

# An investigation by the HSE could have a serious impact on your business.

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

**621,000 injuries at work each year**

**£12.5 million in fees for intervention**

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

New government regulations mean that more than 60% of HSE 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 a Health and Safety Executive intervention.

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 Health and Safety Executive visit will be made.

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

HSE Recovery provides businesses that are regulated by the 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 Health and Safety Executive have notified you of a subsequent visit or have served an enforcement notice.

There is further cover for up to £25K if a FFI is charged. In addition, if the HSE 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.**

