

# RISK News

Issue 42

April 2010

## Norwich named as 'fraud hotspot'

**Norwich has been named as a card fraud hotspot with almost 40,000 people living in the city believed to have fallen victim to cons, new figures have revealed.**

According to the annual Card Fraud Index, compiled by card protection company CPP, 30pc of people quizzed in Norwich have fallen victim to scams, including online fraud and card cloning, at least once in their lifetime.



The survey places the city as the third worst for this type of fraud in the country and claims that card crime in the area has increased by 11pc over the last two years.

On average people questioned in Norwich lost more than £710 to fraudulent transactions, with one in seven victims reporting losses of over £1,000. Nearly a quarter of victims questioned said they had no idea how their card details fell into criminal hands.

As the firm's card fraud expert says, "When out and about never let your card out of your sight. It's also really important to check your bank statements regularly and thoroughly so you can spot any suspicious transactions. These are simple steps that are very effective in the fight against fraud. If something unusual does appear on your statement, make sure you contact your bank or card protection company straight away."

She also warned of an emerging scam in which criminals take over the running of another person's bank account - usually by changing the address details and then requesting a new card and genuine PIN number. This accounts for half of the fraud cases handled by CPP.

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Produced by the Risk Management section of Corporate Finance

## Comment

Welcome to the latest version of Risk News.

As we emerge from the depths of winter, thoughts turn to being more active and exercise. Ever fancied trying a new sport or taking up one you used to do? Well Active Norfolk is running a campaign called Get Back Into . . . that will enable you to do just that. With the way the future is looking, you might just need something to relieve the tensions and stresses!

We also feature articles about carbon management and the new trading scheme. Not only is carbon reduction important for the environment, but failure to do anything now carries high costs. With our electricity costs around £16m each year, serious reductions will produce significant savings and help save jobs.

As ever, if you have any ideas for future articles, awareness raising activities or would like to contribute, please contact us.

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## Insurance cover and certificates

**Do you ever want to know what is covered by our insurance policies or need details of your insurance certificates?**

Well now you don't need to ring us up anymore. Instead all this information is available on the Risk and Insurance website, including certificates that can be printed off as needed.



Go to [policy wordings](#) for the details of what is insured or [certificates](#) for the actual certificates. If you get a request from a third party for proof of public liability or employer's liability insurance just print off the certificate and send it to them.

If you have any specific insurance questions that are not covered on the website call Risk and Insurance on 01603 224375 or email [insurance@norfolk.gov.uk](mailto:insurance@norfolk.gov.uk)

If you need this newsletter in large print, audio, Braille, alternative format or in a different language please contact us on 0344 800 8020 or 0344 800 8011 (textphone) and we will do our best to help.

**IN TRAN**  
communication for all

# Rotherham council and contractor fined after employee killed

**Rotherham Council was recently fined £75,000 after an employee was killed by a reversing truck.**

Gordon Duffield, a council employee, was working on a council road surfacing operation. He was knocked down by an eight-wheeled tipper wagon operated by the contractor Brocklebank & Company (Demolition) Ltd as it delivered asphalt to a site on 4 May 2007.

Rotherham Metropolitan Borough Council was fined £75,000 and ordered to pay £18,350 costs in relation to the incident after pleading guilty to a section 2(1) breach of the Health and Safety at Work Act 1974 at Doncaster Crown Court.



The contractor also pleaded guilty to a breach of section 3(1) of the same legislation, and was fined £30,000 and ordered to pay £12,000 costs.

After the hearing, HSE Principal Inspector John Rowe said:

- **“Mr Duffield’s death demonstrates all too clearly the need for the movement of workplace vehicles to be carefully managed so that employees and other pedestrians are not put at risk.**
- **The council had a duty to protect their employee. Yet, vehicle movements at the site were uncontrolled despite the fact that tipper wagons had to reverse the length of the site.**
- **No one was designated to direct the movement and unloading of the lorry. The council was also aware that the worker was partially deaf as a result of exposure to noise at work - but had made no assessment of his suitability to continue as a road worker.**
- **Similarly, the contractor failed to take all reasonably practicable steps to protect those at the site from the risk of being hit by a reversing vehicle. In particular, instructions for the driver to do a 360 degree check were not communicated nor was CCTV fitted to eliminate the blind spot at the rear of the vehicle.”**

In the event of a civil claim being made this would probably be far more than the fines and costs already imposed.

