

## Motor Trade Risk Management

As an employer within the motor trade industry, your organisation plays a significant role in ensuring customers have a simple, safe, smooth—and even stylish—driving experience when operating their personal vehicles. Whether you assist customers in purchasing their new car, provide essential repairs to damaged vehicles or perform necessary testing, your organisation helps drivers across the country have successful travels.

However, the motor trade sector also carries a range of risks. Between working with moving vehicles and parts, handling hazardous substances, being responsible for high-value products and needing to protect both employees and customers from various health and safety concerns, it's crucial for your organisation to take potential risks seriously. Consider the following guidance to implement proper risk management methods and secure proper cover.

### Health and Safety Risks

Motor trade organisations possess a wide variety of health and safety risks, for both employees and the public. With this in mind, use the following tips:

- **Slips and trips**—These are the number one work-related accidents in the UK. Accidents can arise from liquid spills, unsafe stairs and irregular surfaces. To prevent these risks, encourage staff to check for cracks or uneven surfaces throughout the property, as well as promptly clean up any spills. Place doormats in front of all entrances, keep the floor clean and polished, secure any leads or cables and be sure the property is well-lit.
- **Handling machinery**—Vehicle repair and maintenance practices often require the assistance of mechanical equipment. Keep employees

protected from machinery hazards by offering proper personal protective equipment (PPE)—such as ear defenders and safety goggles—implementing machine guards, prohibiting machinery from being left unattended and conducting routine machinery maintenance.

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### The motor trade sector carries a range of risks. Steer clear of common hazards with this guidance.

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- **Falling objects**—In the event of a car lift or car jack failure, employees could suffer serious crush injuries from a falling vehicle or parts. Prevent falling object concerns by regularly inspecting car lifts and jacks, only using jacks on stable ground, not exceeding safe working loads and performing maintenance as necessary.
- **Contact with hazardous substances**—Common vehicle repair and maintenance substances such as engine oil, toxic exhaust fumes (eg carbon monoxide) and various cleaning chemicals carry dangerous risks. Prevent injuries and health concerns by training staff on proper substance storage and usage, requiring employees to wear PPE (eg gloves, goggles and masks), ensuring staff members wash their hands and work clothes after handling hazardous substances, and reporting any health problems or substance leaks.
- **Manual handling**—Improperly handling and moving heavy objects or vehicles can cause injuries and back pain. Staff should never attempt to lift or push heavy objects. Instead, consider

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using a trolley to move heavy objects. Never allow employees to push a vehicle alone.

- **Computer use**—Pain, discomfort and injury can arise from improper workstation habits. Mitigate computer-related injuries for workers by evaluating all workstations for a proper chair, desk and computer, providing education on proper posture and computer operating habits, requiring annual eye exams for staff and allowing routine breaks from the computer for office employees.
- **Electrical and fire hazards**—Faulty electrical installations or equipment, overcharged batteries and contact with petrol pose a risk for fires and electrical hazards. Prevent electrical and fire-related concerns by executing a fire risk assessment of your property, removing or mitigating any fire risks, instructing staff members to check for potential fire or electrical hazards, and training employees to safely use electrical devices. Perform regular maintenance on electric installations and fire detection or mitigation systems (eg fire extinguisher and smoke alarms).
- **Vehicle movements**—Cars can injure and potentially kill staff and customers if not attended to properly. Reduce these risks by only allowing qualified, licensed staff to move cars, requiring staff to park their personal vehicles in an area away from customer parking and placing speed limit signs on the property.
- **Working at height**—Work duties may require staff to use a ladder to change a light bulb, put up a display or perform another activity at height. Be sure to certify staff before allowing ladder use. [Click here](#) to review the HSE's guidelines for working at height. Additionally, inspect the ladder to ensure it's safe for use and never allow a staff member working at height to perform tasks alone.
- **Controlling public access**—It's crucial to limit customer access to hazardous areas of your property, such as the garage or workshop. Consider putting up signage to ban customers from dangerous areas and warn them of potential

hazards, and encourage employees to stop anyone that enters the garage or workshop without proper permission.

