

# Your risk management specialists

Protecting charities, not-for-profit organisations, social enterprises and community groups.



# Supporting you with your risk management strategy

The environment in which we live today is often unpredictable, complex, and ambiguous. Managing health and safety, fire safety, and security legislation can be complex depending on the nature of your organisation. Risk management is becoming increasingly important. Small, medium and large charities and not-for-profit organisations need to provide assurance to a range of stakeholders that their interests, and the interests they represent, are protected.\*

"Risk is an everyday part of a charitable activity and managing it effectively is essential if the trustees are to achieve their key objectives and safeguard their charity's funds and assets."

Charities and risk management (CC26) Charity Commission for England and Wales

## Wide-reaching experience in the not-for-profit sector

Endsleigh is part of Howden Group, the world's largest independent retail broker network. We have more than 30 years' experience in building solutions that meet the ever-evolving needs of charities, not-for-profits and community groups.

As well as providing tailored commercial insurance solutions, we provide organisations with the assurance that they are managing risk in compliance with all relevant legislation. Effective risk management can lead to a reduction in insurance claims.

risk management solution.

We know charitable organisations have

different needs and budgets; so we have

developed a flexible, tailored approach to our

\*stakeholder-mapping\_final.pdf (theirm.org)

## **Benefits from managing risk**

#### Improved morale

Safety in any organisation should not be seen as a burden of bureaucratic red tape, but should be approached with a creative mindset. Ensuring your charity or not-for-profit organisation is a safe space for your staff and volunteers will lead to improved morale.

- Reduce sickness and turnover amongst staff.
- Fewer incidents
   (accidents and near misses).
- Increased motivation and less uncertainty amongst staff.
- Reduced risk of impact to your services and the wellbeing of your staff.

#### Legal obligations

All organisations have legal responsibilities for the safety of those who use their services and it is an integral part of CQC/CIW frameworks. The Health and Safety at Work Act 1974 imposes a duty on all employers to ensure, so far as reasonably practicable, the health and safety of employees and others (such as visitors, volunteers and members of the public).

- Safe and compliant environment.
- Reduced threat of legal action, both corporately and individually.
- Reduced threat of closure.
- Reduce the risk of prosecution and sanctions.

#### Financial and reputational exposure

A systematic approach to managing safety and health risks helps avoid costly accidents, disruption losses and damage to your organisation's reputation. And, of course, it enables you to comply with your duties under health and safety law.

- Enhance, not tarnish your reputation.
- Enhance service users, members of the public and employees and volunteers confidence in your operations.
- Reduce the likelihood of uninsurable enforcement fines and costs.
- Reduce insurance claims and be able to defend future claims.

#### Negligence

If you aren't managing risk sufficiently, you could be deemed to be operating inappropriately and carelessly.

By implementing strong risk management principles, you can be confident in your own approach and provide assurance to:

- Board of trustees & directors.
- Supporters, partners, donors/fundraisers, beneficiaries, community.
- Enforcing authorities such as the HSE, CQC, Local Authority or the fire & rescue service.
- Your insurers and auditors.



## Why choose Endsleigh?

Our practical, realistic and solutions based attitude to risk management focuses on protecting your key assets – your service users, your people and your premises. We are an experienced provider of not-for-profit solutions and risk management who wants to support you to become confident that you are managing risk.

- Flexible solutions with no time limited contracts.
- We believe in building relationships with your needs at the centre of our approach.
- We work with your claims executive to support you in the event of a large or complex claim.

#### How we can help?

Our risk management consultant can arrange a suitable time for a physical visit to your premises to undertake:

- Health and Safety audit.
- Fire risk assessment.
- Physical security audit.

We can provide access to a suite of supportive documentation, such as template policies, risk assessments and much more that are specific to your organisation.

#### Competent persor

We will act as one of your competent persons to fulfill:

- Your duty under the management of health and safety at work regulations 1999, regulation 7 - health and safety assistance.
- Your duty under the regulatory reform (fire safety) order 2005, article 18 - safety assistance.