## Comment

All NCC sites or operations that involve people and vehicles should take note of the findings of this case and if necessary review their current risk assessments and practices to ensure we continue to operate safe procedures at all times.

# Corporate Games

***Fancy the chance to get active and compete in a range of sporting challenges against teams from other local businesses?***

If so, register your team to take part in Norfolk's Corporate Games! An entry of 5 people per team is required. The Games will take place on Friday 18 June at the UEA Sportspark in Norwich, from 10am to 6pm. If you are one of the first 10 teams to enter, the NCC Well-Being Team will fully fund your £50 entry fee! This is inclusive of all activities, equipment, and a free T-shirt! To register your team, please visit [www.activenorfolk.org/corporate](http://www.activenorfolk.org/corporate) or email [info@activenorfolk.org](mailto:info@activenorfolk.org) if you have any queries.



## Get Back Into...Sport!

**Whether you want to 'Get Back Into...' a sport you used to play, try a new sport or activity or generally become more active, 'Get Back Into...' is offering you this chance.**

Active Norfolk has set up programmes around Norfolk aimed at getting more adults back into sport. Sessions are relaxed, fun, led by experienced coaches/instructors and are a gentle introduction back into the sport or activity. Forthcoming sessions include:

**Basketball** - Long Stratton Leisure Centre, Tuesdays 6.30pm-7.30pm starting 27 April for 8 weeks. £3 per week, or £20 for course in advance

**Bowls** - Acle Bowls Club, Acle Recreation Centre Sundays 10am-12pm starting 2 May for 8 weeks. £3 per week, or £20 for course in advance.



**Fencing** - Sprowston High School, Tuesdays 7pm-8pm starting 27 April for 8 weeks. £3 per week, or £20 for course in advance.

**Golf** - Barnham Broom Golf Club, Tuesdays 6.30pm-7.30pm starting 27 April for 8 weeks. £28 for course.



**Golf** - Eaton Golf Club, Fridays 10am-11am starting 30 April for 6 weeks. £21 for course

**Squash** - Barnham Broom Golf Club, Saturdays with 40min sessions running from 9.20am – 12pm starting 1 May for 8 weeks. £3 per week, or £20 for course in advance.



For more information, as well as details of lots more courses and to book your place please visit [www.activenorfolk.org/getbackinto](http://www.activenorfolk.org/getbackinto) or call Shelley on 01603 697024.



# Corporate manslaughter – update

Cotswold Geotechnical Holdings is the first firm to be prosecuted under the new Corporate Manslaughter Act. They are accused of the death of a 27-year-old geologist, who died in September 2008 when a trench collapsed on him while he was collecting soil samples at a housing development.



The Director is also facing a charge of gross negligence manslaughter and the company also faces a charge under the Health and Safety at Work Act 1974. The director faces charges as an individual and on behalf of the company and could face life imprisonment if found guilty. His company could face an unlimited fine. The trial is expected to start later in the summer.

The offence of Corporate Manslaughter is relatively new and is concerned with corporate liability. Penalties include unlimited fines, remedial orders and publicity orders. The Sentencing Guidelines Council has stated that fines will rarely be less than £500,000.

Prior to the Act there were few successful prosecutions due to the difficulty in linking a company's guilt to one senior individual, particularly within large organisations. The new Act reflects the reality of decision making in large organisations, considering wider corporate arrangements, collective actions and failings by Senior Management.

## Guidance for you

While there are no new duties or obligations under this Act, it is specifically linked to existing safety requirements. Norfolk County Council health and safety guidance, training and safety competencies are included in the appraisal process. They are designed to assist managers and employees contribute towards meeting safety requirements and developing a positive safety culture.



There are a variety of health and safety training courses available through Corporate Training and Development for the management of health and safety on a day to day basis. Further information on these courses can be accessed through PeopleNet or by telephoning 01603 223414.

In addition Senior Managers can attend a unique incident scenario-based short training session to assist with considering what is good health and safety leadership and to ensure it is embedded at senior management level. This training has already been delivered across several management teams. This session has received extremely positive feedback, for example *“a style and content which engaged our management team and raised the question ‘what more should I be doing?’”*.

If you are interested in booking this free Senior Manager Session then please call the Corporate Safety Team on 01603 223268.

