

LAUNDRETTE & DRY CLEANING INSURANCE BUREAU

(a division of M & N Insurance Service Limited)

Guidelines for operators or owners of Laundrettes & Dry Cleaning Shops

01 WHY SHOULD I TAKE THE TIME TO READ THIS IMPORTANT DOCUMENT?

These guidelines contain very important information relevant to your business which we hope you will find useful. In attempting to provide a complete service, we have put together a number of helpful and practical suggestions, drawn from our specialist experience. These procedures, when implemented, will reduce and control your risk - thereby presenting fewer opportunities for misfortune to occur.

If you take note of our comments, it should reduce the claims made in the trade, which in turn means that we can continue to offer very wide cover, at a realistic level.

02 ABOUT US

The Laundrette Insurance Bureau had been running the scheme for over 35 years and became a division of M & N Insurance Service Limited in April 2001. M & N offers its clients a wide range of insurance products and provides a high level of personal service. For further details see the website www.mninsure.com.

M & N is authorised and regulated by the Financial Services Authority (FSA) and is a member of The British Insurance Brokers Association (BIBA).

We are here to help, should you have any questions please feel free to call us and we will do our best to explain any query you may have.

03 THE STATEMENT OF FACTS FORM & OR RISK QUESTIONNAIRE THAT YOU COMPLETED.

Your statement of facts as you know forms the basis of the contract with Insurers. You should therefore read and make certain that all the information given is accurate and to the best of your belief. When your policy has been issued, you should read it and make sure that your requirements have been met. You should check to ensure that you are happy with the declared sums insured and the terms, conditions and warranties that are applicable and that you understand them fully.

We therefore take this opportunity once again to remind you that the statement of facts bears a declaration that all information given is correct and that no material facts have been withheld. We would stress therefore that should you have forgotten any fact, however irrelevant it may seem to you, you must let us know immediately or your policy could be invalidated. We list below possible examples:-

1. *details of other businesses (past or present) that you have or are involved with that have suffered a loss(es) even after a five year period, or*
2. *if underwriters have imposed terms on your business as a result of a single or series of claims or have refused to issue, or refused to renew or have cancelled cover or*

3. *if you have any criminal record, or*
4. *if you have been made bankrupt or*
5. *if you let a flat above the premises to Students or DHSS referral, Asylum Seeker cases, you could invalidate your policy.*

The above list does not cover all situations. You must let us know immediately if you are unsure about what is or is not a material fact so that we may be able to rectify any records with Insurers prior to any claims occurring. Failure to do so may well result in Insurers refusing indemnity. The foregoing applies equally to individuals, partnerships and to Directors of Limited Companies.

REMEMBER THAT:-

It is imperative that you have a valid Electrical Safety Certificate and ensure that your Fire Fighting equipment is maintained.

If the policy, schedule or register does not fulfill your requirements in any way, it should be returned to us for amendment.

If there is any change in your circumstances which affects the insurance risk, you should notify us immediately.

All information contained in the risk questionnaire (page 14a) is correct

If any matter or incident occurs which might result in a claim under the terms of your policy, it is again imperative that you let us know immediately, reporting all the relevant facts. Please see section 16.00 on making a claim.

04 POLICY COVER - A BRIEF SUMMARY

Being in business can put you in a risky situation and you need as much protection as you can get. Many of the disasters that do happen, such as fire, can destroy a business that has taken years to build up in a few minutes. For your peace of mind and financial health you need the right insurance in place with the policy wording suitable for your trade.

Laundrettes are not the same as other shops, for example they are often unattended. You need a specialist policy designed for laundrettes and not a general shop policy.

Cover is split into various sections. These are:-

CONTENTS in a Laundrette can include such items as machinery, fixtures, fittings, installation, shop front and signs. Customers goods (usually covered up to £100,000) and Stock for Sale (soap, softener and bags) and Consumable Stock (service wash soap & salt) are covered against loss or damage by FIRE, EXPLOSION SPECIAL PERILS (such as flood, storm, bursting pipes), THEFT, MALICIOUS & ACCIDENTAL DAMAGE. Subsidence and Landslip are usually included.

TREATMENT RISK for damage to customers goods is

covered, provided that the processing has been done by the proprietor or staff. Theft should also cover 'walk in' situations and 'break ins' when the shop is open but unattended. As with car insurance there are excesses, so, for example, you don't get the first £100 or 10% of your claim. Please refer to the policy document which clearly sets out the appropriate excesses.

UNDER INSURANCE, don't be caught out, it could ruin your business. You should insure the cost of replacing your laundrette following total destruction. See our guide to average in section 5.00.

LOSS OF PROFITS, after a specified loss, this section covers the profit you would have made had the disaster not occurred for a period up to 24 months.

GLASS Windows & Door lights covers breakage from almost any cause and subsequent boarding up.

MONEY is covered in the shop during and after business hours, as well as in transit (*but not in unattended cars*). Cover extends to the private home of the owner or authorized staff, up to the policy limits.

EMPLOYERS LIABILITY covers claims against you by staff for personal injury in the course of your business to a limit of £10,000,000.

PUBLIC LIABILITY covers claims against you from customers or members of the public for personal injury or material damage for which you are legally liable, up to £2,000,000.

GOODS IN TRANSIT section, if purchased, covers the loss of goods from your own vehicles up to £5,000 or more if required, excluding losses overnight and whilst left unattended.

Unless you have a **steam boiler**, which is quite rare these days, explosion cover will be included.

However, it is important to realize that insurance only covers stated risks - **if it's not stated in the policy, it's not covered.**

Under some of our policies clothes that are given out in error are covered, unexplained losses however, are not covered.

Remember that insurance is designed to provide protection against those major disasters, not the normal day to day problems that arise in any business. If you persist in making small claims it can result in the insurance company refusing to renew your policy. Whilst Insurers are in business to take the risk, some claims often point to bad management and a high claims persistency can mean that they would rather not have your business. Insurers today exchange information about claims made and they will find out if you have failed to disclose any particular event which could then

The following example defines how Average works - if you don't understand - please ask us.

Actual cost of reinstating a laundrette	£60,000
Amount insured for	£30,000
This means you are only 50% insured.	
Claim for cost of replacing washers and installing	£10,000
You get 50% of claim	£ 5,000

Out of pocket £5,000 ! - YOUR CLAIM WILL BE CUT DOWN

Complete the table with the amounts for **your dry cleaning shop or laundrette** to find the total figure. If you are not convinced by our table, which has been based on the actual costs of reinstating a laundrette after destruction by fire, please ask one of the Laundrette suppliers and installers. N.A.L.I. will provide a list of supplier members.

invalidate your insurance.

Whilst we try to cover a lot of ground with our guidelines we cannot bring every case that could occur and if you want to raise a particular point or find out if something is covered or not, please feel free to call us as it is better to find out now rather than after you have sustained a loss.

Policies are '**Subject to Average**'. This is a technical term and means that if you under-insure a claim will not be paid in full. Please do not try to cut corners, - **don't under-insure**. You should insure for the full cost of replacing your Laundrette. Use the following tables in section 6.00 below as a guideline to work out how much to insure for. Use the replacement cost at today's prices - not the original cost or the present value of your old machines.

LEGAL EXPENSES Cover included will provide you with additional protection and peace of mind in today's litigious market where customers and staff are encouraged to make claims on a no win - no fee basis. This cover gives you a limit of £500,000 for any one incident and covers such areas as Employment Disputes, Defence of Prosecutions against you, Property Damage and certain Tax and VAT appeals. Full particulars are available on request.

BOILER INSPECTION depending on the type of boiler/s that you have, it may well be subject to statutory inspection and we can arrange this if instructed. If you are in any doubt about this matter, please call the office.

05 IF I UNDER-INSURE, WHAT WILL IT COST ME?

Many people are tempted to save money by under insuring their property, and we hope that after reading this section, you will see that this is false economy.

