



THE RETAIL MUTUAL'S RISK ASSESSMENT GUIDE

An in-depth health-and-safety guide
and risk-assessment template for
catering businesses



THE RETAIL
MUTUAL



ACCIDENTS CAN HAPPEN, OFTEN WHEN YOU LEAST EXPECT THEM.

**Not having the correct procedures or protection
in place can cause serious damage to you, your
team, your customers and your business.
Is it worth the risk?**

Owning a catering business means you are a wonder at crafting tasty concoctions to tickle your customers' taste buds, but making sure their meal is a masterpiece shouldn't be your only priority. Their health and safety is paramount, and the same goes for you and your staff. So how can you put the right procedures and processes in place to help protect your business? Carrying out a risk assessment is the perfect place to start.

As a specialist business cover provider, The Retail Mutual understands first hand the financial and reputational impact of Public and Employers' Liability claims. These claims are often the result of risks not being adequately identified, procedures not being implemented and failure to pay due care and attention.

This is why we have created this in-depth self-assessment guide to recognising, resolving and reducing risks in your restaurant, takeaway, coffee shop or other type of catering business. This step-by-step guide has been designed to help you be proactive in spotting accidents before they happen, by identifying potential risks and finding solutions to keep you, your employees, your customers and your business safe.

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Disclaimer – This is not a legal document

You must follow all legal requirements and training for your business
This document is a guide to help you identify and reduce risks within your restaurant, café, takeaway or other type of catering business
This guide could be incorporated as part of your health-and-safety training or be reviewed on a regular basis as part of your health-and-safety protocol

The Retail Mutual is a trading name of The NFRN Mutual Limited, which is regulated by the Financial Conduct Authority, FRN: 312391.

