

Simply Safety:

Managing risk for tradesmen



Tradesmen – protecting you and your business.

Tradesmen carry out work everywhere: repairing domestic appliances, undertaking building work on houses and commercial properties and supplying their specialist skills to a wide range of other, larger commercial organisations. Self-employed tradesmen often expand their business, employing people and having premises of their own.

But tradesmen must overcome many unique challenges if they are to survive and prosper. They often work in isolation, with limited backup and must identify and manage many risks with minimal support.

The guidance below is intended to help tradesmen manage their work safely, without accident or injury, and ensure that they continue to trade profitably.

Key facts about managing risk

Protect yourself

Tradesmen must be their own safety officer and supervisor, always on the lookout for potentially dangerous situations.

- Assess the risk - before starting any job, a risk assessment should be carried out. Although it is likely that a job will have been done before, perhaps many times, the location will have changed, the specific circumstances may be different and the risks may have altered.
- Adopt safe ways of working - the risk assessment will point to what needs to be done to reduce the risk of an accident.
- Use the proper equipment - use the right tools, whether power tools or purpose designed access equipment such as staging or a cherry picker for working at height.
- Training - this is the vital component. Keep up to date to ensure you can tackle the job in the safest way possible.
- Use the correct personal protective equipment - certain tasks require specialist equipment e.g. when using chainsaws, or potentially hazardous substances. Make sure you have the correct equipment to hand and use it as and when required.

Some of the major hazards for tradesmen are:

- Electricity - both the tradesman's own power tools and the electricity supply at the premises can present a risk of electric shock.
- Chemicals - not all tradesmen will face this risk but substances as diverse as adhesives, cleaning chemicals and sealants may present a risk to health.
- Working at height/falls - a potential risk for many tradesmen and the consequences of a fall can be extremely serious - even from 'low heights' of around a metre.
- Heat - the use of heat, whether welding, cutting metal using a blow torch or soldering, can be a fire risk.

Protect your customer

It is important to make sure that your place of work is safe, whether you are working in commercial premises or at a customer's home. This is especially necessary when working in domestic premises when all manner of additional risks can be encountered.

- Assess the risks - follow the same process used to assess the risk to you to indicate whether there are any risks to customers.
- Safe methods of working - these need to be adopted for your own personal safety and also for the safety of customers or their property.
- Segregation - keeping the customer away from the work area is the best method of protection and should reduce risks to a minimum.

Hazards to consider include:

- Old or other vulnerable persons such as children. They may not fully understand what is going on and may have limited vision or hearing difficulties, or may not be able to follow instructions. This makes them less aware of any dangers.
- Pets - these may be more of a risk to you, perhaps causing you to trip.
- Tools - these can be a magnet for curious children who may not be familiar with sharp cutting edges, such as saws and chisels, or be aware of the power of a modern circular saw.
- Substances - tradesmen will be familiar with the correct method of use and what precautions need to be taken such as the need to wear protective equipment or carrying out certain activities in well ventilated locations. But it is unlikely that customers will know how to use them safely, so it is best to keep them out of sight where possible.
- Openings - holes cut to gain under floor access can literally act as a mantrap for unwary customers. It is not sufficient to tell the customer that you will be cutting holes in the floor and you can not rely on them to tell everyone who may be entering the building. Holes in the floor must be protected, either by securely covering them or placing a barrier around them.

Protect your business/livelihood

Tradesmen need to protect themselves and their business. In fact the tradesman is often the business, since there may be no other workers involved.

- Protect your business against claims - Public Liability cover is essential to guard against situations where it is alleged that you have damaged the customer's property, or caused injury. For many tradesmen, the risk of fire that might damage or destroy customers' homes or business premises is perhaps the greatest risk.
- Protect your income - if an accident prevents a tradesman from working then both the family and business are affected. Personal Accident cover can help to replace some lost income and help tide the tradesman over until they can resume work.
- Motor - it is a legal requirement to take out insurance cover for a van. It may be wise to consider whether tools and equipment that are left in the van overnight are suitably protected and/or insured.
- Employers' Liability Cover - most tradesmen will not need this cover since they do not employ other people. However, if workers are taken on as the business grows or to allow larger contracts to be undertaken, this cover might be necessary.
- Reputation - think about accreditation/membership of a trade body which will reassure potential customers that you are competent.
- Skills and expertise - make sure you are properly trained e.g. Part P competent for work on electricity, CORGI/Capita accreditation for working on gas appliances etc.

Know your limits - don't be tempted to take on work you're not trained or competent to carry out.