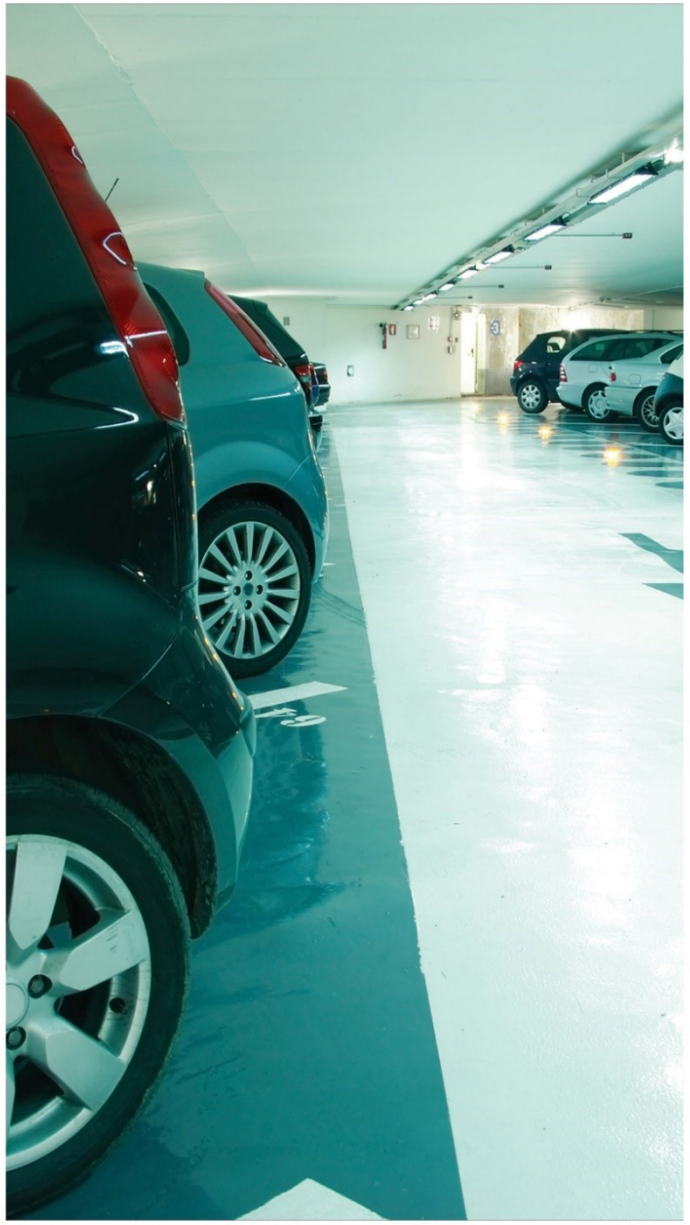
Loss Control Assessment
Car Repair and Maintenance Garages

Examine Your Risk



Owning and operating car repair and maintenance garages can be a very rewarding experience. Whether they perform routine maintenance (eg oil changes and tyre rotations) or make significant repairs (eg brake repairs and coolant system services), these businesses can help customers keep their vehicles in good condition and stay safe behind the wheel.

However, car repair and maintenance garage owners also face a number of exposures that they will need to contend with on a daily basis in order to successfully run their business. It's important to understand the challenges presented by these exposures, as they can cause significant damage to your customers' property, serious physical harm to your employees and irreversible financial consequences for your business.

In addition to risks common to every industry, car repair and maintenance garages face unique risks due to the movement of vehicles and the presence of various equipment and chemicals. This assessment gives car repair and maintenance garage owners the opportunity to review risk categories specific to their operations and take steps to address those risks.

Please note that this assessment specifically addresses risks related to car repair and maintenance operations. For a separate assessment that addresses risks related to motor body services, contact Plan Insurance Brokers.

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PROPERTY

Property - General	Yes	No	N/A	Notes
Is the building in good condition overall?				
Is the roof in good repair with no visible water intrusion marks?				The age of the roof should be taken into consideration—a thorough roof inspection can provide invaluable information.
Is the electrical wiring in good repair?				Wiring must be in compliance with BS 7671.
If a supply of tyres is stored on the property, are adequate storage procedures in place?				Tyres should be stored on raised, horizontal racks. They should not be stacked in vertical columns on the floor, as this can cause tripping hazards and make it more difficult to move the tyres when needed.
Are there adequate fire extinguishers in common areas?				Fire extinguishers must be available at all times and must be in compliance with BS EN 3.
Are there Class D fire extinguishers or buckets of sand in work areas to help put out burning metals?				
Is the property's holding tank used for motor oil located outside of the main building?				
Is a no-smoking policy in place?				Smoking, if allowed, should be limited to outdoor areas and away from any hazards.
Is rubbish removed and not allowed to pile up?				Accumulating rubbish presents a fire hazard and may even attract vermin and pests.
Are fire detection systems installed? Are they inspected and tested regularly?				