You will have unlimited access (via email, telephone advice and/or remote meetings) to proactive and reactive risk advice and assurance. We will provide you with an Endsleigh Letter of Intent for the duration of this period.



### **Your Health Check**

We can offer you single or multiple consultancy day(s), where we visit your premises and work with you to understand and enhance your safety management systems. Our Health Check consultancy service is completely flexible to suit your individual needs.

## Sometimes we don't know what we don't know

That's why we are here to help, and ensure that you are managing health and safety, fire safety, and security sufficiently. We have designed our Health & Safety audit, Fire Risk Assessment and Physical Security audit with you and your people in mind. We aim to provide you with solutions to the challenges that your organisation faces daily.

#### Take a look at what we can offer:

- In depth health check of your existing risk management strategy for health and safety, fire safety, security including risk assessments and training.
- Help you to create, or tailor, health and safety, fire and security policy documents to suit your needs.
- Support you with health and safety, fire, or security risk assessments documents.
- Deliver bespoke health and safety, training packages.

- Remote bespoke work including, training via remote meetings and the creation of bespoke documents that we have agreed need to be in place (such as risk assessments, policies, safe systems of work).
- Undertake bespoke health and safety or security audits in buildings, or specific areas of concern.
- Assist you with investigating significant health and safety, fire safety or security incidents.

#### Available when you need us

As well as our onsite presence and supporting you to enhance your risk management, answering general queries or questions you may have (including whether incidents are reportable to the HSE under the reporting of Injuries, Diseases and Dangerous Occurrences Regulations - RIDDOR); we also provide you with unlimited access to our dedicated risk management team through telephone, email or virtual meetings, during business hours.

#### Our consultant:

Amongst holding memberships of other risk management bodies, our lead risk management consultant is a chartered member of the Institution of Occupational Safety and Health (IOSH), a full member of the International Institute of Risk & Safety Management (IIRSM) and a member of the Occupational Safety and Health Consultants Register (OSHCR).

"Good risk management is also about enabling organisations to take opportunities and to meet urgent need, as well as preventing disasters."

Charities and risk management (CC26) Charity Commission for England and Wales

#### Some key statistics

#### Health and safety

36.8 million working days lost each year due to workplace injury and work- related injury. (HSE summary statistics 2022)

The annual costs of work-related injury and new cases of ill health £18.8 billion.

#### Fire

The fire & rescue service attended over 125,000 accidental and deliberate fires in England over the last decade resulting in over 6000 casualties. (GOV.UK)



## **Health and Safety Audit**

Prior to arrival on site, we will provide you with a list of what you will need to have ready, who we are likely to speak with, what areas we will visit and the approximate timings of how long we will need to spend onsite.

Our Health & Safety audit allows us to provide you with a baseline of where your risk management currently stands. We will tell you what you are managing sufficiently and where you need to improve. Our risk management consultant will then work alongside you to further support the strengthening of your safety management system.

## What does the audit cover during the visit?

- Health & Safety Management such as policies, training and risk assessments.
- Premises and grounds statutory duties.
- Domestic Premises (if applicable).
- Landscaping/Maintenance (Plant and equipment).
- Sector specific areas such as care, publicly managed premises, leisure facilities, retail shopping.

#### What else is covered in the service?

- An overview of what you should and could do and signpost you to further guidance to support your next steps.
- Provide useful links to relevant professional bodies and guidance to support addressing your actions.
- We can offer you a five-step priority matrix, giving you better visibility of what you must do right now, what you should do in the coming months, along with what you should plan to budget twelve months onwards.

# Once we have completed the audit you will be confident that you are:

- Meeting your H&S legislative duties of care.
- Reducing the likelihood of incurring a Health and Safety Executive (HSE) Fee for Information (FFI) material breach and subsequent costs as part of the HSE's cost recovery scheme.
- Following a Plan, Do, Check, Act system to ensure you are continually improving your health and safety culture and performance.
- Following sector specific best practices such as the HSE Health and Safety in Care Homes or ICCM management of memorials.