Our insurance policy is based on a **REINSTATEMENT AS NEW** basis - this means that payment on claims for Machinery, Plant, Fixtures & Fittings (including installation costs) will be for the current new cost and you **MUST INSURE FOR AN ADEQUATE AMOUNT TO COVER THIS.**

If you insure for less than the full reinstatement cost of your laundrette or dry cleaning shop, should you make a claim, you will only receive PART of the claim.

This insurance rule is known as '**Average**'. Keep it in mind when you calculate your sums insured.

Be Warned - Insurance Companies know the current cost of laundrette and dry cleaning equipment and installation costs and will take this into account when deciding if you are under insured.

6.01 ESTABLISHING THE SUMS INSURED

Use this table to calculate for how much to insure your DRY CLEANING BUSINESS. You should not rely on these sums insured as they are for guidelines only. It is up to you to calculate your own sums insured. If you under-insure you may not get full settlement of a claim. Do not include Stock or Customers Goods in Trust as these are separate items.

Item of Equipment	No.	Sample	Your Costs
Dry Cleaning Machine	1	30,000	
Presses	2	4,000	
Finishing Table	1	1,250	
Spotting Table	1	1,250	
Ironing Table	1	1,800	
Shirt Former	1	1,500	
Air Former	1	1,500	
Shirt Finisher	1	1,500	
Washing Machine	1	1,000	
Tumble Dryer	1	1,500	
Till / Computer	1	2,500	
Boiler - Steam	1	2,000	
Water Conditioner / Softener	1	1,000	
Air Receiver	1	1,500	
Supply and fix boiler flue		1,000	
Machinery Installation		2,000	
Supply and fix gas / electricity / water installation		2,000	
Shop fitting / counters / rails		5,000	
Shop Front & Signs		3,000	
		65,300	
VAT		11,427	
Total to insure for if not registered for VAT		76,727	
Any other items eg Buildings etc			
These figures are approximate replacement costs in early 2002			

6.02 ESTABLISHING THE SUMS INSURED

The following table is for a typical LAUNDRETTE and you should not rely on these sums insured as they are for guidelines only. It is up to you to calculate your own sums insured. If you under-insure you may not get full settlement of a claim. Do not include Stock or Customers Goods in Trust as these are separate items.

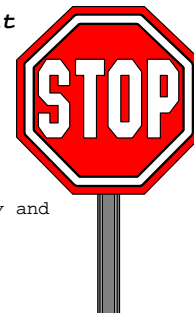
Sample Laundrette	No	£ VALUE	No	Your Laundrette
16lb Washers @ £1,300	8	£10,400		
24lb Washers @ £2,400	4	£ 9,600		
Dryers @ £1,100	8	£ 8,800		
Spinner	1	£ 950		
Soap / Bleach vendors	1	£ 425		
Boiler	1	£ 1,200		
Water Softener	1	£ 1,300		
Water Tank	1	£ 1,500		
Pumps	3	£ 450		
Time Clocks	6	£ 300		
Steelwork installation for washers		£ 2,000		
Supply and run 3 phase electricity		£ 3,200		
Supply and run plastic drainwork		£ 500		
Supply and fix dryer trunking		£ 1,000		
Shopfitting & Decorations		£ 5,000		
Misc Items, Lights false ceiling, bulkheads etc		£ 3,000		
Aluminium Shop front and Sign		£ 2,500		
Total		£52,125		
VAT		£ 9,121		
Total Sum Insured (if not registered for VAT)		£61,246		
If Dry Cleaning Machine - add to total				
Buildings should be insured for their replacement cost and not the market value				
These figures are approximate replacement costs in early 2002				

Stock consists of consumables such as perc, polyrobe, spotting chemicals, (if applicable) hangers, ticket books, computer supplies etc.

Customers Goods should be insured to cover the cost of replacement for the maximum amount of goods on the premises. Bear in mind in the event of a loss by fire or theft, it is our experience that your customers will claim that they lost their "designer clothes" or clothes bought from "expensive boutiques" even though they may have been purchased from M & S. This alone is a good enough reason to make a note of the more exclusive items that are entrusted to you and please remember that some evening dresses may cost thousands of pounds.

7.00 THE RISKS THE DANGERS THAT CAN HAPPEN

Now that we have addressed the sums insured and the scope of cover required, what should you look out for in relation to Housekeeping.



THE HOT STUFF - SERIOUS FIRE RISK

Does your laundrette or dry cleaners handle any Non Domestic washes?

If so, you and your staff need to know how to deal safely with them to prevent fires. The steps are easy and effective.

Check Which items are dangerous and must be given special treatment. Examples of these are:

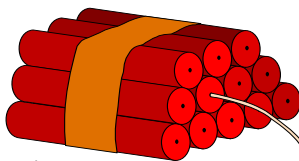
Any materials with traces of flammable substances such as machine oil, garage mechanics or cleaners overalls, cleaning cloths or any materials containing wax or cleaning chemicals such as cleaning cloths from car valet firms or mop heads.

Materials from fish and chip shops or restaurants i.e. articles soiled with vegetable or cooking oils such as chefs uniforms or kitchen / wiping up cloths.

Materials that have been contaminated by hair lacquers and chemicals such as towels from Ladies Hairdressing salons.

Warning Incorrect handling of these materials has led to some very serious fires.

Action All these when taken from the they are stacked and packaged. If there is They must not be stored near heat sources The same precautions apply to any hot clothing / placed into a basket or container. Spontaneous combustion may occur



dryers **must** be allowed to cool **fully** before room they should be spread out to cool down. such as boilers or left in bright sunlight. textiles taken out of a dryer and causing fire.

You should be aware of the above risk and take reasonable steps and proper precautions to prevent fires. It is your duty to train your staff to be aware of the inherent risks involved.

General Dryer Safety Dryer lint screens should be cleaned daily and the exhaust opening area and ducting must be kept free of dust and lint build up.

Dryers **must** be emptied at close of business each day and staff/owner should check all dryers are empty before the shop closes. Modern dryers incorporate a cool down cycle and this must not be tampered with. However, one should not rely on the new technology being foolproof as we are aware of fires that have occurred after the clothes have gone through the cooling off cycle.

None of the above is very onerous, costs any money or needs any more staff and soon becomes habit, a habit that could well save your life or livelihood. **Think safe. Do it!**

Check Do your staff know how to use the Fire Extinguisher which should be wall mounted and checked every year under contract?

8.00 THE RISKS THE COLD BUFFET - PREPARING FOR WINTER

A few simple precautions will help you avoid the trauma of burst pipes and a closed laundrette.

Find your main stopcock and make sure you can turn it on and off.

Fully lag all pipes and tanks in areas liable to freezing. Pay special attention to bends and places that are difficult to access as this is bound to be where the burst is!

Repair all leaking taps and shut off valves.

Don't insulate under tanks

If pipes or tank freeze

Turn off water at main stopcock

Remove anything that might be damaged by flood as a result of thawing water.

Thaw the pipe beginning from the tap side of the frozen area

Use a hairdryer or hot water bottle

DO NOT USE A BLOW LAMP OR HEAT GUN

Open tap nearest to the frozen part of pipe

If a pipe has burst

Turn off water at main stopcock

Switch off boiler, pumps etc

Open all taps to drain system

If water is coming through a ceiling, collect it in buckets

If the ceiling starts to bulge - pierce the plaster with broom handle to let water through

If wiring or any electrical equipment has got wet - **DO NOT TOUCH** until all has been checked by professional electrician. Be safe and turn off electricity at the mains.

In the case of a serious ingress of water from a burst, it may be necessary to hack off tiles and take the plaster back to the brickwork and a specialist damp proofing company may be required to treat the timbers.

When such a situation arises, it can cause a very serious threat to the business as the premises needs to dry out before remedial work can be undertaken. The consequential loss claim can be far more than the damage that was done to the premises as a result of the burst pipe.

Remember the saying.... **Prevention is better than cure.** How true this is....

