

Combined Liability Assessment

Assessing your Employers' and Public liability risk management systems against best practice and claims defensibility



Overview

The purpose of the assessment is to understand and make a high level assessment of the injury and health risks to employees and others arising out of your organisation's work and to consider the management systems in place to manage and control these risks.

This service is suitable for:

- Organisations that would like a better understanding of how they are managing their Public liability and Employers' liability exposures



Approach and philosophy

The assessment focuses on your health and safety management system, the system in place for the management of publicly accessible buildings, sites and assets, plus your arrangements for the management of contractors.

- This exercise will assess the effectiveness of your organisation's health and safety management system against Zurich's global liability standards
- This considers levels of exposure to certain risks as well as the management and control of those risks.
- The assessment can provide a benchmark 'grading' against the Zurich standards together with recommendations for risk improvement action, if necessary, to improve performance and reduce risk.



What to expect

The assessment will typically involve the following:

- An initial meeting with a senior member of management to discuss health and safety leadership, resourcing and/or strategic planning and performance monitoring within the organisation
- A review of the corporate health and safety management system, including checking documentation/records, with the person responsible for health and safety advice (i.e., the appointed competent person) and, if you want, representatives of specific services
- A review of the system in place to manage the health and safety aspects of publicly accessible buildings, sites and assets with one or more representative from Property or Facilities Management
- A review of the contract and contractor management arrangements for construction work or hard FM
- A closing meeting to discuss our findings and a report outlining our findings and any recommendations for improvement.



Benefits

The assessment provides you with an insight into the:

- Health and safety liability risks to workers and third parties
- Extent to which the organisation can demonstrate management of health and safety risks
- Robustness of your arrangements for preventing and defending liability claims
- Improvements that could be made to reduce these risks.





Zurich Risk Advisor

Our free-to-use app allows you to undertake a basic assessment of your existing arrangements for managing employee safety at work as well as providing guidance for improvements, and insight on related topics.

[Zurich Risk Advisor](#)



Further information/related services

You might also be interested in:

- IOSH Managing Safely
- Behavioral Safety Leadership training
- Employers' Liability assessment
- Products Liability assessment
- Post-loss review
- Wellbeing health check
- Natural or built environment services
- Inspection regimes review
- Inspection regimes training



For more details on any of our risk solutions, please speak to your usual Zurich contact or email: zrs.enquiries@uk.zurich.com

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