

# Risk News

Issue 17

Raising awareness - lowering risk

March 2002

## Schools under attack from arson

**Arson attacks at school premises are increasingly becoming a very serious problem for schools and their insurers.**

Zurich Municipal estimate that the cost of school arson claims in the UK this year will be £87 million. This compares with £82 million last year and £42 million in the year before.

As a result many insurers are demanding 100%+ increases in property premiums for the forthcoming year.

Any school that has suffered an arson attack will know that the amount of disruption caused by classrooms or other buildings being unavailable for use, and the loss of valuable teaching equipment, adds significantly to the pressures on staff and pupils. It also makes it very difficult to operate the school in a normal manner.

Most arson attacks can be prevented.

By removing combustible material and taking other simple measures (see page 4), the arsonist has no source of fuel.

**From 1 April Norfolk County Council is introducing new insurance conditions to control the risk of arson attacks on all our premises. These are set out on page 4.**



### Special features

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## Comment

Welcome to the latest issue of Risk News.

Our lead article deals with the very serious issue of arson attacks on schools. This costs the insurance industry and the local authorities huge sums of money each year, as well as causing considerable disruption to the managers of the premises involved.

Most arson attacks are caused by young people trespassing in the grounds of premises. If they can't be kept out, then at least by removing sources of fuel, they are prevented from causing serious damage. Simple measures that will prove effective.

Enclosed is a short survey that we would like as many of you as possible to complete. We need your comments on this publication so that we can provide advice and articles that will be of interest and benefit to each of you. If there are other topics that you would like to see, let us know. It will take you very little time to fill in the survey so please let us have your views.

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## Driver assessments

As part of the Corporate Motor policy, our Road Safety Unit is managing the driver assessment programme for all those employees with a leased car. The assessors are Approved Driving Instructors (ADIs). The aim is to ensure that the drivers drive to a safe and competent standard without endangering themselves or other road users. Those assessed as needing training do receive it.

At the time of writing, approximately 600 of our drivers have either taken the assessment, or are booked to take it shortly. Of those who have taken the assessment, around 5% have needed additional training. We expect that everybody can be trained to the required standard.

One person who received extra training had this to say. "Although my driving was assessed as being below standard in certain areas, the ADI did also point out my good points. The training received was explained in a helpful, positive manner and did improve my technique. I took the view that my driving had not been checked since I passed my driving test in 1988 and welcomed the opportunity to have it reviewed. Although the programme was a work related issue, with a young family it is also a life issue. Following the training I believe I am a safer driver and feel noticeably more in control of the vehicle."

A driver who was assessed as satisfactory still found the assessment process a useful experience. "I must admit I was a bit apprehensive about taking another 'driving test'. However, the ADI quickly put me at ease and explained the process to me. After an hours driving I was aware of several points where my driving could be improved to make me a safer driver. Overall I found it a beneficial experience and one which others should not see as something to be feared."

Early indications are that the drivers going through the assessment programme have reduced their accident rate by about 20%.

# Who manages risk?

Continuing our series on managers of risk within Norfolk, we profile James Royston, recently recruited as Corporate Health & Safety Manager.

James joined us in January this year after three years as Team Leader of Nottingham City



Council's Safety Advisors Unit. One of the main differences that he has noticed so far is geographical. The furthest place away in Nottingham was no more than 5 miles from his office, whereas Norfolk can

take a couple of hours to cross from side to side, (especially if you use the A47!).

"Consequently it is likely that the HSE will be concentrating their efforts much more on the high accident areas, such as slips, trips and falls, and manual handling. They will be expecting to see improvements within all organisations to match the national targets.

"Norfolk County Council has developed the 'Differential Risk Model' to assess and rank the risks to differing occupations. From this priority groups are targeted within departmental safety plans to reduce their risk exposure. Alongside this, the County Council has produced a 'Performance Monitoring Procedure' that sets out a series of performance indicators that departments are required to report on annually. Both of these should help us to better ensure that we are tackling the areas with greatest potential for accidents and ill health.

"My role covers three broad aspects.