09 PLEASE PAY SPECIAL ATTENTION TO THE FOLLOWING

MINIMUM LEVEL OF SECURITY SPECIFICATION

Cover for **theft or attempted theft** will apply only if the following Minimum Level of Security or alternative security protection (as agreed by the Company whether following survey or otherwise), is installed at the premises and put into effect whenever the premises are closed for business.

DOORS - All external (and internal doors leading to other parts of the premises not in the insured's sole occupation):

***Aluminium Doors** - Cylinder mortise deadlock

***Armoured Plate Doors** - Door manufacturers' locks as listed

***Other Single Leaf Doors** - Mortise deadlock conforming to BS3621 and boxed steel striking plate of a minimum of 7 inches in length (17.5 centimetres) provided the door thickness is a minimum of 1.75 inches (4.5 centimetres). If the door thickness is less than 1.75 inches (4.5 centimetres) secure with a deadlocking rim latch which must be keyed into the deadlock position when the premises are closed for business or unattended.

***Double Leaf Doors** - the standing leaf should be secured with bolts top and bottom and the other leaf fitted with a lock according to the

construction of the door as specified above, or both leaves fitted with a good quality coach bolted locking bar secured with a close shackle padlock having at least 5 levers.

***Fire Exit Doors** - any locking devices on these doors must be approved by the Fire Prevention Officer, although any alternative protections agreed following such consultation must be agreed by the Company.

***Laundrette Front Doors** - fitted with Night Watchman or similar time controlled devices are accepted.

***Exterior Doors** - all other exterior doors to be metal lined

***Exceptions** - For all other types of door where it is not possible to fit locking devices in accordance with the above criteria - please refer to the Company

***High Risk Areas** - For certain High Risk areas a full frontal shutter secured by 5 lever close shackle padlocks, either Chubb Battleship or equivalent, is required. This will be advised by the Company.

WINDOWS - All external basement, ground floor and other accessible (accessible being a window which is readily reachable such as a window adjacent to a roof, especially a flat roof, or a fire escape) windows, fanlights or skylights which were originally constructed to open:

*Key operated window locks or solid steel bars not less than 0.75 inches (1.9 centimetres) diameter and not more than 5 inches (12.5 centimetres) apart, securely fixed to the brickwork or masonry surrounding the window, to depth of not less than 2 inches (5 centimetres) and set back not less than 2 inches (5 centimetres) from the external surface of the wall. The bars are to pass through flat horizontal tie bars at least 2.5 inches (6 millimetres) thick and 1.5 inches (4 centimetres) wide and the distance between the tie bars is not to exceed 2 feet (60 centimetres). Whenever the barring does not meet the above specification, refer to the Company.

*Or changed to solid glass sheet

KEYS - All keys must be removed from locks and kept in a secure place. In the event of any problems or matters which you do not understand, please contact us.

FIRE - You must install a dry powder fire extinguisher, of not less than 2kg, to be wall mounted in the plant room or where appropriate, to be maintained and serviced under contract.

TIME LIMIT - you must implement the above protections within 60 days after renewal date of your policy or if new business within 60 days of inception, unless a variation has been agreed with the Company.

ENDORSEMENT - **Loss or damage by Theft or Attempted Theft is not insured unless the devices specified above are put into full and effective operation whenever the premises are closed for business.**

RECOMMENDATIONS

Battery operated smoke alarms to be fitted, one

sited in the plant room, one above the dryers and one in the laundrette. The batteries to be replaced annually.

A dry powder fire extinguisher, of not less than 2kg, to be wall mounted in the plant room or where appropriate. To be maintained and serviced under contract.

Be on the look out for people working in pairs who try and create a diversion to distract your attention and then steal customers goods.

It is our experience that attended premises rarely suffer from vandalism and where possible, we recommend that laundrettes are attended at all times. Please note that there are remote Close Circuit Television systems available in the market that can help you monitor your premises and enable you to open and close a shutter from the comfort of your home.

ELECTRICAL INSTALLATION

If the electrical installation is more than three years old and there is no current IEE inspection certificate, or GLC General Powers Act certificate, then the installation must be inspected and tested by an Approved Contractor of the National Inspection Council for Electrical Installation or by a professionally qualified electrical engineer and a report on it's condition obtained. Any defects or deviations must be put right and a further report confirming this obtained. Thereafter the installation must be inspected at intervals not exceeding five years.

All exposed water pipes must be lagged to prevent frost damage

Your Insurers have agreed to underwrite certain risks of your business on the basis of the information supplied to them.

This includes its security protections and safeguards, and those referred to in the proposal, which form the basis of the acceptance. **Therefore, the protections and safeguards must not be withdrawn or varied in a such a way that it could be interpreted as being to the detriment of your insurance.** If at any time your protections are reduced (as a result of faulty equipment, or withdrawal of police response etc.) then your insurers must be notified immediately. Whenever such a problem occurs or if you are in any doubt, call us and we will advise you accordingly. **Please ensure that following an activation of the alarm, either you or a keyholder or a keyholding service are able to attend the premises immediately.**

Please feel free to ask us about anything you may wish to implement, so that we may obtain Insurers agreement. Most police forces will respond to a citizen's report of a crime, even if the response to that particular premises has been suspended. Police forces also usually respond when a panic alarm is activated - even if service has been withdrawn.

Whatever you do, take steps to avoid suspension - respond to police notices and let them know that you are attending to the problem and always keep us advised. Your business is at risk and the benefits of your policy may be seriously reduced if your alarm is not operating fully.

10 What duty do I have with regard to Health and Safety at Work?

The following General Statement of Policy wording could be put on your headed notepaper and put on display in your office and distributed to your staff.

**Health and Safety policy of:
ABC Company Limited**

Section A

Our policy is to provide and maintain safe and healthy working conditions, equipment and systems of work for all our employees and to provide such information, training and supervision as they need for this purpose. We also accept our responsibility for the health and safety of other people who may be affected by our activities.

The allocation of duties for safety matters and the particular arrangements which we make to implement the policy are set out below.

The policy will be kept up to date, particularly as the business changes in nature and size. To ensure this, the policy and the way in which it has operated will be reviewed each year.

Signed.....

Principal

Dated / /

1 Overall and final responsibility for health and safety in the company is that of ...

2. All employees have the responsibility to co operate to achieve a healthy and safe workplace and to take reasonable care of themselves and others.

3. Whenever any person becomes aware of a health or safety problem which they are not able to put right, they must immediately inform the appropriate person named above.

4. Responsible person for carrying out safety inspections and Monitoring maintenance of Plant and Equipment is

Section B

General Arrangements

- 1. The First Aid box is located
- 2. The Person responsible for box and reporting incidents is
- 3. The Accident report log is kept with first aid box.

4. Service engineers must carry in their cars a suitable first aid box.
5. They must replenish any items used from stock kept at office.
6. They must record any incidents and use of any items in record book.

Section C

Hazards

1. Designated persons at a laundrette must telephone to report any machine malfunction or defect.
2. The telephone contact number for working day is.....
3. A 24 hour answer phone number is
4. Washing Machines and Dryers to be inspected by Service Engineers at not less than 28 day intervals. Such inspection to include plugs and cables for loose connections and faults & operation of safety devices to manufacturers specification.
5. Any equipment found to be faulty and which cannot be put right must be immobilized to prevent use until a proper repair can be made.
6. A record of all such repairs shall be kept by the appropriate service engineer.
7. It is company policy only to purchase or operate machinery conforming to the requirements of the Health & Safety Executive.

Section D

Training

1. Regular training to be carried out on site by competent person
2. Familiarization with new machines to be by courses conducted by manufacturers or their agents at their own premises.

For further information, we have reprinted a useful Health and Safety article which can be found at Appendix

11.00 LIABILITY POSTER - You should display the following notice in your premises

"Whilst the proprietors of this laundrette take all reasonable steps to see that the laundrette functions efficiently, they cannot accept any liability whatsoever for the death or personal injury suffered by a customer or any person or persons with them or for any loss or damage to a customer's clothing or other of their belongings whilst on these premises which arise from any cause other than the negligence of the proprietors or any of their staff.

