



## **HOT PROPERTY**

**Risk Management Guide for Estate Agents**



*Be Life Confident*



## Introducing AXA

### **One of the world's largest insurers**

We are a world leader in financial protection and wealth management. With more than 50 million customers across the globe, AXA is one of the world's largest insurance providers. We have a presence in over 50 countries, yet we pride ourselves on having a real understanding of local issues.

### **Care, support and efficiency – when you need it**

We offer a wide range of insurance and financial products to meet your business and personal needs, and are committed to delivering consistent care, advice and support when you need it.

- We employ 117,000 people worldwide, and are also one of the thirty largest companies of any kind (Fortune magazine's Global 500 for 2003).
- We are one of Europe's largest asset managers. With the expertise of our Investment Managers, we can advise you on investments to provide the returns you want, at a risk you can afford.

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

## Contents

---

• Foreword	4
• Section 1 – Property Protection	5
• Section 2 – Business Interruption	17
• Section 3 – Professional Indemnity	19
• Section 4 – Health and Safety Issues	20
• Section 5 – Contractors and Service Providers	26

The information contained within this document is intended as a general guide only and is not necessarily comprehensive. You should seek appropriate professional advice when devising any risk assessment or management programme. AXA Insurance will not be liable for loss or damages arising, in contract, tort or otherwise, directly or indirectly from the use of or reliance upon any information contained in this document.

## Foreword

*Fire, theft, flood, damage prevention, and the Health Safety and Welfare of employees is important in every type of business and for lots of very good risk management reasons.*

However where there is a work alone element requiring employees to travel and work away from their employer's main location the management of these risks and personal safety takes on a new dimension.

In the business of surveying, leasing, letting and selling domestic/commercial properties there are a number of risks many of which are fairly minor but some are and can be significant with a high risk of injury.

This risk management publication aims to give guidance and best practice in these areas and should be regarded as a useful guide to assessing the risks facing your business.

## Section 1 – Property Protection

*Access to your own office is not just critical for the normal business operations; it is regularly the principle method of generating interest in properties you are attempting to sell. Loss of the high street location can result in reduction in sales enquiries.*

### Fire

---

#### Electrics

Electricity is the second largest cause of fires in industrial and commercial premises in the UK after arson.

- It is essential that a high level of maintenance be provided to electrical installations.
- Fixed electrical installation to be certificated by a NICEIC or ECA registered contractor (normally this would be required at 5 yearly intervals however, test interval could be reduced where the installation is in deteriorating condition). The inspecting engineer stipulates the period between each inspection.
- Adequate 13Amp wall sockets to be provided to ensure that each and every electrical appliance has its own outlet.
- The use of multi-point electrical adaptors is not acceptable – where found, they must be removed from the premises.
- Portable electrical appliances checked in accordance with the Electricity at Work Regulations [1989] by electricians who are members of the NICEIC or ECA.

#### Smoking

Smoking within offices is now being controlled with staff restricted to where they are allowed to smoke or indeed, total ban being imposed by the business owner.

- Smoking should be controlled within the premises for members of staff & customers.
- Staff smoking restrictions need to be clearly defined.
- Where smoking is permitted, it must be restricted to designated areas with ashtrays and metal waste bins, which have sand in the base for the exclusive use of smoking waste.

Procedures should be instigated to clear smoking matter at the end of the day, and where possible remove the waste from the building prior to vacating premises.

### Fire Extinguishing Appliances

- Appropriate fire extinguishing appliances must be provided throughout the premises.
- Portable fire extinguishers require to be provided by a BAFE recognised fire engineering company and be serviced at least annually under a maintenance contract with them.
- Fire extinguishing appliances should be wall-mounted in prominent and accessible positions on fire exit routes, near fire exit doors or near the hazard for which they are provided.
- The normal allocation would be x1, 6 Litre AFFF (or 9l water) & x1, 2kg Carbon Dioxide fire extinguishing appliance for each 250 sq.m of floor space.

It is recommended that the business or business owner introduce a programme of training their staff in the safe use of the portable fire extinguishing appliances at the premises, in accordance with the Fire Precautions (Workplace) Regulations 1997. Assistance in this respect may be obtained from either the firm carrying out the annual maintenance of the extinguishers, or the local Fire Brigades Fire Prevention Officer.

### Fire Alarms

Automatic fire alarm system should be installed throughout the premises in accordance with BS: 5839: Part 1: 1988 (BS: 5839: Part 2: 2002 with effect from July 2003).

Remote, monitored signalling should be provided to an alarm-receiving centre – it might be possible to utilise any existing remote signalling unit already provided for the intruder alarm installations.