Are trees trimmed away from the building as part of landscaping duties?				Vegetation that's too close to the building can cause property damage during windstorms, as well as create significant fire hazards.
Is a qualified professional in charge of making building repairs?				Only qualified professionals (eg plumbers and electricians) should make building repairs.

Sprinkler System	**Yes**	**No**	**N/A**	**Notes**
Is there an automatic sprinkler system installed?				
Is the sprinkler system designed for the hazard?				Sprinkler system data should be located on a placard on the system.
Is the sprinkler system inspected at least annually? Does it pass these inspections?				Sprinkler inspection information should be located on tags and paperwork on the risers.
Is the dry riser outside the building easily accessible?				This must be accessible so that the fire brigade can pump more water into the system.
Are sprinkler riser valves supervised (eg locked open or electronically monitored)?				
Are employees trained on what to do if a sprinkler is ever damaged and opens?				In the event that a sprinkler head is accidentally broken and goes off, it's critical to shut down the water to avoid further water damage.
Are workers instructed to never block sprinkler heads?				For most sprinkler systems, 50 centimetres of clearance below sprinkler heads must be maintained in order for them to work properly.

PUBLIC LIABILITY

Premises	Yes	No	N/A	Notes
Are floor surfaces clean and dry?				
Are signs posted to keep customers and visitors out of restricted areas?				
If visitors or customers need to enter the work area, are they escorted, and is work halted?				There are a number of hazards customers could be exposed to in the work area (eg heavy vehicles on lifts, chemical usage and hot work).
Are hydraulic lift areas outlined to let authorised visitors know where they shouldn't cross or stand?				
During winter, are the car park and pavements clear of snow and ice?				Shovelling should either be done by a qualified employee or a third-party contractor.
Are exits (especially emergency exits) clearly marked?				
Is there an emergency lighting system available in the event that power is lost?				A third-party contractor should regularly test the emergency lighting system.
Is the car park in good repair with well-marked spaces?				
Is there a security system place? Does it include cameras?				
Is the reception area in good repair?				

Are cyber-security precautions in place (eg up-to-date security software, data encryption measures and secure point-of-sale systems)?				

Completed Operations	**Yes**	**No**	**N/A**	**Notes**
Are technicians properly certified?				
Are original equipment manufacturer parts used when possible?				
Does the garage purchase parts from trusted manufacturers or distributors?				
Are all parts inspected by a certified employee before installation?				
If any parts are recovered from scrapyards, are these parts thoroughly washed in a parts cleaning machine prior to installation?				
Are all refrigerants properly inspected before use?				Refrigerant products should be inspected for quality and purity. Such a process should be adequately documented. Any products that don't pass this inspection should be returned to the supplier for replacement.
Are employees trained, experienced and qualified for high-skill tasks, such as welding or computerised frame straightening?				

Are all new or less experienced employees paired with a more experienced staff member and consistently supervised until they are able to demonstrate proficiency during required tasks (eg oil changes or tyre replacements)?				
Are detailed records on repair work kept?				

Environmental	**Yes**	**No**	**N/A**	**Notes**
Is there a preferred tank or vessel on-site for oil and fuel storage?				This tank or vessel should be double-walled. If the tank or vessel is not double-walled, it should be enclosed within an impervious, secondary containment unit that can hold the contents of the tank or vessel to prevent oil or fuel from escaping into the groundwater in the event of a rupture.
Is there a plan in place for preventing oil spills that includes countermeasures in the event of a spill?				
Are chemicals kept away from drains and properly disposed of?				Some chemicals may be considered hazardous waste and, therefore, must be handled by a hazardous waste disposal contractor.
Is wastewater run through an oil-water separator to hold oil in a tank?				
Are qualified recyclers used for oils, used tyres and refrigerants?				
Are employees trained on the reporting requirements for spills?				