Customers are reminded that the following are their responsibilities and not those of the proprietors.

To take care of all their possessions whilst on the premises and never to leave them unattended

To remove all their belongings when they leave

Not to damage, maltreat or tamper in any way with the machines on the premises but to use them only for the purposes of washing, drying and/or dry cleaning, strictly in accordance with the instructions provided.

To supervise all minors"

Remember that it is a condition of your policy not to admit liability as this prejudices your insurers position in the event of a claim

A word of advice regarding Service Washes.

We suggest that you make your customer aware that you accept no responsibility for service washes for the following reasons. i.e.

01 Clothes delivered in a bag for service washing are not normally checked and there is no record of the contents. Claims cannot be entertained for unchecked items.

02 Customers should be advised that service garments of varying fabrics should not be included in one bag so that possible damage may be avoided.

03 Please make sure that your staff are aware that you can be held liable if you fail to handle the washes correctly, e.g. Leaving customers garments for too long in the dryer.

(You may wish to make copies of the following documents)

Health & Safety at Work Act 1974 Accident Report Book

This report to be completed by member of staff immediately on witnessing or becoming aware of an incident

Date	Description of Incident	of Persons involved	Outcome	Signature

12.01 Inspection Service Records

<u>INSPECTION/SERVICE RECORDS</u> <u>DRY CLEANERS OR LAUNDRETTE AT</u> Location: -.....		
MACHINE	DATE	RESULT & ANY ACTION TAKEN

THE COMPANIES ACT 1981

NAME/NAMES OF PROPRIETOR/PROPRIETORS

(Put in your name or the names of the partners if applicable)

ADDRESS FOR DOCUMENT RECEIPT

(put in the address of your solicitor or who ever you wish to receive a letter or document on your behalf)

This must be displayed in the area to which the public have access

13.00 THE ELECTRICAL EXAMINATION CERTIFICATE

Name, and address of electrical surveyor: Full Name: _____

Address: _____

Post Code: _____ Professional Qualifications: _____

Phone No: _____ Fax No: _____ E mail: _____

Address of Laundrette/Dry Cleaners: _____

Name of Owner / Occupier: _____

	Electrical Installation - Method of Earthing	
Buried Strip / rod / plate	Protective multiple earthing	Earth Leakage circuit breaker. Current operated
STATE WHICH	Cable / Sheath	

	TESTS	RESULTS
a	Resistance of each earth Continuity Conductor	
b	The total earth loop impedance for ready operation of the largest rated excess current protective device, relied upon for earth leakage protection	
c	Earth leakage protection Current Operated / Voltage Operated	
d	Polarity throughout installation	
e	All Single Pole Control Devices	
f	Installation Resistance of Fixed Wiring Installation (minimum required 1 Megaohm)	
g	Insulation Resistance to Earth of each separate item (minimum requirement 0.5 Megaohm)	
	Each item of apparatus tested, all flexible cords, switches, fuses, plugs and socket outlets are in good serviceable condition, except as stated	

Repairs (if any) and improvements (if any) required and period within which they should be executed. Any other conditions which should be specified for safe working:-

Any other observations:-

I certify that on I examined the above electrical installation and at that time found the said electrical installation * to be / *not to be in such a condition and so fitted and maintained as to be in safe and satisfactory condition.
* delete as appropriate

Signature:- _____ Date:- _____ Next Examination due:- _____

This certificate must be sent to:- M & N Insurance Service Ltd 248 Hendon Way Hendon London NW4 3NL

14.0 THE HEALTH AND SAFETY CHECKLIST

	SAFETY MANAGEMENT	
01	Have you prepared a company safety policy (only needed if you have more than 5 employees)?	√
02	Have you assessed risks generally, especially manual handling?	
03	Have you recorded significant findings (only needed if you have more than 5 employees).	
04	Have your staff been given written emergency procedures for incidents involving fire, gas, electricity, accidents etc. ?	
05	Do your staff receive sufficient training so they can work safely?	
06	Do you have an Accident Record Book and do staff know the legal requirements for recording and reporting accidents to staff and customers?	
07	Do you have and adequate First Aid Kit , a person responsible for it, a Thermometer and a Health & Safety Law poster?	
08	Do you have your Employer's Liability Certificate on display?	
09	Is a Telephone Number displayed in the public areas so that you can be contacted in case of an emergency?	
10	Had you read the health an safety leaflet in Appendix which has been reproduced by kind courtesy of NALI	
	MACHINE SAFETY	
11	Do you have a regular preventative maintenance programme in place for all equipment?	
12	Is the electrical installation maintained in a safe condition and checked regularly?	
13	Are all portable electrical appliances maintained in a safe condition and regularly checked?	

14	Are all Gas appliances checked annually by a CORGI engineer and records kept?	
15	Are all Safety Interlocks on washers, dryers and spinners checked daily and records kept?	
16	Are the public kept out of hazardous areas such as rear of machines, boiler room?	
17	Are all moving parts of machines guarded?	
18	Have staff been instructed to report any defects immediately and not to attempt any repairs themselves?	
19	Do staff have a supply of Out of Order signs and safe access for isolating defective machines?	
20	Are lint Screens cleaned daily and replaced when torn?	
21	Is there an adequate supply of fresh air to all gas appliances?	
	FIRE SAFETY	
22	Are towels, dishcloths, cleaning cloths etc allowed to cool before being folded and stacked away from other goods?	
23	Are all dryers emptied before the shop closes?	
24	Are there safe exits from all parts of the premises including the boiler room?	
25	Do you have suitable Fire Extinguishers , wall mounted and serviced annually?	
26	Are boiler rooms kept free of combustible material	
27	Is the lint / dust regularly cleaned from the drier ducting?	
28	Are extract ducts sited not to cause a fire risk or nuisance to local residents?	
29	Is there an adequate fire insulation from residential accommodation?	
	DRY CLEANING UNITS	
30	Are boilers and pressure items inspected and certificates kept?	
31	Has a COSHH assessment been carried out and put into practice?	
32	Is manufactures recommended machinery maintenance carried out?	
33	Do you have available Hazard Information sheets for the solvent and unit?	
34	Is there adequate ventilation?	
	GENERAL CONDITION OF PREMISES	
35	Are the premises clean and well maintained?	
36	Are all areas well lit, ventilated and with adequate heating?	
37	Are floors free from hazards and stairs / ladders in good condition with strong handrails?	
38	Are toilet / washing facilities clean and well maintained?	
39	Have exposed pipes been lagged?	
40	Is there any Asbestos on the premises and have you checked with the E.H.O.	
41	Goods stored on the floor are liable to damage, store them at least 150mm off the floor, particularly if these are kept in a basement.	
	A WELL RUN BUSINESS WILL IMPRESS YOUR CUSTOMERS & INCREASE PROFIT	

15.00 STOCK RECORDS

With regards to stock this could be split into two areas

- 1) Actual Stock owned by you eg chemicals, packing, hangers, ticket / stock books and or machines and
- 2) Goods placed in your trust by the customer

In so far as your own goods are concerned the main items may be fluids and delivery records or invoices from suppliers and these may be sufficient to quantify your loss.

With regards to the customers goods it is imperative that you note down an accurate description of the goods accepted especially if they are of a high or sentimental value. There are a number of bespoke programmes available to dry cleaners such as Dry Stream 020 8441 0102, Spot Dry Cleaners 01628 777774.

Inadequate records and inability to demonstrate a loss will inevitably lead to a compromise settlement. In such cases, there are no hard and fast rules. Each claim is treated on its own merits, and factors such as personal injury, previous losses and a trading history will all colour an Insurer's attitude to a claim. This can reflect the degree of compromise in the settlement offered.