Contractors listed to LPS 1014 by the Loss Prevention Certification Board (LPCB) or a BAFE accredited company under the SP203 modular scheme should install and maintain installations.

Installations to be tested weekly with a written record of each test recorded and retained for inspection.

Provision of protection in accordance with the above may result in reduction in policy premium.

## Fire Safety Signs

The Safety Signs Directive, adopted on 24 June 1992 by all European Union Member States, has been implemented in the UK through the Health and Safety (Safety Signs and Signals) Regulations 1996, applying to all workplaces covered under the Health and Safety at Work etc. Act 1974.

It has been agreed by the British enforcing authorities that signs complying with British Standard 5499: Part 1: 1990 are acceptable.

Suitable signage should be provided for fire exit routes, fire doors, fire extinguishing appliances, electrical cupboards, etc.

## Fire Precautions (Workplace) Regulations 1997

The Regulations came into force on 1 December 1997 and implement the general fire safety provisions of the European Framework and Workplace directives and were amended during 1999.

The Regulations apply if you employ staff and a written assessment requires to be completed where there are 5 or more employees. Premises which have had a Fire Certificate issued under the Fire Precautions Act 1971 also require to complete a written assessment following the amendment. To comply with the Regulations you must:

- Assess the fire risks in the workplace (either as part of your general review of health and safety or as a specific exercise).
- Check that a fire can be detected in a reasonable time and that people can be warned.
- Check that people who may be in the building can get out safely.
- Provide reasonable fire fighting equipment.
- Check that those in the building know what to do if there is a fire.
- Check and maintain your fire safety equipment.

If you have already taken sensible and appropriate fire safety measures, little or no further action may be necessary.

AXA Risk Control can provide further advice on completion of a Fire Risk Assessment.

## Water Damage

---

### Roofs

Competent building contractors should inspect building roofs annually, with remedial repairs completed promptly thereafter.

Where possible, flat roof structures should be avoided – this type of structure increases susceptibility to water penetration and reduces the overall security of the premises.

### Gutters

Roof edge guttering & valley gutters should be inspected and cleared of blockage at 6 monthly intervals. The frequency may need to be increased where premises is surrounded with trees and vegetation.

### Drains

It is essential that drains are maintained free from obstruction and free flowing. Where blockages are encountered, professional drain cleaning contractors must be instructed to inspect & clear blockage immediately.

Premises in close proximity to catering establishments such as restaurants and hot food take-aways need to be particularly vigilant as there have been regular incidents of drainage being blocked by poor disposal of deep fat grease deposits.

### Customer Dwellings

Where the agency is responsible for marketing a dwelling which is vacant, it is essential to clarify in writing the responsibility of the agent. Consideration should be given to:

- Responsibility for maintaining adequate level of heating during winter.
- Responsibility for water services.
- Responsibility for instructing repairs in the event of burst water pipes or any other damage.

## Security

---

Estate agents offices provide rich pickings to both the professional and opportunistic criminal.

Obvious targets for criminals are the computer and electronic equipment commonly found in all estate agency offices however, you must also consider the fact that keys to many customers homes will also be held within the premises – something which could be very attractive to your career housebreaker!

### Physical Security – Doors

External doors should be secured using two 5-lever mortice deadlocks conforming to at least BS.3621. These together with matching metal box striking plates to be fitted approximately 375mm from top and bottom of the door(s). Where the doors are outward opening, the hinge stile of the door requires to be strengthened using two hinge bolts fitted approximately 375mm from top and bottom of the door.

Glass panels within entrance doors should be assessed. It is possible to protect these vulnerable areas with removable mesh grilles or metal roller shutters.

Side & rear doors, where vulnerable, should additionally be protected by fitting a single panel of 1.6mm (16 gauge) steel sheet facing externally. The steel sheet to be preferably coach bolted through the door face at 150mm centres (with nuts and bolts spot welded together for greater security), or alternatively secured with clutch head screws of maximum practical length at 100mm centres. The steel sheet to be of sufficient size to be folded around the edges of the door to prevent peeling and where practicable all fixing screws should be concealed when the door is closed.

Side & rear doors can be additionally secured internally by a centrally fitted full width horizontal metal bar of minimum 80mm x 10mm. The supporting brackets to be of metal construction and be secured by either:

Where the premise is located within a high-risk area, or has been subjected to previous attack, then it may be necessary to provide further protection. To prevent the door and its frame being removed from the opening the hinge and lock jambs of the frame must be screwed and plugged to the surrounding brickwork at intervals not exceeding 300mm using suitable proprietary wall plugs and No. 12 or larger countersunk steel woodscrews long enough to ensure that there is not less than 50mm of screw in the brickwork.

