

Zurich Engineering Lone working rationale

An Engineer Surveyor (ES) is required to undertake unique and specialist activities on a variety of commercial, industrial and residential sites and locations. At Zurich Engineering (ZE) we provide all our employees with comprehensive technical and Health and Safety training, this along with robust risk assessments and safe systems of work, ensure that all work is completed in a manner that does not expose ES's or others to unacceptable risks. However, this alone does not fully mitigate the risks they may face.

What are the risks?

Typical hazards which ES's encounter include working at height and moving machinery – hazards which potentially present a high risk of physical injury. Working in some public domains may introduce further risks of inappropriate, aggressive or violent behaviour.

The ES's activities and working patterns dictate that they work in unfamiliar surroundings, and a large proportion of the time will be required to work alone, which is defined as those who “work by themselves without close or direct supervision”. This type of work further increases the risk of harm.

Lone working for an ES is not always in unoccupied buildings, it may be in an occupied building such as an office block, if the ES is working in a lift shaft for example or on a roof he is invisible to those around him and therefore alone. A lone worker should not be placed at any more risk than any other worker.

Under the Health and Safety at Work etc. Act 1974, the employer must provide a safe place of work for persons not in their employment. In addition we expect as far as is reasonable, that you will communicate emergency procedures, provide first aid facilities, rescue plans for working at height and adequate supervision.

How are the risks controlled?

By implementing adequate control measures using standard risk assessment methodology, the risk level can be reduced to an acceptable level. ZE possesses a technical knowledge and understanding of the equipment and its operation to enable task specific risk assessments to be made. We can mitigate these generic risks through technical competence, H&S awareness, regular information updates and adequate personal protective equipment (PPE).

However, risks associated with unfamiliar tasks, environments and lone working will usually require further controls. One of which is the presence of a Site Responsible Contact (SRC).

ZE has invested in an electronic lone working app, which works on GPS technology as one lone working control, however it cannot be fully effective without a local contact to monitor, check and react when required.



What is a site responsible contact?

A SRC is someone who has sufficient knowledge of the site to be aware of any site specific hazards and the arrangements required to control them. They shall also display enough authority to be responsible. For example, in a commercial building the office manager or facilities department and in industrial sites the Engineering department would usually provide this control.

In domestic situations this duty will often fall to the management company, housing association or the local authority. In some flats, or sheltered accommodation it could be a member of a residents association or other responsible resident.

Whoever the incumbent may be, this person should be on site or in a very close location for the duration of the work, and be in a position to assist immediately if required. The most effective method of assuring the safety of an ES is to have a SRC available. Where the task is deemed to carry a low risk, the same level of supervision may not be required.

Our focus on safety

At ZE we promote an active H&S environment, we record all reported incidents and near misses and regular analysis of these enables us to learn and improve. In addition to internal learning, as members of the Safety Assessment Federation (SAFed) we are also aware of industry wide incidents which are shared among the members.

Recent incidents reported have happened whilst lone working and/or on unfamiliar sites and in a number of those a SRC was not present.

Other members within SAFed will have also recognised this risk and have their own ways to manage it which may include 'two man working'. At ZE we realise that this inflicts an additional cost to the client and is not always the most appropriate solution, while two man working provides supervision, familiarity of site specific hazards, site authority and the ability to provide assistance would still need to be addressed.

We would like to think that we can rely on you as a responsible client who takes their duty under the HSWA seriously to assist us in dispensing our responsibility for our employees' health, safety and welfare.

We appreciate this can be a very emotive issue and we will continue to support you and your clients through this change in operational process, we will be holding sessions around the country and producing further information.

If you do have a specific query please contact:

Dominic Dawson Chief Engineer
dominic.1.dawson@uk.zurich.com

Some questions already asked

Would a lift contractor be deemed an SRC?

We would consider this appropriate in some cases. However, while this would be a control towards lone working in that it provides supervision, the familiarity of site specific hazards, site authority and the ability to provide assistance where appropriate would still need to be addressed. Is the lift contractor happy to take on a supervisory role?

How will I know if my premises/type of equipment/contract will require an SRC on site?

In general we require a SRC on all our inspection business. The need for the person to be on the premises (or in a very close proximity) for the duration of the work will be determined by a risk assessment of the activity and or type of Site.

Is the building empty? Is the activity regarded as high risk, for example will the work require working at height, in confined spaces? Will the ES be invisible to other workers for example in a lift shaft? Is it likely the ES could be exposed to inappropriate behaviour, violence or aggression?

We will work with our clients to achieve this control, however it is your responsibility to ensure a safe place of work.

We physically can't provide an SRC all the time, how do I maintain my inspection regime?

We will work with our clients where possible, to ensure the examinations take place. We still expect the control of site specific hazards and protection against inappropriate behaviour or aggression etc.

Who do I contact to discuss this in greater detail?

The compliance team at ZE – email: engineeringcompliance@uk.zurich.com

If 2 man working is required how will you charge for this and when will it commence?

If two man working is the only solution, we provide and charge accordingly.

Zurich Management Services Limited
Registered in England and Wales, number 2741053.
Registered office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance Ltd 2025. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.

COMLA10 (7/25) ZUR