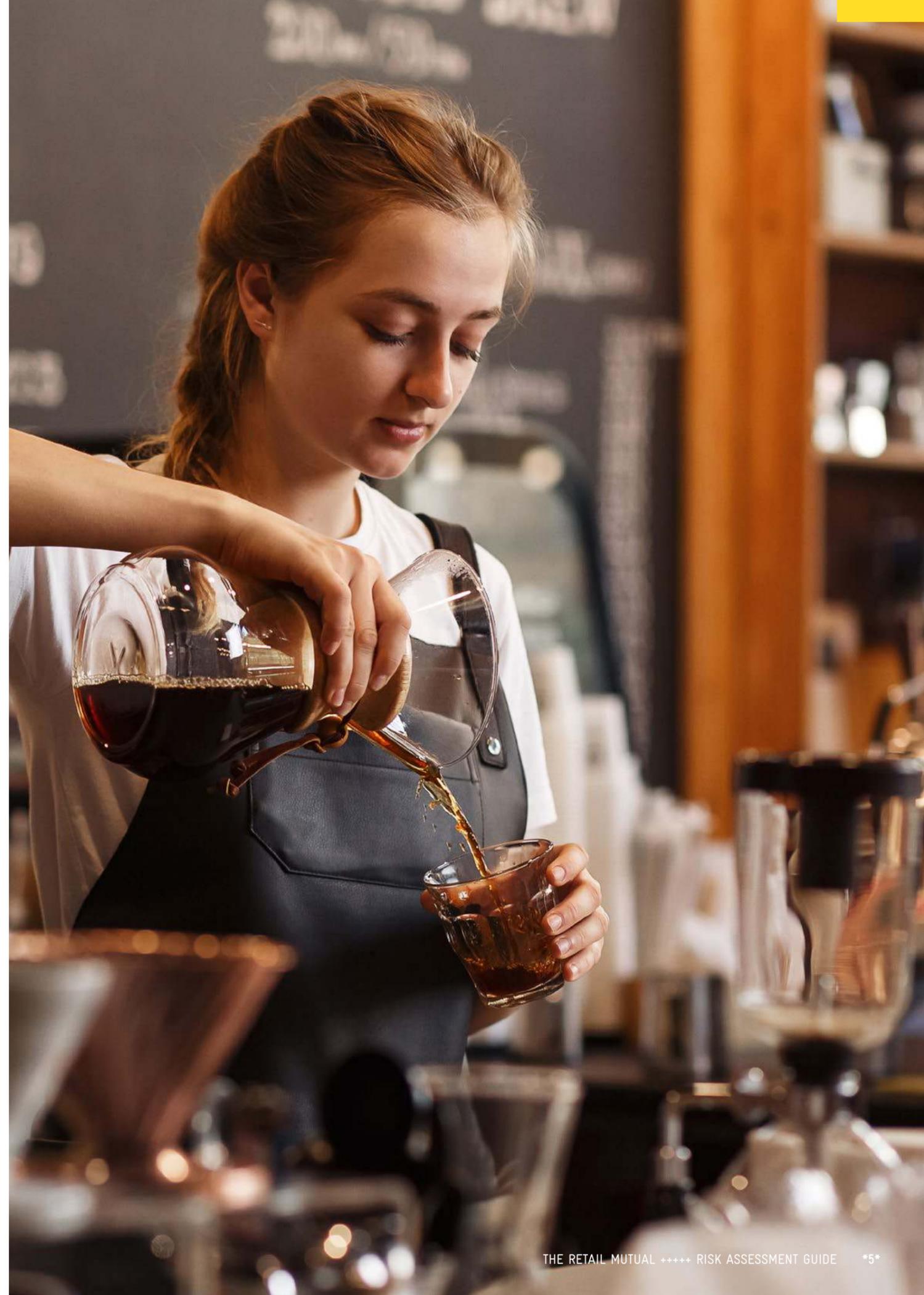


Why is it important to conduct a risk assessment?

You are required by law to conduct a risk assessment if you have five or more employees, in compliance with Regulation 3 of the Management of Health and Safety at Work Regulations 1999, which contributes towards the Health and Safety at Work Act 1974.

Even if you have fewer than five employees, it is still good practice to conduct a risk assessment across your entire business. Ultimately you are fully responsible and have a duty of care for your customers and employees. Carrying out a risk assessment also puts you in the mindset of being safety conscious.

It can be a hazardous job working in the food and catering sector. You and/or your employees will frequently be working with knives, cooking equipment, electrical equipment, glass and other sharp or perilous objects. Accidents can, and often do, happen, but having the right processes in place can reduce the impact should one occur.



Government legislation

A range of legislation has been introduced over the past 60 years to help improve health and safety in the workplace.

1/ Provision and Use of Work Equipment Regulations 1998

Also known by the acronym P.U.W.E.R., this legislation places a duty on employers to ensure that the work equipment they own, operate and have control over is maintained in good condition and efficient working order so that it is safe to use at all times.

2/ Personal Protective Equipment at Work 1992

Also known as PPE legislation, these regulations set out employers' duties concerning the provision and use of personal protective equipment (PPE) to protect the user against health or safety risks at work. It covers items such as safety helmets, gloves and safety footwear. Providing PPE in a catering business is largely about keeping your staff safe (page 22) especially when working with chemicals (page 18-19). This legislation is also important when it comes to making your establishment safe in light of Covid-19; see page 24 for more details.

3/ Manual Handling Operations Regulations 1992

The Manual Handling Operations Regulations set out measures for dealing with risks from manual handling, ranked in a clear order from avoiding hazardous manual handling operations where possible; assessing any that cannot be avoided; and reducing the risk of injury.

4/ Electricity at Work Regulations 1989

The Electricity at Work Regulations are statutory regulations which require precautions to be taken against the risk of death or personal injury from electricity in work activities. They were set up under the Health and Safety at Work Act 1974, which sets out the general health and safety duties of employers, employees and the self-employed (see below).

5/ Health and Safety Act at Work 1974

The Health and Safety at Work Act 1974 is the primary piece of legislation covering occupational health and safety in the UK. It sets out the general duties which employers have towards employees (including temps, casual workers and the self-employed), customers and other visitors.

6/ Environmental Protection 1990

The Environmental Protection Act defines the fundamental structure and authority for waste management and control of emissions into the environment.

7/ C.O.S.H.H. Act 1989

The Control of Substances that are Hazardous to Health requires employers to control substances that are hazardous to health. It employs a range of preventative measures such as risk assessments, control and monitoring, training and emergency planning.