**Protection of designated fire doors requires to be agreed with the local Fire Authority prior to work being undertaken.**

### Physical Security – Roller Shutters

Whilst protection of an office frontage is unattractive to estate agency, should persistent glass breakage or forced intrusion occur, the unthinkable might need to be considered.

Where the problem has been with forced entry, it may be possible to have the shutter installed internally & set back from the display window thus allowing customers to view property for sale, but, at the same time providing a barrier to reduce possibility of valuable equipment being removed by the intruder.

Shutters should be manufactured of steel and be either manual or electrically operated.

Where the shutter is manually operated, the shutter should be secured using two security-locking pins, such as the "Shutter guard" lock – each of these locking pins to be positioned as close as possible to the bottom of each side guide channel.

*Where the shutter is electrically operated, the operating controls of the electrically powered roller shutter/shutters to be fitted with a key operated isolation switch. The electrical power to be isolated and the key removed whenever the premises are unattended. The electrically powered operating controls to the roller steel shutter(s) should be secured within a welded steel box housing with detachable or internally hinged steel cover plate all of not less than 6mm thickness. The cover plate to be secured by a heavy-duty close shackle padlock securely bolted or welded to the box housing/cover plate.*

### Physical Security – Windows

Where there are opening sections of windows, it is preferable that the opening sections of windows are screwed or bolted shut permanently except where it is necessary for them to be opened. In such cases these sections must be fitted with key operated locks – where the hinged side or pivot axis is less than 1 metre one lock will be sufficient but if 1 metre or longer then two locks will be required.

Vulnerable windows may require to be protected with steel bars internally. The bars should be 19mm diameter (or square) solid (preferably case hardened) steel bars at not more than 100mm centres, passed through holes in and welded to tie bars of 50mm x 9.50mm flat steel. Tie bars must be provided whenever the bars exceed 450mm in length and must be spaced at intervals not exceeding 450mm when the bars are longer than 900mm.

Bars fitted externally, must be welded to a frame constructed from flat metal with minimum dimensions of 38mm x 6mm which is to be fixed to the brickwork

surrounding the window (not to the window frame) using 76mm x 9.5mm Rawlbolts at intervals not exceeding 300mm all round the opening.

*An alternative to steel bars may be external steel grilles. "Expamet" expanded steel mesh No. 2073F or 2074F, or 2mm (12 gauge) steel mesh at 25mm centres must be welded to a frame constructed from angle iron with minimum dimensions of 38mm x 6mm which must be fixed to the brickwork surrounding the window (not to the window frame) by inserting into "reveals" and fixed to the brickwork using 76mm long x 9.5mm Rawlbolts or 76mm x no. 12 countersunk woodscrews inserted into suitable proprietary wall plugs, at 300mm intervals all round the opening*

### Security Film – Windows

Plastic film can be attached to the inside of the glass, but is mainly used to prevent injury when glass shatters.

Thicker versions of security films are available (in excess of 360 microns) which can delay intruders, but will not defeat a determined attack.

### Retractable Security Grilles – Windows & Doors

Retractable security grilles can be an acceptable alternative to bars, grilles and shutters where aesthetics are important. The grilles should be designed and certified to test standard LPS 1175.

The retractable grilles are manufactured of steel and comprise interlocking lattices, which concertina out to provide a strong barrier protecting both doors and windows. The system would be required to incorporate locking systems to a standard acceptable to AXA Insurance. The grilles can be powder coated to suit internal décor or corporate image.

*The disadvantage of the retractable security grille is that they are installed internally and substantial damage, impinging on trading, can occur by intruders attempting to force entry to premises*

## Intruder Alarms

---

Given time and necessary expertise, determined criminals can breach most physical defences. The important thing then is to ensure that criminals entering your premises have very little time to damage or remove your property.

An intruder alarm backs up good physical security and should signal the presence of intruders in an area monitored by its detection devices.

