



# Practical Advice for Wholesale Risks



**There are over 100,000 wholesale trade enterprises in the UK.**

**The UK Wholesale market is a diverse one supplying many industries ranging from Electronic and Telecommunications, Furniture, Motor Trade, Clothing, Pharmaceutical and Food & Beverage.**

What makes wholesale risks unique (and potentially more dangerous and hazardous) is that there are a lot of movements. Both the people and equipment are in constant motion especially during busy days and tight deadlines.

Every year accidents occur while goods are being stacked or destacked and put into or taken out of storage. Many of these accidents are serious.

There is an enormous variety of storage systems and stacking methods in use today. Materials handling equipment, too, is extremely diverse, ranging from hand trolleys through various types of forklift truck to sophisticated warehouse robots.

Obviously, this guide cannot deal with all these however, understanding and managing the most common risks can help you identify what parts of your business are most susceptible to the types of claims the wholesale industry most commonly faces.

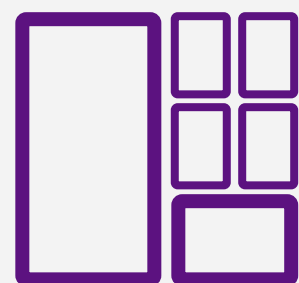
We've created this guide to help you safeguard your business, employees and your customers.

## **Common risks covered in this guide**



# Safe storage and Racking

## Did you know...?



**In the storage and transport sector there were 37,000 workplace injuries in 2019<sup>1</sup>**

## Find out more...

[HSG 76 Warehousing and storage: A guide to health and safety](#)

[SEMA Code of Practice For the Use of Static Pallet Racking](#)

## Dos and don'ts

- Do use a SEIRS [Storage Equipment Installer Registration Scheme] qualified racking installer for new racking installations and alteration works.
- Do use a SEMA (Storage Equipment Manufacturers Association) certified racking inspection company to fully inspect the racking installation at least annually [dependent on the hazards of the operations on site], and implement any repairs / remedial actions.
- Do train designated employees on SEMA approved courses such as “How to Inspect Racking” so that competent persons can complete periodic, internal inspections.
- Do erect racking on durable, level floors that are capable of withstanding the point loading at each base plate.
- Do check that loads are stored safely such as the stacking method for materials is consistent, heavier loads are stacked on lower or middle shelves, shelves/racks are not overburdened, materials do not lean off the edge of racks.
- Don't allow climbing and similarly hazardous actions on and around storage installations.
- Do protect racking/shelving appropriately, if it's likely to be struck by lift trucks and other vehicles. No employee should ride on equipment used for the moving, handling or storage of material unless it has been designed for the purpose.
- Do install guardrails for overhead storage, platforms and mezzanine areas.
- Don't load racking beyond its design capacity. Label all racks with load ratings.
- Don't store products in aisles where they can block equipment manoeuvring.
- Do instruct employees to inspect pallets and containers before use to ensure they are in good condition and remove those that are flawed.

## Planning ahead

All employees involved in the storage, stacking, loading and unloading of materials must be trained to carry out their tasks safely and efficiently. They need to be made aware of the nature of the goods stored, the hazards involved and the precautions to be taken, protective clothing and equipment to be worn, and action to be taken in emergencies.

### Racking

Carry out regular planned inspections to identify and determine the extent of any racking damage and if any remedial action needs to be taken. Three types of inspection should be undertaken:

- immediate reporting of damage and defects;
- visual inspections at regular intervals; and
- ‘expert’ inspections carried out at appropriate intervals by a competent person.

Keep a log book for recording inspections, damage and repairs.

Encourage staff to report any damage or incidents involving racking, however minor, so it can be assessed.

### Hazardous Goods

Flammable liquids, gas cylinders, aerosols, materials liable to spontaneous combustion and hazardous chemicals should not be stored in the same area as other goods. Chemicals liable to react with each other or other materials should not be stored together unless adequately protected from contacting each other, either directly or by spillage. These high risk goods will require tight control. Procedures and regular inspections need to be in place to control the risk of damage to employees, property and the environment.

All storage and handling of aerosols and flammables should be subject to formal risk assessments in line with relevant local regulations and legislation. In the UK, in addition to the fire risk assessment, an assessment should also be undertaken by a competent person in accordance with the Dangerous Substances and Explosive Atmospheres Regulations 2002 (DSEAR).

<sup>1</sup> Source: HSE

# External storage and arson

## Did you know...?

Since 2014/15, arson has increased by 15%.