If insured, your consequential loss of profits policy will only provide cover for a reasonable period required to reinstate business to its former level. It is likely that the delays caused by inadequate records will not be allowed within a

commercial environment.

In the event of a claim, the company that is in a position to demonstrate concisely the loss it has suffered, should receive favourable treatment from its Insurers by swift settlement.

16.00 CLAIMING UNDER THE POLICY

REMEMBER THAT CLAIMS DO HAPPEN

If you never make a claim, don't bother to read this. But for the rest of us, here's what to do when the inevitable happens.



The most common claim is for **Glass** breakage, usually in the middle of the night. First the damage has to be cleared as we don't want claims from people cut by broken glass. Next make the shop safe - there are glazing companies that operate on a 24 hour basis. They will remove the broken glass, make the shop secure and call back the following day to re - glaze. Norwich Union recommend Homeserve on 0500 11 44 77 and Shield suggest Solaglas on 0800 474747. Phone us or the insurance company.

Theft and Malicious Damage are the next most common. You must tell the police immediately and get a Crime Number - you will need it for the claim. Make the shop safe from further losses - thieves often come back for things they couldn't carry away the first time. Do any emergency repairs to machines etc to get operating as soon as possible. Start listing what's missing to get an idea of the likely claim. Phone us or the insurance company.

Fire is fortunately quite rare, but can be very costly when it does happen. First on the scene will be the fire brigade followed soon after by eager Loss Assessors.

After the fire has been extinguished, make the premises safe. Read your policy - now is not the right time to discover you should have had a fire extinguisher under a maintenance contract!

Water Damage, usually a burst pipe, tank or a flood. Try and stop the water coming in, turn off the main stopcock and get an emergency plumber if you can't manage yourself. Do NOT touch anything electric until you have had an electrician to check for safety. Dry out as much as you can and hire an industrial space heater if necessary. For substantial claims it may be worth using Loss Assessors. Please note that we do have our own in-house loss assessor.

Again let us know about the claim and send back the claims form as soon as possible.

For **Processing** claims you should complete one form to explain what happened and each customer must also complete a form.

Making a claim and completing the form

Making a claim is the acid test.....after paying your premiums regularly on time for years you have now suffered a loss; a claim is to be made; will the insurance company pay out?

Probably yes; but possibly no. It all depends on what the insurance company said and what happened to you.

What the insurance company said is written in the Policy in more or less understandable English.

The Policy

The Policy lists the things they will pay out for (and nothing else), under what Conditions and up to what amount.

First read your policy, (*you should have done this when it was sent to you! It's no use discovering after your shop has burnt down that you should have installed fire extinguishers*) then read it again as it never makes sense the first time. If there is anything you don't understand or are not sure about - phone us.

What Happened?

Now that you've read the policy having established that your claim is covered under the terms and conditions of your policy, you are all ready to make a claim.

01. First do any emergency repairs needed to prevent further loss.
02. Next tell us immediately or the insurance company what happened and that you are going to claim. Don't delay as this could affect your claim.
03. You have a duty to minimise your loss where possible. Be aware that claiming for large sums can have the effect of raising your premium and will affect your ability to seek alternative insurance at renewal.

The Claim Form.

Now you can get on with completing the claim form and returning it back **with the estimates, receipts or invoices....**

This is where many claims fail, mainly through not understanding what a claim form is for. It is:

- (a) to satisfy the insurance company that there has been a genuine loss of something listed in the policy.
- (b) to satisfy the insurance company that you have complied with all the Conditions, Requirements and Warranties in the policy.
- (c) to satisfy the insurance company that all the answers on the Statement of Facts were and are true.
- (d) to satisfy the insurance company that the amount claimed is correct.

That's it! Simple isn't it? Comply with the above four points and you get a cheque. Miss out on *any* and you get aggravation.

Remember that it is up to you to prove your claim: with up to 25% of all claims now involving some element of fraud, insurance companies are naturally getting quite suspicious.

Complete the claim form with the object of satisfying the claims clerk and you are more than half way to getting a quick and fair settlement. Do it as we suggest and your claim goes to the front of the queue to be paid.

How to Do It

Fill in all the answers: no ticks, dashes or blanks. If the question does not apply, answer N/A (Not Applicable). If you don't know or can't remember, say so.

Answer the questions fully and truthfully so that the claims clerk does not need to write to you asking for more information and thereby causing you further delay.

Example. Question 'State what happened'

Answer 1. There was a theft.

Answer 2. Thieves smashed the rear window in the boiler room, they then broke down the internal door to the store room, which has a 5 lever lock and forced open the metal box containing the float money. They then broke down the door into the laundrette and forced open six washing machine

coin boxes.

If you were the claims clerk reading these two answers, which would you be most likely to settle without further enquiries?

Remember that not every risk is covered by insurance such as:

Leaving money unattended on a counter
Unattended goods left in a vehicle
Not maintaining your premises

With regard to any Liability claim, remember that you are not allowed to admit liability under the terms of your policy.

17.00 How much to pay out when things go wrong

Based on an article by The Textile Services Association, published in Laundrette and Cleaning World 1997

If you are responsible for loss or damage to customers goods you are entitled to pay out a *fair level of compensation*. That is a payment for the replacement cost that takes into account *age, condition and life expectancy*.

Firstly find the current price of a *Replacement* article or one as close as possible - this should be from the cheapest supplier as you are entitled to mitigate the loss.

Sometimes with *one - off* or hand made items this is difficult but some mutually acceptable figure can usually be agreed. For antiques or heirlooms, you are only responsible for their special value if you were told of the article's value and accepted it on that basis. If you were not told of the special value, then the customer *must prove* that you should have anticipated a higher value as the article was clearly unusual.

Tip...You should display a notice requesting customers to inform you of the special value of unusual articles.

Next consider *Depreciation*, this depends on the condition and the actual age.

Condition can be grouped under three headings

Good: Has a well cared for appearance

Average: Appearing as you would expect an article of its age

Poor: Showing extensive use but not signs of abuse or repairs

Items which are not available for inspection should be given the benefit of the doubt and classed as Good.

The *life expectancy* in years should be taken from Table 1 which gives an *average working life for articles of average quality*.

The table does not take into account items of higher quality or items that have been rarely used, if possible, you should try to get information from the retailer or manufacturer.

Nor does the table suggest that items at the end of their stated life expectancy are without any value, only that a meaningful value is difficult to calculate.

Lastly you can now refer to Table 2 which gives the percentage of the replacement cost that you should pay out.

- a) Select the life expectancy along the top
- b) Select from the left side the approximate age of the article
- c) Trace down and across to find the box where they meet
- d) The three figures represent good, average and poor condition
- e) multiply the percentage adjustment figure by the Replacement Cost to give the value for an offer of fair compensation.

For items past their life expectancy a discretionary payment should be made taking into account the condition, quality and use of the item.

The above is a **guide only** and should be considered as a **basis** for a fair offer which should be varied according to particular circumstances.

Table 1 Average Life Expectancy Ratings

This list gives **Guidelines only** of the expected life for average quality articles in normal use. Above or below average quality or articles rarely or extensively used require an adjustment up or down. Items at the end of or beyond their expected life may still have a value but this cannot be deduced from the Guidelines.