- Consider the installation of an intruder alarm system if the premises are vulnerable, have suffered previous entries or attempted entries, or contain goods attractive to thieves
- Ensure that the system is installed by a UKAS (United Kingdom Accreditation Service) to EN 45011 or EN 45012 and must also be accredited and operate a Quality Management System in accordance with EN ISO 9000 and that an annual maintenance contract is entered into.
- Provide a remote signalling transmission system to a 24-hour manned alarm-receiving centre to ensure police attendance in the event of the alarm being triggered. Take special care to ensure that false alarms are not generated, as the police will not respond to alarm systems, which cause an unacceptable number of false calls.
- External audible warning devices must be sited at least 3 metres off the ground or out of normal reach. If this cannot be done, then two external sounders must be provided.
- It is essential that intruder alarm installations are designed, maintained and operated correctly. Prior to installing an intruder alarm your insurance company should be contacted and a Risk Survey undertaken. A surveyor will provide guidance on the requirements of the intruder alarm coverage and prepare a specification to allow quotations to be provided by alarm companies.
- On completion of the installation work, it is important that all employees required to set/unset the alarm are provided with training by the alarm engineer – this will assist in reducing possibility of false activations and reduction in Police response.

To assist in the reduction of false activations, the Police in conjunction with the alarm & insurance industry introduced a code of practice. All new intruder alarm installations are required to be in accordance with ACPO Security Systems Policy & BS DD243: 2002. Where Police response levels have been reduced to Level 3, any intruder alarm installations (that meet AXA Insurance standards) should be upgraded to meet BS DD243: 2002.

There are three levels of Police response to Intruder alarm activations to remote signalling systems:

**Level 1**

Immediate

**Level 2**

Response desirable but may be delayed, e.g. due to resource availability.

**Level 3**

No Police attendance, keyholder response only.

It is important that intruder alarm installations retain level 1 response. Installations would be downgraded where:

**Level 1 to Level 2**

Following **2 false calls** passed to Police in a rolling 12-month period (Scotland 4 false calls).

**Level 2 to Level 3**

Following a **total of 5 false calls** passed to Police in a rolling 12-month period (Scotland 7 false calls).

To gain reinstatement after Police Response withdrawal, a system must be free of false calls for 3 months and have been upgraded to incorporate Alarm Confirmation technology (Audio, Sequential or Visual Confirmation).  
*Alarm confirmation is a means by which the Alarm Receiving Centre is able to confirm the presence of an intruder in the premises.*

External audible warning devices must be sited at least 3 metres off the ground or out of normal reach. If this cannot be done, then two external sounders must be provided.

It is essential that intruder alarm installations are designed, maintained and operated correctly.

An AXA surveyor can provide guidance on the requirements of the intruder alarm coverage and prepare a specification to allow quotations to be provided by alarm companies.

On completion of the installation work, it is important that all employees required to set/unset the alarm are provided with training by the alarm engineer – this will assist in reducing possibility of false activations & reduction in Police response.

### Customer Key Security

---

It is essential that keys for clients' houses are correctly managed and secured whilst under the control of the agency.

- Draft & issue company policy as to key security procedures. All employees should be required to complete a short written questionnaire to ensure they understand procedures.
- Keys should be retained within proprietary lockable steel cabinets or safe whenever they are within the office – **storage of keys in employee's desks is not acceptable.**
- Maintain a register, which records the removal and return of keys. It is essential that regular auditing of the register be undertaken to ensure only authorised persons are accessing keys & company procedures are being correctly adhered to.
- Keys must not be given to prospective buyers – keys could easily be quickly copied and utilised in a future burglary.
- Security PIN codes for customers intruder alarms should not be written on address label of key fob/label – alarm codes must be kept separate and located in a secure location at all times.
- Customers should be recommended to change the security PIN number of their intruder alarm on return of keys from estate agent – this reduces problems of agents being implicated should burglary subsequently occur.

## **Electronic Equipment – Away from Premises**

---

Electronic and other theft attractive equipment is regularly more vulnerable to theft or damage whilst away from the premises.

Equipment including laptops, digital cameras & Dictaphones will regularly be removed from premises with basic procedures essential if the smooth operation of the business is not to be affected:

- Always ensure that equipment, left within a vehicle, is out of view & secured within the boot of the vehicle.
- Where you are visiting an area of poor crime reputation, carry only essential equipment.
- Snatch & grab losses are increasing at traffic lights, within congestion or whilst filling vehicle with fuel – keep equipment out of sight and ensure vehicle is locked and secure whenever unattended.
- Consider security marking all electronic equipment to assist with identification and return of property by Police.

## **Money**

---

- If large amounts of cash need to be banked or collected on a regular basis, then the safest method is to empty a recognised cash carrying company.
- If you do undertake your own banking, be especially careful. Remember you are most vulnerable at the start or finish of your journey.
- Choose the right staff for the job.
- Be alert. Look out for suspicious people or vehicles.
- Always use a secure container for carrying cash, but don't draw attention to it.
- Don't be predictable. Vary the times and routes taken. Try and use the busiest roads and walk in the centre of the pavement, towards oncoming traffic.
- Never use public transport.
- If you use a car, try not to use the same one each time. If possible, use a decoy vehicle as well.
- Make sure all vehicles are well maintained. Keep all doors locked and don't make unnecessary stops or leave the vehicle before you reach your destination.
- If you are attacked – surrender the cash. NEVER HAVE A GO.

