

# Risk News

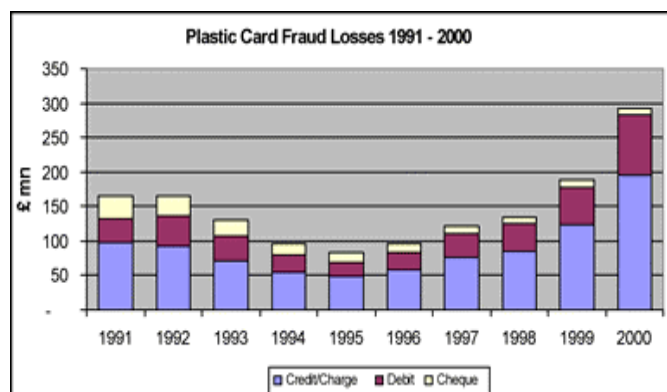
Issue 19

Raising awareness - lowering risk

September 2002

## Who can you trust?

**Fraud in all its forms, is a massive business. Home Office research has estimated that the annual cost in the UK from frauds and scams is £14bn. According to the Serious Fraud Office these losses are seventeen times greater than those from burglaries, and cost each person in Britain £250 a year.**



To make matters worse, fraud is not one of the government's national policing priorities. Therefore to prevent becoming a victim, you have to be vigilant, look after your own interests and take suitable precautions. You also need to be aware of the possible ways that people will try to take advantage and part you from your money. Pages 4 and 5 of this issue set out a few of the examples.

Local authorities and especially schools are often targeted by fraudsters or rogue traders. It is estimated that frauds cost local authorities over £100m each year.

One current example aimed at schools is:

'Several schools have received phone calls from people claiming to be parents requesting a faxed copy of their OFSTED report. The callers usually have an American accent and will not leave a contact phone number or address.

The number quoted has been checked out with Directory Enquiries and found to be a premium rate line. As OFSTED reports can be in the region of 50 pages these can be expensive faxes to send!

Any approach to fax lengthy documents should be treated with caution, unless you are sure of the number and recipient.

### Special features

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# Comment

Welcome to the latest issue of Risk News.

This issue is a bit shorter than usual because we are also promoting the Health and Safety Week - see the separate insert. This is a Europe-wide event starting on 14 October with the main theme of 'working on stress'. This means the risks associated with stress, violence and bullying. Norfolk has extended the content of the Week to include other key issues relating to safety and wellbeing at work.

Organised by the Central Safety team in Corporate Personnel, the Week is well worth supporting and will benefit those people who get involved. Have a look through the events and join in.

The other key topic featured in this issue is fraud. This is a huge area of loss to individuals and businesses in the UK. It is also very common and most people will have been the victim of some fraud or scam at some point in their life. Our advice is to keep your wits about you, and remember that you don't usually get something for nothing.

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# Tree risks

A recent incident at Neatherd High School has once more highlighted the risks of having trees on our premises. In this case a large beech tree was blown over during high winds. Fortunately no one was injured as the site was unoccupied at the time. The tree landed directly on the school kitchen area. The damage was so extensive that the building has had to be demolished. The cost of the loss will be in the region of £85,000. The cost of cutting up the tree and having it removed was almost £6,000 alone!

This particular tree was diseased with honey fungus, a common but fatal disease in beech trees that attacks the roots and inside of the tree. The tree had been inspected two years before but the disease had not been identified.



Over the past few years we have had other similar incidents. There have also been cases of diseased branches falling from trees on to roads, footpaths and playground areas.

## What can you do?

It is essential that all trees on your property that may be a hazard are inspected every 6 months. This should check the general condition of the tree as well as looking for any fungal growths, dead areas or other signs of distress. Remedial works can then be carried out if needed. If you have any concerns you should contact the Grounds Maintenance division of Norfolk County Services Ltd, or a suitably qualified tree surgeon.

***N.B. many types of trees lose their leaves in autumn - this is normal - do not be alarmed(!)***

# Who manages risk?

Continuing our series on managers of risk within Norfolk, we profile Diane Mortimer, recently recruited as Business Continuity Development Officer.



Diane joined us in June this year after 9 years at South Norfolk District Council and a period as a consultant at Norwich Union.

At SNDC her interest in business continuity began when she was evacuated from the main office building as a result of a false fire alarm. She realised that if the fire had been real and serious, the

council had no plans for how to cope or manage to continue providing services.