- ◆ **Identifying** areas of best practice within NCC, so that the whole organisation can benefit from good work that has already been carried out.

- ◆ **Helping** develop consistent frameworks and strategies within which departments are able to manage the risks that affect them.

- ◆ **Ensuring** that NCC achieves a balance between reactive and proactive actions - so that identifying the potential impact of new legislation is as important as learning from accidents.

"Nationally, developments in health and safety are being driven by the DETR and Health and Safety Commission initiative "Revitalising Health and Safety". This sets improvement targets for the UK to reduce numbers of working days lost from work-related injury or ill health by 30% by 2010, and to reduce incidences of fatalities and work related ill health by 10% and 20% respectively by 2010.

"Significant actions for the coming year include a review of the accident reporting system currently in place, linking in with a 'near miss' and work-related ill health reporting system, and also to review health and safety training provision to ensure it is both relevant and accessible to those that need it.

*"There is often too much crisis management and not enough forward planning"*

"Overall I believe health and safety must develop within a coherent long term strategy. There is often too much crisis management and not enough forward planning.

"I was once told that to be a successful H&S manager, you need to avoid being labelled as part of the 'shudder squad'. They're the ones who turn up at an accident and tell people that they 'shudder' done this or they 'shudder' done that!"

# Arson - new insurance terms

From 1 April 2002, new conditions for the County Council's insurance for schools and other premises will apply.

## These are:

- Wheeled bins **must** be secured to prevent them being moved by intruders. This can be by keeping them in a locked compound, or by fixing them to a stake in the ground with chains and padlocks.
- Wheeled bins and skips **must** be sited at least 7 metres away from buildings. Anything less than this must be cleared with the Risk and Insurance section at County Hall.
- All external litter bins **must** be emptied into wheeled bins or other secure containers each night as part of the normal cleaning routine.

**Failure to comply with these conditions may invalidate a subsequent claim.**

## Other recommended measures:

- ◆ Fix close - boarded fencing or wire fences to the bases of mobile classrooms to prevent a build up of litter and other debris underneath them.
- ◆ Regularly sweep up leaves and litter, particularly by entrances to below ground boiler rooms and the bases of external stairwells.
- ◆ Other combustible debris, such as broken wooden furniture, cardboard boxes, waste newspaper collections, etc should be disposed off site quickly. Where they are kept on site, they must be secured against intruders and trespassers.

# Fraud

Information received from the National Anti-Fraud Network has warned that attempted fraud against councils' bank accounts appears to be on the increase.

A person wrote to a school's bank requesting a change of address and that a new cheque book be issued. Both requests were granted, even though the address supplied was in another county. The individual then proceeded to draw a cheque on the account for £9,700.

To help prevent such a fraud occurring against one of our bank accounts we should ensure that best practice guidelines are followed:

- **Contact your bank/banks to request that they closely vet any requests for alterations of account details and requests for funds transfers.**
- **Reconcile your bank accounts on at least a monthly basis. The more frequent the reconciliations, the quicker any fraud or error will be identified.**

## Nigerian scam

A well known and persistent scam is on the go again. You may receive an email or letter from a Nigerian businessman asking you to deposit money in an overseas account, in return for which you are promised more money! This is a scam.

The Nigerian authorities have tried to stop this and have placed several warnings in the national press, but to no avail.

**Be warned. Don't respond or send money – you'll lose it.**

# Guidance for keyholders - responding to alarms

The previous issue of Risk News explained the new changes introduced by the police in relation to how they will respond to intruder alarm activations in the future. The main point is that they are unlikely to respond at all to alarm activations from a 'bells-only system' unless the person reporting the alarm can indicate that it is a genuine incident and not a false alarm.

This raises several issues, including a potential safety issue for anyone who is named as a keyholder and is therefore expected to attend the premises when the alarm goes off.



## Our advice is:

**Recommended** - Establishments should upgrade existing equipment to a system that sends the signal off site to a monitoring station. Keyholders will be notified by the monitoring station or the police and will be expected to attend.

