

20/10/2017

Mr T Misson, Facility Manager  
Liskeard Town Council  
3 West Street, Liskeard CON PL14 6BW

RE: Property Visit of 17 / 10 / 17  
Policy Number: 24590884CCI

Dear Mr Misson,

Thank you for the help and assistance given to our Risk Consultant during the recent visit to your premises.

The survey identified some areas where the existing arrangements could be improved and these are detailed in the enclosed 'Risk Improvements'. If there are any other aspects identified from the survey which may affect our terms of cover then our Underwriters will write to you separately.

Completion of any 'Risk Improvement' marked as 'Mandatory Risk Improvements' is considered essential, and it was agreed that such work would be completed as soon as possible, but no later than the individual timescales indicated.

Compliance with these is a condition of the insurance cover - please refer to the Subjectivity condition in your policy booklet, renewal documentation or written quotation.

The cover provided by your policy is subject to you completing the Mandatory Risk Improvements detailed by our Risk Consultant in the attached document, within the timescales specified. If you do not complete any of the Mandatory Risk Improvements within the required timescales, We may, at our option:

- (i) modify your premium,
- (ii) issue a mid-term amendment to your policy or Section terms and Conditions,
- (iii) require you to make alterations to The Premises insured by the required date(s),
- (iv) exercise our right to cancel your policy,
- (v) leave the policy or Section terms and Conditions, and your premium, unaltered.

Until expiry of the required timescales the cover provided by your policy remains unaltered, unless we advise otherwise.

Any Risk Improvement marked as 'Best Practice' is intended to provide your business with further protection against loss, but is currently only of an advisory nature.

We are always happy to discuss any issues, so if you need further help please contact our Risk Consultant on the telephone number or email address shown below.

Please let us and your insurance broker know when the work has been completed. Similarly, do make us aware if you are having problems that may prevent completing any of the improvements.

To further assist you in achieving your business goals, we have developed a variety of safety and risk engineering resources, tools and training materials. You can access these items at: <http://www.aviva.co.uk/risksolutions/>

Please feel free to contact me if you have any questions or if I can be of further assistance..

Sincerely,

Stephen Trow  
07387 235081  
stephen.trow@aviva.com

CC: WPS INSURANCE BROKERS SCHEME

Additional Attachments:

Fire Protection Association - RC7 Recommendations for hot work

**Appendix A**  
**NEW RISK IMPROVEMENTS**

**Insured Name:** Liskeard Town Council  
**Insured Location:** 3 West Street, Liskeard CON PL14 6BW  
**Policy Number:** 24590884CCI  
**Date of Visit:** 17 / 10 / 17

**Response Instructions**

1. Please add any comments regarding completion in the space provided after each risk improvement.
2. In order to help us manage your risk improvements, please provide your response via one of the following options:
  - a. E-mail to [rob.lovell@aviva.com](mailto:rob.lovell@aviva.com)
  - b. Via your insurance broker
3. Please respond in advance of the agreed timescales specified below.

**Mandatory**

**2017-10-01 Boiler Room - Housekeeping**

**Completion required by: 30/11/2017**

Combustible material currently being stored within the boiler room must be removed, and the room must remain locked to help ensure there is no unauthorised access.

Rooms containing or areas around boiler equipment need to be kept as sterile as possible in order to protect the equipment against potential damage and ensure an unnecessary hazard is not introduced.



**2017-10-02 No Smoking Policy**

**Completion required by: 30/11/2017**

There is currently two designated smoking areas indicated by metal receptacles attached near to the main entrance and the Hall emergency exit. The position of the receptacle at the front entrance encourages smoking activity in the lobby area of the building. Please note any smoking permitted externally on the premises should be in a designated area only, where practicable, sited at least 10m away from any building or structure but otherwise as far from any building as possible. It should also be subject to a specific fire risk assessment

You should remove the receptacles attached to the wall and ensure 'No Smoking' signage is displayed to comply with legislation.

The legislation requires that "No-smoking" signs are displayed in a prominent position at

every public entrance to smokefree premises. Signs must meet the following minimum requirements:

- be a minimum of A5 in area (210mm x 148mm)
- display the international no-smoking symbol, which consists solely of a graphic representation of a single burning cigarette enclosed in a red circle of at least 70mm in diameter with a red bar across it
- carry the following words in characters that can be easily read: "No smoking. It is against the law to smoke in these premises". (Signs can be personalised by changing the words 'these premises' to refer to the name or type of premises - such as 'this gym', 'this salon' or 'this restaurant')

A smaller sign consisting of the international no-smoking symbol at least 70mm in diameter may instead be displayed at entrances to smokefree premises that are:

- only used by members of staff, providing the premises displays at least one A5 area sign, or
- located within larger smokefree premises, such as a shop within an indoor shopping centre.