After convincing her managers of the need, she wrote and developed the business continuity plans for the council. A member of the Business Continuity Institute, she is now at NCC to carry out a similar role.

"I firmly believe that Business Continuity Planning (BCP) is vital for any business, not just a local authority. As far as NCC is concerned, the public pay for services, in advance, and are entitled to expect those services to be provided. We don't give refunds and so we ought to ensure that we can continue to deliver services to the people of Norfolk wherever and whenever possible.

"Many of our services relate to people's safety or well-being. Others have to be provided by law.

"Disasters do happen. When they do or a crisis arises, we need a strategy and plan already in place that will enable staff to continue to serve the public while also dealing with the issue. BCP buys you time, and avoids costly errors being made in the heat of the moment.

"BCP can enhance the image of NCC if implemented properly.

"In the media's eyes, when a disaster occurs they want to know who was to blame and what will be done to put it right. If we can show we are in control of the situation, and know how we will recover with the minimum of disruption, this will reassure the public and very importantly, our own employees."

Diane can be contacted at [diane.mortimer.cex@norfolk.gov.uk](mailto:diane.mortimer.cex@norfolk.gov.uk) or on ext 4404 at County Hall.

In the article below, she explains what BCP is and how she intends to implement it within the County Council. Regular updates on her progress will be in future issues of Risk News.

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## Business continuity planning

### What is BCP?

It is a strategy consisting of contingency plans for each of the services that NCC provides, that will enable us to continue to serve the public while dealing with a crisis. These will normally be events such as a major flood, fire, fuel crisis, loss of IT or power, or an environmental issue that prevents a key building from being occupied. Across business the loss of communications is seen to be the number one business continuity risk.

(cont'd on page7)

# Frauds and scams

## Who do you think you are?

**A casually dressed man rummages through a dustbin outside a house in a smart street. He claims he is looking for his car keys that his son dropped in the bin – but is he? He could be an example of the latest crime that is fast increasing across the country.**

'Bin raiding' has arrived. This is not an international terrorist but the latest form of fraud.

Criminals collect personal and financial details about people. Credit card numbers, signatures, utility bills, addresses, post codes or telephone numbers can all be used to set up false identities. This enables fraudsters to open bank accounts, obtain cheque books, credit cards, raise loans, buy goods, etc. ***All in your name.***



Apart from you losing money, the real headache comes when you try to get your identity back. How do you prove who you are?

A recent study in Nottingham established that:

- ❑ Just 14% of domestic bins contained no information of interest to criminals.
- ❑ 72% contained the full name and address of at least one member of the household.
- ❑ 20% of bins contained a bank account number or sort code that could be related to a named person.
- ❑ Nearly 25% of bins contained a full credit card number, expiry date and signature.
- ❑ Only 8% of householders throwing away paperwork containing a full credit card number had attempted to destroy it – and only 1% had succeeded.
- ❑ Nearly one in six bins contained a whole utility bill.

## Prevention

'Binbag gold' as it is known, consists of any paperwork carrying personal or financial details, or a signature. It may be rubbish to you but it can have real value to others.

- ❑ Always rip up, shred or burn the documents.
- ❑ Never put personal documents in a recycling bin.
- ❑ If you move house, redirect your mail from day 1.
- ❑ Check bank accounts and credit card statements promptly to find unfamiliar transactions.
- ❑ Don't leave credit card receipts in public bins at supermarkets, petrol stations, etc.

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).

**IN  
TRAN**  
communication for all



# Frauds and scams

## Internet fraud

Fraudsters are moving with the times, with many now using e-mail to cheat innocent web surfers of their hard earned cash, according to a recent study by the National Consumer League.

“Consumers should be very suspicious of anyone who promises them easy money, incredibly cheap prices or ‘free’ services that may have hidden costs” say the NCL.

The top frauds reported last year were:

- ◆ Bogus online auctions, where items purchased are not delivered.
- ◆ Deliberate misrepresentation or non-delivery of items purchased on-line.
- ◆ Nigerian money offers.
- ◆ Deliberate misrepresentation or non-delivery of computer equipment or software purchased on-line.
- ◆ Internet access scams, where bogus providers charge for services that were not ordered or received.
- ◆ Credit card or phone charges for services that were not ordered or stated as “free”.
- ◆ Work-at-home schemes promising wildly exaggerated sales and profits.
- ◆ Advance fee loans, where fees are paid up front for loans that never materialise.
- ◆ Phoney offers of cheap-rate credit card deals, on payment of an up-front fee.