Men's & Boy's Wear	Women's & Girl's wear	Household Furnishings
Article Years	Article Years	Article Years
Anoraks 3	Anoraks/ sports coats 3	Bedspreads 6
Dressing Gowns 5	Blouses 2	Blankets 9
Coats & Jackets	Coats & Jackets	Carpets 10
Cloth 5	Cloth 5	Curtains * 8
Cotton 3	Cotton 3	Lined 8
Leather/Suede 9	Fur (imitation) 5	Unlined 4
Sheepskin 7	Fur (real) 15	Lining separate 5
Evening suit 8	Leather/suede 9	Nets 3
Gloves 3	Sheepskin 7	Quilts
Hats 3	Dresses/skirts	Duvets 10
Pyjamas 3	Formal evening 4	Others 7
Rainwear 3	Others 3	Rugs 5
Ties/scarves 3	Gloves 3	Sheets/pillow cases 4
Shirts 2	Hats 3	Duvet Covers 4
Shirt - dress 4	Housecoats 4	Towels 3
Trousers & Shorts 3	Dressing Gowns 4	Upholstery fabrics *Curtains & loose covers These vary considerably due to sunlight and atmospheric pollution. Lined curtains last much longer than unlined.
Socks 1	Night-dress/neglige 2	
Suits 3	Rainwear 3	
Sweaters/Cardigans 2	Scarves 3	
Swimwear 2	Slacks & shorts 3	
Underwear 1	Socks 1	
Workwear 2	Suits 3	
Waistcoats 5	Sweaters/cardigans 2	
	Swimwear 2	
	Underwear 1	
	Workwear 2	
Children's wear	Wedding Gowns	Table Linen Average life has been calculated at about 4 years. However, certain linen may have antique or heir loom value and no life expectancy can be given. Such higher value can be claimed if you have been told this fact and have accepted it on the basis of it's higher value
Children's clothes often take a lot of hard wear and in the space of 11 or 2 years it will no longer fit the child. It can be difficult to determine an average life expectancy and for this reason an average of 2 years life expectancy is considered reasonable.	Usually bought for one occasion and probably not worn again. Consequently fulfilled its primary purpose and value about 50% of replacement cost unless specific value advised beforehand or altered for another use.	

Table 2		Calculation of Claim Adjustment % Values										
		Life Expectancy as from Table 1										
Age of article in Months & Years	Condition	1 yr	2 yr	3 yr	4 yr	5 yr	6 yr	7 yr	8 yr	9 yr	10 yr	15 yr
up to 3 months	Good	100	100	100	100	100	100	100	100	100	100	100
Between 3 and 6 months	Good	75	100	100	100	100	100	100	100	100	100	100
	good	50	75	85	100	100	100	100	100	100	100	100
Between 6 and 9 months	good	25	65	75	85	100	100	100	100	100	100	100
	good		45	65	75	80	100	100	100	100	100	100
Between 9 and 12 months	good		25	50	65	75	85	85	90	90	100	100
	good			35	55	65	75	75	85	85	100	100
Between 12 and 18 months	good			25	45	55	65	70	75	80	85	100
	good				25	40	50	60	65	70	75	85
between 18 months and 2 years	good					25	35	45	55	60	65	80
	good						25	35	45	50	55	75
over 2 years and up to 2 ½ years	good							25	25	30	40	75
	good									25	30	55
over 2 ½ years and up to 3 years	good										25	35
	good											25
over 3 years and up to 4 years	good											25
	good											
over 4 years and up to 5 years	good											
	good											
over 5 years and up to 6 years	good											
	good											
over 6 years and up to 8 years	good											
	good											
over 8 years and up to 10 years	good											
	good											
over 10 years and up to 15 years	good											
	good											
over 15 years	good											25

Adjustment downwards should be made for items in only average or poor condition

Example 1.
Ladies Blouse
 Replacement cost £10.00
 Average life expectancy Table 1 2 years
 Condition Good
 Actual age 4 months
 From above table value is 100%
 Therefore compensation offer £10.00

Example 2.
Men's trousers (part of three piece suit but cleaner had no knowledge of this)
 Replacement cost 30% of suit @ £180.00 £60.00
 Average life expectancy Table 1 3 years
 Condition good
 Actual age about 2 years
 From above table value is 50%
 Therefore compensation offer £30.00

18.00 Life Assurance - Term Assurance - Personal Accident - Permanent Health

If you have leased your premises, your family may have to keep paying for the lease even after you die. It is important to arrange cover so that you are not left with this responsibility.

Personal Accident covers will pay out either a weekly wage and or an agreed lump sum in the event of loss of limb/s or other injuries. Permanent Health cover will pay you up to 65% of your income until an agreed age say 60 or 65 if you are unable to work. If you wish to consider any of these matters, please feel free to call our Mr Leonard Ormonde who is our Independent Financial Advisers.

REMEMBER THAT WHILST YOU MAY HAVE INSURED YOUR SHOP AND STOCK, YOU AS AN INDIVIDUAL ARE FAR MORE IMPORTANT AND CANNOT BE REPLACED.

LIFE COVER COULD INCLUDE SUCH AREAS AS

- eg: **Share Protection**
Loans & Overdrafts to the bank
Key Man cover for you or employees, with or without critical illness
Tax Free Income for your family/ies.

You could also consider insuring the lives of your key suppliers, as their illness or demise could have severe repercussions on your business.

19.00 TERRORISM COVER

Policies used to provide Terrorism cover with a maximum liability of £100,000. This no longer applies. Please therefore contact us if you require to add this cover which will be subject to a additional premium.

If you require any clarification on the above, please feel free to call us for advice.

This document is given to you as a guideline on various aspects of cover that are applicable to a Laundrette and Dry Cleaning Policy and it does not constitute part of your policy document and it is intended as a guideline only.

For avoidance of doubt in relation to your own policy wording, we suggest that if you wish, you should contact your own legal advisers for clarification of the terms and conditions contained within your policy.

For further information, please contact either:

Mark Robinson or Paul Faiman

at the Laundrette and Dry Cleaning Insurance Bureau.

M & N Insurance Service Limited

248 Hendon Way London NW4 3NL

Telephone 020 8202 4474 Fax 020 8202 1943

e-mail: info@mninsure.com website: www.mninsure.com

HEALTH AND SAFETY AT WORK INFORMATION NOTES FOR LAUNDERETTES

The following advice was prepared by Manchester City Council's Environmental Health and Safety Section to assist laundrette owners and managers in their area in identifying and complying with their obligations under the Health and Safety at Work etc. Act 1974 and associated legislation. It has been edited and slightly modified so as to make it suitable guidance for the whole of the laundrette industry in the U.K. Modifications and editorial comments are in italics. The advice is not exhaustive; further information and advisory leaflets are available from: HSE Books, PO Box 1999, Sudbury, Suffolk, CO10 2WA, or by telephoning 0178788116. This article has been reproduced with kind permission of Laundrette & Cleaning World, The Quarterly journal of the N.A.L.I.

1. GENERAL HEALTH AND SAFETY INFORMATION AND REQUIREMENTS

(a) Essentials for Health and Safety at Work

This publication provides practical guidance for all businesses.

(b) Health and Safety Information for Employees Regulations 1989 These regulations require employers to give information to employees by means of displaying a poster or distributing a leaflet to employees. The poster "Health and Safety Law - What you should know" can be obtained from HSE Books.

(c) Employer's Liability (Compulsory Insurance) Act 1969

This Act requires employers to take out and maintain approved insurance policies against liability for bodily injury or diseases sustained by their employees in the Course of their employment. A copy of your current Employer's Liability Insurance Certificate must be displayed at each premises.

(d) Reporting of Injuries, Diseases and Dangerous Occurrences Regulations

The incidents which are required to be reported to the new Incident Centre in Caerphilly are listed in the advisory booklet "RIDDOR Explained" (cat. No. HSE31- rev1)

obtainable from HSE Books and include any work related:-

(i) Specified major injury to an employee; e.g., any fracture (other than to the fingers, thumbs or toes), amputation, etc.

(ii) Injury which prevents employees from doing their normal work for more than 3 days.

(iii) Death of any person.

(iv) Accident requiring a member of the public being taken directly to hospital; e.g., where a customer or client slips on a slippery floor.

(v) Dangerous occurrence as defined in the Regulations.

The report form to be used is the prescribed form F2508, a copy of which is included in the booklet. Recent changes in reporting procedure are included in the leaflet "RIDDOR reporting: Information about the New Incident Centre", obtainable from HSE Books (cat. No. MISC310).

