

Health & Safety Management



Since 1974, Health and Safety legislation has ensured that all employees, visitors and contractors operate in a safe working environment, where the risk of accident has been removed or at least mitigated against. More recently the insurance industry has taken a keen interest in understanding what businesses do to prevent accidents happening as they have a vested interest under the premise of Employers and Public Liability insurance.

What is often forgotten are the business benefits of a robust Health and Safety system. This can be a differentiator when tendering, can reduce down time and agency costs if accidents are reduced and promote a more motivated and therefore productive workforce if concerns have been removed over their safety.

Many businesses operate on a common sense basis, which is a good starting point for any Health and Safety system.

Where this often falls down is due to a lack of training and therefore understanding, along with having the necessary paperwork in place to support your position if the worst was to happen. Evidencing such good work can also prove beneficial when used as part of your strategy to reduce escalating Employers Liability claims.



Oval's approach

Oval Risk Services (Oval), strongly believes that Health and Safety should not be made over complicated and therefore we do not shroud conversations in unwanted jargon. We also understand that businesses need support which fits in with their own style of working and we look to ensure that Health and Safety supports the business, rather than taking it over.

Our highly trained and experienced advisors offer support to a number of industries and can operate at all levels from the most simple telephone advice through to very specific business requirements. We have accredited training programs available, which range from pre-identified courses around the country to specific in-house sessions for groups of employees.

With our connection to insurance placement, the information we gather to assist our broking colleagues is invaluable. With our involvement, we often have a positive impact on the insurer's attitudes, which has led to reductions in premium rating and/or an improvement of policy terms and conditions. Our work has been so well received that insurers often partially fund us as the benefits are evident to both them and our clients.

If insurance claims are a major burden both financially and in terms of administration, Oval will often undertake trend analysis, allowing us to identify root causes which enables us to devise control mechanisms to help reduce the number of incidents in the future.

Contact Us

For further information simply telephone or email your normal Risk Services contact at Oval. Alternatively email: riskservices@theovalgroup.com

www.theovalgroup.com

Oval Risk Services is a division of Oval Insurance Broking Limited
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A comprehensive, specialist Health and Safety service is available from Oval.

This includes:

- Auditing/Gap Analysis of existing systems to identify non-compliance with statutory regulations and potential financial exposures not only to the business but to the individual wealth of directors.
- Online (template lead) delivery for those who have restricted funds available.
- Full cycle Health and Safety system design including competent person service and Risk Assessment completion to allow us to assist you at whatever level is appropriate.
- Training of staff to spread knowledge or to assist in the delivering of the Health and Safety message to a wider audience.

Examples of our work

- We were involved with advising a major manufacturer of household products on Health and Safety matters. The layout of the manufacturing area was found to be inefficient and full of hazards. After the review and implementation of the suggested improvements, output doubled and warehouse space was freed up allowing an additional revenue stream to be generated.
- An international steelworks recognised the value of independent auditing for board assurance and used the risk services team of a national brokerage. We were approached due to quality issues which we remedied and subsequently saved them 50% of their annual audit bill.
- A granite works was suffering regular manual handling injuries to their workforce. After consultation, a new mechanical handling process with air jet separation of slabs was implemented, which reduced the injuries substantially.