



UMAL NEWS

AUTUMN 2010

Efficient recovery limits flood damage at Aberdeen College

After one of the heaviest nights of rain ever seen in the city, staff at Aberdeen College arrived at work on 10th August to find severe flooding in three key areas of the campus. Over an inch of rain had fallen on the city in 30 minutes during a localised thunderstorm in the small hours.

The South Basement, which houses TV, radio and recording studios, was worst hit. Local drains had not been able to cope and water flooded up into the basement. On the ground floor, the IT centre and the building workshop were also badly flooded from overflowing gutters. In total, up to £2 million-worth of assets in the city centre campus, including state-of-the-art oil rig replication equipment and 260 PCs, were exposed to potential damage.

Thankfully, good pre- and post-disaster action saved the situation from becoming a lot worse, and only £80,000 worth of damage was done. The College authorities were able to act quickly because the first call they made at eight o'clock that morning was to their insurance brokers Heath Lambert. UMAL quickly gave the green light for recovery action, as well as a

wealth of good advice on getting the right expertise to get the job done.

Nigel Deaves, Senior Claims Executive at UMAL, said after he was alerted early in the morning he immediately appointed loss adjusters GAB Robins and confirmed they should engage the necessary expertise to resolve the situation.

Vice Principal Roddy Scott stated: "The whole process went very well indeed; otherwise we could have ended up with millions of pounds' worth of damage. The speed of response was excellent. The loss adjuster and other specialists were able to advise us about all the work needed."

First in were emergency response specialists Rainbow, who worked hard to mitigate the



damage by getting flood water out of the areas affected. This was followed by the loss adjuster, who not only assessed the degree of damage but also advised on preventing further damage from residual water and damp.

The College also called on the services of Dr Greg French, on UMAL's recommendation, of Davies French Associates, forensic experts on high-tech equipment.

At 25,000 square metres, Aberdeen is Scotland's largest campus, and it was the first time the building, erected in 1964, had been subjected to an event on this scale. Mr Scott said the support received from facilities management specialists MITIE was also exemplary. "In my experience this was the best and most efficient response to a crisis of this sort that I have ever come across," he said.



WELCOME NEW MEMBERS

**Cirencester Tertiary College
 Liverpool Community College
 Loughborough College
 Newbury College
 Sixth Form College, Solihull
 The College of West Anglia
 The Henley College**

Managing Risk for the Papal Visit to St Mary's University College

by Mike Stones



The visit of His Holiness Pope Benedict XVI to St Mary's University College in London on 17th September was one of the highlights of the Pontiff's trip to the UK. Behind the scenes it created a huge logistical exercise to ensure his safety, as well as that of hundreds of VIPs and thousands of visitors, many of them children and young adults.

St Mary's was the host, with the details of the visit handled by specialist events company WRG Creative Communication Ltd, but there were many other agencies involved including Foreign Office and local government officials, the police and other emergency services. On top of this there were individual security teams looking after the Pope himself and other VIPs including the Chief Rabbi.

UMAL was invited to meet the local safety staff and WRG to review the arrangements and was able to give specialist advice in a number of areas.

University College Vice-Principal David Leen, who co-ordinated hosting of the event, said St Mary's had some experience of dealing with VIPs such as members of the Royal Family and Government ministers who had

visited in the past, but nothing on this scale.

"There was not much of a template for it. We discovered that we were on a shortlist to hold the Big Assembly in early spring, but the details were not confirmed until May. Things became pretty intensive after that. The event was described by the police as the most complicated on the Pope's UK programme," he said.

"The police presence itself was phenomenal with specialist search and security teams, and then there were all the broadcasters. This was in itself an exercise in health and safety with all the equipment and cables on site."

In the end, St Mary's was selected as the venue for an increased programme and there were three phases to the visit, beginning with a service in the chapel with 350 religious

leaders. Phase two was the Big Assembly, an outdoor event with 3,500 people, many of them children and young adults. The final phase was an interfaith meeting held in the Waldegrave Drawing Room with 120 religious leaders representing all the major faiths.

The University College was assisted by WRG Creative Communication Ltd on behalf of the Foreign and Commonwealth Office, to ensure everybody was in place from the arrival of the first visitors at about 5.30am until lunchtime at the close of the event.

The first thing to review was the admission policy and accreditation of people who would be on campus. UMAL also had to check campus assets were being safeguarded while thousands of invited guests were on site. A particular risk time was just after the event



Pope Benedict addresses an interfaith meeting in St Mary's Waldegrave Drawing Room.

when accreditation was not needed but there would be many people still on campus.

UMAL took the opportunity to “walk” the various routes to ensure there were no obvious tripping hazards, as well as checking that any normal campus activities that may result in risks to visitors were adequately controlled.

Another consideration was the volume of traffic. UMAL reviewed arrangements for this, including loading and unloading safety arrangements and movements on campus where there would be greatly increased numbers of pedestrians. The location of underground cables and services in relation to the additional weight from the many buses on campus, including the route of the “Popemobile” which weighs more than 2.5 tonnes was also discussed.

With the large media presence, arrangements for the safe laying of cables and potential overloading of campus electricity services were also reviewed. This included UMAL giving advice on the safe distance between temporary combustible structures and a diesel generator. Fire extinguisher provision was examined because of the risks generated by the electrical equipment.



Children’s needs were also reviewed and advice given on, among other things, the proposed sun screen that was to be given out. Another example of UMAL advice was a review of the food to be provided, in particular any containing nut products.