(e) First Aid Provision

Every employer must provide adequate and appropriate equipment, facilities and personnel to enable first aid to be given to your employees if they are injured or become ill at work. The advisory leaflet "First Aid at work -Your questions answered" (cat. No. INDG214) is available free from HSE Books.

1. HEALTH AND SAFETY POLICY

If you employ 5 or more people, the Health and Safety at Work etc. Act 1974 requires you to provide a written statement of your health and safety policy, detailing the organisation and your arrangements for carrying out the policy.

3. MANAGEMENT OF HEALTH & SAFETY AT WORK REGULATIONS 1999

These Regulations require employers to make adequate arrangements for managing health and safety in their businesses, in particular:-

(a) You must appoint one or more competent persons to assist you in discharging your duties under health and safety legislation. You may appoint an employee, yourself or an outside consultant, provided that the person is competent.

(b) You must identify any hazards on your premises and assess the risk each hazard presents to your employees and to other people, including members of the public, who may be affected by your undertaking. If you employ 5 or more people, the Regulations require you to record the significant findings of the assessments that you make.

(c) You must inform employees about the significant findings of your assessment and the protective measures implemented to eliminate or reduce the risk of injury or ill health.

The following are some of the hazards that you will need to consider when carrying out your risk assessment. (The list is not exhaustive):

(i) Slips, trips and falls. e.g., wet or greasy slippery floors; trailing cables; uneven floors or changes in floor level; poor lighting; use of ladders; unsuitable footwear, etc.

(ii) Electrical safety (see Section 5)

(iii) Mechanical safety (see Section 5)

(iv) Manual handling (see Section 6)

(v) Serious and imminent danger; e.g., fire (from flammable materials), bomb scares, etc.

(vi) Violence from angry customers/clients, and in particular where money is handled or expensive equipment is present. Precautions should also be taken when emptying machines and banking cash.

(vii) Noise. Exposure to excessive levels of noise may result in noise-induced hearing loss. Measures should be taken to reduce exposure so far as is reasonably practicable. If noise levels are still unacceptably high following the introduction of control measures, then hearing protection should be made available. The advisory leaflets "The Noise at Work Regulations" (cat. No. INDG75) and "Listen Up" are available free from HSE Books (cat. No. INDG122L).

These risk assessments need not duplicate those made under other regulations -e.g., COSHH (see under Section 4). Trivial risks can be ignored. There is more guidance in c; the advisory leaflets entitled '5 Steps to Risk Assessment' (cat. No. INDG163) obtainable free from HSE Books.

4. CONTROL OF SUBSTANCES HAZARDOUS TO HEALTH REGULATIONS 1999 COSHH

These regulations apply to all substances hazardous to health including chemicals, drugs and micro-organisms. You must assess and control risks to the health of employees and others.

To assess health risks you must:-

(i) Identify hazards of the substances (i.e., their potential to cause ill health).

(ii) Reach justifiable conclusions about how well risks to health are controlled by considering the likelihood that ill-health will occur.

Ill-health may be caused by:-

- (a) Skin contact, e.g., cleaning agents, prolonged contact with water or solvents etc.
- (b) Inhalation of fumes, e.g., where dry cleaning is also carried out on the premises, combustion gases, etc.
- (c) An exposure to bacteria/viruses, e.g. in manned premises where staff may inadvertently handle excessively soiled clothing or bed linen.
- (d) Inoculation, e.g. HIV/Hepatitis risks from discarded syringes hidden in clothing or bed linen - and also in unmanned laundrettes, or in the premises themselves.

(iii) Identify any additional control measures which may be needed to prevent ill-health being caused by exposure to harmful substances, e.g. use a safer alternative; enclose the process that gives off fumes, particularly where coin-operated only dry cleaning takes place and improve the general ventilation or provide local exhaust ventilation; provide information, instruction and training for employees; provide personal protection equipment for staff who may have to handle hazardous cleaning agents, e.g. gloves, masks, etc.

An advisory leaflet 'COSSH -A brief guide to the regulations' (cat. No. /NDG/136-rev1) is available free from HSE Books)..

5. PREMISES

Workplaces and equipment in them must be maintained so as to avoid risks to employees and non-employees. The following may require particular attention:-

(a) Electrical Equipment
All electrical appliances and equipment must be pro-actively and regularly maintained by a competent person, not merely responding to

breakdowns, to ensure that they are safe. The system should also be subject to a periodical (i.e., annual) inspection. Further advice is contained in the advisory leaflet "Electrical Safety and you", (cat. No. INDG231) obtainable free from HSE Books.

(b) Mechanical Maintenance All mechanical (and electromechanical) equipment must be regularly maintained by a competent person to ensure that it is safe. This should include a weekly check on door interlocks both to washers and to spinners. *Dryer interlocking mechanisms, which stop drum rotation and cut off the gas supply when the door is opened, should also be checked weekly.*

(c) Window Cleaning
Persons responsible for ensuring that windows are cleaned should ensure that a safe system of work is employed to enable them to be cleaned safely. You should liaise with your window cleaner to do this and implement any measures that are necessary. Advisory leaflet "Safe Window Cleaning - A health and safety guide for owners and managers' can be obtained from HSE Books.

(d) Maintenance
You must ensure that maintenance and building works are carried out in such a manner as to ensure the health and safety of both contractors and your own employees. Every consideration should be given as to how these operations can be completed safely.

(e) Asbestos Currently 3000 people die every year from previous exposure to asbestos. Large quantities of asbestos still exist in many buildings. Occupiers should ensure that you know:-

Where asbestos is present; e.g., the boiler-room.

What form it is in; e.g., insulation board to ceilings and walls, or asbestos wool on lagging to pipework, etc. What condition it is in.

How people, including contractors, may possibly be exposed to asbestos; e.g., during refurbishment or routine maintenance, and Implement measures to prevent exposure to asbestos fibres.

Advisory leaflet "Managing Asbestos in Workplace Buildings", (cat. No. INDG223-rev1) is available free from HSE Books.

(f) Glazing Safety

In premises where there are large areas of glazing in doors and windows, which could be subject to physical damage, e.g. vandalism, falls against glass, collision by push-chairs, etc., you should take measures to prevent people being injured by shards of broken glass. This could include replacement of 'float glass' with safety glazing, provision of safety film, strategic positioning of equipment, etc. A leaflet entitled "Workplace health and safety: Glazing" is available free from HSE Books (cat. No. INDG212).

(g) Structural Condition You must ensure that the fabric of the building is properly maintained to prevent any rainwater penetration that could result in damage to equipment and electrical systems.

6. MANUAL HANDLING OPERATIONS REGULATIONS 1992

The incorrect handling of loads causes large numbers of injuries and results in pain, time off work or permanent disablement. The Regulations apply to any manual handling operations which may cause injury at work. You must assess manual handling operations to identify the significant risk factors; risks of injury must be reduced so far as is reasonably practicable. You can reduce risks by some or all of the following:-

(a) Reducing the need for manual handling.

(b) Provision of lifting equipment, e.g., trolleys, or sack trucks,

etc., and in particular instances where maintenance staff may need to move machines or dryers.

(c) Training for employees.

(d) Improvements to the work-place environment where lifting takes place; these may include changes to the layout of rooms, different floor coverings or more suitable equipment. When assessing manual handling operations, you should consider all the options for reducing injury risks, or compare the advantages/ disadvantages of improvements that may be appropriate. Advisory leaflet "Getting to Grips with Manual Handling". (cat. No. INDG143-rev1) is available from HSE Books.

7. PRESSURE SYSTEMS SAFETY REGULATIONS 2000

In some premises, there could be a separate boiler system with its associated pipework, which includes valves, pumps, and compressors, etc., for which you as owner or proprietor may have responsibilities under the above Regulations. (Launderettes with **unvented** hot water systems will fall under the above Regulations, as will steam boiler installations. If you are not sure whether your hot water system is unvented, or permanently vented to the cold water storage tank to relieve pressure, call in a competent person such as a qualified boiler engineer to inspect the installation and to advise you). Responsibilities could include the following matters:-

(1) **Safe Operating Limits:** The user of an installed system shall not operate the system or allow it to be operated unless he/she has established the safe operating limits of the system.