**Acceptable** – If the system cannot signal to a monitoring station, it must be able to alert a keyholder. If this system is used, we recommend that a professional guarding company be used as the keyholder. It will be their responsibility to investigate alarm activations and notify the police.

**Not recommended** – Where the caretaker or another member of staff is designated as the keyholder and is expected to investigate alarm activations on their own. This option endangers keyholders and so should not be used.

Note that if no-one responds to an alarm activation, and it turns out a loss was incurred, the subsequent insurance claim may not be paid.

## General advice

- ◆ The establishment should carry out a risk assessment of their proposed keyholder process and document the results.
- ◆ The establishment or school should check with existing keyholders that they are still willing to attend if the alarm is activated. Employees or others should not be required to attend against their will.
- ◆ Attendees should carry a mobile telephone and a torch. They should notify someone that they are attending and give an indication of when they will return or call again.
- ◆ It is a good idea to set up the first contact telephone number on the mobile as a speed dial number so that only one number needs to be input in the event of an emergency.
- ◆ Where the police are attending, the keyholder should wait for them. If they are not attending, the keyholder should not enter the buildings. Instead they should check the perimeter of the site and report anything suspicious to the police on the mobile. The police are likely to turn up if it seems the activation is genuine.
- ◆ Employees should not put themselves in danger and should never tackle someone on the premises.



# Stress



## Warning signs

Stress gives mental, emotional and physical warning signs. Some indicators to watch for are:

- ◆ Finding it harder to make decisions
- ◆ Losing concentration
- ◆ Becoming forgetful
- ◆ Less tolerant of mistakes by others
- ◆ Taking offence more easily
- ◆ Feeling pessimistic
- ◆ More short tempered
- ◆ Feeling lethargic
- ◆ Unable to relax
- ◆ Muscular aches and pains
- ◆ Increased number of colds and other illnesses
- ◆ Headaches and migraines
- ◆ Increased consumption of alcohol, cigarettes, other substances
- ◆ Disrupted sleep patterns
- ◆ Not eating properly

## What is stress?

Stress is the adverse reaction people have to excessive pressure or other types of demands put upon them.

## Myths and facts

**Work related stress is not a serious problem – Wrong.** According to the HSE as many as 1 in 5 people are suffering from high levels of work related stress. That's around 5 million people. An estimated half a million people report experiencing stress at a level they believe made them ill. The cost to the UK economy is estimated at around 6.7 million working days lost each year, costing society about £4billion.

**Stress is a mental illness – Wrong.** Stress is the natural reaction people have to excessive pressure. While it is not an illness, if it is prolonged or intense, it can lead to mental and physical ill health, such as depression, back pain and heart disease.

**A little bit of stress does you good – Wrong.** Ill health due to work related stress, or conditions ascribed to it, is the second most common type of work related ill health reported.

**Stress only happens to wimps – Wrong.** Anyone can suffer from stress. It all depends on the circumstances we are in at the time. Stress is not a weakness. Preventing it is good for employee health and well-being and good for business.

**All you need to do is go for counselling to stop work related stress – Wrong.** Counselling may help individuals who are suffering from work related stress, but it is unlikely to tackle the source of the problem. Research has found that support at work, particularly from managers for their staff, has a productive effect – front line prevention by the organisation is better than third party cure.

**There's nothing an employer can do to stop work related stress – Wrong.** Norfolk County Council has already committed significant resources and put support mechanisms in place to alleviate stress in the workplace, and continues to deal with this important issue. Details of what is available can be obtained from departmental personnel officers.

# Stress

**Stress claims against employers have leapt due to growing awareness and tougher working conditions, according to a report by the Trades Union Council.**

Nationally, there were 6428 claims for stress in 2000 – the latest figures available – compared with 515 in 1999.

**However, three claims for stress were recently heard in the Court of Appeal and all were turned down.**

The judgements laid down some sensible guidelines, the gist of which is that employers are unlikely to be held liable unless the signs of stress are obvious enough for a reasonable employer to realise something needs to be done, and that no suitable action is then taken. The key criteria are:

**Foreseeability** - Employers are entitled to accept at face value what they are told by employees but if there are contrary signs, they should make other investigations.