## CCTV

---

CCTV can be utilised as part of an integrated security system or for the reduction of distraction/shoplifting theft. CCTV is intended to complement physical and electronic security protection and should not be seen as a replacement for these measures.

The following guidance requires to be considered prior to CCTV installation being installed:

- Quotations are obtained from at least three UKAS (United Kingdom Accreditation Service) companies approved for CCTV installations. Consider closely the ongoing costs for system and not only the installation costs. No contract should be signed until specification is agreed with AXA Insurance.
- Consider how the CCTV system is to be monitored and by whom. The recording image of any system is critical if it is intended that it be utilised later for identification purposes. Remote monitoring of systems is now possible where installations can be activated during working hours by pressing a Personal Attack hold up button linked to a remote monitored intruder alarm.
- Consider the use of digital recording rather than traditional video tapes – digital recording provides higher definition images and the technology can assist when searching through recordings of a long time period.
- Consider what areas of premises/external environment require to be covered.
- Ensure that adequate lighting will be provided for both day & night operation.
- Design system to incorporate existing security protections.
- Ensure the system is capable of future expansion.
- Arrange adequate maintenance contract for installation.
- Ensure system cannot be misused or sabotaged by employees.

All CCTV systems require to be require to be Data Protection Act complaint – this can be achieved on-line at [www.dataprotection.gov.uk](http://www.dataprotection.gov.uk) or telephone 01625 545700 to request application form.

## Section 2 – Business Interruption

### **Expect the unexpected**

---

As one of the largest insurers of small businesses in the UK, AXA knows all too well the disasters – driven by issues ranging from crime, fire and flooding, to computer failure and legislation that can affect small businesses. The long-term effect of business disaster can be devastating, despite the short-term protection of insurance – 80% of businesses affected by a major incident either never re-open or close within 18 months.

Success for established businesses then, is as much about protection as growth.

In an uncertain world, this means creating a business with the flexibility to prosper in changing conditions, and strong enough to survive should disaster strike. Even a relatively short interruption to normal business can damage customer relationships and reputation beyond repair – undoing all your good work getting the business off the ground at a stroke.

It is impossible to protect your business from all the incidents that could affect it. But, by implementing a business continuity plan, you can ensure it is equipped to survive them.

### **What is business continuity planning?**

---

Put simply, business continuity planning is about anticipating the crises that could befall your business and planning for them. Business continuity plans identify potential disasters before they arise and set out an organised response to ensure that business interruption and disruption to customers and staff is kept to a minimum. In short, it is about ensuring that a crisis does not become a disaster.

For example, if your business were hit by fire, a business continuity plan would anticipate all its potential effects on the business, its processes, people and customers. It would consider the effect of temporary closure on sales and order fulfillment, and the impact of interrupted operations on cash flow and staff morale. Most importantly, it would look at how the overall incident would impact on different areas of the business.

### **How would business continuity planning benefit my business?**

---

The benefits of business continuity planning are many and varied, but include:

- Business survival – Being prepared for the worst ensures that you can be calm in a crisis and manage both the disaster and the business. You will have all the resources necessary to get the business up and running quickly and minimise impact on customers, staff and reputation.
- Risk management – Business continuity will make your business a safer place to work and contributes to financial stability
- Image – A business that takes business continuity planning seriously will be a much more attractive proposition for bankers, investors, insurers and customers. Taking steps to protect the business from the unexpected denotes serious, professional management and a company with a secure future

### **A model for small businesses**

---

AXA Insurance has developed a time and cost efficient business continuity planning process that offers a viable solution for small businesses. It is designed to make it easy for small businesses to take the first step towards a comprehensive business continuity plan, and includes information on where to go for help, advice and further information.

The AXA model takes a step-by-step approach to business continuity planning. It looks at areas of the business one at a time to help managers ensure that all the necessary procedures, processes and protection are in place. Based on this process, small businesses can quickly create the basis for a business continuity plan that covers every eventuality.

This step-by-step approach is detailed in the free guide, Business4Tomorrow, available from [www.axa4business.co.uk](http://www.axa4business.co.uk).