**of fires, it is the largest single cause of fire attended by Fire & Rescue services.<sup>2</sup>**

## Find out more...

- [RC48 Arson Prevention Guide](#)
- [RSA Risk Control Guide: Leading causes of fire loss](#)

<sup>2</sup> Source: National Fire Chiefs Council

## Dos and don'ts

- Do designate an area for rubbish bins and skips which is at least 10 metres away from buildings and boundaries
- Do purchase metal bins with lockable lids to hold rubbish, and chain wheeled bins to a fixed post
- Do ensure the perimeter of the building is clear of combustibles
- Do ensure you have an adequate fire detection and alarm systems
- Do prevent access to your buildings via drainpipes, flat roofs and fencing
- Do install lighting that illuminates the entire site externally, preferably vandal-resistant security lights. If necessary, install CCTV in areas which are hidden from view and cut back vegetation close to recesses which could provide cover for an arsonist
- Do consider fitting a metal container on the inside of your letterbox if your establishment has one. Should any lit materials be posted through the letterbox, this will contain the fire, limiting the damage
- Do report accumulated or abandoned refuse to your local council
- Don't leave unsecured any substances that could be used as an accelerant
- Don't allow carelessly discarded smoking materials to come into contact with combustible materials – use no smoking signs and strictly prohibit smoking in risk areas

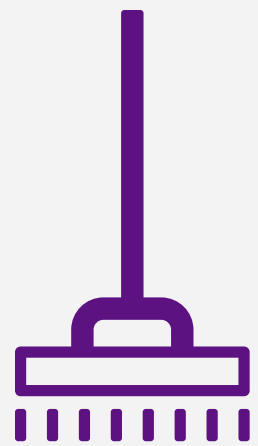
## Planning ahead

- Make staff aware of the procedures required at the end of each period of working to ensure that the premises are secure, that there are no unauthorised persons remaining in the buildings, that all equipment has been shut down safely and that any alarm is set
- During fire training sessions, educate employees on the hazards of arson and the measures that should be taken to prevent such incidents. Training should include procedures for reporting antisocial and/or suspicious behaviour
- Complete an arson risk assessment as part of the fire risk assessment procedure required by the Regulatory Reform (Fire Safety) Order 2005
- Conduct regular checks to ensure that fire extinguishers are in their correct positions and are appropriately maintained

# Housekeeping



## Did you know...?



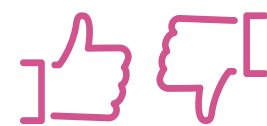
**The majority of all work accidents are caused during the handling of goods or materials, and by people falling, being hit by falling objects, or striking against objects in the workplace. All these causes can be reduced by good housekeeping practices**



## Find out more...

[Causes and prevention - Slips and trips – HSE](#)

[RCG002 – Fire Safety Inspections Risk Control Guide](#)



## Dos and don'ts

- Do conduct documented periodic walkthrough inspections to help identify poor housekeeping hazards.
- Do make sure that floors are in good condition, clean, free of oil, grease and clear of waste.
- Do keep aisles, stairways, fire exit routes and fire fighting equipment free from obstruction.
- Do clean machinery and equipment and the surrounding areas so they are free of rags, waste and there is no dripping of oil or grease.
- Do make sure work stations are well-organised, clean, clear of debris and no trip hazards are present.
- Do ensure that lighting is adequate.
- Do mark unexpected changes in floor level, such as slopes and steps, with high-visibility tape or paint.
- Do clear up spillages immediately and ensure cleaning is carried out thoroughly using the correct products and equipment
- Do regularly inspect tools and machinery are inspected for wear or leaks.
- Do keep tool rooms and racks in clean and orderly condition.
- Do store flammable liquids in proprietary flammable cabinets (or in a dedicated flammable storage room in case of high volume) when not in use.
- Do make sure stored materials are properly stacked and spaced.
- Do provide metal lidded containers for oily rags and similar waste.
- Do provide first-aid facilities, and make sure equipment is fully stocked and in clean condition.

- Don't allow waste containers to overflow.
- Don't trail electric leads or air lines across aisles
- Don't store combustible materials, waste, flammable liquids or gas bottles against buildings. Combustible materials and waste (including idle pallets) should be stored at least 10 metres from any buildings or outdoor equipment
- Don't store combustible materials in boiler rooms, mechanical rooms or electrical equipment rooms, or next to ignition sources such as electrical distribution boards and battery chargers.
- Don't keep broken or damaged items in the workplace - these must be fixed, replaced or disposed of as quickly as possible.