#### **2017-10-03 Gutters**

**Completion required by: 31/12/2017**

All gutters and valley gutters must be cleared of debris/unblocked and need to be subject to regular preventative maintenance checks. On the day of the survey vegetation was noted in the Hall gutter

It is important to ensure that water will be able to drain away efficiently and effectively in order that it will not penetrate the building(s) and damage both the structure and contents. In addition all roof gutters, any valley gutters, downspouts and surface water drains/gullies should be checked regularly (i.e. at least twice a year) and cleared of debris/unblocked.

#### **2017-10-04 Manual Handling Assessments**

**Completion required by: 31/12/2017**

Please ensure that manual handling risk assessments have been completed. These should be undertaken by a competent person and follow an appropriate methodology.

Methodologies outlined in HSE guidance note L23 - Manual handling - Guidance on the Regulations the HSE Manual handling Assessment Charts (MAC) Tool or the HSE Assessment of Repetitive Tasks (ART) Tool or the Risk Assessment of Pushing and Pulling

(RAPP) tool are recognised best practice techniques for the assessment of manual handling risks. Details can be found on the HSE website [www.hse.gov.uk/msd/index](http://www.hse.gov.uk/msd/index)

You should implement any actions identified in the risk assessments necessary to reduce manual handling risks. This may include the redesign of tasks work areas and workstations, the provision of lifting aids or the adoption of safe lifting practices and/or Pushing and Pulling practices.

You may wish for you or your employees to take a short internet based training course entitled Manual Handling. This course is one of suite of online risk management eTraining courses available from Aviva's Preferred Supplier, Safety Media. You can find out more about this low cost training solution at: <http://www.aviva.co.uk/risksolutions/preferred-suppliers/casualty-risk-management-offers.html>

**2017-10-05 New safe to keep Regalia in  
Completion required by: 31/12/2017**

A new freestanding safe Grade IV has been approved and is due to be installed in the next few weeks. This new safe is for the secure storage of all Regalia, including the Mayoral chains currently stored in the existing safe.

It is a requirement that the security of the safe be enhanced by the provision of specific intruder alarm detection. This is to be achieved by the safe being sited as agreed within the direct coverage of the new TMD15 Sequential Dual Technology Movement Sensor in the safe room.

The safe is to be secured in place in accordance with the manufacturer's instructions by a competent safe dealer/locksmith or a member of the Master Locksmiths Association (MLA). You can contact the MLA on Tel 01327 262255 or visit <http://www.locksmiths.co.uk>

Except when access is required, e.g. for depositing or removing Regalia, the safe is to be kept locked and any key removed and held in the personal custody and control of an authorised person. Outside normal business hours, and whenever the premises are otherwise left unattended, the keys to any safe, or if it uses a code/combination lock details of the code, must not be left within it.





## Best Practice

### 2017-10-06 Fixed Electrical Wiring Checks - areas open to the public

#### Suggested completion by: 29/09/2018

We recommend that the fixed electrical installation in areas open to the public and/or provide public entertainment be inspected, and tested at intervals of not more than 3 years rather than the current 5 year frequency and an Electrical Installation Condition Report" obtained detailing its condition as prescribed in BS 7671:2008 incorporating Amendment 1: 2011 Requirements for Electrical Installations (IET Wiring Regulations, Seventeenth Edition)

Electricity is the second largest cause of fires in commercial and industrial premises in the UK. Poor connections can give rise to arcing, which can easily cause ignition. Insulation failure may occur when the cables or equipment are affected by heat or dampness, causing currents to track across the live phases resulting in high temperatures being produced, which can lead to fires and/or injury. It is therefore very important that electrical systems are properly installed and maintained to prevent, as far as is reasonably practicable, possible danger arising.



### 2017-10-07 Contractors - request for proof of Public Liability Insurance

#### Suggested completion by: 29/09/2018

As part of the process to select a contractor we strongly recommend that proof of Public Liability Insurance is sought. The request for certification should be undertaken annually.

### 2017-10-08 Safe Room lock

#### Suggested completion by: 27/09/2018

We recommend that safe room is to be secured by fitting it with a suitable mortice deadlock and boxed striking plate, i.e. one certified (e.g. showing the BSI "kitemark") as meeting British Standard BS 3621: 2007 in place of the existing lock.