## Section 3 – Professional Indemnity

*Professional Indemnity insurance is considered an essential safeguard for anyone who offers advice in a professional capacity and is generally considered an “expert” in a particular field.*

PI claims are on the increase and such is the consumer awareness amongst the general population that aggrieved clients will not hesitate to pursue a claim if they feel that they have in any way received a poor or sub standard service. Claims are seldom small, Court awards have risen sharply over the years and it is not uncommon for these to be in the region of tens of thousands of pounds.

The National Association of Estate Agents (NAEA) has made it a compulsory requirement of their membership from January 2003 that all directors, partners and principals hold Professional Indemnity insurance cover. In addition if a company is involved in lettings and property management the NAEA also advise that you purchase into an approved Client Money Protection Scheme (CMPS).

### **How Much Cover is Required?**

---

Only professionals can really accurately assess the amount of cover required which is appropriate to the business activity. Being pragmatic about this it is important that a realistic view is taken of the potential exposure to damages etc.

Under insuring can be as bad as not having insurance at all and help must always be sought from an insurance broker specialising in this area or through the various schemes run by the NAEA.

## Section 4 – Health and Safety Issues

### **Lone Working**

---

Wherever possible employees should not work alone. However for some tasks it would be unusual for an employee (outworker) to be accompanied, so particular care must be taken to identify the risks and properly control them. The risks identified are those that must be particularly considered, with communication and supervision being the most important for lone outworkers.

### **Communication**

---

Regular and reliable communication with the outworker is vital to ensure suitable supervision, support and knowledge of their whereabouts. This can be satisfied by the use of mobile telephones – but accepting that not all areas have suitable signal strength – or by the use of fixed landlines, such as payphones or client's telephones used with a calling card to transfer the cost. In certain circumstances it may be possible to use travelling supervisors to physically check up on the outworkers, however it is unusual for this to be a successful means of ensuring the safety of the outworkers. A particular issue is that the period between visits is likely to reduce the efficiency of this as a means of ensuring the safety of the outworkers.

In addition it is also important to ensure that there is some way of identifying a problem with the outworker, even if they are unable to initiate communication for some reason, such as being injured or unwell. The most useful means of achieving this is by the use of a radio-linked 'lone worker alarm'. These devices can have a variety of features such as movement detectors to detect lack of movement, or tilt detectors to identify a fallen person, and can alert a monitoring station to take predetermined action in the event of an alarm condition. Regular contact via telephone (of some kind) can provide a reasonable level of communication, but can be compromised by a lack of a telephone, by the outworker being incapacitated or by the person undertaking the contact being distracted or otherwise prevented from making contact at suitable intervals. Also the constant interruption of an outworker from their task can reduce their efficiency and cause them to ignore the communications, thus compromising their safety.

Since the outworker will have to deal with any emergencies themselves, it is important that they have adequate means, capability and procedures to do so.

### **Personal Safety of Outworkers**

---

Outworkers are more likely to be subject to personal violence than employees in an employer's premises. As a result it is important that these risks are identified and properly controlled.

Information to raise the awareness of employees to the dangers of personal violence should be given and training in techniques to avoid or deal with aggression or physical attack will be useful to all outworkers.

Remember the personal safety of employees is still the responsibility of the employer, even when they are working away from the main premises

### **Violence and Aggression**

---

When assessing the risks of violence and aggression it is important that employees consider a number of issues:

- Is the access for unauthorised people is easy, unhindered or hidden from a main thoroughfare.
- Does the employee have suitable means of escape to well lit or populated areas.
- Does the layout of the property and the furniture in it cause a hindrance to the person's escape or does it help to protect the worker by hindering an attack.
- If the property is isolated or hidden from general view can others make reasonable contact.
- By what means will an emergency be indicated – such as an emergency call system, panic alarm, lone worker alarm and who will be expected to react to it.
- Does the worker know how to use the means of raising the alarm – such as by the personal alarm or lone worker alarm.
- Is the lighting in the property sufficient to deter assailants – in the working area, in the corridors and in the immediate vicinity outside, such as where cars may be parked.
- Whether there is any object in the immediate vicinity which could be used as a weapon by others.

### **Showing a Property to a Client at an Off-site Location**

---

Part of an estate agents job is making appointments with a client at an off-site location. There are particular personal safety issues that apply in these circumstances.

A risk assessment must be carried out that should lead to specific personal safety procedures to ensure employee safety.

Particular issues include:

- Does the employee know enough about the person they are meeting?
- Can they be sure it is a bona fide business meeting?
- Will anyone in the office know where he or she is going and whom he or she is meeting?

