



marshall wooldridge

insurance brokers and independent financial advisers

WINTER 2009
News update from
Marshall Wooldridge

Facing up to Environmental Risks

Increased public awareness and ever increasing legislation and regulation now make environmental liabilities an essential consideration for all firms, not just large companies.

The majority of environmental liabilities attach to small and medium sized businesses that are probably least able to absorb these unplanned and often catastrophic losses.

Many people mistakenly believe their existing liability

insurances give them the protection they need against pollution but this is simply not the case with coverage limitations creating real uncertainty. Environmental exposures obviously face any business which either owns or rents land or property because nobody can be certain what has taken place on a site in years gone by. New wide reaching concepts for severe environmental damage were introduced as recently as March 2009 by the Environmental Damage Regulations (EDR) making businesses responsible for the full consequences of causing damage to protected species and their habitats and potentially obliging companies to restore the

environment to its pre-incident state. Anything which escapes from your land has the potential to affect the delicate balance of the local ecosystem so all businesses are potentially at risk and the Environment Agency are keen to exercise their new powers.

Insurers acknowledge that in these tough economic times, all firms need to control costs and insurance premiums are no different. As a result, Environmental Liability premiums are now probably at their most affordable level ever with premiums starting from as little as around £400, for a limit of £500,000 (subject to a completed proposal form).

KEY ASPECTS OF COVER INCLUDE:

Environmental damage, remediation costs including emergency expenses and defence costs for the business, directors and managers.

Not only does cover protect against legislation that is already in place but also future changes to environmental legislation.

Your usual contact at Marshall Wooldridge will talk to you in more detail about Environmental Liabilities during their next visit but if you have any problems or queries in the meantime please do not hesitate to contact us.

Tel: 0113 250 6614
Email: info@marswool.com

A Message from the Managing Director – General Insurance

May I extend to you a very warm welcome to our Winter Newsletter, and do hope you enjoy reading through these topical items. This is published as a direct response to the increasingly complex and demanding challenges currently facing our clients.

With 2009 coming to a close, we can look back on the toughest year that all businesses, including yours and ours, have had to face in recent times. I'd like to personally thank you for your continued support of Marshall Wooldridge and assure you that we will continue to work with you to help build success for your business in the future.

All that remains is to wish you all a very Merry Christmas to you and your family and to extend our very best wishes for a prosperous 2010.

James Hall
MD-General Insurance



Pollution Prevention

Good environmental management is good for business.

Most pollution incidents are preventable and the Environment Agency has produced a 10 point checklist to help businesses identify what essential environmental management systems should be in place:

- 1 Are storage containers fit for purpose, regularly inspected and maintained?
- 2 Are storage areas and containers sited away from watercourses, drains and un-surfaced areas?
- 3 Do storage containers have secondary containment, such as a bund, to contain any leaks or spills?
- 4 Do you have procedures and training for safe delivery and handling of materials?
- 5 Is your storage and handling of waste safe and does it comply with the law?
- 6 Do you know where your waste goes? Are you sure it is disposed of correctly?
- 7 Are you reducing and recycling your waste?
- 8 Do you have any up to date drainage plan of your site?
- 9 Is your site drained correctly?
- 10 Do you have a plan, equipment and training to deal with pollution emergencies?

If you answer no to any of these questions then action must be taken to prevent the risk of environmental pollution. If you require any assistance with regard to pollution management systems we would be delighted to help.

For a more in depth discussion contact **Keith Wood**. Tel: **0113 250 6614** Email: keith@marswool.com

Welcome to Sarah Dykes – Health & Safety Management

After graduating in 1991 with a degree in chemistry I started my career as a Health and Safety Officer for an independent chemical manufacturer where I was responsible for setting up Health and Safety Management Systems in particular risk assessments.

Having worked as a Consultant for a number of years I moved into Insurance surveying before joining Marshall Wooldridge six years ago.

In addition to my chemistry degree I have a NEBOSH Diploma; I am a Corporate member of IOSH and a Registered Safety Practitioner.

I have a practical hands on approach to health and safety and risk management. I will provide advice on your existing arrangements and recommendations on how these can be improved. I provide a bespoke package including the following:

- Formulation of Company Health and Safety Policy.
- Formulation of appropriate assessment documentation including risk assessments, COSHH assessments, manual handling assessments, fire risk assessments and display screen assessments.
- Working with key personnel within the organisation to undertake risk assessments identified above and in particular the safe working and training of apprentices.
- Formulation of any safe working procedures as required.
- Formulation and delivery of bespoke Health and Safety training including safety awareness, manual handling and other training as identified during the formulation of Health and Safety documentation.
- Ongoing support.
- Twice yearly audits.
- Twice yearly newsletter.
- Annual review of Health and Safety Policy.



Contact Sarah
Tel: **0113 250 6614**
Email: sarah@marswool.com