

621,000
injuries at work
each year



LOREGA

Expert Help

When you need it

HSE

Recovery

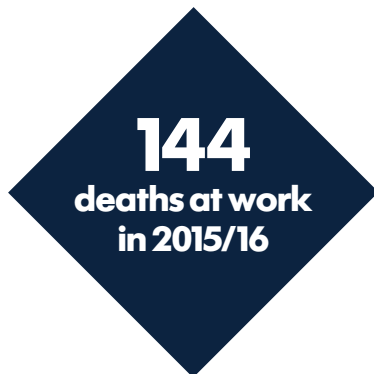
As a business which is subject to health and safety regulations, enforced by the Health and Safety Executive (HSE), if there is an accident or an unannounced inspection, you can be sure that any resulting investigation will be costly and time consuming.

A large orange diamond shape is centered on the page. Inside the diamond, the words "Impact Reduction" are written in a bold, white, sans-serif font, stacked vertically.

**Impact
Reduction**

New government regulations mean that more than 60% of Health and Safety inspections result in a 'Fee For Intervention' (FFI) being charged to the employer.

HSE Recovery is an insurance policy which gives you access to a Health and Safety (H&S) expert to help you through the process if this happens, and provides cover to help you with this cost if you are notified of an Health and Safety Executive intervention.





**£12.5 million
in fees for
intervention**

**When this
happens to you,
what will
you do?**

**£4.8 billion
cost to
employers**

**4.5 million
working days lost
from workplace
injuries**

We will provide initial expert advice by phone to guide you on actions you should take and how to handle the Health and Safety Executive inspection, review relevant documentation and help you draft a response.

One of our experts will meet you at your premises to provide further advice, if you are notified that a subsequent HSE visit will be made.

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**1.3 million
workers currently
suffering from
a work-related
illness**

**Our helpline is available
24/7, 365 days a year.
We will arrange for a Health
and Safety (H&S) Expert to
contact you, within 24 hours
of your call, wherever you
are in the UK.**

**£14.1 billion
estimated cost
of injuries and
ill health
each year**

**Advice when
you need it**

HSE Recovery is an insurance policy which provides businesses that are regulated by the Health and Safety Executive (HSE) with expert help when you need it.

It provides cover for up to £25K in respect of fees for professional advice by one of our H&S experts. This will cover initial telephone advice, a review of documentation and personal attendance, where the HSE have notified you of a subsequent visit or have served an enforcement notice.



**HSE
Recovery**

There is further cover for up to £25K if a FFI is charged. In addition, if the Health and Safety Executive wish to conduct an 'interview under caution', then there is cover for a further £5K in respect of H&S expert fees and £5K in legal fees to represent you.

Any business can be affected by an unannounced inspection or an accident at work. If you are subject to health and safety regulations, enforced by the HSE, this product helps you manage that risk and minimise the impact on your business.

**If you would like to know more,
please get in touch with your broker.**

LOREGA

Expert Help

When you need it

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This policy is administered by Lorega Ltd, which is authorised and regulated by the Financial Conduct Authority, reference 308694.