

1. Processes and Activities

Administrative, clerical and technical work supporting other business activities, within the service industry, public sector and other areas.

Typical hours of business are weekdays between 8.00am and 6.00pm with variations including overtime, shift or weekend working not uncommon.

Offices come in a wide variety of shapes and sizes from small rooms used by an individual to large storeyed properties occupied by thousands of personnel; purpose-built and converted; modern and older; and of assorted construction types. Multiple tenure premises are common and often run by a managing agent; these can present some increased exposure, particularly where parts of the building may be in other occupancies.

Ancillary areas such as stockrooms, archive stores and computer rooms are usual. Staff amenities often include a kitchen, typically small with basic tea/coffee making and food warming facilities.

2. Material Damage

Risk	Hazard	Controls
Fire	General	Housekeeping; smoking controls; supervision; risk assessment; safe systems of work; automatic fire detection; firefighting equipment; training; maintenance; closing time inspections; Fire Protection Association (FPA)/Loss Prevention Council (LPC) recommendations and other guidance
	Hot processes - staff kitchens, hot work by maintenance personnel or contractors, etc.	Safety (control/cutout) devices; automatic fire suppression; hot work permit; compartmentation
	Arson	Perimeter security; physical protections; access control; security lighting; intruder alarm; CCTV surveillance; security guarding; denial of access to/remote storage of fuel; sprinklers
	Electrical installations and equipment	Suitability; safety devices; low voltage; avoid overloading; inspection/testing
	Space heating	Suitability; safety devices; positioning; maintenance

2. Material Damage (cont'd)

Risk	Hazard	Controls
Special Perils	Malicious damage	Perimeter security; physical protections; access control; security lighting; intruder alarm; CCTV surveillance; security guarding
	Water damage	Regular inspection of roofs, rainwater goods, water installations, sprinklers and drains; weather protection; stillages; packaging
Theft	General	Perimeter security; physical protections; access control; security lighting; intruder alarm; CCTV surveillance; security guarding
	Computers	Target hardening; physical security devices; security marking; asset management
	Money	Cash office/strong room security; safe(s); key security; time/delay locks; deposit trap; intruder alarm limpet and personal attack devices; bank night safe; money carrier
Business Interruption	General	Good fire and security protections; disaster recovery plan
	Premises	Separation/compartmentation; contingency planning
	Computers	Uninterruptible power supply (UPS); overvoltage protection; remote IT facilities; backing up and protection of critical data; contingency planning
	Services	Duplicate/alternative supplies; contingency planning
	Dependency	Avoidance of heavy customer/supplier dependency; contingency planning

3. Liability

Risk	Hazard	Controls
Health & Safety	General	Risk assessment; safe systems of work; information, instruction, training and supervision; monitoring; maintenance; personal protective equipment; enforcing authority and other guidance
	Working environment	Temperature; ventilation; space; lighting; welfare facilities; drinking water
	Slips, trips and falls	Suitability/condition of floors, steps, and stairs; provision of adequate handrails and lighting; safe means of access; housekeeping; avoidance of trailing cables
	Hazardous substances	Correct storage, handling, use and disposal; safety data sheets
	Legionella - hot water services and air conditioning systems with water cooling towers	Written procedures; responsible person; control scheme - water temperatures, hot water circulation, inspection and cleaning/disinfection; monitoring/testing; record keeping
	Passive smoking	Designate smoke free facilities
	Work equipment	Guarding/other safety devices; operator training; statutory examination (e.g. passenger lifts)
	Manual handling	Training; manual handling aids; weight markings on goods
	Display screen equipment	Workstation analysis/design; regular breaks/changes of activity
Electricity	Suitability; safety devices; low voltage; inspection/testing	

4. Environment

The bulk storage of oil (e.g. for heating systems) creates a pollution hazard. Legionella bacteria can grow in hot water services and water cooling towers. Office premises otherwise generally do not present any major risks although comparatively small quantities of hazardous solids or liquids are sometimes encountered and may be harmful to the environment if released accidentally.