



LIABILITY FACTFINDER

Name:

Policy Number:

Full Business Description:

1. Health and Safety Management

1.1	Do you have a current Health & Safety Policy? (Contractors having five or more employees, please attach a copy of your latest Health & Safety Policy as required under the Health & Safety at Work (NI) Order 1978 which identifies your Company's policy, organization and arrangements for safety).	Yes/No
1.2	When was it last reviewed?	
1.3	Who was responsible for carrying out the review and what H & S qualifications do they hold?	
1.4	Are you a member of any relevant Trade Association? If yes, please give details:	Yes/No
1.5	How do you ensure that your supervisors and managers are fully aware of their responsibilities for site Health & Safety?	
1.6	What Health & Safety training has been given, or would be given, to the Managers and Supervisors involved? (Please give details with dates, or indicate future training schedule).	
1.7	Are these persons held accountable for Health & Safety on site?	Yes/No
1.8	Do you have a policy in respect of the provision of Personal Protective Equipment?	Yes/No
1.9	How are the H&S and PPE policies communicated to your employees?	

Europa General Underwriters (N.I.) Limited, 89/91 Academy Street, Belfast, BT1 2LS

Telephone: 028 90 320 190

Facsimile (Accounts) 028 90 327 582 (Motor) 028 90 434 476 (Claims/Liability) 028 90 327 592

Directors Philip Smith, Jack McIluff, Simon Lee

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1.10	Do you supply and enforce the use of Personal Protective Equipment where required and is this recorded and documented? Please give details:	Yes/No
1.11	Do you have a trained Safety Officer or Person responsible for Health & Safety Issues?	Yes/No
1.12	Is formal training given to this person?	Yes/No
1.13	Is Health & Safety Training given to all staff?	Yes/No
1.14	Is Health & Safety Training documented?	Yes/No
1.15	Do you have an ongoing Health & Safety training programme?	Yes/No
1.16	Do you ensure that induction training is given to all operatives on site, including those engaged by sub-contractors, and if so, what form does this training take?	Yes/No
1.17	Do you ensure that specialist training is, or has been, given to those requiring same e.g. scaffolding, trench work, steel erection, roof work etc.?	Yes/No
1.18	Do you carry out regular walk through workplace inspections?	Yes/No
1.19	Do you have written procedures to record and follow up accidents? If yes, please give details:	Yes/No
1.20	Do you carry out and document risk assessments for your Business procedures?	Yes/No
1.21	Have you carried out a COSHH assessment?	Yes/No
1.22	Where manual handling is required have assessments and training been given?	Yes/No
1.23	Do you arrange external audit of your Health & Safety systems?	Yes/No
	Please attach, if available, your latest company accident statistics. These need only be incidents that fall within the requirements of Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (NI) 1997.	

2. Bone Fide Sub-Contractors

2.1	For what proportion of your work are you the main contractor?	%:
2.2	Do you use bone fide subcontractors? If yes, please give details of work subcontracted:	Yes/No
2.3	Does your contract with the BFSC provide an indemnity to you in respect of their negligence?	Yes/No
2.4	How do you vet the quality of their work/Health & Safety?	
2.5	Do you check their Insurance arrangements?	Yes/No
2.6	Is their PL indemnity limit at least as high as the main contractor?	Yes/No
2.7	Are you conversant with the Health & Safety Legislation relating to the construction industry, including CDM regulations?	Yes/No

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3. Labour Only Sub-Contractors

3.1	What proportion of your wage-roll relates to Labour Only Subcontractors?	%:
3.2	How do you ensure they are competent to do the job safely without endangering themselves and others?	
3.3	Do you accept that you are responsible for these self-employed persons?	Yes/No

4. Height

4.1	What proportion of your work is carried out above 12 metres from ground level?	%:
4.2	Scaffolding ó where used do you erect yourself or use subcontractors?	
4.3	When would you use scaffolding and what types are used e.g. tower, tied etc?	
4.4	Scaffolding Inspection ó how often is this done, by whom and are records kept?	

5. Depth

5.1	What proportion of your work is carried out at a depth of more than 3 metres?	%:
5.2	What does this work involve?	

6. Site Safety

6.1	Is there safe access for employees and contractors?	Yes/No
6.2	Are boundaries secure to prevent public access?	Yes/No
6.3	Are holes and openings covered or fenced?	
6.4	Are edges which people/materials could fall from provided with guard rails and/or edge protection?	Yes/No
6.5	Please give brief details of appropriate safe systems of work you have developed (e.g. permit-to-work, hot work permit, safety procedures, safety manuals, PPE, materials, procedure for carrying out risk assessments and the formulation of method statements, etc.):	

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6.6	Please explain how you ensure that plant, equipment and vehicles, for use on site, are issued as fit for use, how they are maintained, and any procedure that ensures they are kept in safe condition?	
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7. Employers Liability Projection Figures

		No of Employees	Wages
7.1	Clerical including Commercial Travellers and Managerial staff not included below		£
7.2	Working Directors: Engaged in Manual Labour Not Engaged in Manual Labour		£ £
7.3	Woodworking Machinists		£
7.4	All other employees using Machinery		£
7.5	Labour only sub-contractors (materials supplied by you):		£
7.6	All other employees ó Please detail below:		£
	Total		£

8. Public Liability Projection Figures

8.1	Turnover	£
8.2	Payments to Bona-Fide sub-contractors (provide own insurance <u>and</u> own materials).	£

TO THE BEST OF MY/OUR KNOWLEDGE AND BELIEF, THE INFORMATION PROVIDED HEREON IS TRUE AND COMPLETE.

SIGNED: _____

DATE: _____