# Carbon trading

**April 1 saw the start of the Carbon Reduction Commitment Energy Efficiency Scheme (the CRC), a carbon emissions trading scheme that is mandatory for all high electricity users in the UK.**

Driven from the Climate Change Act 2008, the aim is that large organisations are encouraged to reduce their carbon emissions and their energy costs. Norfolk County Council, which for this purpose will include all schools, departments, etc but not the Norse group, is required to take part in the scheme. At the heart of the scheme is a league table of all the organisations in the scheme. Where we start in the table is based on the amount of automatic meter reading equipment we already have in place and the emission reductions we have achieved in the past three years.

From April 2011, each organisation has to buy allowances at the start of the year and in the County Council's case this will cost around £1m. Six months later this is refunded in part, completely, or in excess of the original amount depending on how well we have reduced emissions **relative** to the other organisations in the table. Therefore it's not enough to just reduce emissions - to get our money back or better, we have to outperform the other organisations in the table. **Underperformance carries a cost.**

Over time the cost of allowances may increase and certainly the degree of penalties for underperforming become more severe. Clearly, measurement of our emission levels and accurate compilation of the information will be critical. Failure to do this correctly could result in fines of several million pounds.

## Key risks

The key risks here are many but the main ones relate to

- the potential financial costs of being in the scheme
- the financial implications of not operating the scheme accurately
- the impact of adverse performance on our reputation once this scheme becomes established, and
- maybe most importantly, a failure to reduce the total cost of electricity used by NCC.

# Carbon management programme

The Council's annual energy bill is around £16m and taking account of the potential additional costs relating to the CRC (see article above), it is clear that reducing our consumption and carbon emissions is very important.

Our target is a 5% annual reduction in electricity consumption but to date we have been unable to meet this, perhaps achieving no more than a 2% reduction in the recent past. The main reason for this arises at schools, which comprise 70% of our buildings carbon footprint. Here consumption is rising due to extended opening hours and greater community use, together with increasing usage of IT equipment.

## So what are we doing about it?

A number of initiatives are in place to get back on track.

- A £9.38m investment in improving the energy efficiency of the Council's estate over the next 3 years.
- The proposed part-night street-lighting from 12-5am
- Plans to launch a major internal communications campaign
- A target 10% annual reduction in Council business mileage
- A Schools Forum sub-group established to address the implications of CRC for schools (including representatives from NPS and colleges)
- Reprioritising our Energy Education Programme to focus on the least energy efficient schools
- A drive to embed long-term behaviour change in schools through improved monitoring
- Targeting directly an additional 20 high school 'highest energy users', by supporting management strategies and appropriate monitoring
- Carbon Reduction Six Point Plan for service managers
- Strengthening our programme management approach and developing a robust plan to drive forward our carbon reduction work and monitor progress towards targets.

On top of this, everyone can help by being aware, identifying ways to reduce electricity usage in their own environment and ensuring good ideas are shared.

## Adapting for climate change

**“It’s not the fittest of the species which survives, nor the most intelligent, but the most responsive to change”**

Not a quote relating to Organisational Review (although it could be!) but actually from Charles Darwin.

We reported in Issue 40 that the Norfolk Climate Change Partnership has responsibility for delivering the Climate Change Strategy for Norfolk. Through their Adaptation sub-group a Comprehensive Risk Assessment (CRA) of the threats and opportunities arising from climate change would be undertaken.

The CRA has now been carried out by Rob Bellamy and Henry Aron, two Adaptation Officers employed by NCC. Covering the

County Council and District activities, it provides a comprehensive assessment of the risks and opportunities, over differing timescales, that are likely to face Norfolk in the future. Key risks are identified and prioritised. This will allow an Adaptation Plan to be drawn up and the actions within it to be embedded within the strategies and plans of the councils and delivery partners. Where relevant, departments will be encouraged to include the risks and mitigation measures in their risk registers.

A toolkit is also being developed that will allow any organisation to critically compare different adaptation options and make decisions based on the overall criteria. Further details are available from the Sustainability Strategy Team or you can email [esme.holtom@norfolk.gov.uk](mailto:esme.holtom@norfolk.gov.uk).

# Property insurance changes

As some of you may know we rewrote our property insurance policy last year to make it much more obvious what is and isn't insured. Rather than the previous situation, it is now much clearer what is covered and for how much. The underlying principle is that all property assets are insured, unless they are specifically excluded or restricted.