8/ Fire Precautions Act 1971

The Fire Precautions Act brought into force a range of legal requirements relating to fire precautions for premises including shops, offices and hotels. Further regulations have since been introduced under the Fire Precautions (Workplace) Regulations 1997 and Regulatory Reform (Fire Safety) Order 2006. In this guide we take a look at fire hazards and the risk they pose to catering businesses on page 16.

9/ The Employers' Liability (Compulsory Insurance) Act 1969

This Act introduced the requirement for every employer, unless exempt, to insure against liability for bodily injury or disease sustained by his employees in the course of their employment, and to maintain this insurance. The General Regulations of 1971, introduced under the Act, requires insurers to issue a Certificate of Insurance which should be held digitally and presented upon request. Employers should make sure that all information on this certificate is correct and up to date. In catering businesses, there is a risk of staff suffering burns

from chemicals (page 18-19) or injury from sharp objects (page 12). In this guide we look at how to keep your staff safe (page 22) to prevent an Employers' Liability claim.

10/ O.S.P.R.A. 1963

The Offices, Shops and Railway Premises Act 1963 was, at the time, intended as an extension of the Factories Act 1961 to broaden workplace protection to other employees in Great Britain. Its introduction made provision for securing the health, safety and welfare of persons employed to work in office or shop premises as well as those working in certain railway premises. In total it provided protection for a further 8 million individuals employed in those sectors, laying down requirements for a range of aspects including cleanliness, overcrowding, temperature control, ventilation, lighting, sanitary facilities, eating facilities and more.

What happens if risks are ignored?

“It was an accident waiting to happen.”

Typically you might hear people say this after an incident that could have been easily avoided if the right procedures had been in place.

Some risks can be easily rectified and some risks are just completely unavoidable. But failure to put preventative measures in place could have a substantial financial and reputational impact on you and your business in the event of a claim.



Employers' Liability claims

If you employ any staff, you may be legally required to have Employers' Liability insurance as mandated by the Employers' Liability (Compulsory Insurance) Act 1969, with at least £5 million of cover in place. The Act's definition of staff includes any employees, contractors, casual workers, temporary staff or volunteers. Failure to be adequately insured could result in a significant fine.

It's your responsibility to make sure your staff are safe and can perform their job without causing injury or harm to themselves. You have to provide the necessary equipment or make adjustments for a comfortable working environment; this is mandated under the Health and Safety at Work Act 1974.

Public Liability claims

If a customer is involved in an accident or is injured on your premises, it could result in them seeking compensation from you. This is known as a Public Liability claim. Depending on the situation, a Public Liability claim could involve figures upwards of £50,000. It can be a long and painful process for both parties involved, so it's wise to make sure you have processes in place to reduce the chances of an accident happening, as well as insurance or alternative cover to help protect you in the event that a claim is made against you.





What are some of the common risks and solutions?

Slips and Trips



When it comes to catering businesses, slips and trips are amongst the most common form of accidents resulting in claims. If a member of staff or a customer takes a fall, it could cause sprains, fractures or nasty bumps and could result in a Public or Employers' Liability claim against you.

Some of the most common causes of slips and trips are:

- » Uneven flooring causing loss of footing
- » Issues with steps if they aren't clearly visible, such as at an entrance
- » Customers' bags, scarves, coats or other personal belongings trailing on the floor
- » Slipping on grease or water spills in the kitchen or front of house
- » Slipping on dropped food or split beverages and tripping on empty packaging that has been carelessly discarded
- » Bumping into fellow servers or kitchen staff during a busy service
- » Tripping on electrical wires from badly positioned equipment
- » Tripping over restaurant furniture or carelessly placed items like high chairs
- » Slipping on mopped or freshly cleaned floors

Solutions:

- » Replace any broken flooring and install ramps if required
- » Use signage or ask your greeters to warn customers of any potential hazards such as low beams or steps when making their way through your front of house
- » If possible, provide a cloakroom facility for bags, scarves and coats
- » Putting down non-slip mats or skid-resistant flooring can provide more friction and help reduce falls. Providing slip-resistant shoes for staff can also help
- » Make sure floors are cleaned regularly to reduce the risk of falls, and clean up any spills and food residue
- » Train food-serving staff to carry plates and serve food correctly and confidently during a busy service
- » Tie up loose cables and stick down or safely cover up trailing cables. Make sure equipment is put back correctly and in its proper place
- » Ensure stock, boxes, cartons and ingredients are stored correctly
- » Use signs and barriers to highlight wet floors, steps or stairs and uneven floors. Wet floor signs, cones, hazard tape and signs with large writing can all be used to help make staff and customers aware of the risk
- » Install CCTV cameras throughout your catering business premises so that if there is an incident, you will have documentary evidence to refer to