(2) **Written Scheme of Examination:** The user of an installed system shall not operate the system or allow it to be operated unless he/she has a written scheme for the periodic examination, and by a

competent person, of the following parts of the system; that is to say:

- (a) all protective devices;
- (b) every pressure vessel and every pipeline in which (in either case) a defect may give rise to danger; and
- (c) those parts of the pipework in which a defect may give rise to danger.

Such parts of the system (a b and c) shall be identified in the scheme.

(3) Examinations in Accordance with the Written Scheme:

The user of an installed system shall:

- (a) Ensure that those parts of the pressure system included in the scheme of examination are examined - by a competent person within the intervals specified in the scheme and where the scheme so provides, before the system is used for the first time; and
- (b) Preceding each examination, take all of the "appropriate safety measures" to prepare the system for examination, including any such measures as are specified in the scheme of examination.

(4) Operation:

(a) The user of an installed system shall provide for any person operating the system, adequate and suitable instructions for:

- (i) the safe operation of the system; and
- (ii) the action to be taken in the event of an emergency.

(b) The user of the pressure system shall ensure that it is not operated except in accordance with the instructions provided in respect of that system.

(5) Maintenance: The user of an installed system shall ensure that the system is appropriately maintained in good repair, so as to prevent danger.

(6) Keeping of Records, etc.

The user of installed system shall keep:

(a) The last report relating to the system made by the competent person;

(b) Any such previous reports if they contain information which will materially assist in assessing whether:

- (i) the system is safe to operate, or
- (ii) any repairs or modifications to the system can be carried out safely.

The above information and any other relevant matters can be found in the Approved Code of Practice, 'Safety of Pressure Systems' (cat. No. L122 priced at £7.50p) available from HSE Books. A copy of the advisory leaflet, 'Pressure Systems and You' (cat. No. INDG261) is available free from HSE Books.

8. GAS SAFETY (INSTALLATIONS AND USE) REGULATIONS 1994

In premises where there may be gas-operated appliances, you as owner or occupier have responsibility to take appropriate action in relation to any gas fitting therein. Your main responsibility lies in the routine maintenance and inspection of any gas equipment and Regulation 35 of the above legislation states:

Maintenance:

(1) It shall be the duty of every employer or self-employed person to ensure that any appliance or installation pipework installed at any place of work under his/her control is maintained in a safe condition so as to prevent risk of injury to any person.

(2) It shall be the duty of any person who owns a gas appliance or any installation pipework installed in premises or any part of premises let by him/her, to ensure that such an appliance or installation pipework is maintained in a safe condition so as to prevent risk of injury to any person.

(3) Without prejudice to the generality of paragraph 2 (above), a person subject to a duty imposed by that paragraph shall:

- (a) Ensure that each appliance to which that duty extends is checked

for safety at intervals of not more than 12 months by, or by an employee of, a member of a class of persons approved for the time being by the Health and Safety Executive for the purpose of Regulation 3(3) of these Regulations, and

(b) Keep a record in respect of the appliances to which that duty extends of the dates of inspection, the defects identified and any remedial action taken.

(4) The record referred to in paragraph 3(b) above shall be made available upon request and upon reasonable notice for the inspection of any tenant who may be affected by the use or operation of any appliance to which the record relates.

9. WORKING CONDITIONS

Adequate sanitary, washing, changing and rest facilities must be provided for staff. Working areas used by staff must have adequate heating, lighting and ventilation.

The Workplace (Health, Safety and Welfare) Regulations 1992 set standards for working conditions. The advisory leaflet, "Workplace, Health, Safety and Welfare", (cat. No. INDG244) gives guidance on requirements of those regulations and is obtainable from *HSE Books* If you require further advice on the contents of these information notes or how to comply with all of the appropriate health and safety requirements, please contact officers in the *Environmental Health Department of your Local Authority*.

GOOD HEALTH

As a further contribution to reducing health and safety 'failures' in the workplace, the HSE (Health and Safety Executive) has published, in association with Royal & Sun Alliance, a software package - Essentials of Health and Safety Routemap -directed at helping small businesses to improve their health and safety awareness.

Priced at £95 (+VAT), the Essentials Routemap, is available from HSE

books and includes a user guide and a copy of the Essentials of Health & Safety at Work handbook.

HSE GUIDANCE PUBLICATIONS FOC

The attention of members with dry cleaning interests is directed to those leaflets listed below, and single copies of which are currently available from local offices of the Health and Safety Executive free of charge.

Drycleaners - are you in control? Health and Safety in Dry cleaning. (Ref. INDG 310)
Working Safely with solvents. (Ref. INDG 273)
Hydrofluoric Acid poisoning. (Ref. INDG 307)
Dry-cleaning with Hydrocarbon Solvents. (Ref, OC 571/6 Info Doc)

Health and Safety

LIFTING AND HANDLING

I have been asked by one of our members to advise on the best (and the safest!) way of lifting a laundry wash load so that he could, in turn, instruct his staff. He thought that as NALL's 'Health and Safety' man, I would be sure to know Not so! Not being an 'expert' on this issue, I consulted the Health and Safety Executive (HSE) and they responded with some pertinent information published in a booklet which I have attempted to absorb and about which I now comment.

Launderette staff are constantly handling washloads of varying sizes and weights and it falls to management to ensure that, in order to avoid any risk of injury, they are instructed in the approved method of lifting. This is actually a responsibility under the general heading of the Health and Safety at Work Act.

The HSE issued a booklet last year on the manual handling of loads in an effort to minimise the risks inherent in lifting. There is normally a right and a wrong way to lift a load and the publication contains some good advice on developing a safe handling technique, which in turn depends on the size, shape and weight of the load to be lifted. There is even a

diagram showing how different weights can be lifted safely, together with a general risk assessment and some sensible guidelines to be followed.

Having carefully read through the booklet in order to discover how the given advice can be adapted to the lifting of washloads in laundrettes, be they wet or dry, I found that very little of it actually applies! The reason, as I see it, is that bundles of washing more often than not come in some awkward, heavy, bulky or unwieldy shapes; it may be easy enough to lift a straightforward box shape in the recommended manner - but try do the same with a washload and it doesn't seem to work very well!

The accepted method of lifting is to bend the knees, keep the back straight and hold the load close to one's chest; lifting a load by bending over it does tend to put a strain on the back and could, in many cases, cause a back injury. Yet it is not always possible to 'bend the knees' when attempting to pick up a large and near spherical bundle of washing, because unfortunately it does not conform to the 'standard shape'! I suppose there would be no problem if the load to be lifted is small enough -but a really large one does merit very careful consideration before the task is tackled.

There may well be occasions when there really is no alternative to lifting other than by bending over the load; providing this is done thoughtfully and without twisting, all may be well, *not that I am advocating this or any other method in particular.* The decision on how a load is to be lifted has ultimately to be a personal one -made, above all, using plain common sense.

I even consulted an expert, who in his time had made an in-depth study of manual handling and writes professionally on the subject. He agreed with me that there was no single foolproof way to lift a bag

of laundry whilst maintaining a good posture. However, I do strongly recommend that you obtain and read the booklet to which I have referred; it will, at the very least, give you some basic rules to follow.

Getting to grips with Manual Handling (catalogue No. LNDG143) is a publication can be obtained free of charge from HSE Books by 'phoning 01787 881165,

J. Wayne

This document is given to you as a guideline on various aspects of cover that are applicable to a Laundrette and Dry Cleaning Policy and it does not constitute part of your policy document and it is intended as a guideline only. For avoidance of doubt in relation to your own policy wording, we suggest that if you wish, you should contact your own legal advisers for clarification of the terms and conditions contained within your policy.

