



# Commercial Insurance Profile

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## Preventing Carbon Monoxide Poisoning in Businesses

Carbon monoxide (CO), a colourless, tasteless and odourless poisonous gas, is a byproduct of the incomplete burning of carbon-containing material. It can be emitted from faulty appliances, internal combustion engines and power tools. This gas can quickly accumulate in areas where employees work, even if the space appears well-ventilated. Exposure to CO can cause serious health problems and even death. Employers have a duty to ensure safe working conditions for their employees. Considering these hazards, businesses must take steps to ensure their workplace is safe from CO exposure.

Employers should implement the following measures to minimise the risk of CO poisoning:

- **Ensure proper installation of appliances.** It's crucial to follow all manufacturer instructions, HSE guidance and building regulations when installing appliances or equipment that can produce CO.
- **Conduct regular inspections.** Employers should arrange an annual inspection of heating systems, chimneys, flues and other equipment that could produce CO. Air in spaces where CO may be present should also be regularly tested for the presence of the gas.
- **Utilise CO detectors.** Employers must install CO detectors near potential CO sources (eg boiler rooms, garages, kitchens) and routinely test these. They may also wish to provide employees at a higher risk of CO poisoning (eg boiler room workers, welders, mechanics) with personal CO monitors.
- **Implement robust controls.** Employers must reduce the likelihood of CO exposure through robust, safe working practices. For instance, organisations should prohibit the use of fuel-powered tools and equipment (eg generators, concrete cutting saws, high-pressure washers and floor buffers) indoors and in poorly ventilated areas. Additionally, employers must provide employees who work in areas with potentially high CO concentrations with personal protective equipment (eg self-contained breathing apparatus).
- **Educate staff.** Employers should train employees on CO risks, symptoms and emergency procedures. Additionally, employees should be encouraged to report any suspicious odours and symptoms and immediately leave contaminated areas if they suspect CO poisoning.

Contact us today for additional risk management information and workplace safety guidance.

## Tips for Managing Seasonal Viruses

Viruses that cause respiratory disease usually circulate more heavily in autumn and winter. While influenza (flu) and other illnesses are common and occur each year, their potential impact should not be downplayed. If a major respiratory disease outbreak occurs, organisations may face elevated rates of employee absenteeism, which could lead to business interruptions and lost production. According to think tank company the International Longevity Centre, the flu costs the UK £30 billion in sick days each year. Moreover, living through the COVID-19 pandemic has heightened many individuals' worries about infection. Consequently, mental health concerns, such as anxiety and low morale, could hinder operational continuity during respiratory disease season as well.

Employers should consider the following best practices for promoting employee well-being during respiratory disease season:

- **Review organisational risks.** Employers should conduct robust risk assessments to identify the specific hazards that could increase the transmission of viruses and implement necessary measures (eg personal protective equipment requirements and administrative or engineering controls).
- **Establish remote work policies.** If workers are primarily on-site, employers may wish to have a backup plan to allow employees to work from home when dealing with virus-related symptoms to reduce the chances of virus spread.
- **Keep cleaning supplies on hand.** Employers should frequently disinfect commonly touched objects (eg doorknobs and keyboards) and have hand sanitiser and cleaning supplies available for employee use.
- **Encourage healthy employee behaviours.** Employee education is critical for healthy behaviour changes. Employers should stress the importance of washing hands thoroughly and disseminate guidance on personal well-being. Employers could also encourage workers to receive an annual flu vaccination.
- **Remain flexible.** Employers should remain flexible and consider a range of measures to prepare for workforce ill-health concerns. For example, employers could consider cancelling nonessential face-to-face meetings and travel to avoid close contact between employees during virus outbreaks.

Contact us today for additional risk mitigation guidance.



The average worker loses almost six workdays annually because of illness, according to the Office for National Statistics. Proactively managing seasonal viruses can help organisations reduce absences and lessen business interruptions.