Handling Sharp Objects



Your kitchen staff will have to handle sharp objects such as prep knives, skewers and scissors as part of their day-to-day job. These tools can cause injuries such as cuts, grazes and deep gashes, sometimes with serious consequences. If they are not handled correctly and an accident occurs, it could result in a Public or Employers' Liability claim.

Some of the most common incidents when handling sharp objects are:

- » Kitchen staff accidentally cutting themselves during food preparation, for instance using a knife or mandolin, causing a graze, cut or gash to the hand or finger
- » Kitchen staff accidentally cutting other members of staff due to carelessness or mishandling of kitchen tools
- » Kitchen staff accidentally cutting themselves from opening boxes and other food packaging
- » Injury from sharp objects when washing up or using a dishwasher

- » Causing a serious injury or wound by dropping a sharp object or trying to catch a falling object
- » Transmitting a blood infection by accidentally cutting or grazing someone with a sharp object
- » Staff or customers being cut by broken glass

Solutions:

- » Only qualified kitchen staff should handle sharp knives. Encourage kitchen staff in particular to work within a safe distance of other staff, and to be responsible for their own knives and tools at their work stations
- » Be cautious when putting hands in washing up sinks or bowls
- » Place sharp objects facing down in dishwashers and on draining boards
- » Store knives and other sharp objects in a safe and secure place when they are not in use – don't be tempted to throw them into a drawer with other implements as this can cause injuries when reaching for things
- » Keep chefs' knives in a knife belt or apron
- » Keep prep areas and other work stations clean and clear to reduce accidents and prevent items from falling



Burns



Your kitchen staff will be working with heat and fire on a daily basis, from boiling water and frying in oil over high flames to handling hot dishes straight from the grill or oven. Depending on the nature of your catering business your front of house staff may also be exposed to heat and fire, from grilling paninis in a bakery to flambéing desserts directly at the table in a luxury eatery. A lapse in concentration or an accidental nudge by a fellow team member at the crucial moment can result in serious burns. If this were to occur it could result in a Public or Employers' Liability claim.

Some of the most common incidents involving burns:

- » Handling a hot pan without using an oven glove, cloth or other suitable protection
- » Allowing water or other liquids to boil over or spill
- » Fat spitting or bubbling, causing spot burns to the skin or even the eyes
- » Fat overheating, causing a fire
- » Accidentally trailing an arm, cloth or loose clothing over a raw flame causing a fire or burn
- » Failing to warn fellow team members of heat or fire hazards
- » Carrying hot plates, hot food and hot beverages
- » Touching stoves, ovens, hot surfaces, heat lamps, hobs, grills and griddles
- » Spilling or splashing hot beverages during preparation or serving, causing scalding to staff or customers

Solutions:

- » Ensure staff are suitably trained and clear protocols are in place for working around hot pans and cooking appliances in your kitchen
- » Ensure all appliances are switched off when not in use
- » Ensure serving staff and customers are warned if food or plates are notably hot to avoid scalding
- » Provide suitable protection such as aprons, oven or heat-proof gloves and towels
- » Wear long sleeves if appropriate to protect arms from oven burns
- » Have cooling packs, gels and burn plasters at hand in case a customer or member of staff suffers a burn
- » First-aid kits should be fully stocked and stored together with your business's accident book

Electrical Equipment



Most catering businesses have an array of electrical equipment in use. In the front of house you might find tablets, mobile phones and other portable electronic devices that need regular mains charging, as well as laptops and EPOS systems. You may find mains powered hot and cold drinks machines as well as drinks fridges, ice machines and additional electric heating for use during the winter months. Meanwhile in the kitchen freezers and fridges are in use 24/7, air conditioning and other coolers may be in use to keep working temperatures down, and a range of food preparation gadgets will need to be plugged in and used as and when required. While such devices are there to make life easier, if they are not maintained or are handled incorrectly it can result in electric shocks, injuries and in extreme cases, even death, especially if you are working close to a water source. This could result in a Public or Employers' Liability claim.