## Planning Ahead

Good housekeeping involves every phase of wholesale operations and should apply throughout the entire premises, indoors and out. It is more than mere cleanliness: it requires orderly conditions, the avoidance of congestion, and attention to such details as an orderly layout of the whole workplace, the marking of aisles, adequate storage arrangements, and suitable provision for cleaning and maintenance. Poor housekeeping can frequently contribute to accidents and incidents by concealing hazards that cause injuries or damage.

A sound method to ensure that housekeeping is done is to prepare a check list to suit the requirements of the workplace and introduce a daily/ weekly housekeeping audit procedure. Once this has been developed, inform and train staff on the procedures.

Over time your premises will get dirty and dust and grime will build up on equipment which can adversely affect productivity or cause a fire risk. Schedule a regular date for a deep-clean of your premises before it reaches this point. In between scheduled deep-cleans, instruct your staff to perform a regular housekeeping routine to keep on top of things.



# Hot works

## ? Did you know...?



**of all fires in commercial and industrial properties are caused by hot works.<sup>3</sup>**

## i Find out more...

[RSA Risk Control Guide – Hot Work](#)

[RISCAuthority RC7 Recommendations for Hot Work](#)

## 👍👎 Dos and don'ts

- Don't conduct hot work if a safer method of work is available. For example, it may be possible to do the job with a hand saw or pipe cutter or it may be possible to move the component requiring work to a workshop or to a safer working area.
- Don't allow anyone to carry out hot work unless they are trained and designated as competent.
- Do obtain a hot work permit from the authorised person before hot work starts.
- Do make sure the person nominated to authorise hot work has the experience and training to identify the risk associated with hot work and be of suitable status to ensure compliance with procedures.
- Do clear the area for 10 metres around the hot work process. Remove all combustible materials and flammable liquids and sweep floors clean. It is important to protect or clean thoroughly any surfaces impregnated with paint, oil and grease which can spread fires rapidly. Flammable solvents should not be used to clean surfaces immediately before work commences.
- Do protect floor penetrations properly and everything that cannot be removed .
- Do ensure that hot work equipment is in good repair.
- Do provide at least two suitable portable fire extinguishers within the area of hot work operations and make sure all persons involved and undertaking fire watch duties are be trained in their use.
- **Do provide a trained person, not directly involved with the work, to carry out a continuous fire watch during, and for at least one hour following the hot work, including a final check to ensure that the working area and all adjacent areas, including the floors below and above, and areas on the other sides of walls, screens, partitions and above false ceilings are free of smouldering materials or flames.**

## ☑ Planning Ahead

- Every site should have a formal policy for the control of hot work carried out by own employees and contractors outside of designated maintenance workshops. This should always be controlled by the use of a dedicated hot work permit to work.
- All personnel involved with the hot work should be familiar with the means of escape from the premises. They should also be familiar with the method of raising the alarm and summoning the Fire & Rescue services.
- In sprinkler-protected premises, hot work operations should not be carried out when the water supply to the sprinkler system is shut off.
- When hot work is being undertaken in premises fitted with automatic fire detection systems, it may be necessary to isolate the detector zone where the work is being carried out. The zone should be reinstated as soon as the work has been completed.
- The hot work permit must be issued for a specific task that is to be undertaken in a clearly identified area. Hot work permits should not be issued for protracted periods and separate permits should be issued for work which extends from morning to afternoon periods.
- Where hot work is being undertaken on composite building panels or similar construction elements, the type of insulating materials behind the metal or other non-combustible surface should be assessed. If combustible materials are identified or suspected, alternative methods should be employed.

<sup>3</sup>Source: RSA Claims

# Forklift trucks

## Did you know...?



**There are over 5000 incidents in the UK involving transport in the workplace, of which 50 prove fatal.<sup>4</sup>**

## Find out more...

[Vehicles at work](#)

[Workplace Transport Safety](#)

## Dos and don'ts

- Do make sure all operators are fully trained. Before a member of staff goes anywhere near a forklift, ensure they have received the proper forklift training. Forklift training should include safety procedures, pre-operation checklist review, operation training, and practice operation including use of safety restraints and PPE.
- Do provide forklift safety equipment, such as hi-vis jackets, hard hats, steel toe-capped boots, and clothing that isn't loose-fitting.
- Do complete a documented pre-operation safety checklist.
- Do ensure operators are aware of the capacity of the forklift.
- Do impose a site speed limit. Reducing site speed to below 10 mph (15 km/h) can greatly reduce the likelihood of impact damage, as drivers have a greater time to react to potential dangers.
- Do create a one-way system if its practical, to reduce the likelihood of vehicle-on-vehicle impact.
- Do separate vehicles/machinery from people. Make sure there are clearly defined pedestrian walkways (internally and externally). Ensure entry points to buildings or areas within the buildings are not shared.
- Do introduce controls on vehicles reversing. In areas where reversing may be difficult but necessary ensure there are dedicated trained staff to help vehicles reverse – commonly known as banksmen or signallers.
- Do provide face shield and eye wash at charging points.
- Do make sure charging areas are kept clean, tidy and free from rubbish and other combustible materials.
- Don't locate battery chargers in storage racking.
- Don't locate fork lift truck battery chargers in an area of the site where there is a risk of explosion, for example where flammable liquids are stored or handled.