Locks should be fitted in accordance with the manufacturers instructions. If you are at all unsure how to proceed it is recommended that the services of a competent locksmith be used or a member of the Master Locksmiths Association (MLA). You can contact the MLA on tel 01327 262255 or visit <http://www.locksmiths.co.uk>

You can obtain further information on the locks mentioned above by contacting a competent locksmith or Assa Abloy (manufacturers of Union locks, some of which were formerly sold as Chubb locks) - tel 01902 366911 or visit <http://www.uniononline.co.uk> (see product entries under the Union C-Series) or <http://www.chubb-at-heart.co.uk>

**2017-10-09 Fire Break Door - Housekeeping**  
**Suggested completion by: 29/09/2018**

We recommend that fire break doors installed to openings in fire compartment walls are maintained under annual contract (and be repaired as and if necessary) by a company approved to LPS 1197 - LPCB (Loss Prevention Council Board) Certified firms undertaking the repair and maintenance of doors

Compartments are designed to restrict fire spread through the premises in the event of an outbreak, with doors an integral part of that design and it is important therefore that :

- a clear area is provided in order restrict fire development in the immediate vicinity of an opening, and to help prevent spread through the opening by radiated heat. Full compliance in this respect will also ensure that door closure will not be prevented by goods etc obstructing free movement of the door
- their effectiveness is increased by eliminating the delay associated with reliance upon mechanical/electrical means of closure
- appropriate contractors are used to maintain / service the doors and/or shutters
- doors and/or shutters close when the fire alarm operates

**2017-10-10 Control of Substances Hazardous to Health - Assessment**  
**Suggested completion by: 29/09/2018**

We recommend that where appropriate, CoSHH risk assessments are carried out aligned with the legal standards of the current CoSHH Regulations.

Where necessary we also recommend that

- Appropriate control measures are introduced and maintained.
- Employees receive any relevant information, instruction and training.
- Action is taken to review the effectiveness of the risk assessment.
- Procedures are in place in case of accidental spillage or release of the substance into the workplace or the environment.
- Personal exposures to a hazardous substance do not exceed the Workplace Exposure Limits (WEL's) set by the Health and Safety Executive.
- Arrangements are in place to monitor the health of employees where the risk assessment has shown there is a risk to their health from exposure to a particular substance.

The HSE's website, [www.hse.gov.uk/coshh](http://www.hse.gov.uk/coshh) also provides resources for managing risks from substances hazardous to health.

You may wish for you or your employees to take a short internet based training course entitled Control of Substances Hazardous to Health (COSHH). This course is one of suite of online risk management eTraining courses available from Aviva's Preferred Supplier, Safety Media. You can find out more about this low cost training solution at:

<http://www.aviva.co.uk/risksolutions/preferred-suppliers/casualty-risk-management-offers.html>

## 2017-10-11 Hot Work Permit

**Suggested completion by: 29/09/2018**

We recommend that a formal "hot-work permit" procedure be established for use by outside contractors involved with hot working or by own employees undertaking hot work in a non designated area in accordance with the enclosed Fire Protection Association "Recommendations for Hot Work" , reference RC7.

Note that a formal "hot-work permit" to be authorised only if a safer method of work is not available.

Cutting, welding or other hot-work operations conducted on an unsupervised basis have been responsible for many serious fires due to the ignition of combustible materials. Such fires often occur during maintenance and construction operations, where work is taking place on either machinery or plant, or the fabric of the buildings.

The sources of heat most commonly involved in Hot Work processes include:

- Gas and electric welding and cutting apparatus
- Blow lamps/blow torches
- Bitumen/tar boilers
- Grinding wheels and cutting disks
- Brazing and soldering

Our experience has shown that where the operation can not be undertaken by an alternative means, a satisfactory standard of care and supervision is far more likely to be achieved where a formal written "permit to work" system is in force.

Reference: Fire Protection Association - RC7 Recommendations for hot work



### **The Insurance Act 2015**

*The purpose of this survey was to assess risks or any unusual aspects or features of the business (e.g. where you may operate differently or offer different products/ services to competitors), to help us to better understand your business / risks and to offer good risk management help and advice where this may be appropriate.*

*The Insurance Act 2015 came into force on 12 August 2016. It replaces the current duty of disclosure with a “duty of fair presentation” and this is key to ensuring greater certainty for all Aviva customers, as more certainty pre-contract means more certainty at time of claim.*

*Briefly, before a contract of insurance is entered into, the insured will need to make “a fair presentation of the risk” to the insurer. Our undertaking of this survey will not detract from your duty to make a fair presentation of the risk.*

### **Important Note**

*This report has been commissioned by Aviva Risk Management Solutions for the sole purpose of providing information to Aviva authorised Underwriters. It is confidential to Aviva and may only be reproduced or passed to other parties with the express permission of the Aviva authorised Underwriter.*

*Reasonable care has been taken to ensure that the contents of this report are factually correct. However the report is either based on information provided by the persons present during the survey representing the policyholder or from information otherwise provided to Aviva. Aviva provides no warranty to any Broker, other insurer or any other party with regard to the completeness or accuracy of the information contained within this report. Aviva shall not be liable in respect of any losses incurred by any third party as a consequence of relying on the information contained within this report.*

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