

# **Protecting employees on site**

**May 2015**



Construction accounts for 6% of the UK economy and remains the most dangerous land based work sector. Its output is expected to rise 5.3% this year alone, 4.2% in 2016 and a further 3.4% in 2017.

The sector has become a victim of its own success as it struggles to keep up with its speed of recovery post-recession. With an increase in business, comes pressure on the availability of skilled workers.

As the industry replaces skills lost in the recession, health and safety risks, many of which are intrinsic within the industry, require addressing – from ageing employees and foreign workers to new trends in occupational disease. Although inroads have been made, construction is still the most dangerous industry in the UK. It accounts for 31% of all workplace fatalities and the largest number of occupational cancer cases, with 3,500 cancer deaths and 5,500 cancer registrations each year.

Small changes in how site work is executed could make a big difference. The Construction, Design & Management Regulations 2015 go some way to addressing the issues.

In this guide, we explore the main challenges for the construction industry to make the workplace a healthy and safe environment for all.

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# Regulation change

Changes to Construction Design Management (CDM) regulations came into force on 6th April 2015. These will go some way to addressing issues of workplace safety.

## Summary of the key changes:

- A legal obligation for duty holders to provide information, instruction, training and supervision, which replaces the duty to assess competence. The regulations do not specify the minimum standard required for compliance.
- Construction phase co-ordination duties to remain with the Principal Contractor. The current regulations do not make any provision for an independent role, as currently provided by the CDMC (CDM Coordinator), to protect the client.
- Replacing the CDMC role with a Principal Designer responsible for health and safety in the design team. The role can be fulfilled by an individual or organisation.
- Replacement of the ACOP with tailored guidance. No date has been announced for HSE issue of the guidance documents and no indication of a new ACOP.
- Creation of client duties for domestic projects which with agreement can be transferred to the Principal Designer and/or Principal Contractor.
- Client must ensure that the Principal Designer for health and safety complies with their duties. Requires the client to be informed and aware of their role and responsibilities which may present challenges to some less experienced clients.
- Client must ensure that the Principal Contractor complies with their duties. The regulations provide no indication or guidance as to how compliance is achieved.
- The notification trigger (the point at which an F10 needs to be submitted to HSE) has been amended to 30 days and more than 20 persons on site or 500 man days.
- The Client will be responsible for notifying HSE of a project (F10 notification).
- The Client will be required to appoint a Principal Contractor and/or Principal Designer if there will be more than one contractor on site. Assuming that contractor means a trade, any project with more than one trade on site will require these appointments.
- A construction phase plan will be required for all projects. The regulations do not require a review or indicate any requirements for its contents.





## Skills shortage

The emergence of skills shortages strongly suggests that the industry has permanently lost many of those who were made unemployed during the recession. The combination of an ageing workforce and a lack of broad investment in vocational training means that there are not enough skilled trade workers to meet demand. As a consequence the industry is retaining older skilled workers and recruiting workers from overseas to fill the gaps in the labour market.

### Ageing workforce

Like many other industries within the UK, construction has to adapt to shifting workforce demographics. Currently in the UK, there is a higher proportion of older people than at any time in recent history, with one in every six people aged over 65. By 2033, this figure is anticipated to rise to nearly one in four. In the construction industry, the total number of workers over 60 has increased more than any other age group. Figures from the Office of National Statistics (2013) show that 35,000 construction workers are aged 55 and over and are set to retire in 5-10 years, the equivalent of 19% of the workforce. A further 25% of the workforce are aged 45-54 and are due to retire in the next 10-20 years.

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Construction has a reputation for being very physically demanding. Heavy workloads combined with the normal effects of ageing can lead to premature physical decline and ill health, which often leads to workers leaving the industry well before retirement age.

The pay structure within construction tends to favour younger workers. 'Bonuses' or 'piece work' rewards speed rather than workmanship and mainly appeals to younger, more physically fit workers. Many older workers would benefit from a 'day rate' that rewards quality rather than speed.

There does not necessarily have to be a trade off between skills and experience and physical fitness. Older, experienced workers bring with them invaluable knowledge and skills of their trades. A significant decline in apprenticeships in the construction trade has led to a reduction of the skills base. As older workers retire, they are not being replaced by similarly skilled workers and there is a recognised skills shortage within the industry. It is therefore in the industry's interest to retain older skilled workers who want to continue on site.

#### What you can do:

- Make changes to the way older workers complete tasks to preserve health e.g. making them more aware of the weights they are lifting and how they lift them, sharing jobs and using assistive machinery

#### Examples:

- Put older workers on more skilled, but less physically demanding work
- Place older workers in a position where they can train younger workers in more complex tasks, or assign them a safety role.