Most of the policy has not changed and establishments will often see no difference in the level of cover they have. However, there have been some changes and a few of these are set out below. The full policy can be found on the Risk & Insurance intranet site [here](#)

| Incident  | New terms  | Old terms   |
|---|--|---|
| Loss of keys and subsequent lock replacement                        | Max £10,000  | Unlimited   |
| Cash and money in a safe that is physically secured to the building | Max £15,000 (As long as the key is removed from the premises when unoccupied)                | Max £13,500   |
| Cash and money in a locked receptacle in an educational premise     | £250 (£nil if not locked)  | £250  |
| Cash and money in a locked receptacle in an non-educational premise | £600 (£nil if not locked)  | £600  |
| Cash and money in the custody of an employee in an employee's home  | Max £2,000 (£nil if home not secured when unoccupied)  | Unlimited!  |
| Water and flood damage to stock or other items                      | £250,000 (But must be stored at least 300mm above floor level)                               | £250,000 with no restrictions                                   |
| Loss of metered water, oil or other utilities                       | Max £10,000  | No limit  |
| Clean up of documentation after exposure to asbestos dust or fibres | Max £250,000 (from April 1 2010)<br>NB This limit covers full clean up costs of the incident | Limited to cost of paper or record medium                       |
| Theft of building fabric, eg theft of lead                          | Max £250,000   | Not insured but claims made were honoured as a goodwill gesture |

If you have any questions on exactly what is or isn't insured, email Risk & Insurance at [insurance@norfolk.gov.uk](mailto:insurance@norfolk.gov.uk) or tel 01603 224375



# Cheaper, faster, simpler

**Have you considered teleconferencing or videoconferencing?**

**If you find that you spend more time travelling to and from a meeting than actually in the meeting, then maybe this is for you. It could save time, expense and help meet our carbon reduction commitments.**

Teleconferencing sounds high tech but in fact many of us will already use this technology – it's just a phone call involving more than two participants. You can use the functions of your normal NCC phone to speak with more than one person at a time from your desk. Alternatively, you can put a call on loudspeaker in a meeting room so someone in another location can participate in the meeting by phone.

With a bigger group, or if there is no central meeting to join, you might want to use the BT MeetMe service. In this case, instead of booking a meeting room, the meeting organiser can request a BT MeetMe account by contacting ICT Services on 01603 495800. Once you have an account all you need to do when you want to set up a meeting is email the participants with the number to dial and a passcode. Anyone can join a BT MeetMe meeting – from an NCC phone, a private phone or a mobile. At the start of the meeting everyone dials the number and follows the automated instructions to join the “meeting”.

NCC has had a BT MeetMe account since January 2009 and 74 teleconferences have been held using the service. Remember that you don't need a special phone to take part, any normal NCC phone can be used, but for larger meetings it may be preferable to use a dedicated conference phone. Many NCC meeting rooms have phone points where you can plug in a phone in order to conference call on hands free - if the phone points are not live you may need to ask ICT Services to make them live temporarily.

## What about videoconferencing?

Most meetings work effectively by phone as described above – saving time, money and travel.

NCC does not currently have videoconferencing facilities. Although there have been discussions about potential areas for use, there has never been a business need that required videoconferencing and could demonstrate that it would save back the investment. Generally teleconferencing is seen as an appropriate solution.



Probably the one advantage of video over phone conversations is that it feels more personal and it is easier to gauge any reaction and see the body language of other participants. Any service wishing to discuss a business need for videoconferencing should contact their ICT Portfolio Lead in the first instance (Children's Services – John Leigh, Adult Social Services – Carol Lock, all other services – Ken Vogwill).

# Mental Health and support

The Well-Being Team aims to improve the health and well-being of all NCC employees and as part of this the team is working to raise awareness of mental health.



## Mental Health Action Week (4 -11 April)

Last week was Mental Health Action Week. It provided a good opportunity for people to stop and think about whether they are looking after their mental health, and the Well-Being Team wants to help inform employees about how they can do so.

The Well-Being Team has a whole range of resources and information to help employees improve and maintain their mental health. If you are experiencing poor mental health, whether it is as a result of your work or not, and you would like some support, please contact a member of the Well-Being Team on 01603 223763, or visit the website at [intranet.norfolk.gov.uk/cex/wellbeing](http://intranet.norfolk.gov.uk/cex/wellbeing)

They will be happy to talk through the support mechanisms and resources available to you, some of which are listed below.