### **Follow Set Procedures Appointments to View Property.**

---

- Always record the name, address and telephone number of any caller in a book that is available to other staff. If the employee is visiting a client directly from their home, there should be a system where they can call into the office and leave the name, address and telephone number of the person visited, a professional call-back system, or a friend or 'buddy' they can ring at an appointed time.
- Redial the telephone number to check its authenticity before leaving to go to an appointment.
- Establish the authenticity of a caller by obtaining as much additional information as possible (e.g. the address of their employer).
- Whenever possible, employees should not give a home telephone number or their home address. This is particularly important if they are working from home.
- It is advisable for all members of staff or their 'buddies' to be aware of a distress code so that any member of staff reporting in by telephone can alert help without compromising their safety.
- When visiting the client's premises, ask the caller to come into the office before going out to a site wherever possible. If this is impossible, report back to the office manager (if possible, using a mobile phone) in front of the client, giving the time of the meeting and the length of the visit. If necessary, ask the client a few details so that their voice can be heard.
- When entering a property, the client should be followed through the front door. You should try to keep between the door and the client, making sure that there is always a means of escape.

- Never accept a lift in a client's car. Trust your instincts, and if you feel in danger you should aim to get away.
- Report in after completion of the visit. If there has been any problem or even a feeling of unease, these facts should be part of the visit report. Many incidents that are handled quite well are unreported, and this can leave the next person in that situation even more at risk.
- All uncomfortable moments or potential difficulties need to be discussed by staff as a training and awareness exercise.
- Management and employees should regularly discuss safety procedures and guidelines. Regular evaluation and updating together, including temporary and part-time staff, can ensure that everyone remains aware of the problems, alert to the reality, ready to avoid a difficult situation and to know what action can be taken in an emergency.
- Consideration should be given to the issue of personal alarms, mobile phones, lone worker alarms and similar, and checks should be carried out to ensure that these work in the appropriate area and are in good working order.

### **Surveying a Property**

---

When surveying a property make sure that you are not placing yourself unnecessarily at risk by entering premise where hazards may not be apparent.

For example:

- Watch out for uneven surfaces, and areas where you could slip or fall.
- Consider carefully the neighbourhood that you are entering, does it have a reputation?
- Do not go to difficult neighbourhoods when it is dark.
- When assessing properties, be aware of dangerous dogs and other family pets which are often territorial in their behaviour.
- Watch out for the general condition of floors, stairs and handrails, these can be poorly maintained and in some cases may even be rotten.
- Consider carefully the general environment and watch out for any discarded hypodermic needles and other sharp objects that could be around.
- Be aware of old and poorly maintained electrical systems, this can lead to electric shocks etc.
- Do not use ladders if you are unaccompanied, ladders must always be in good condition, supported and footed by another person, you must also be trained to erect a ladder correctly so that it is at the right angle.

- Ladders must only be used as an aide to viewing and should not used to facilitate access or to do any work at height.
- Be careful when photographing the outside of a property, you may not be aware of approaching traffic for example, or people in the vicinity may think that you are photographing them and this can attract unwelcome attention.
- Always ask the owners permission to photograph the property before doing so.

### **Asbestos**

---

Asbestos was used extensively in the construction of buildings right up to 1999 and can be present in many forms and types of asbestos. There are three main types of asbestos material as follows:

- White asbestos known as Chrysotile.
- Blue asbestos known as Crocidolite.
- Brown asbestos known as Amosite.

In domestic houses asbestos material is most likely to be white asbestos that is principally to be found in early forms of “artex” decoration, asbestos panels, roof soffats and roof sheeting on external outhouses and garages etc and generally referred to as asbestos cement products.

In older houses of ex local authority stock, asbestos cement sheet material was used as a fire protection between floors, for example in flats and it is likely to be disguised with paint and wallpaper etc.

All asbestos needs to be identified and most local authorities labelled the different areas in houses, however some are only identifiable from the title deeds and other papers associated with the transfer and sale of the property.

- Make sure that you do not disturb dust in any areas when surveying houses or properties, for example loose plasterwork, or artex, and in voids and loft spaces, cellars etc.
- New asbestos regulations relating to the control of asbestos come into effect in May 2004. Although these regulations do not apply to domestic premises they may well affect the public areas of flats i.e. stairwells, halls, landings etc. As a consequence the owner or the person responsible for the upkeep of the property is obliged by law to have an asbestos survey carried out by a competent person or body and maintain a register of any asbestos material and its location.
- When these regulations are in force access to the asbestos register and file may be of assistance when surveying properties.

## Installing Signs

---

The installation of signs advertising properties for sale/lease etc needs to be treated with some caution, most estate agents will contract this element out although managed activities require careful consideration.