## Foreign workers

Construction has always relied on foreign workers to fill gaps in the labour market. With a lack of young UK nationals being trained to replace older retiring workers, the sector is increasingly reliant on both skilled and unskilled workers from overseas.

European enlargement has made a pool of highly skilled and unskilled workers available to British firms.

Nevertheless, employing foreign workers can pose its own challenges, with the language barrier posing a major safety concern.

Whether skilled or unskilled, many foreign workers do not fully understand UK safety standards, procedures and instructions. This is compounded by the fact that up to 30% of foreign workers have not worked in construction prior to arriving in the UK.

It is estimated that 16% of workers on a London construction site, will have no previous experience. These will typically be workers with no health and safety training and with English as a second language. Their knowledge of health and safety standards is limited and the HSE is virtually unheard of.

Whether through ignorance of local standards or fear of the consequences, many workers will not raise concerns, compromising the health and safety of all workers on site. Construction unions estimate some 80% of workplace accidents go unreported. Only 9% of minor accidents get reported, and that drops to nil against self-employed workers.

#### What you can do:

Communications policy: your business needs to make a decision about whether or not to require a minimum level of English for all workers. Alternatively, you can invest in translated materials in the relevant languages. A more flexible approach would be to use easily recognisable images to explain safety requirements.



# Behavioural safety

The construction industry employs 5% of workers in the UK yet accounts for 31% of all workplace fatalities, the highest of all industry sectors. In 2012-2013 the costs of ill health and injury to the UK construction industry stood at £1.1bn - £0.4bn for ill health and £0.7bn for injury.

With "Target Zero" being the industry's ultimate goal and employees and managers required to be familiar with the law and their own organisation's policies, why is there still a problem?

Part of the issue is an over-reliance on individuals' behaviour on site. By solely focusing on the role of the individual, the industry risks overlooking the situational, procedural and organisational factors which contribute to an incident.

## Complacency

One of the key contributors to accidents at work is complacency. Low risk, repetitive tasks contribute to a large percentage of work-based incidents. For example, when a new piece of equipment is introduced, or a task presents a heightened risk, workers are alert and focused on the hazards involved. However, for familiar and/or simple tasks risk perception is reduced and with it an "it will never happen to me" attitude can prevail, which can lead to the most severe injuries.

### What you can do:

- Remind employees that low-risk activities can cause severe injuries and provide examples
- Emphasise the risk of injury through complacency
- Explain the difficulty of maintaining focus on repetitive and simple activities. Emphasise the importance of following procedures and wearing Personal Protective Equipment (PPE).

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## Ownership

Construction sites often have many workers, trades and companies working alongside one another. This poses a significant challenge with regard to worker safety. Silo mentality, rivalry and mistrust can all present themselves through negative worker behaviours, with people focusing only on their designated tasks and refusing to take a holistic view of the overall work environment. This approach is magnified when the management focus is on delivery to time and cost only, at the expense of safety.

### What you can do:

- Encourage a consultative approach to working methods on site
- Recognise positive ownership and take responsibility for colleagues' safety
- Ensure your leadership team encourage honesty
- Continue with ongoing worker engagement.

## Speaking up

The critical success factors in creating a safety culture are the confidence and capability for individuals not only to look after themselves but also their workmates. Individuals who are willing to challenge perceived unsafe acts are the drivers of a robust and enduring safety culture.

### What you can do:

- Having an effective whistle blowing policy enables employees to raise concerns freely and without fear of recrimination
- Successful implementation of such a policy can depend on the extent to which employees are involved in the policy development
- Appointing a project manager and selecting a team representing all sectors of the business is crucial
- Raise any known issues, explain the reasons for the policy
- Keep staff informed during the process (requesting feedback on suggestions).





# Occupational health

## Silicosis: The Silent Construction Killer

More than 2,000,000 workers across the UK are exposed to silica dust on the job. Every year in the UK over 500 construction workers die from lung cancer caused by silica dust, some 10 people each week.

Silicosis is an incurable lung disease caused by inhaling large amounts of silica dust – the basic component of sand and granite rock, usually over a period of many years.

In the future, industry designers, under Construction Design Management Regulations, should be eliminating risks at the design stage and not relying on contractors to deal with these avoidable risks on site.

## Danger zone

A variety of construction activities can create airborne silica.