## Vehicle Management

In order to ensure a successful motor trade business, it's vital to maintain your most important assets—your vehicles. Whether they are located in the forecourt, the garage or the workshop, consider this guidance to keep your vehicles safe and secure:

- **Training staff**—One of the best ways to protect your vehicles is to implement a proper employee vetting system and training programme within your workforce. Be wary of any job applicants with a criminal history or limited experience. Always ensure staff members possess the appropriate education, competencies and licence for their job role. Be sure to train all staff members involved in the operation of on-site vehicles on these topics:
  - How to assess the vehicle for health and safety concerns or defects
  - Required safe driving practices (eg not using a mobile phone while driving, wearing a seatbelt and not exceeding the speed limit)
  - Locations and routes that are acceptable for vehicle operation
  - How to respond to an emergency situation (eg accidents or breakdowns)
- **Preventing theft**—Vehicles, car parts and associated equipment or machinery can appear as attractive items to thieves. Be sure to implement proper security features on-site such as security cameras, an alarm system, personnel to guard the property after regular business hours and safe storage of vehicle keys. In addition:
  - Only allow trusted and competent staff members access into the vehicle garage or workshop through a locked security system. Prohibit employees from duplicating vehicle keys or taking keys off-site.

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- Prevent vehicle damage from vandals or other conditions by storing high-value vehicles indoors when necessary and placing covers or wheel blocks on vehicles that remain outdoors.
- Conduct regular inventory checks on vehicles, car parts and equipment to ensure awareness of any lost, damaged or stolen items. Communicate with local authorities if you suspect that theft has taken place.
- **Conducting test drives**—Many customers request a test drive before purchasing a vehicle. It's crucial that employees responsible for test drive operations review the customer's licence, ensuring it's not expired or fake, record the customer's insurance details and contact information, require the customer to provide the keys to their personal vehicle or a credit card as collateral, and run a background check if needed. In addition:
  - Make sure that the vehicle has enough fuel and that all systems are functioning properly. Inform the customer of all relevant safety and operation procedures.
  - Establish a set route nearby the property where the customer can perform a test drive, and have an employee travel in the passenger seat of the vehicle. Be sure this employee is licensed, competent and equipped with a mobile phone in case of an emergency.
- **Vehicle technology**—In the era of constantly evolving technology, motor vehicles continue to gain advanced systems and exciting features. However, it's important to stay updated on motor vehicle technology and routinely train staff on significant changes to prevent vehicle misuse, breakdowns or advanced forms of theft. Be sure to only allow competent staff to operate new technology or vehicle systems, such as [hybrid or electric cars](#). Also, consider equipping your vehicles with an on-board diagnostics port lockable device for maximum protection.

## Cyber-security

As organisations across industries join in the race to 'go digital', it has become increasingly important to implement top cyber-security measures to ensure the protection of sensitive data, such as customer information, commercial online banking systems and employee records. Use these tips:

- Ensure you are compliant with the GDPR. Use the ICO's [website](#) for additional information.
- Make sure your organisation uses top cyber-security practices, such as data encryption, strong passwords, antivirus and malware protection, and frequent software updates.
- Train staff on best practices, such as detecting phishing scams and reporting a breach. Only allow qualified employees access to sensitive data.
- Enforce specific cyber-security policies, such as a BYOD policy, safe internet/email usage policy and a data breach response policy.

## Secure Proper Cover

Apart from top risk management practices, ensure ultimate peace of mind for your motor trade organisation by purchasing robust cover, including:

- Motor trade insurance
- Building and contents insurance
- Public and products liability insurance
- Crime insurance
- Employer's liability insurance
- Tools and equipment insurance
- Directors' and officers' insurance
- Professional indemnity insurance
- Road risk insurance

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