



JANUARY 2023 NEWSLETTER

We would like to take this opportunity to welcome back all of our clients and prospects after a well deserved Christmas and New Year break. January has been a busy month for BBi Group, but we are pleased to all be back in the office, meeting your insurance needs as best as we possibly can.



GET TO KNOW THE BBI TEAM - Dawn Smart

Job title - Claims Manager

Department - Claims

Favourite football team - Tottenham Hotspur

Favourite food - Italian

To get in touch with Dawn, please email dawn.smart@bernsbrett.com or call +44 (0) 208 559 2111.

4 KEY CONTROLS IN PREVENTING MANUAL HANDLING INJURIES

Throughout the later part of 2022 the HSE visited construction sites in the UK to ensure that employers and workers understood the risks involved in manual handling. It was reported that 40,000 construction workers suffered from injuries, aches, pains or discomfort due to manual handling during 2022. As an employer what can you do to ensure this figure lowers in 2023? See our top 4 tips below.



1- Identify a method for controlling manual handling risks that provides clarity and consistency.

2- A more detailed assessment of manual handling hazards should be conducted once hazards are identified as part of the overall risk assessment process. Eliminate the risk as much as possible by avoiding the activity or by using mechanical means.

3- Training and awareness are essential to reducing the risk of manual handling injuries. All management and supervisory staff must be

proactive in challenging and correcting poor behaviour and technique before an incident occurs.

4- Be aware of the ergonomics of the work activity and ensure that they are compatible with the abilities of the individual employee. The ability to perform manual handling tasks will not be the same for all employees.

FIRE SAFETY CHANGES FOR RESIDENTIAL LANDLORDS

Following the tragedy of the Grenfell Fire, it was clear that fire safety regulations were not as they should be. New rules and regulations have now been put in place and it is crucial that as a residential landlord you know what these changes are and have implemented them where needed. Key points from the new legislation can be found below.

- Residential buildings must have an operational fire alarm and detection on every floor.
- All enclosed areas should be fitted with appropriate fire doors.
- All residential areas should be reviewed regularly to identify any compartment breaches requiring fire stopping, to prevent smoke spreading.
- Any flats, corridors and escape rooms also require appropriate fire stopping.
- Landlords must arrange appropriate risk assessments and understand the smoke ventilation requirements applicable to their buildings.



For advice and quotations please email enquiries@bernsbrett.com to discuss how we can make sure you are protected with the correct insurance.

THE IMPORTANCE OF REPORTING ANY INCIDENTS YOUR COMPANY VEHICLES ARE INVOLVED IN



If your business owns company vehicles, it is vital you make it clear to any employees using these that it is very important they inform the relevant person should there ever be a collision, no matter how small.

Once this has been reported to the relevant person, it is crucial that as a business you get in touch with your insurance provider to ensure costs stay at a minimum.

Discover more about why it is so important to report any collisions [in this video](#) from one of our recent LinkedIn posts.

Please contact the team at BBi Group for motor insurance cover, you can email us at enquiries@bernsbrett.com or phone us on +44 (0)20 8559 2111.

FLOODING - IS YOUR BUSINESS PROTECTED?



Flooding has a devastating effect on communities, businesses and individual lives. In Britain, over 436,000 commercial properties have at least a low flood risk. That's over a quarter (27%) of all commercial properties and unfortunately it's bad news for business owners as commercial properties are 2x more likely to be at risk from flooding compared to the average property in Britain.

Our partners, FloodFlash, offer a unique insurance policy to ensure that if the worst should happen to your business your commercial property is protected. Find out more about their offering by watching [this video](#).

How does it work?

1. **Select:** choose the trigger depths and payout values for your insurance
2. **Install:** FloodFlash engineers will visit and install a smart sensor where you choose
3. **Settle:** when flooding reaches your trigger depth, FloodFlash will organise your payout

It really is as simple as that.

For more information on this policy or for a free quote please email enquiries@bernsbrett.com or call +44 (0)20 8559 2111 and we will be able to provide you with all the information you need.

CYBER SECURITY TIPS - MULTI-FACTOR AUTHENTICATION



PASSWORD

What is Multi-Factor Authentication (MFA)?

MFA is a security feature that requires the user to enter two or more methods of authentication to verify their identity before gaining access to a computer resource. This process usually involves something the user knows (such as a password), something the user has (such as a security token) and what the user is (typically verified through finger print or facial recognition).

Why is Multi-Factor Authentication so important?

In light of the increasing sophistication of cyber attacks, multi-factor authentication is extremely important. Having multi-factor authentication can help protect you and your company from malicious cyber crime. Even if your password is in the hands of a criminal, your other forms of verification are unlikely to be in their hands as well.

When should you use Multi-Factor Authentication?

- Where possible, employers should always enable the multi-factor authentication (MFA) functionality when staff use server-related software or externally accessed apps like Microsoft Office 365 or Google G-suite.
- When submitting financial information, accessing sensitive personal information, or logging into email accounts, it is crucial that you advise your employees to use MFA whenever possible.

For advice on MFA or for more information on our cyber insurance policies please email enquiries@bernsbrett.com and a member of the team will get back to you.

For more information on any of the above topics please contact a member of the team on any of the below details:



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