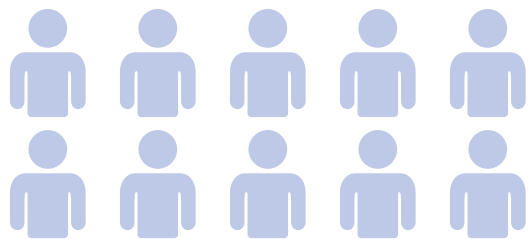
1. Sandblasting
2. Rock drilling
3. Stonecutting
4. Drilling
5. Brick/block/concrete cutting
6. Demolition operations
7. Hammering
8. Chipping
9. Sweeping concrete or masonry

These are just a few daily operations that can put a worker at risk of breathing in this carcinogen.

## What you can do:

- Always use the dust control system and keep it well maintained
- When sawing concrete or masonry, ensure your workers use saws that provide water to the blade
- During rock drilling use water through the drill stem to reduce the dust in the air
- Use dust collection systems, which are available for many types of dust generating equipment
- Use local exhaust ventilation to prevent dust from being released into the air
- Minimise exposure to nearby workers by using good work practices
- Use abrasives containing less than 1% crystalline silica during abrasive blasting to prevent harmful quartz dust from being released in the air
- Measure dust levels in the air
- Do not rely on respirators as the primary method of protection. Ensure dust controls are in place first.

**10 construction workers**



**die every week**

from lung cancer caused by silica dust

“Many construction jobs, particularly those using power tools, can cause considerable amounts of dust. Dust poses a significant health risk to construction workers.”

## Skin cancer

Skin cancer is the most common cancer in the UK with just under 116,000 new cases reported annually. Construction workers are the most-at-risk group for this type of cancer. The construction industry accounts for 55% of all skin cancer registrations and 58% of all skin cancer related deaths.

Where outdoor tasks cannot be eliminated, it is important to minimise the risk to the worker.

### What you can do:

- Educate workers on the dangers of the sun
- In situations where it is not possible to avoid people working in direct sunlight and shade cannot be provided, consider rotating workers to minimise potential exposure to direct sunlight
- Ensure workers on site are not working topless. Clothing designed for work outdoors in sunny, hot weather should be worn. The clothing should be quick drying, high wicking and have a UV protection rating of 30+
- Hats and neck covers should always be worn. It is worth remembering that 80 per cent of skin cancers are on the head or neck. The fabric should have a UPF of 30+. For those required to wear safety helmets, attachable neck protection should be made available
- Encourage workers to use sunscreen. The sunscreen selected should have a SPF rating of 30 and a UVA four-star rating
- Sunglasses assessed for work should be worn. These should be of a wrap around design to prevent sun creeping in at the sides and should be marked UV400 and offer 100% UV protection
- Encourage workers to take breaks in the shade. Where no natural shade is available, if practicable, canvas shades should be provided
- Encourage workers to regularly check their skin for unusual spots or moles that change size, shape or colour or that start bleeding and to seek prompt medical advice if they are concerned.

# About QBE

QBE is a business insurance specialist. We understand the risks businesses face and support organisations from a diverse range of sectors in managing and mitigating their risk enabling them to realise their objectives.

An A+ rated insurer, we have the appetite and capacity to provide cover for businesses of all sizes.

Our extensive product range includes:

Accident and health (inc commercial PA and business travel)	Pharmaceutical and medical
After the event insurance	Political risk and terrorism
Commercial crime	Product guarantee and recall
Commercial combined	Product protection
Contractor all risks/EAR	Property
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Entertainment and leisure industry	Scheme underwriting facility
Environmental impairment liability	Specie
Financial and professional liability (Cyber Liability, Director's & Officer's, Professional Indemnity)	Surety/bonds
General liability (Employer's Liability, Public Liability, Tradesman)	Trade credit
Marine	Warranty and GAP
Motor Commercial (inc fleet, haulage, bus and coach, motor trade)	

## Risk management

Effective risk management is a feature of all successful organisations – and it's one of our key underwriting considerations. We work closely with businesses to improve their systems and processes; minimising their exposure to risk and helping to reduce the frequency and severity of any losses.

## We stand by our claims

Inevitably, claims do occur. That's when businesses really discover the value their insurance company delivers. We pride ourselves on our positive attitude and proactive approach to claims management. Our claims teams have a deserved reputation for the professional, efficient and sympathetic way they work with brokers and clients when losses are incurred.

## Local knowledge

UK underwriting offices: London, Belfast, Birmingham, Bristol, Chelmsford, Glasgow, Leeds, Manchester and Stafford.

## To find out more

For more information about QBE and how we can help your business, please visit our website **[www.QBEurope.com](http://www.QBEurope.com)**

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