## Premium rate scam

A smartly dressed woman knocks at your door. Her car has broken down and she needs to contact her husband to get him to come to her aid. Can she use your phone?

She then eventually gets through to her husband at work after holding on the phone for a couple of minutes and then puts the phone down, thanking you for your assistance.

Unfortunately, she has rung her own premium rate phone line costing £50 a minute!

The conversation she has had with her ‘husband’ is actually with a pre-recorded message at the other end of the line to give you the impression that the call is genuine. After five minutes, she has cost you £250.

## More West African frauds

E-mails are being received advising individuals that they have been named as a beneficiary in a will. In order to receive the sum bequeathed to them, individuals are asked to send a photocopy of some form of proof of identity, driving licence, passport, ID card etc.

Apparently, visitors from Nigeria, etc. are required to provide details of a sponsor before they are permitted to enter Great Britain. They need the name, address, photograph of the sponsor whom they will be staying during their visit. The forms of identification requested in the letter are sold on to people wishing to get into this country. Once in the country, the visitors ‘disappear’.

## Requests for bank account details

Requests for bank account details are about again. The requests are usually in the form of unsolicited faxes and emails, either advising that you have won or been bequeathed monies. You are asked to supply your bank account details in order to receive the funds.

Be warned, this is a scam, you won’t receive any money, and you will have given your account details to be fraudulently misused.

**But not every fraudster is cunning and devious. Police in Wichita, Kansas arrested a 22 year old man at an airport hotel after he tried to pass two counterfeit \$16 bills.**

# School surveys start

Norfolk County Council has begun a major programme of security risk assessments at each of the schools that we insure. The assessments are being carried out by our external property insurers, Zurich Municipal, and started last term.

Our aim is to assess each school for the risks of fire, security and visitor controls. Each school will receive a report setting out areas of strength and weakness and recommendations for improvements. This will enable the schools to draw up plans for reducing their own risks. The findings will also allow us to rank schools against each other and charge insurance premiums that reflect the risks of each site.

So far we have surveyed all the schools in the Gt. Yarmouth area and will extend the work across the rest of the county during the current school year. Although each school is different, several common risks are already clear. These are:

- ◆ Boiler rooms and electrical switchgear cupboards are often being used for the storage of combustible materials.
- ◆ Some schools **still** have not secured wheelie bins away from buildings. This is an insurance condition.
- ◆ Quite a few schools are not security marking their computers and other valuables in a permanent and obvious way. We recommend Selectamark, an ESPO product.
- ◆ Fire alarms are not always tested weekly.
- ◆ Very few staff are being trained in how to use fire extinguishers.
- ◆ Fire safety risk assessments are not often being carried out. This is a requirement of the Fire Precautions (Workplace) Regulations.
- ◆ Kitchen extraction units need to be cleaned on a regular basis.

## Plant care



There is a **statutory** requirement that certain types of engineering systems must be inspected on a regular basis by an independent competent person - usually every 12 months.

In general, the requirements apply to pressured vessels and lifting equipment, such as:

- Motor vehicle lifts
- Hydraulic jacks, ramps
- Lifts for people or goods
- Lifting equipment including hoists, pulleys, drama/lighting gantries, etc
- Air receivers / compressors
- Boilers (those with pressurised heating systems)
- Pressure cookers
- Steam sterilising units / autoclaves
- Miniature steam engines

Most of these systems will also require a 'Written Scheme of Examination' to be produced by a competent person. This must then be held on site. Failure to comply could lead to a HSE prosecution. If you don't inspect, defects may go un-noticed until it is too late when the equipment fails and someone gets injured.

If you believe you may not be complying with the regulations, you should contact your Health and Safety Advisor. If you have any other questions about engineering risks please contact Gerry Baker or his team in the Risk and Insurance Section on ext 4416.

# School trips

**A few recent incidents where children have been tragically injured or killed on school trips has led to these activities becoming very high profile.**

To help our schools run their trips safely, Norfolk LEA will be issuing their own new guidelines later this month for managing educational visits. These will follow the latest advice from central government and will apply to all schools where the LEA is the employer. Other schools, such as foundation or VA are strongly advised to adopt the new guidelines.