EMPLOYERS' LIABILITY

General	Yes	No	N/A	Notes
Are return-to-work initiatives in place?				This can be a written programme, a list of light-duty tasks or evidence in past claims of bringing employees back to work after an injury.
Is there a written safety and health plan in place?				
Are employees trained on chemical safety?				Mixing incompatible chemicals can result in toxic vapours.
Are Safety Data Sheets available?				
Is there an eyewash station available?				
Has a personal protective equipment (PPE) hazard assessment been done?				Some tasks may require PPE (eg safety glasses, hearing protection or protective gloves).
Are employees trained on proper use of required PPE?				
Are employees trained on first aid? Is a first-aid kit available?				
Is good housekeeping practised?				Floors and aisles should be clean with no tripping hazards.
Are ladders and step stools available and in good repair?				

If there are work areas on-site that are below ground level, are there proper precautions in place to minimise the risk of falls?				Specifically, safety nets made of nylon straps or ropes should be placed over any openings to such areas to help prevent employees on the ground level from falling into any work areas below.
Are electrical cords in good repair? Do workers avoid running cords across doorways, walkways and other areas that may create trip hazards?				
If vehicles are run inside, are nozzles used that fit over the tailpipe to exhaust the fumes outside?				Running vehicles inside without protection will build up dangerous carbon monoxide levels.
When heavy lifting is necessary, are employees provided with proper lifting equipment (eg hoists, hand trucks or dollies)?				Lifting equipment may be needed for moving materials such as tyres or engine parts on-site.
Are employees trained on safe lifting practices?				This includes training for manual lifts and the use of lifting equipment.
Are hydraulic lifts in good condition? Are they labelled with the appropriate warnings and weight capacities?				There should be an inspection programme in place for jacks.
If manual jacks are used, are jack stands utilised?				
Are power tools guarded properly and in good working order?				Employees should inspect power tools before using them. They should ensure that guards are in place and the electrical cord (if applicable) is in good condition.
Is welding equipment in good repair?				

Do employees who perform welding or cutting tasks wear PPE?				Welding PPE includes welding helmets, welding gloves, fire-resistant clothing and leather work boots, among others.
Are employees provided with adequate hearing protection devices when needed?				Hearing protection devices may be necessary when employees are using power tools or other loud equipment on-site. These operations should be compliant with the Control of Noise at Work Regulations 2005.
Is there a hot work programme in place when hot work is done outside the normal work area?				
Is there a formal training programme for new employees?				

CRIME

General	Yes	No	N/A	Notes
Are cash, cheques and credit card receipts kept in a time-delay safe until the time of a deposit?				
Are tools tracked throughout the day with a sign-in and sign-out sheet?				
Are tools kept in a secure, locked area (eg a cabinet) when not in use?				
Are all windows locked during off hours?				
Is there an alarm system in place? Does this system include security cameras?				
Is fencing in place around the property? Does it include 'No Trespassing' signage?				
Is there an inventory control procedure in place?				This procedure should include routine (but unannounced) inventory checks of car parts and other merchandise.
Are internal audits of business finances conducted?				
Are background checks performed for employees?				

MOTOR

All Drivers	Yes	No	N/A	Notes
Are all drivers at least 17 years old?				
Has driving licence information been secured for all drivers?				Employers can check which vehicles their employees are allowed to drive, as well as review drivers' penalty points or disqualifications by clicking here.
Do all drivers have an acceptable driving record?				Different driving offences can result in endorsements that will add penalty points to a driver's licence. Based on the severity of the offence, the penalty points may stay on record for either four or 11 years. If a driver accrues 12 or more points within three years, they may be disqualified from driving.
Is there a policy in place on mobile phone usage? Is this policy properly communicated to drivers?				Employees should not use hand-held mobile phones while driving (hands-free devices are acceptable).
Is there a policy in place regarding safe seat belt usage? Is this policy properly communicated to drivers?				
Are expectations for safe driving communicated to drivers?				
Are inspections conducted on vehicles before each shift?				Whether company-owned or personal, all vehicles should have a basic check done.
Are all company vehicles on a regular maintenance plan?				

Is the personal use of company vehicles prohibited?				
If employees are permitted to drive their personal vehicles for business purposes, is evidence of personal insurance reviewed and kept up to date?				

Customer-owned Vehicles	**Yes**	**No**	**N/A**	**Notes**
Are customer keys kept in a locked office, lockbox, safe or other secure location after business hours?				Employees should also be trained on key-handling procedures. Above all, keys should never be left in customer vehicles after business hours.
Are the areas where customer vehicles are kept well-lit and fenced off?				
Are specialty repairs contracted out?				Unless the insured has a qualified specialist on-site, specialty repairs, such as airbag replacement, should be contracted out.