**Breach of duty** - This only arises at the point of failure to take suitable action, which in many cases may be shortly after the point when harm becomes foreseeable. The Court will consider the employer's set-up in deciding whether the employer took appropriate action.

They will consider such things as the level of resources, the availability of counselling, the interests of other employees, the (possible) duty to provide the relevant service, and the willingness of the employee to remain in the post.

What must be remembered, however, is that by the time an employee has got to the stage of making a claim, successfully or not, that person is probably no longer with the organisation, and their experience and knowledge has been lost. Additional pressures will have been placed on the person's colleagues and service provision may have suffered.

**Far better to use risk management techniques to identify and control situations before they get out of hand.**

## ***Defences against stress***

Help yourself to create a positive mood, manage your own personal stress and beat the strains of day to day situations.

- ◆ Learn to relax
- ◆ Take time out for play
- ◆ Get plenty of sleep
- ◆ Make time for exercise to keep fit
- ◆ Avoid excessive consumption of alcohol, cigarettes and caffeine
- ◆ Eat sensibly and at normal times of the day
- ◆ Take lunch breaks
- ◆ Take holidays
- ◆ Develop, or at least don't give up, external interests and hobbies
- ◆ Keep a stress diary that looks at the causes of stress, whether you can do anything about it, and possible solutions
- ◆ Plan your time – if you feel in control, you will feel less stressed
- ◆ Don't feel guilty about taking time off
- ◆ Accept what you cannot change
- ◆ Listen to others points of view
- ◆ Try not to take on too much – if you can't carry out an additional task, say so
- ◆ Talk to people – relatives, friends and colleagues can't help unless they know there is a problem.
- ◆ If it's a problem at work, talk to your line manager, union representative or the personnel section.
- ◆ Try to maintain your work/life balance.

# Using volunteers

Many of our establishments and particularly schools use volunteers and parents to assist with various types of building and maintenance works. While this is obviously welcome and encourages participation in the school, there are some items that need to be borne in mind from a risk management point of view.

- ◆ Volunteers are treated as if they are employees for insurance purposes, as long as they are acting under the direction of the school, and the school head has authorised the activity.



This gives them protection against personal liability towards others in the event of damage or injuries being caused through their own negligence. This will include both damage to school property and injuries to third parties. Acts carried

out on behalf of the Friends of the school or the PTA are not covered by NCC insurances.

- ◆ When the activity is taking place there should be a representative from the school present to act in a supervisory capacity. It would be difficult to claim that the volunteers were acting under the school's direction if no-one from the school was present.
- ◆ Risk assessments do need to be carried out and documented beforehand by the school, in the same way as for every other school-related activity.

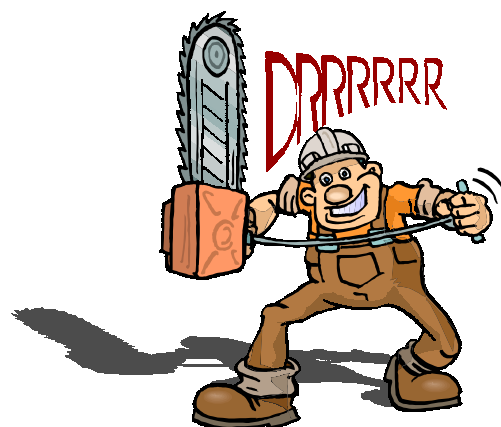
## The Euro

Does the thought of the Euro concern you?

**You may have cause to be worried, but not because of any political reasons.**

It seems the 1 and 2 Euro coins contain nickel at levels 50 times higher than that permitted in jewellery in the EU. Nickel is recognised as a skin irritant and this is causing some people to suffer skin complaints and allergies from handling the coins.