We aim to publish your Health and Safety audit as soon as we can after the visit and typically within ten working days.



### **Fire Risk Assessment (FRA)**

On your instruction, we will undertake FRAs of your premises to help you meet your legal duties under the Regulatory Reform (Fire Safety) Order 2005 (for sleeping areas we may use one of our partners to conduct the fire risk assessment). FRAs are required to be in place for all non-domestic premises. We will undertake Type 1 only visual non-intrusive FRAs. FRAs will primarily focus upon life safety, however, where reasonable we will consider enhancements to property protection that would provide early warning and reduce fire/smoke damage to provide better insurable premises.

Prior to our arrival on site, we will provide you with a list of what you will need to have ready, who we are likely to speak with, what areas we will visit and the approximate timings of how long we will need to spend onsite.

Our FRA allows us to provide you with a baseline of where your risk management currently stands. We will tell you what you are managing sufficiently and where you need to improve. Our risk management consultant will then work alongside you to further support the strengthening of your fire safety management system.

# The FRA enables you to be confident that you are:

- Meeting your fire safety and H&S legislative duties of care.
- Reducing the likelihood of incurring an enforcement visit from the local fire safety officer.
- Following a Plan, Do, Check, Act system to ensure you are continually improving your fire safety culture and performance.
- Following sector specific best practices such as the Ministry of Housing,
   Communities and Local Government (MHCLG) – fire safety guidance and
   British Standards.

# What other support and guidance will we provide?

We will tell you what you should and could do and signpost you to further guidance to support your next steps. As well as this, provide you with links to relevant professional bodies and guidance to support addressing your actions.

What's more, we can offer you a five-step suggested timescale, giving you better visibility of what you must do right now, what you should do in the coming months along with what you should plan to budget twelve months onwards.

We aim to publish your FRA as soon as we can after the visit and typically within ten working days.

#### Our consultant

Amongst holding memberships of other risk management bodies, our lead risk management consultant is an associate member of the Institution of Fire Engineers (IFE) – 00056680, Associate member of the Institute of Fire Safety Managers (IFSM) (3797) and has been assessed and meets the requirements of the IFSM Tier 2 Competent Fire Risk Assessors Register (CFRAR) – C465 Assessors - IFSM.

- Our consultants will have visited and be familiar with the premises before undertaking an FRA for you.
- Our consultants are required to undertake mandatory active CPD, logging a minimum of 30 hours per year with their professional body.



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## **Physical Security Audit**

Prior to our arrival on site, we will provide you with a list of what you will need to have ready, who we are likely to speak with, what areas we will visit and the approximate timings of how long we will need to spend on the day of the visit. Our physical security audit allows us to provide you with a baseline grounding, of where your physical security risk management currently stands. We will tell you what you are managing sufficiently and where you need to improve. Our risk management consultant will then work alongside you to further support the strengthening of your physical security.

# Our physical security audit enables you to be confident that you are:

- Meeting your legislative duties of care.
- Following a Plan, Do, Check, Act system to ensure you are continually improving your security culture and performance.

## What does the Physical Security audit cover?

- Perimeter fencing and gates (where applicable).
- A review of potential weaknesses in your buildings security systems.
- Where installed, Access Control and Closed-Circuit Television (CCTV) management.
- Steps to take to assess and mitigate risks of terrorist activity.

## What other support and guidance do we provide?

We can offer you a five-step suggested timescale, giving you better visibility of what you must do right now, what you should do in the coming months, along with what you should plan to budget twelve months onwards.

We aim to publish your Physical Security Audit as soon as we can after the visit and typically within ten working days.

#### Our consultant

Our lead risk management consultant was an Accredited Security Management Specialist (ASMS) from the Security Management Professional Accreditation Board (SMPAB) and has a background working within security from his financial services and military experience.



# **Get in touch**

Call us today on **0333 234 1146**, email us at **riskmanagement@endsleigh.co.uk** or visit our website by scanning the QR code below.





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