The main points will include:

- Every school will nominate an 'Education Visits Co-ordinator' (EVC). This person will be a senior experienced member of staff who will co-ordinate, but not necessarily run, all the schools trips.
- The LEA will approve certain types of visits and journeys. These include residential, trips abroad, overnight stays and hazardous/adventurous activities. The head or the board of governors will formally approve other trips.



- Guidance will be given on risk assessments.
- The LEA will provide training and support to EVCs, head teachers and governors relating to their responsibilities and duties.

The aim is not to increase the bureaucracy but to make the trips safer for pupils. By documenting risk assessments and training the relevant people, potential problems can be avoided at the planning stage. Parents can be reassured and employers health and safety responsibilities can be covered.

Martin Radmore, the LEA's Outdoor Education Advisor, has produced the guidance, with input from other parts of the authority. He can be contacted on 01603 433276 or [martin.radmore.edu@norfolk.gov.uk](mailto:martin.radmore.edu@norfolk.gov.uk)

**BCP** (cont'd from  
page 3)

It must be remembered, however, that not all threats to service delivery can be neatly categorised into one of the above. While specific risks will have specific plans, all planning should be as generic as possible so that it can be adapted to the particular situation at hand.

**A management strategy is being prepared that will document initial actions to take in the event of an incident.** Crisis Management and Business Recovery teams are being identified so that there will be a clearly defined structure for handling incidents. The strategy is a priority so that should we be faced with a crisis before the plan is complete, there will be a structure to work to in the initial stages.

**Awareness needs to be raised.** BCP is not 'sexy' - it is, however, important. Employees will be made aware of what is planned, what is happening, and what their role would be in the event of an incident. This will provide reassurance that we have the capability and knowledge to be able to deal with an incident as efficiently as possible, with the minimum of disruption.

**Pull together a business continuity team.** This will include all departments who will work together to develop plans for both individual departments and County Hall. This will be followed by plans for other NCC premises.

# Risky business

## False fire alarms

**Does your school suffer from students setting off the fire alarm?**

Deliberate false alarms - usually caused by students hitting the 'break glass' panels, cause disruption and waste Fire Service time. A couple of our schools have responded by switching the fire alarm off - this dangerous practice is not recommended. A better approach is to use deterrent equipment such as a "stopper".

Safety Technology International (tel 0800 085 1678) supply transparent covers with built-in sounders for fire alarm points. These are easy to open when needed but if they are opened at other times, the noise alerts staff to the tampering before the alarm is set off.

## Hiring minibuses

**Do you hire minibuses through ESPO or commercial businesses? Do you know when you are insured?**

Hiring minibuses or other vehicles through official NCC sources does not automatically mean that you have motor insurance, even if you already insure one of your vehicles through the County Council. All temporary hires must be notified to the insurance section at County Hall on ext

2839, so that insurance can be arranged. If you don't tell us, you may have serious problems in the event of an accident. Drivers can also face prosecutions.

## All fall down

A recent case against Brighton District Council shows how many separate failures can lead to injuries.

A contractor had to perform maintenance work in a school loft. His employers failed to give him a long enough ladder. He also needed to lift awkward equipment into the loft. The school had a purpose built ladder and they told the contractor it was safe to use. It was in fact defective. A safety audit nine months earlier at the school had found unsafe ladders and advised them to set up a system of checks. They hadn't.

The contractor was injured when the ladder collapsed. He had failed to arrange for his workmate to foot the ladder.

The school was partly liable because they should have identified the defective ladder and repaired it or taken it out of use.

The contractor's employers were partly liable for failing to provide a suitable ladder or training. They had also failed to carry out a risk assessment under the Manual Handling regulations.



The contractor was partly liable himself for not taking care of his own safety.

## Costly failure

A teacher in Newham has been awarded £190,000 following an attack by a dangerous teenager at a special school. The 14 year old boy approached her from behind, put his hands over her face and dug his nails in. The teacher recovered physically, but now suffers severe post-traumatic stress.

The assailant had been statemented at the age of 3 and was known by other teachers to be deliberately violent.

The authority was negligent because they failed to inform the boy's escort who brought him to school that he should have a full form of restraint so he could not break free.

## And finally . . .

A bus carrying five passengers was hit by a car in St Louis, USA. By the time the police arrived, however, fourteen more passengers had boarded the bus and were complaining of whiplash injuries and back pain!