## Norfolk Support Line

This is a free confidential counselling and advice line which is available 24 hours a day, 7 days a week, 365 days a year. All calls are answered by qualified counsellors, and you can have face to face counselling with a counsellor close to your work or your home if you wish. Don't hesitate to call on 0800 069 7676.

## Bullying and harassment

Employees who feel they have been harassed can contact one of the Harassment Support Officers:

Carol Rowe (01603) 223058,  
Sandra Boyce (01603) 222065,  
Lesley MacDonald (01603) 222911,  
Louise Burrows (01603) 222889.



For further information on bullying and harassment, please visit the Peoplenet pages on the NCC Intranet.

Please note that if you are based in the Fire Service, you will need to contact your Occupational Health team for the services detailed above. Please call 01603 287035 for further information.

## Wellness and Recovery Action Plan (WRAP)

This is a plan that is drawn up between the employee and the manager where the employee's health is affecting their work.

The purpose of the plan is to enable the employee and the manager to understand the employee's state of health, the factors that may trigger poor health and how these can be avoided, what adjustments can be made to improve the situation, and what to do if things break down or reach crisis point. The plan helps to improve communication, understanding and agreements between the employee, the manager and the rest of the team.



## Stress Action Plan (SAP)

This is similar to the WRAP in that it is an action plan that is drawn up between the employee and the manager, but this is where the employee's work is affecting their mental health.

With this, the employee identifies situations that are causing them stress, what issues they would like to be addressed and how they feel these could be resolved. The manager then completes the second section of the plan where they identify which of the issues can and will be actioned, and any reasons for not following up on any of the employee's suggestions.



Both the WRAP and the SAP can be obtained from the Well-Being Team, who can also support and assist the employee and/or the manager in the process of completing the plans.

## Cognitive Behaviour Therapy (CBT)

CBT is an evidence-based and structured form of psychotherapy that aims to alter the unhelpful thinking (cognitions) and behaviours that commonly occur during times of distress.

You can complete an online course for free at the following site: [www.livinglifetothefull.com](http://www.livinglifetothefull.com)

### Other useful sources of support

[www.mentalhealth.org.uk/publications/](http://www.mentalhealth.org.uk/publications/)

[www.mind.org.uk](http://www.mind.org.uk)

[www.heretohelp.bc.ca](http://www.heretohelp.bc.ca)

[www.nhs.uk](http://www.nhs.uk)

NHS Direct – 0845 4647





# Risky business

## Please rob me!!

### Do you twitter?

Have you ever tweeted 'Going out for the evening, back late, so signing off', or 'leaving for a meeting now', or 'having a lovely coffee with Barb and Pete before the concert', or something else which lets out that you are not at home?

If so, then you might not be doing yourself a favour.

Letting people know you are out is, well, letting them know you are out, and if the wrong people get that information, you could come home to find you have fewer possessions than you did when you left.

Web site [www.pleaserobme.com](http://www.pleaserobme.com) has been brought together to raise awareness that location sharing might not always be a good thing. Food for thought.

## Gardening machinery

Spring is just around the corner. Birds will be singing, flowers will be out and the air will be filled with the sound of lawnmowers and gardening equipment.

Sadly, this need to start cutting and strimming means that certain people out there may become keen to "borrow" items from your sheds or garage.

To avoid losses, take five minutes to check that any outbuildings are secure. Are windows secure, are doors robust, how easy is it to get in?



Padlocks are recommended to secure doors but remember to attach them to a sturdy part of the structure. If the hasp is coming away from the door, or only held with a couple of small screws, then the padlock will make little difference.

Property marking is also a good idea. Make a note of the serial numbers of valuable items. Also consider putting your postcode on higher value items, by using indelible marker or stamping/scratching it into surfaces.



Overall, the amount of security applied needs to be suitable for the value of the items you are trying to protect. Commercial grounds maintenance equipment, for example, may need to be kept in secure steel storage units or alarmed areas.

## And finally . . .

## Bizarre accidents

In a recent study of the more unusual types of motor accidents arising in the UK,

- Drivers from Lincoln were found to be the most likely to hit a tree. However, it's not particularly wooded in Lincoln – maybe it's just something to do!



- Drivers from Durham were the most likely to hit a lamppost – any ideas??