



ACE

EMPLOYERS LIABILITY SURVEY

NLC Nova Lift Co Ltd & Landmark Lifts
Ltd

43UKC16380

30 Jul 2015



insured.™

Introduction

Ace's survey process aims to help you recognise and manage health and safety risks within your business. However, it is important to understand that it should not be treated as a complete assessment of all the risks to which you may be exposed. Any recommendations are designed to protect your staff and visitors from injury or ill health and your business from civil or criminal liability.

We hope you found the survey process useful and would like to thank the following for their assistance to our risk consultant:

Ian Charnock GradIOSH

Kevin Turner

Throughout the survey we use the concept of a 'benchmark standard'. Our benchmark standards represent core regulatory requirements, recognised risk controls and robust claims defence capabilities. They reflect both our interests as insurers and the standards set out in the Health and Safety Executive (HSE) guidance document Managing for Health and Safety (HSG 65). Managing for Health and Safety can be downloaded for free at www.hse.gov.uk/pubns/books/hsg65.htm

Where a particular risk characteristic fails to meet our benchmark standard, ACE reserves the right to require completion of the accompanying recommendation within agreed timescales. Any mandatory risk improvements are marked with a red dot in the recommendations section of this report. Failure to complete a mandatory risk improvement may jeopardise your insurance cover.

There is no expectation or requirement that clients should surpass our benchmark standards. However, we know that some companies aspire to industry-leading performance and we may make advisory recommendations to help you achieve that goal. These are marked with a green dot. We would encourage you to consider them carefully.

Please log in at www.aceriskmanager.com to respond to the agreed mandatory risk improvements. As well as describing the action you have taken to implement our recommendations, you may also upload supporting documents such as policies, procedures and photographs.

Your first visit to www.aceriskmanager.com will require your individual account to be set up. This process will require you to identify your policy number and policy inception (start) date. Subsequent logins will use your own username and password. At www.aceriskmanager.com you will find a range of guidance and advice to help you tackle any recommendations we have made, together with the latest news and regulatory updates for risk managers.

If you have concerns about any of our recommendations or comments about the way in which the survey was conducted, please contact your broker or email ACE directly at UKICasualtySurveys@acegroup.com.

General Information

Policy Number 43UKC16380 **Survey Reference** 348

Insured's Name NLC Nova Lift Co Ltd & Landmark Lifts Ltd

Site Address NOVA HOUSE
AYLESFORD
KENT

Post Code ME20 7DH

Telephone 0845 8888 767

Fax 0845 8888 767

ERN -Employee Reference Number(s)

ER Number 1	577/KZ02386	Company Name	NOVA LIFT COMPANY LIMITED
ER Number 2		Company Name	
ER Number 3		Company Name	

Date of Assessment 30 Jul 2015

Assessed by Shaun Kings

Office 0845 465 1050

Mobile 07872 987534

Email ACESurveys@insightassured.com

Insured Contact Ian Charnock

Insured Email Ian.Charnock@novalift.co.uk

Broker Present Not present

Broker Email kevin.marsh@mpwbrokers.com

Main Contacts Interviewed

Names	Position
Ian Charnock GradIOSH	QHSE Manager
Kevin Turner	Nova Lift Engineer

Report Summary

This section gives a summary of the surveyor's findings, the details of which can be found in the subsequent Benchmark Performance section of this report.

Status	Criteria
Not evaluated	The topic did not apply or was not assessed.
Excellent	Benchmark standards have been met and processes have been further developed to implement industry leading best practice
Good	Robust systems are in place and the benchmark standards have been met. There may be minor suggestions for improvement.
Standard	Benchmark standards have been largely met but there is opportunity for further improvement.
Fair	Although there are elements of control in place, the benchmark standards have not been achieved. There is evidence of plans in place to address deficiencies in the near future
Unsatisfactory	Although there are elements of control in place, the benchmark standards have not been achieved. There was no evidence of any future plans in place to address deficiencies.
Poor	There is no evidence of any consideration regarding this risk

Section	Criteria	Status
1	Health and Safety Policy	Excellent
2	Organisation	Excellent
3	Planning	Excellent
4	Selection and Training	Excellent
5	PPE	Excellent
6	Risk Assessments	Excellent
7	Safe system of work / permit to work systems	Excellent
8	Contractors and Visitors	Excellent
9	Workplace and Work Equipment	Excellent
10	Fire	Excellent
11	First Aid	Excellent
12	Monitoring	Excellent
13	Audit and Review	Excellent
14	Claims Defence	Excellent

Excellent

The management systems and controls fully meet the requirements required by ACE and have been further developed to implement industry leading best practice.

What to do in the event of an accident involving bodily injury to an employee or third party, or receipt of a notification of claim

We wish to hear from you as soon as you become aware of an accident involving bodily injury, or receive a notification of claim.

The time we have to investigate and respond to a claim is extremely short. It is imperative that once you receive a notification of claim, or know of an accident, the documents and information listed below are passed to ACE without delay.

1. Letter of Claim/ Claim Notification Form (CNF)
2. Contact details (inc. telephone number) of the relevant individual within your organisation with whom ACE can make further enquiries in relation to the accident.
3. Accident Book Entry
4. Post-accident investigation report
5. Photographs of accident location
6. RIDDOR
7. Relevant Risk Assessments
8. Training Records
9. Identities of any witness, and any witness statements.
10. CCTV footage, or ensure its retention
11. If the injured party is an employee, please provide details of his/her pre-accident earnings for 13 weeks. together with details of all payments made during the Injured persons absence. Please also confirm the date of return to work.

We appreciate that not all of these documents will apply to every accident, but the more information you can provide at an early stage, the stronger our position we will be to deal with the case effectively and efficiently.

Please do not delay sending the information you have to hand for more than 24 hours while you gather other material. Delays result in increased costs which impact on your claims experience and, potentially, future premium.

Formal Notifications of Claim and the requested documentation should be sent to Claims@acegroup.com or by post to ACE European Group, Claims Department, PO Box 4511, Dunstable LU6 9QA.

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