The training of stewards and volunteers was looked into and a draft emergency plan completed. This included UMAL advice on maintaining access to fire hydrants on campus, and a review of site clearance procedures to ensure no hazards created by the event remained afterwards, as well as checking the exit procedures for the many coaches and other vehicles that would be on site.

Mr Leen said the teamwork between all the organisations involved, including UMAL, was excellent and contributed to the Papal visit running smoothly and played a significant part in its overall success. He added that the University College was contacted by the Vatican after the visit to congratulate them on the success of the event.

For more details of the Pope’s visit to St Mary’s University College go to: www.smuc.ac.uk/papal-visit

Liability Coverage Just Got Better

How has employers’ liability insurance improved for overseas employees? (UMAL Members’ Employers’ Liability Insurance)

Employers’ liability insurance is a statutory requirement for UK employers protecting UK staff in the event of an injury for which the employer is legally liable. The Member institutions – universities in particular – are becoming more globalised, leading to a number of requests to cover UK resident employees working for longer periods outside the UK. Automatic cover for up to 24 months is now the scheme standard.

Perhaps more significantly, we are aware of employees being engaged outside the United Kingdom under a contract of employment with the Member (or a subsidiary company) i.e. registered in the United Kingdom. Insurers’ agreement to extend cover automatically with a standard £10,000,000 limit of indemnity to all Members means that some of the administrative burden in tracking such scenarios is lifted.

What is the Environmental Statutory Duty extension? (Public and Products Liability)

Simply put, this extension covers clean-up costs incurred under environmental protection legislation (rather than the usual compensation to a third party).

While this sees some cover coming back into the general coverage in this difficult area, it does not extend cover to the standard gradually occurring pollution market exclusion. (If required, this can be arranged by UMSL under a full environmental liability policy.)

Asbestos risk has been excluded for a while now in Public and Products Liability coverage – what has improved?

Asbestos Accidental Discovery

The clue is in the heading; this change relates to liability arising from the accidental discovery of asbestos. Cover is provided to a limit of £1,000,000.

Asbestos Containing Materials Clause

This is liability arising from an accidental

exposure to asbestos while engaging in work with asbestos for which a licence is not required and also not relating to any building or structure owned, leased, hired by, or loaned to the Member. Cover is provided to a limit of £1,000,000. This is going to be relevant where work is undertaken by the Members’ staff on third party premises, for instance.

Full details are contained in the extension wordings.

How much has Clinical Trials indemnity increased?

The standard limit of indemnity for those institutions requiring clinical trials indemnity was increased this year to £10,000,000 without additional charge.

The mutual can offer up to £30,000,000 limit of indemnity if required, and with UMSL and its partner insurer also has a facility for non-UK trials where UK-based cover is not acceptable locally.





Common Sense Common Safety Review by Mike Stones

On coming to power, the Government ordered a review of the operation of health and safety laws and the growing compensation culture. This has now been published by Lord Young under the title Common Sense Common Safety. Many of its proposals could affect health and safety management and the reporting of incidents at colleges and universities.

The review looks at whether the RIDDOR (Reporting of Injuries, Diseases and Dangerous Occurrences regulations 1995) process remains adequate and useful, and notes there has been a 19% decrease in major injuries at work reported under it in the last ten years. It recommends the current three-day work absence that generates a RIDDOR report be increased to seven days to match the 'fit note' required from doctors if a person is off work for a week.

Educational visits, including academic, sporting, cultural, creative and personal development activities, have been greatly affected by a fear of legal claims if there is an accident. This is particularly so for under-18-year-olds, and involves much form filling, including full risk assessments. While assessments can be useful they are seen in this context as disproportionate bureaucracy for many low-risk activities. For students under 18, the report recommends a single consent form and a simplified risk assessment process which relates more to risk-benefit analysis. It also recommends amending the Health and Safety at Work Etc. Act 1974 to separate work activities from leisure activities. This separation would affect all Universities and Colleges where students are generally above 18 years old.

Some trips organised for college students under 18 at adventure activity centres which

include caving, climbing, water sports and trekking, are covered by the costly Adventure Activities Licensing Scheme. The report says this adds little to the health and safety of centre users and proposes to replace it with a code of practice, overseen and monitored by the HSE. This move should make more centres available for use by colleges.

The report also criticises the use of Safe Systems of Work and Risk Assessment processes for the increasing number of homeworkers, many of whom are in low-risk environments. It is proposed employers be exempt from having to risk assess these employees.

The report recommends simple checklists for periodic inspections of low-risk environments, which would be useful in demonstrating compliance in the event of litigation. This is generally already being done for all risk environments amongst UMAL Members with regular audits of campus sites by either department/school/faculty heads and/or members of the health and safety teams. It is also recommended that a simplified classroom risk assessment process is also adopted.

The Review lays out a number of target milestones:

- Publication by the Department of Transport of snow clearing guidance aimed at the growing compensation culture.

- A simplified risk assessment processes for offices and classrooms to be unveiled by the HSE before the end of 2010.
- Consultation on the RIDDOR proposal early in 2011.
- Consent form for trips to be unveiled along with revised guidance for pupil health and safety.
- Launch of the draft voluntary Code of Practice for adventure training.
- Launch of consultation on revising the current raft of legislation into a single set of accessible legislation.
- Review of the Health and Safety at Work Etc. Act 1974 to separate play and leisure activities from work activities.
- Review of food hygiene legislation, including food, and health and safety inspections by local authorities.

This Review and its proposals will create much debate although the early indications are that it has attracted more positive responses than criticism. It remains to be seen how many of the proposals turn into real changes.

**Since its creation
18 years ago,
UMAL has returned
£16.5 million
to members.
This includes
£1.5 million in the
indemnity year
2009-2010.**