- ◆ If the volunteers are using tools and equipment, the school should supply these. Volunteers should be discouraged from bringing their own tools and equipment onto site, as they may not be fit for the purpose, or they might be dangerous if they have been poorly maintained.
- ◆ Volunteers who injure themselves through their own actions would be unlikely to be able to make an insurance claim against us, but a volunteer who gets injured by using equipment supplied by another volunteer could well have a case.
- ◆ An example could be where parents are helping to decorate a classroom, and one of the parents brings their own ladder. Another parent uses it, falls off and gets injured because it is defective. The injured person could try to make a claim



against the school, and hence the County Council, on the grounds that defective equipment was supplied to undertake the job.

- ◆ If volunteers do bring equipment onto site, it should be checked, at least with a visual inspection, by the supervisor before it is used.

**By following these simple procedures, the risk of something going wrong should be minimised and the activity undertaken with no problems.**



# Protecting portable equipment

We have suffered a few thefts recently where computer equipment or other items have been stolen from employee's vehicles. **Be aware that computer equipment is not insured if it is an unattended vehicle.**

To help protect valuable work equipment, the following guidelines have been developed.

## Vehicles

- Do not leave items on display in an unattended vehicle, even for a short time. Keep all valuables out of sight in the boot.
- If the equipment is large or bulky, the line manager should make an assessment that the vehicle is suitable for carrying the item.
- If high value, consider installing a security container in the boot of the vehicle to protect the items.
- Mobile phones should not be left in vehicles.
- When driving, keep doors locked and do not carry valuables on the front seat.
- Be vigilant and take care where the vehicle is parked.



- Maintain a departmental register for controlling the issue and receipt of laptops or other valuable equipment, and keep a record of serial numbers.
- Always back up information on laptops on a regular basis.
- If the equipment is regarded as critical to the continuity of service provision, risk assessments should be undertaken to determine what specific security measures are required.

## People

- If carrying laptops in public areas, disguise the equipment, perhaps by carrying it inside a plastic bag or something that does not look like a laptop carrying case.
- Treat the items in question as if they were your own property.
- If there is the possibility of violence, or threats are made to make you hand over the item, don't offer any resistance. Instead, concentrate on observing details of the assailant for reporting later to the police.

## Procedures

- Security mark equipment and valuables in an obvious and permanent manner, using a product such as Selectamark.

If you would like this newsletter in large print, audio, Braille, alternative format or in a different language please contact Derek Gorrod on 01603 222989 or 223833 (minicom).

# Playground injuries - sense prevails

In the previous issue of Risk News we reported on the case of *Waters v West Sussex County Council* where a seven year old child at a school was injured when he tried to jump over a low concrete bench in the playground.

The court decided that the school had been negligent in not keeping the play area clear of such obstructions.

The council has since appealed against the decision, won their case and the result was reversed.

Quite sensibly, the higher court decided the bench was considered to be “no more a risk than a low wall or step or any object on to which a child could be expected to step, to go along and to descend from”.

The court did not believe that there should be a general rule that steps must be taken to prevent any risk of injury, however slight. This was an area where children are specifically supposed to be getting some exercise, some fresh air and letting off steam.



## Minibus theft warning

Recently one of our Social Services establishments had a minibus stolen because the driver failed to use the Mul-t-lock immobiliser when the vehicle was left.



As a result, this loss was not insured and the department had to bear the cost. It also had to bear the inconvenience of not being able to

use the vehicle to provide normal services to their clients.

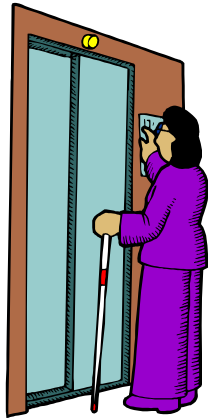
Wherever possible, these immobilisers are fitted to minibuses because they stop the theft of the vehicle. Users are also given a discount on their insurance premiums where they are fitted, **but on condition that the lock is used every time the vehicle is left unattended.**

All drivers are reminded that the lock must be used on every occasion that the vehicle is unattended.

If you are planning to change your vehicle, remember to arrange for the lock to be transferred to the new minibus. This you can do by contacting Surelock Security Locks of Dereham on 01362 698050.

# Dangers from lifts

Following a recent inquest into the death of an 84 year old resident in a dual registered nursing /residential home in Rotherham, the potential dangers of certain types of lifts have been made public.