## Planning ahead

Develop a pre-operation safety checklist. Every driver is different, and most modern forklifts will allow users to find the perfect position for safe and effective forklift operation. The safety checklist should include the following:

- Complete formal LOLER inspections including person lifting cages
- Ensure the forklift is on flat ground.
- Check the wheels to ensure they are in good condition and fully inflated.
- Inspect the forklift's body for damage and hydraulics for breakages.
- Check safety devices, set mirrors to the drivers height, and adjust the seat to a comfortable position.
- Verify that the driver has 360-degree visibility before operation.
- Remove loose items from the cab.
- Finally, check the safety lights, horn, steering, and brakes before operation.

The internal and external layout of the site can influence the frequency and severity of impact damage. Tight corners, bottlenecks, obstacles and machinery can all lead to impact incidents. A full vehicle traffic management assessment should be completed including access to public highways.

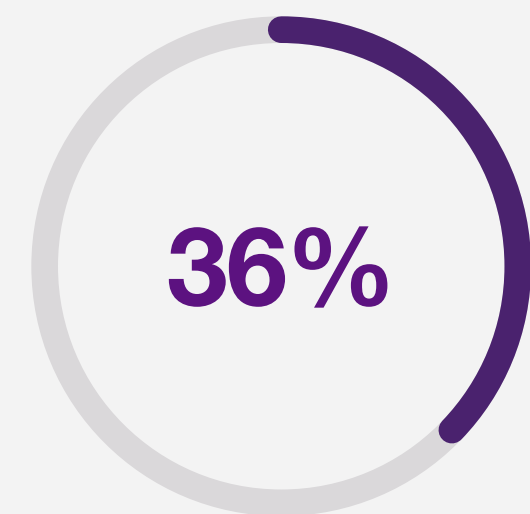
Full assessments of the inherent fire hazards of the materials conveyed by the lifting power machinery should be completed and special care or precautions taken as necessary. For example, drums of flammable liquid should only be handled with lift trucks that are adapted for use in hazardous atmospheres with suitably adapted carrying equipment, e.g. drum clamps.

The working environment should be checked, swept regularly and cleared of obstacles and waste that could impact on the safe operation of the forklift truck.

<sup>4</sup>Source: HSE

# Manual Handling

## ? Did you know...?



**HSE figures suggest that of all the reportable accidents every year around 36% of them will be manual handling incidents.<sup>5</sup>**

## i Find out more...

[Manual Handling at Work](#)

[Manual Handling Publications](#)

## 👍👎 Dos and don'ts

- Do check whether you need to move the item at all.
- Do avoid the need for manual handling if possible – use the correct mechanical handling plant or lifting aid for the task and environment.
- Do ensure that any lifting equipment is regularly maintained and inspected.
- Do observe ergonomic posture when employees are carrying or moving loads.
- Do store regularly used items within easy access between knee and shoulder.
- Do provide information on the weight of heavy loads
- Do ask for assistance from a co-worker if products are too heavy or awkward to lift.
- Do consider the route, the height of the load and the starting position of the load to make sure there are no obstacles in the way; and checking to see if there's space for the load at its destination.
- Do make sure when carrying objects that you can see over the load.
- Do push rather than pull manual handling equipment whenever possible, and lean in the direction you're going.
- Do break up loads to make them more manageable.
- Do raise the height of working platforms to reduce the need to bend or twist.

## ☑ Planning ahead

Plan ahead and determine if the need for lifting can be minimised by applying good engineering design techniques.

Manual handling risk assessments to be completed by competent persons. The assessment to cover all manual handling activities and tasks that present a risk of injury that cannot be avoided.

Residual manual handling to be managed by assessment of each task which may require redesigning the task, altering shelving, changing layout of the premises, the provision of appropriate mechanical handling plant and/or lifting aids.