Some of the most common accidents involving electrical equipment:

- » Electric shocks due to old or poorly maintained electrical equipment
- » Electric shocks due to damaged or exposed wires
- » Wires from electrical devices can be a trip hazard if not properly used or stored
- » Heavy items such as wall-mounted TVs or radios can cause injury if they fall because they are not properly mounted
- » Having TVs, tablets, computers and other electrical devices on display could encourage robberies and break-ins

- » Wet surfaces or pools of water near electrical devices could cause electric shocks, explosions and fires, resulting in serious injury, building damage or even death of a customer or employee
- » Running too many electrical devices from an electrical outlet, with the assistance of an adaptor or extension lead, could lead to overloading your mains, causing electrical fires

Solutions:

- » Keep all electrical equipment up to date with regular Portable Appliance Testing (PAT)
- » Any broken or damaged electrical devices or equipment should be replaced and no longer used
- » Keep electrical wires wound up and not extended beyond reach, and do not leave electrical wires across walkways
- » Tape, cover or safely secure any long-running wires that may protrude or are a potential trip hazard
- » For wall-mounted devices, make sure there are safety wires in place to stop devices falling completely
- » Keep electrical devices locked away or out of sight of the premises front window when closed
- » Clean or mop up any spills or pools of water as soon as possible after they occur



Fire Hazards



Fire is a dangerous, destructive and devastating element, and it can wipe out a business. Fire safety is vital for keeping you, your staff, your customers and your business safe. Fire damage to your business premises can not only be costly, but it could set your business back for months. By having buildings cover in place, it could cover the cost of any accidental damage to your business, while business interruption cover could protect you against the loss of gross profit while your business is closed due to fire damage and repairs.

Some of the most common fire hazards and causes:

- » Fires in extraction systems due to dirty ducting
- » Poor fire-safe separation units, resulting in secondary fires in adjacent units or residential accommodation above your catering business
- » Overloading of electrical outlets with electrical equipment
- » Overheating of cooking oils
- » Fat, oil from deep fat fryers or grease traps that haven't been cleaned properly or emptied
- » Food left unattended during cooking
- » Outdoor bins containing cardboard, packaging and paper left unsecured, potentially attracting arsonists
- » Tumble dryers posing a fire risk if you are drying napkins, tablecloths or towels on your premises
- » Careless handling of patio heaters
- » Knocking candles over on tables, windows or other surfaces
- » Piles of rubbish increasing the risk of potential arson or accidental fires from stray cigarettes
- » Flammable material being put through letterboxes

Solutions:

- » Ensure ducting is installed correctly and have ducting cleaned regularly in accordance with guidance TR/19
- » Follow the Fire Safety Order, ensuring your premises reach the required standards and your employees are provided with adequate fire safety training
- » Make sure all electrical items are tested and maintained, and don't allow employees to bring their own kitchen appliances to work
- » Educate your staff about the risks of overloading sockets
- » Deep clean kitchens on a regular basis, emptying grease traps and cleaning behind appliances
- » Use the tumble dryer only when the premises is occupied, and have named individuals responsible for cleaning lint and checking the machine regularly
- » Make sure your kitchen is well ventilated by opening a window, installing extractor fans or using air conditioning
- » Check fire alarms and sprinkler systems regularly
- » Keep all fire safety equipment well maintained and accessible
- » Keep all fire escape routes and exits clear at all times and keep fire doors closed
- » Keep electrical equipment and devices away from water
- » Practice and test fire safety devices and procedures
- » Practice regular fire drills, escape plans and procedures

Different fire extinguishers are suitable for putting out different types of fire. Using the wrong extinguisher can make things worse, resulting in huge flashes or flames, or even burning or electrocution of the user. Extinguishers should be clearly labelled:



Safe for use on:
 » wood
 » paper fabric fires
 » flammable liquids

DO NOT use on:
 » electrical fires
 » flammable metal fires

Safe for use on:
 » wood
 » paper
 » fabric fires
 » cooking oil
 » fat fires

DO NOT use on:
 » electrical fires
 » flammable liquids
 » gaseous fires

Safe for use on:
 » wood
 » paper
 » fabric fires

DO NOT use on:
 » electrical fires
 » flammable metal fires
 » flammable liquids

Safe for use on:
 » wood
 » paper
 » fabric fires
 » flammable liquids
 » gaseous fires
 » electrical fires

Safe for use on:
 » flammable liquids
 » electrical fires

DO NOT use on:
 » wood
 » paper
 » fabric fires
 » In confined spaces



Fire blankets are ideal for putting out a small pan fire or alternatively for putting out a fire on a staff member or customer.

Working with Chemicals



Catering businesses are required to adhere to strict cleaning and hygiene practices. Your staff will be exposed to a range of chemicals when cleaning down at the end of a busy service. Certain cleaning products can cause skin allergies, eye irritation and asthma so it is important to ensure your staff are trained in their use and suitably protected. Frequent hand washing to ensure good hygiene as well as pot washing can also cause allergy and rashes from sustained use of soap and detergent. Ensure your staff are aware of the potential adverse chemical reactions when substances are mixed, for example cleaning products containing bleach mixed with acidic cleaners or ammonia will give off harmful gases. Cleaning products and other hazardous substances should always be stored safely and clearly labelled to ensure they are not accidentally ingested.

Gas-fired ovens and hobs are a potential hazard for gas poisoning or explosion, and if you have compressed gas canisters under your bar for drink dispensing, be aware of the need to treat it carefully to prevent an accidental leak. Failure to protect your staff could result in an Employers' Liability claim.

Some of the most common incidents involving chemicals:

- » Accidental splashes to the skin and eyes while using or pouring cleaning products, causing rashes or chemical burns
- » Accidentally ingesting a chemical due to poor labelling
- » Dermatitis or other skin irritation due to not wearing gloves when using products
- » Touching the face, eyes or skin after handling a cleaning substance, causing irritation, inflammation or burn
- » Breathing in a hazardous chemical due to lack of ventilation

- » Corrosive injury due to contact with a corrosive chemical such as oven cleaner
- » Mixing hazardous chemicals such as bleach and ammonia, resulting in the release of harmful gases

Solutions:

- » Ensure staff are suitably trained and clear protocols are in place for using the different types of cleaning chemicals required in the kitchen
- » Provide suitable protection such as gloves, masks and eye protection, and ensure that their use is enforced where relevant
- » Keep substances in their original labelled containers where possible and make sure they are clearly relabelled if they are decanted
- » Store all cleaning products and other potentially hazardous chemicals safely, away from heat, sunlight, foodstuffs and members of the public, especially children
- » Put procedures in place for employees to report any adverse health effects of using the chemicals in your business, such as rashes, dermatitis or respiratory issues
- » Prepare and make available to your employees a data sheet for all hazardous chemicals used on your premises, including a description of their use and the type of hazard they represent
- » Ensure staff are trained with relevant first aid skills
- » First-aid kits should be fully stocked with appropriate products such as eyewash bottles and stored together with your business's accident book

Know your chemical hazards

Hazard pictograms alert us to the presence of a hazardous chemical and are widely recognised. The pictograms help us to know that the chemicals we are using might cause harm to people or the environment. One or more pictograms might appear on the labelling of a single chemical:



Food safety



As a busy catering business, your food is your livelihood so it is vital to ensure that any food your customers consume is safe. There are strict protocols that should be followed regarding the cleaning, chilling, cooking and management of food in your establishment in order to avoid spoiling and cross-contamination. Food poisoning can cause serious illness and in extreme cases, even death. At least 250 different types of food poisoning have been documented, but the most common are E. coli, listeria, salmonella and norovirus. Other less common types that can be transferred from food or food handling are botulism, campylobacter, vibrio and shigella.

Having Public and Products Liability in place could protect you if a claim is brought against you for poisoning or an allergic reaction suffered as a result of eating food from your restaurant, café or takeaway.

Some of the most common food safety issues:

- » Allergic reaction caused by eating food containing nuts, dairy or other ingredients that a customer is allergic to
- » Poor labelling of food on takeaway packaging and menus, resulting in a customer inadvertently eating an ingredient that they have an intolerance of or are allergic to
- » Food being kept too long or stored at the wrong temperature, causing food poisoning
- » Cross-contamination of food due to poor kitchen practices, causing food poisoning or an allergic reaction
- » Food still frozen, cold or under cooked
- » Contamination by insects or mouse droppings due to poor pest control in catering business premises
- » Illness caused by poor quality food due to a supplier issue
- » Being handed a poor food hygiene rating due to poor hygiene practices

Solutions:

- » Ensure food packaging and menus are clearly and correctly labelled
- » Ensure staff are trained in safe food storage and preparation to avoid contamination. With many catering businesses seeing high staff turnover it is important to ensure training is carried out and refreshed on a regular basis
- » Keep kitchen, fridges, food prep areas and front of house spotlessly clean and safe for food handling. Ensure cleaning protocols are in place and these are communicated to staff
- » Keep on top of pest control not only inside the premises but also outside, where excess litter in bin areas can encourage pests
- » Be selective with your food suppliers and keep records of where your food comes from for traceability
- » Train all staff to wash hands regularly
- » Ensure staff use utensils instead of hands where possible, and wear gloves when necessary
- » Ensure staff wear clean clothing and keep fingernails short. Kitchen staff should avoid wearing jewellery, perfume, lotions, aftershave or nail varnish
- » If a member of staff is ill, they should remain away from work until they have recovered to avoid passing on the illness



Keeping your kitchen and front of house staff safe



Your staff are vital to the success of your business. This means making sure that they can do their job safely and securely in the working environment. As an employer, it is your responsibility to provide access to the correct tools, equipment and training they need to carry out their tasks.

Failure to do so can result in an Employers' Liability claim being brought against you and your business. Having Employers' Liability cover is a legal requirement, and it will lead to a hefty fine if you are found without it.

Some of the most common incidents that could involve you or your team:

- » Backaches and pains from standing for long periods, and bending over and twisting while preparing and serving food
- » Repetitive Strain Injuries (R.S.I.) or Carpal Tunnel Syndrome (C.T.S.) can occur as a result of poor training or not using the right equipment for specific tasks. R.S.I. can affect the hands, wrists, arms and neck

- » Pulled muscles or back pain can result from lifting heavy objects such as chairs, tables and stock
- » As the manager or owner of a catering business which operates over long hours, there may be times when you or a member of your team is working alone on the premises. There are several potential risks if an incident occurs and there is no support or assistance immediately to hand
- » Verbal or physical abuse from members of the public can cause alarm or stress to you or your front of house staff
- » Overheating, particularly in the kitchen, could lead to sickness or other health issues

Solutions:

- » Keep work stations at suitable heights. Make sure knives and equipment are easily accessible without fear of overstretching or straining
- » Invest in special equipment such as electric mixers and good quality tools and knives to help reduce repetitive strain injuries. Keep knives sharp as this means it takes less effort to prepare food than with blunt blades. Remember to encourage and allow staff time to stretch and take regular breaks
- » When lifting heavy objects, make sure to lift with your legs and not your back, and don't overexert yourself. Follow proper health-and-safety procedures when lifting
- » Hold regular training days to keep your team up to date with all processes and procedures
- » Install CCTV to keep your staff safe
- » Keep your premises well ventilated, opening windows and using fans, air conditioning and heaters when appropriate
- » Purchase or recommend comfortable, quality safety shoes for your team



Adapting your business for COVID-19

Since the outbreak of COVID-19, we have had to adapt the way we live our lives. To help reduce the spread of COVID-19 or other similar viruses, cafés, restaurants, takeaways and other catering businesses have had to make adjustments and adopt new procedures to run their businesses.

COVID-19 is a respiratory infection that attacks the lungs and can cause a range of mild to moderate breathing difficulties. Older people and people with underlying medical conditions such as cardiovascular disease, diabetes, chronic respiratory disease and cancer are more vulnerable to catching the virus.

Some of the most common ways of spreading COVID-19:

- » Infection can spread if an infected person coughs, sneezes or accidentally spits when speaking while within two metres of someone. This includes working, serving or sitting close to someone who is infected
- » If an infected person touches any surfaces, the virus can stay active for up to 48 hours but does become weaker over time. High-risk surfaces include door handles, cutlery, tables and chairs, and other hard surfaces.
- » If you touch hands with an infected person then touch your face or mouth, you could become infected. This could also include risk when handling cash from a customer.



Solutions:

- » For eat-in dining, customers should attend by reservation only to reduce the number of people waiting
- » Provide P.P.E. for all staff, including face coverings
- » Spread out food prep areas and/or install perspex shields or screens between areas if possible
- » Clean and sanitise all tables and chairs between customers. Also regularly clean down key touch points, such as door handles and card machines.
- » Implement and encourage electronic payments to reduce cash handling
- » Takeaway customers should be encouraged to place their orders online or via telephone prior to collection, with timed collection slots
- » Provide hand sanitiser for all customers and staff
- » Use signs and clear markings to show distancing or one-way systems
- » Keep the premises well ventilated throughout the day
- » Collect contact information from all clients in case of an outbreak to trigger the NHS Test and Trace system
- » Customers to wear face coverings when not in the designated seating area
- » For further examples, read our blog about [“How to keep your staff and customers safe in your catering business”](#)

All solutions are based on guidance at time of publication



What can you do to reduce risks?



- » If you haven't done so already, implement an accident book to log all accidents no matter how minor
- » Make sure your staff are thoroughly trained and kept up to date with the latest health-and-safety procedures
- » Regularly clean and tidy as you go throughout the day, and implement a cleaning rota
- » Review your business's risk assessment every 6-12 months and update when new risks occur. Keep your insurance details up to date in line with your risk assessment to ensure you have the right cover in place



How to fill in a risk assessment

- 1/ Ask your team to contribute with any risks they have seen or have been involved in. This could form part of regular training.
- 2/ Walk around your kitchens, front of house and external areas, and make a note of all the potential hazards or risks you can identify.
- 3/ Read through your accident book and write down any risks that you haven't noted so far based on previous incidents that have occurred.
- 4/ Once you have listed the risks and hazards, it's then time to think about the outcome of the risks. What could happen, what is the worst-case scenario, how could someone be injured or hurt?

- 5/ Next, think about solutions that could be implemented to help prevent a risk or hazard.
- 6/ Write down any further actions that should be taken or any issues that need resolving so that you can achieve the risk assessment.
- 7/ Document who is responsible for making sure these actions/tasks are carried out in order for the risks to be reduced or prevented.

WHAT IS THE HAZARD?	WHAT IS THE RISK?	WHAT IS THE PREVENTATIVE MEASURE?	NEXT STEPS	ACTIONED BY WHOM AND WHEN
e.g. Slip or Trip	Drink spilled on the floor in the front of house area	Place wet floor signs in the area to warn others, mop and dry any excess water on the floor	Store a 'Caution! Wet floor' sign at the front of house area	

RISK ASSESSMENT



Business name

Date of assessment

Review date

WHAT IS THE HAZARD?	WHAT IS THE RISK?	WHAT IS THE PREVENTATIVE MEASURE?	NEXT STEPS	ACTIONED BY WHOM AND WHEN

Who are we and how can we help?

Having the right type of insurance in place for a demanding high-street business is about more than providing valuable protection and peace of mind. It is vital for a successful business. The Retail Mutual has used its extensive knowledge and years of experience of independent businesses to provide an alternative to insurance. The business cover we provide reflects the fundamentals of insurance, offering you support, security, peace of mind and financial protection, but with the added benefit of being a discretionary mutual. The Retail Mutual has created an adaptable cover solution that safeguards all types of high-street businesses when they need it the most.

The Retail Mutual offers retail business cover, which covers high-street businesses, and catering business cover, which covers catering businesses that operate on the high street.

Covers options include:

- » Public Liability
- » Employers' Liability
- » Stock and contents
- » Business interruption
- » Buildings cover



No admin fees, no cancellation fees, no broker fees



Dedicated UK call centre



Owned by our Members

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We also have home cover and landlord cover available for anyone associated with the retail industry (e.g. retired retailers, retail owners, retail employees), offering protection for your home and contents.

As a self-employed, independent retailer, running your own business can put a lot of stress and strain on your health. The Retail Mutual has teamed up with Westfield Health to offer health cover solutions, giving Members access to prompt diagnosis and treatment.





THE RETAIL MUTUAL

CALL US ON -- 0333 2121 007
8.30am to 5.30pm, Monday to Friday
Closed Weekends and Bank Holidays

EMAIL -- info@theretailmutual.com
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