The resident was independent and mobile and walked with the aid of a stick. On the day in question she was returning from a trip out with another resident and a carer. She was left at the lift doors while the carer went to deal with an emergency, as per normal procedures.

As she attempted to enter the lift, the doors started to close, striking her and knocking her to the ground fracturing her femur. Unfortunately she died 10 days later from a pulmonary embolism, that the pathologist linked directly to the earlier accident.

The lift had a single photoelectric cell or 'magic eye' sensor horizontally located approximately 31 cms from the floor of the lift car. The doors had an opening cycle of 24 seconds.

Breaking the sensor beam with the doors open or as they started to close interrupted the opening and closing cycle until such time as the beam became unobstructed again, when the doors would close.

A door safety edge device was also in operation. This reversed the actions of the doors should they meet an obstruction while closing.

Unfortunately, the late resident walked with such a stoop that as she entered the lift the doors started to close and struck her shoulder before her legs broke the beam. This knocked her off balance and she fell outside the lift onto the landing.

## Risk advice

**NPS are aware of the potential dangers relating to lifts and are currently carrying out inspections of all lifts in their portfolio to ascertain the extent of any problems. Where necessary, suitable modifications will be made to eliminate them.**

**Any premises managers who have particular concerns can contact Tony Burton, Engineering Manager NPS, on 01603 222669.**

**If your premises does not use the services of NPS, you should contact your lift maintenance contractor or insurance inspector.**

## Road deaths

A recent study by the AA into road fatalities in the UK found that there is approximately 1 fatal accident for every 10 million miles driven.

This sounds quite low until you realise that Norfolk County Council employees alone drive between 13 and 14 million miles each year on our business. So far, we are beating the statistics – and we aim to stay ahead.



# Risky business

## Insurance reminder

Many of the council's insurance policies are to be renewed from April 1 and renewal terms have already been issued to LEA non-high schools that insure with us. These are to be returned to the Insurance section at County Hall by 9 March.

If any school has not yet returned their renewal terms, they should do so as soon as possible. If the accepted terms are not returned before April 1, the school will not have any contents insurance, school journey insurance, and possibly motor insurance, in place from that date.

Any questions should be directed to the Insurance section on 01603 222839.

## Card fraud still rising

Card fraud in the UK increased by 50% to a record £374m in the 12 months to the end of August, according to the Association for Payment Clearing Services (APACS).

The most common method of fraud is skimming, where the magnetic strip on a credit or debit card is copied by swiping it through a hand held card reader and used to make fake cards. Protecting your

cards by always keeping them in your possession or at least in sight, can help prevent this. However, sometimes this is not always possible.

To counter the rising fraud, smart chip cards are being introduced that contain a microchip that cannot be copied easily or cheaply. By 2004, PIN numbers are planned to be introduced, to replace signatures whenever the customer uses the card. These are common in the US where the customer swipes their own card and then puts in the PIN number themselves. This is similar to using a cashpoint machine. In this way, the card is never physically handed over to a third party reducing the opportunity for fraud.

## Who has keys to your premises?

Some of our schools are allowing hirers to have keys to our premises. This practice is not recommended as the only people who ought to have keys are employees of the County Council. Anyone else who wants to use the premises should have the property unlocked for them and then re-locked when they leave.

If a break in or theft occurs because a hirer failed to secure the premises when they left, there is no insurance cover for that loss. The establishment will either



have to bear the loss themselves or claim from the hirer by proving they were negligent.

Anyone who is not sure where their keys are, or who thinks some of their hirers do have keys, should carry out a key audit.

This involves asking everyone to bring their keys back to the school and then re-issuing them to just those people who actually need them. A register should be kept so that the location of each key is known and can be accounted for if necessary.

## And finally . . .

The grand opening of a national plumbers and pipe fitters union hotel has had to be put back due to a burst pipe, according to Corporate Insurance and Risk.

The union, with more than 300,000 member plumbers in the US, hoped the hotel would open in January. However the date was put back when a leak left the hotel's second and third floor conference rooms sodden.