



Leisure
risk management
bulletin

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Aviva's Specialist Partners





Your guide to managing risks as a leisure business

This risk management bulletin contains helpful advice for the leisure industry – to help protect you and your business.

You'll find information on common risks to your business, including employee accidents, criminal activity and natural disasters like flooding. Plus, if you're keen for more tips and guidance on a particular topic, there are links in each section to further, more detailed information.

We'll help you see how prepared your business is for potential challenges and what next steps might be needed to prevent losses, so you and your customers can concentrate on relaxing.



Health and safety procedures

Many workplace accidents are avoidable – often all it takes to prevent them is the right health and safety policies combined with good housekeeping.

Managing health and safety doesn't have to be complicated, costly or time-consuming. All you need to do is complete some basic tasks to ensure your business complies with the Health and Safety at Work Act 1974 and the Management of Health and Safety at Work Regulations 1999 – the [Health and Safety Executive website](#) can take you through the basics.

Another good place to start is by completing our [self-assessment tool](#) to check the state of your current health and safety procedures. These industry standard templates may also come in useful:

[Health and safety policy template](#)

[Accident reporting form](#)





Kitchen extraction ducts

A large number of commercial fire insurance claims are a result of incidences that start in the kitchen, and with all kinds of leisure businesses relying on food sales, it's never been more important to understand the risks.

Extraction ducting is often the culprit, due to poor cleaning and the fact it may run a significant length before reaching the outside of the building. So it's essential to carry out a fire risk assessment to understand the hazards posed by your commercial kitchen, and check the appropriate controls and procedures are in place.

[How to prevent commercial kitchen fires](#)



Flooding

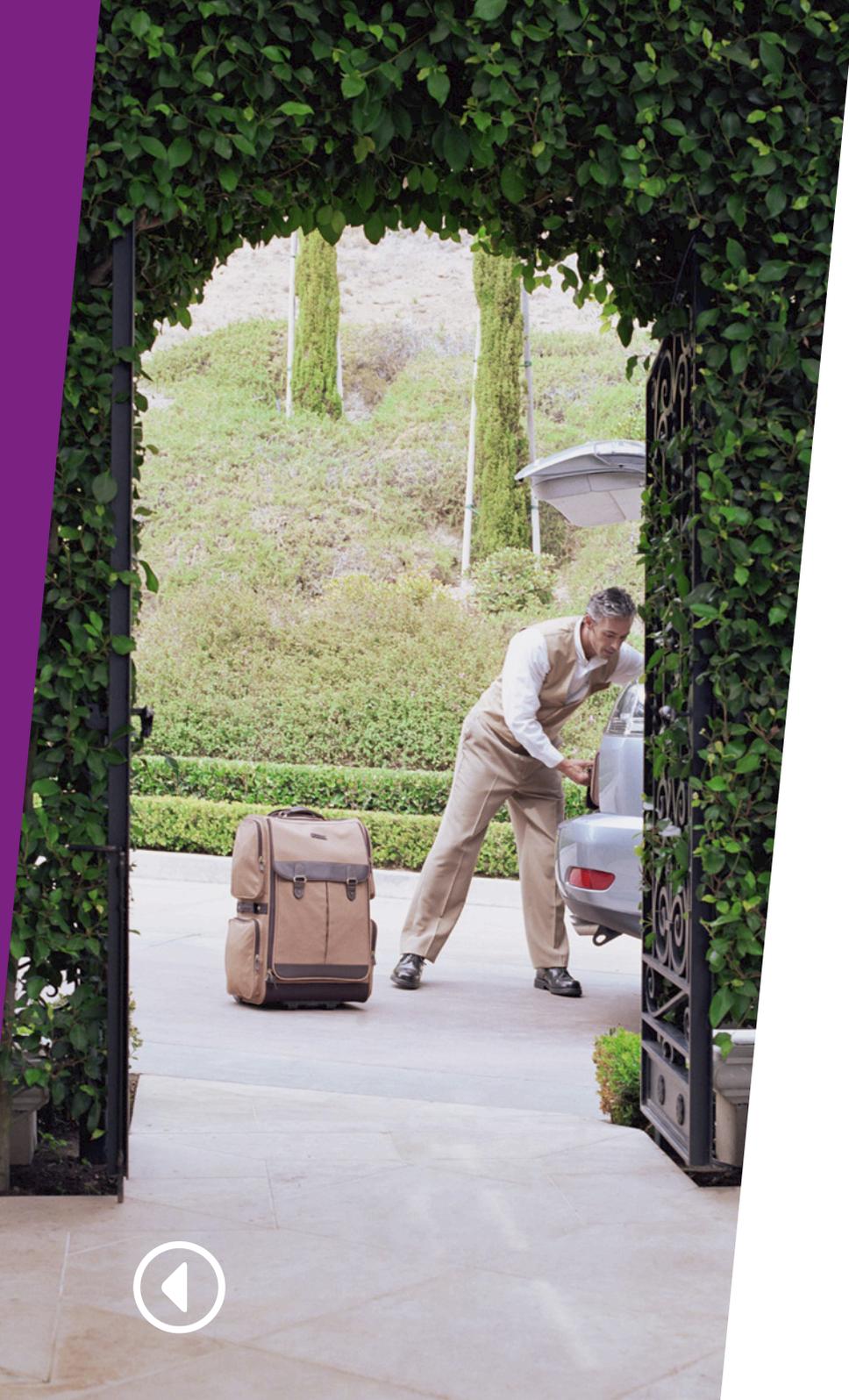
Flooding can cause big problems for your business, from damage to property, stock and equipment, to employees and deliveries left stranded in flood-affected areas.