The main issues are:

- Small signs and posts that are knocked in by the visiting estate agent require a common sense approach i.e. be aware of underground utilities, these can usually be spotted by drain lids, cable covers access points etc. Always make some general enquires before hammering in stakes to support a sign.
- Be aware that poorly erected signs are easily blown over and may cause injury or damage.
- Be aware of how they are placed and ensure that signs do not obstruct vision, for example mask oncoming traffic or pedestrians when moving vehicles etc.
- Consider your own safety when doing this, be aware of wood splinters from posts, wear gloves, if hammering in signs be careful of hands and eyes, wear eye protection.
- Do not climb ladders or trees etc to place signs at height, if in doubt consider the risks, if it is beyond your personal abilities to do, it may be better to reduce the personal risk by employing a competent contractor to do this.
- Larger signs require planning permission etc and it is advisable to check with the planning officer of the local authority before erecting signs.
- If outsourcing to a contractor to erect signs on your behalf ensure that they have appropriate experience of this type of work, particularly if it involves work at height.
- Take up references relating to previous work carried out.
- Check also that they have conducted appropriate and specific risk assessments and that employees have been properly trained and certified to use/operate any specialist equipment etc.
- If using scaffold access ensure that the contractor is using a competent organisation and that the local authority has given permission for scaffold to be erected in the street.
- Ensure that they have adequate EL/PL insurance cover and that their operations are suitably managed in order to minimise any third party risk.
- Erection of large signs on commercial premises requires both planning permission and access authorisation as mobile cranes and work elevated work platforms may be used for this. Street closures may be required as well as additional insurance cover.

## Section 5 – Contractors and Service Providers

### Managing Contractors

---

The management of contractors carries a number of areas of hazard and risk that can affect the safety and security of a property, here are five points to a successful control strategy.

The extent to which each part is relevant will depend on the degree of risk and the nature of the work to be contracted.

The points are:

- Identification of suitable and competent contractors.
- Identification of hazards within the actual scope of work to be undertaken.
- The review of (health and safety aspects of) and selection of contractors.
- Control of the contractor's activities on the premises, i.e. will there be "hot work".
- Post completion checks of the work undertaken.

It is necessary to ensure that all contractors have a good knowledge of relevant safety standards and a good record of putting them into practice and evidence collated in this respect should be recorded.

Each contractor wishing to enter an 'approved contractor list' must provide a copy of their Safety Policy for review.

Contractors will be required to provide further information on:

- Do the contractors carry suitable and Employers and Public Liability and does this cover provide adequate insurance cover in relation to the work he will undertake.
- Details of responsible persons for health and safety within their organisation.
- Previous contract experiences.
- Proposed safe systems of work.
- Relevant training standards of persons who are to undertake the work.

## Gas and Electrical Contractors

---

Since the privatisation of the Regional Electrical Companies and British Gas there are now numerous contractors who specialise in these particular areas, however there are a few guidelines to be followed when employing them.

### Gas Contractors

All gas contractors require to be CORGI Registered Gas Installers this stands for "The Council for Registered Gas Installers" and is the industry recognised standard.

Registration is now a legal requirement for contractors and self-employed people working on gas fittings or appliances. There are around 44,000 gas installation businesses employing approximately 95,000 gas fitting operatives currently registered.

CORGI works to a tight remit prescribed by the HSE. As well as operating the register of competent gas installers, CORGI:

- Investigates gas safety related complaints from the public.
- Provides members of the public with details of local registered installers.

When employing a contractor you can verify their status by logging on to the CORGI web site at [www.corgi-gas.co.uk](http://www.corgi-gas.co.uk).

### Electrical Contractors

There are similar bodies covering the electrical contractors in the UK however unlike CORGI being a member of one of the certifying bodies is a voluntary requirement, not a mandatory one.

The main approving bodies for electrical contractors are:

- NICEIC, National Inspection Council for Electrical Installation Contracting [www.niceic.org.uk](http://www.niceic.org.uk)
- ECA Electrical Contractors Association [www.eca.co.uk](http://www.eca.co.uk)
- SELECT (Scotland Only). [www.select.org.co.uk](http://www.select.org.co.uk)

Contractors should be registered with at least one of these bodies as this does offer some guarantee over the standards of workmanship being to a particular level of competence.

[www.axa4business.co.uk](http://www.axa4business.co.uk)

[www.axa.co.uk](http://www.axa.co.uk)



**AXA Insurance UK plc**

Registered in England No 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD

A member of the AXA Group of Companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

In order to maintain a quality service, telephone calls may be monitored or recorded.

ACL055R (01/06) (10726)

---

*Be Life Confident*