Provide practical and technical training to employees in the proper lifting procedures with regular review and refresher training. Ensure that, for all training provided, employees sign to indicate that they have both received and understood the training they have received. This should include any agency/temporary staff who may be used at your premises.

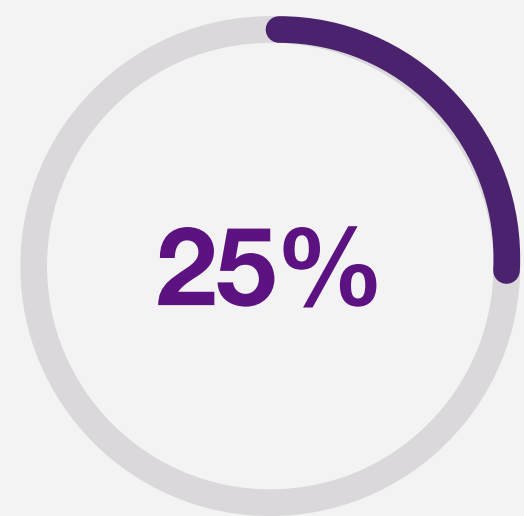
Make sure you take account of the individual requirements of workers who may be especially at risk such as new or expectant mothers; people with disabilities; inexperienced new, young or temporary workers; older workers; migrant workers who may not have English as their first language.

<sup>5</sup> Source: HSE



# Electrical fires

## ? Did you know...?



**of accidental fires in the workplace are caused by faulty electrical appliances and leads.<sup>6</sup>**

## i Find out more...

[Find an NICEIC Contractor](#)

[Find an ECA approved contractor](#)

[Find a NAPIT registered contractor](#)

[Get information on BS 7671 IET Wiring Regulations](#)

[Learn about RSA's Property Risk Engineering services](#)

[Access HSE resources on Electrical Safety at Work \(UK\)](#)

[Access HSE resources on Electrical Safety at Work \(NI\)](#)

[Read the HSE guide on Electrical Switchgear Safety](#)

## 👍👎 Dos and don'ts

- Do make sure that installation and testing of fixed installations are undertaken in accordance with UK regulations (Planning ahead).
- Do make sure electrical switch rooms are fire-rated. Any wall, floor or ceiling penetrations should be sealed with material of a similar fire rating to the barrier penetrated. Fire detection should be provided within the rooms with alarms sounding at a constantly attended location. Fixed fire protection should be considered for rooms with oil filled switchgear, critical electrical distribution equipment or critical control equipment.
- Don't store any combustible materials near electrical switchgear, distribution boards and/or light fittings.
- Do make sure all non-critical electrical equipment is turned off at night or whenever the premises are left unattended
- Do examine portable electrical appliances regularly – at least yearly.
- Do complete 'Infra-red Thermographic Surveys (see below) to identify potential problems before failure occurs.
- Do make sure anyone who works on or with electrical equipment has had suitable training, knowledge, experience and supervision.
- Do educate your staff about the risks of electricity.
- Do operate a permit to work system for anyone working on electrical installations

## ✅ Planning ahead

- Business owners and operators are responsible for the electrical systems and any electrical appliances in their establishment. This is governed by the current edition of the Institute of Engineering and Technology (IET) Wiring Regulations: BS7671. These specify a range of documentation that should be kept on site to record work on electrical systems (including maintenance). Inspection, testing and maintenance should be by a member of the National Inspection Council for Electrical Installation Contracting (NICEIC), Electrical Contractors Association (ECA), SELECT (Scotland) or similar approved UKAS accredited bodies who are regulated for commercial installations.
- Find out when your next periodic inspection is due and set a reminder. Keep a copy of your Electrical Inspection Condition Report together with written evidence of any remedial work completed afterwards
- Routine checks of electrical accessories, cables and appliances for obvious visible wear and tear or damage can be carried out by an instructed person, although an electrically skilled person is required to carry out all routine planned maintenance of equipment, periodic inspection and testing and any urgent repairs
- All major electrical switchgear, major cable runs and key equipment such as circuit breakers, conductors and connections should be subject to a programme of infrared thermographic surveys, preferable annually as a minimum. Full records should be available for review, along with records to show that defects have been rectified.
- If you're responsible for Power transformers - Inspection of oil insulated units should be completed annually, with oil samples taken and analysed. Mineral oil analysis should include checks for moisture content, pH, dielectric strength and dissolved gases. Test certificates should be available for review. Load inspections and testing of protection systems and devices should be completed in line with original equipment manufacturers recommendations or 5 yearly, whichever is the lesser.

<sup>6</sup> Source: Government statistic