

Building work on timber-framed properties 3 storeys or higher Yes No

Work on, in or adjacent to, any of the following:

Airports, aerodromes, runways, helipads, landing strips, aprons, taxiways and all areas containing them, aircraft or other aerial devices Yes No

Towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, tunnels, mines, quarries Yes No

Jetties, piers, docks, on or in any ship, vessel, water craft, hovercraft or air cushioned vehicle, dams, aqueducts, coastal defence or flood prevention, under water, over water or in water Yes No

Refineries, petrochemical installations, gas or chemical works, power stations (including nuclear power stations or any other designated nuclear sites), fuel tanks, or related storage sites/vessels Yes No

Railway lines, railway installations, or premises connected to and forming part of any railway infrastructure Yes No

Overseas, outside the European Union or offshore including rigs Yes No

Construction Risk Management Fact Find **continued**

13. Your estimates and cover limits for the forthcoming 12 months:

Unless advised otherwise we will apportion the following figures in accordance with the split in work activity provided on page 1

	Indemnity Limit		
Employers Liability	£		
Public Liability	£		
	Estimates		
Drivers/Hauliers	£		
Supervisors	£		
Clerical	£		
Yardmen	£		
Woodworking machinists	£		
	Estimates		
All other direct manual employees (PAYE)	£		
Labour-only sub-contractors	£		
Payments to Bona-fide sub-contractors	£		
	This Year	Last Year	Two Years ago
Annual Turnover	£	£	£
Current TPPD Excesses			
Heat	£		
Underground services	£		
All other	£		
Contract Works			
Contracting Turnover	£		
Maximum value of any one contract	£		
Value of own plant, tools and temporary buildings	£		
Maximum value of any one item of own plant	£		
Hired in plant: Estimated annual hiring charges	£		
Hired in plant: Maximum value of any one item of hired in plant	£		
Approximately what is the average value of your contracts?			
£			
What is the maximum value of contract you are likely to work on during the next 12 months?			
£			

Construction Risk Management Fact Find **continued**

Please give details of the 3 largest contracts commenced in the last 24 months below:

Description of contract	Value of contract (£)	Length of contract (Months)
a.	£
b.	£
c.	£

Plant Hirers – additional information

Own plant hired out fees	£
Maximum value of own plant hired out	£
Cross hire fees (hired in plant hired out)	£
Maximum value of cross hire plant	£

Employee Tools

Employees’ tools: sum insured per employee	£
Number of employees

Current CAR Policy Excesses

Theft	£
All other	£

14. Employers Tax Reference Number (ERN)

From 1st April 2012 it became a requirement for the ERN of the client to be provided to Employers Liability insurers. Insurers then have a limited time to provide this information to the Employers Liability Tracing Office. Further information can be obtained from www.elto.org.uk.

Please note: An ERN contains 2 or 3 numbers, then between 1 and 4 letters, and then a minimum of 4 and a maximum of 12 numbers.

ERN number(s):

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Signature for or on behalf of policyholder:

Date: