



EXPECTING A VISIT FROM A LOSS CONTROL SURVEYOR?

WHO ARE THEY?

NFU Mutual employ a designated team of Loss Control Surveyors to offer risk management advice and technical assistance to clients, helping to reduce potential risk hazards and keeping losses to a minimum.

The visit will enable the Surveyor to liaise with underwriters and provide information to rate your policy at the best possible terms if new business to us, or ensure we have up to date information if you are already a NFU Mutual customer.

Whilst on site the Surveyor will identify potential hazards and consider any existing control measures. If improvements are identified, where possible, remedies and timescales will be discussed and agreed on-site. These are known as requirements and recommendations.

REQUIREMENTS

These are essential measures designed to achieve a material improvement in risk, the compliance with which will be compulsory. The risk improvement report will provide a date by which improvements must be completed. It is vitally important that they are completed by the date shown and compliance is maintained throughout the duration of the policy.

RECOMMENDATIONS

These are of an advisory nature but we suggest that they are given serious consideration

HOW WILL THE VISIT BE ARRANGED?

If this has not already occurred, our Surveyor will contact you using the contact details provided to us by our underwriters or agent, and arrange a mutually convenient date and time to conduct the insurance survey.

HOW LONG WILL A SURVEY TAKE?

Due to varying complexity of sites and occupancy, the duration of a survey can vary. However the Surveyor should be able to give you a general indication of their expected time with you, based on our knowledge of your occupancy, size of property and if there have been previous visits by ourselves

WHAT HAPPENS AFTER THE SURVEY?

If we have identified any requirements or recommendations, a risk improvement report will be drawn up, providing both details and timescales by which requirements must be completed.

Our appointed agents, RiskSTOP, will then send this report to you. They can provide guidance and assistance with helping you enact the requirements and let us know once you have confirmed they have been completed.

WHAT WILL THE SURVEY INVOLVE?

The survey will involve a discussion and an inspection of the premises. It is important that the person seeing the Surveyor is knowledgeable about your business and is able to agree potential improvements.

ANY QUESTIONS?

Should you need any further information prior to the visit then please contact your appointed Surveyor directly. If you need a contact telephone number or e-mail address please ring our administration office on 01789 204211



Topics of discussion may include:

Fire

- Details of the property construction
- Existing fire protection
- Processes and associated hazards
- Existing building valuations

(Please note we are unable to value your buildings or property).

Employers Liability

- Existing health and safety
- Documentation and systems
- Trade hazards
- Accident history

Theft

- Details of physical protections
- Intruder alarms and CCTV systems
- Cash storage and handling procedures

Products & Public Liability

- Control of visitors
- Facilities and services
- Critical applications
- QC System – product traceability
- Past problems

Business Interruption

- Key dependencies
- Re-build considerations
- Machinery replacement timescales
- Record back up
- Contingency plans / disaster recovery

WHERE RELEVANT, PLEASE HAVE THE FOLLOWING DOCUMENTATION READY ON THE DAY:

- Electrical inspection certificates
- Plans of the site, ideally with details of construction
- Intruder and fire alarm specifications
- Health and safety policy documents
- Risk assessments
- Accident book details