

## PLAYGROUND INSURANCE & INSPECTIONS DON'T WASTE YOUR MONEY

This fact sheet is based on handouts from 2 seminars given at IOG in September 2005 and repeated at a DCE exhibition in April 2006

### WHY PAY TWICE?

Some local authorities are paying for two sets of annual main inspections, when only one is needed.

Insurance companies tend to deal with the legal or administrative side of a local authority, whereas playground inspections are usually dealt with by the leisure services or recreation department.

The insurance company may offer annual inspections as part of their insurance cover. These inspections may then be purchased without the authority knowing that annual inspections are already contracted to competent annual inspector.

This is clearly a waste of money and is also bad practice. Not only does it mean that the authority is paying for the same thing twice, but the second lot of inspections also have a knock-on cost in terms of officer time in dealing with an extra administrative task.

It is bad practice because it sets up two conflicting sets of priorities, which can only confuse, lead to a waste of resources and may make the authority more vulnerable to civil litigation. Good health and safety practice is to assess risks and put remedial and control measures into a priority order, based on risks and the "reasonable practicability" test. No two experts will agree completely on the same priorities. However it is better practice to agree on one set of priorities and have a strategy to address these, than to have two sets of priorities and deal with neither of them satisfactorily.

There is NO requirement that "annual main inspections", as recommended in the European Standard (BS EN 1176), should be carried out by the insurance companies' inspectors as a condition of the insurance.

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