Too often the consequence is that businesses are unable to supply their customers, and may not recover to pre-loss levels for many months or years – if at all.

It's not always possible to eliminate the risk of flooding altogether, but there are lots of steps you can take to reduce the risks, limit damage and improve your business's recovery time.

[Managing flood risks to your business](#)





Manual handling

Manual handling is one of the most common hazards reported by employees, often resulting in musculoskeletal disorders like repetitive strain injury, joint problems and back pain.

As well as your employees' suffering, injuries can cause big losses for your business. They can lead to long-term sickness and lost productivity, and you'll have to pay for cover staff as well as the wages of the ill employee.

The Health and Safety Executive website covers some of the basics, and our manual handling risk assessment form can help you identify issues before they arise.

[The Health and Safety Executive website](#)
[Manual handling risk](#)



Hazardous substances

Every year thousands of people are made ill by hazardous substances, contracting lung diseases such as asthma and cancer, and skin diseases like dermatitis.

It's your responsibility to assess what risks your employees and customers are exposed to and put safety measures in place – especially if your business uses or stores chemicals.

And don't forget, it's not just the risk of disease. Hazardous substances also increase the risk of fire, explosions and environmental damage.

[More about hazardous substances](#)





Handling cash

Whether it's notes, coins or vouchers, cash is attractive to both opportunistic and organised criminals. So if your business handles cash – which could mean receiving, issuing, counting, transferring, banking or storing it – you'll need to take steps to prevent theft.

It's also essential to protect the welfare of employees who handle cash, as laid out in Section 2(1) of the Health and Safety at Work Act 1974. Every effort should be made to reduce the risk of robbery, and safe workplaces and systems should be provided where cash is handled.

[More about cash security](#)



Security alarms and CCTV

Security alarms and CCTV systems are a proven way to deter, detect and limit criminal activity and unauthorised access to your business premises.

There are lots of different systems available, but whichever you use it's important to check that:

- **it's reliable**
- **it's resilient against interference**
- **it has adequate coverage of at-risk areas**
- **it's monitored in real time**
- **events can be responded to.**

The guides below give more details about the different security measures you might want to consider:

[Intruder alarms](#)

[CCTV systems](#)

And here are some of our specialist partners who can help:

[Secom – alarms and protection systems](#)

[Insafe – key safes](#)

[ATG Access – security posts](#)





Arson

Arson accounts for almost half of all fires attended by the fire and rescue services,* so it should be considered as part of your business's fire strategy.

All fires have the potential to spread, endangering people, equipment, stock and property. And even fires started in remote, outlying areas of your premises have the potential to cause losses, for example, by cutting off roadways used by employees, customers and deliveries.

Here are some key ways you can help reduce the risks:

- **manage external storage and waste materials**
- **identify and strengthen vulnerable areas of your premises, such as vacant buildings, damaged fencing, and insecure doors and windows**
- **carry out regular, targeted inspections**
- **complete our arson risk reduction checklist.**

[Arson loss prevention standard](#)

*Arson Prevention Forum <http://www.stoparsonuk.org/viewPage/?pageId=124>



Training

An induction programme is important because it welcomes new employees into your business, helps them settle into their roles quickly, and ensures they understand company rules and procedures.

Training's not just for new recruits. Your induction programme should be the first step in the ongoing training and development of employees, and those returning from long periods of absence may also need extra support.

You'll need to produce and retain staff training records so they can be used in your defence if there's a claim against your business. And all training programmes need to be regularly reviewed and updated.

[General guide to training](#)

[Induction training](#)

[Suggested content for your induction programme](#)





Slips and trips

Slips and trips are the most common cause of injuries at work,* but they're often easily prevented.

It's important to do everything you can to reduce the risks to your employees and customers, and the best place to start is by understanding what the main causes are. For example:

- **uneven floor surfaces**
- **unsuitable floor coverings**
- **wet floors**
- **changes in floor level**
- **trailing cables**
- **poor lighting**
- **poor housekeeping.**

Our guide below gives you more information about these issues and how to prevent them. Plus there's a checklist which can be tailored to your business to form the basis of your slips and trips risk assessment.

[How to prevent slips, trips and falls](#)

*<http://www.hse.gov.uk/slips/preventing.htm>



Lone working

There are lots of reasons why your employees might need to work alone. Small businesses may only need one person present to serve customers, or you might need cleaners and security staff to work at night when everyone else has gone home.

For most jobs it should be perfectly safe to work alone, but it's important to have a plan in place in case the employee becomes unwell, or if they're doing tasks with a greater risk of injury, such as:

- **working at heights**
- **working in a position where there's potential for violence and confrontation**
- **operating machinery.**

Take a look at the Health and Safety Executive website for more information and advice:

[Health and Safety Executive website](#)





Night and shift work

It's well known that shift and night work disrupts the body's circadian rhythm, which can lead to fatigue and other health issues. And like jet lag, many people find it hard to sleep during daylight hours after a night shift.

This tiredness can lead to injuries and mistakes at work, which can put your employees and customers at risk and mean losses for your business. So just like any other workplace hazard, it's important to have a risk assessment process in place to address problems before they arise.

The Health and Safety Executive have produced [this guide](#) to avoiding fatigue and managing night and shift work within your business.



Inspecting your premises

Housekeeping refers to the range of tasks that every leisure business needs to carry out regularly to keep on running safely and efficiently. From disposing of waste to maintaining your buildings, they're important jobs that need to be carried out to a high standard to avoid the risk of fire and other losses.

Regular self-inspections are the best way to identify potential hazards and keep track of what needs addressing. Our guide below gives you more information, as well as a housekeeping checklist you can tailor to your business:

[Guide to good housekeeping](#)





Solariums

Solariums – also known as sunbeds, sunlamps or tanning beds – are any units that use UV radiation to tan the skin.

There are lots of health risks associated with the use of solariums, for example:

- **the UV radiation increases your risk of developing skin cancer**
- **they can cause eye damage**
- **there can be immediate skin damage, such as sunburn, irritation, redness and swelling**
- **a solarium tan doesn't provide your skin with sun protection, so your skin's still prone to damage when exposed to the sun's natural UV radiation.**

Because there's no such thing as a safe tan, solariums are heavily regulated. So if your leisure business provides them, you'll need to be aware of the Sunbeds (Regulation) Act 2010, which made it illegal for under 18s to use UV tanning equipment.

You can also find more information on solariums and tanning equipment on the Health and Safety Executive website.

[Sunbeds \(Regulation\) Act 2010](#)
[Health and Safety Executive website](#)



Legionnaires' disease

Legionellosis is a collective term for diseases caused by legionella bacteria – the most serious being Legionnaires' disease, a potentially fatal form of pneumonia. Similar but less serious conditions include Pontiac fever and Lochgoilhead fever.

Everyone is susceptible to infection, so you need to be aware if your business puts employees and customers at increased risk of exposure to Legionella. For example, this would be the case if your business has:

- **spa pools**
- **a cooling tower or evaporative condenser**
- **dry/wet cooling systems (sometimes known as hybrid or adiabatic coolers)**
- **hot and cold water systems.**

Take a look at the Health and Safety Executive website for more information on what your responsibilities are and how to manage the risks:

[Health and Safety Executive website](#)





Swimming pools

Whether your business has swimming pools for fun, fitness or therapeutic reasons, you're required to be aware of, and manage, the risks associated with them. And there's lots to consider, like the construction and maintenance of your pools, the admission of bathers, the chemicals used in cleaning, your emergency procedures, and the specific health and safety concerns of any activities you offer.

Fortunately, the number of drownings in UK commercial swimming pools is low compared to open water, but you may also need lifeguards to supervise, permanently or at certain times, depending on what's highlighted in your risk assessment.

The Health and Safety Executive have produced [this guide](#) to managing health and safety for swimming pools.



Help minimise risks with our Specialist Partners

We have a wealth of experience in helping customers protect their business. Not only do we provide insurance, but we provide a vast menu of other products and services to help prevent accidents and losses happening.

As an Aviva policyholder, these products and services are available to you at discounted prices, helping to create and maintain an environment with reduced risk.

From fire to escape of water, security to motor, health and safety to business resilience – all our partners are well established with a pedigree in the risk management sector.

[Have a look at our specialist partner guide today](#)





If you would like more information or assistance with any of these issues,
visit **Aviva Risk Management Solutions** or contact us at **riskadvice@aviva.co.uk**

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