Hospitality risks

Practical advice for pubs, cafes, restaurants and hotels

Take a look ›

With over 220,000 pubs, cafes, restaurants and hotels nationwide, **Food and Beverage is the largest of the UK's hospitality sectors and one of the UK's biggest employers.** While the industry is a dynamic and diverse one, **businesses are exposed to a common set of risks** – from property and equipment to the food itself and, of course, reputation.

We've examined the main risks and hazards you face as an owner or manager of this type of establishment and created this guide to **help you safeguard your business and your customers.**

Common risks covered in this guide

Kitchen fire safety ›

Over half of all fires attended by the fire services involve cooking equipment, with many of these occurring in hotels, restaurants, pubs and fast-food outlets.

Electrical safety ›

Hotels, restaurants, and bars are full of electrical appliances. From cooking equipment, air conditioning, fridges, TV's to hairdryers, lamps and irons, any faulty appliance can pose a potential fire risk.

External storage and arson ›

According to the latest Home Office figures, the number of arson attacks in hotels, restaurants and cafés is increasing, accounting for more than a third of all fires in restaurants, pubs and cafés.

Laundry fires ›

Spontaneous combustion remains the principal culprit for unexplained laundry fires, caused by the reaction of chemicals and oil with heat. When heat rises through a pile of laundry, it can react with grease or other substances on items such as aprons, tea towels, tablecloths or napkins and cause spontaneous combustion.

Slips, trips and falls ›

Slips, trips and falls are the most frequently occurring accidents in the hospitality industry. It's important to understand the common causes for these incidents and what preventative measures you can take to reduce the risk of them happening in your workplace.

Escape of water ›

Water damage is one of the most common forms of insurance loss. The escape of water from burst pipes can have devastating effects, and often the damage caused to premises and equipment can be severe as fire.

Kitchen Fire Safety

Did you know…?

As an employer, owner or occupier of commercial premises, you have a legal duty to complete a Fire Risk Assessment and create a detailed fire emergency plan.[1]

[1] Source: London Fire Brigade

Dos and don’ts

- Do use only clean, high quality cooking oil or fat
- Do fit automatic temperature cut-out switches to prevent deep fat fryers from overheating. The cut-out switch needs to disconnect the appliance from the energy supply when the cooking oil or fat exceeds 230°C. The automatic temperature cut-out switches should be independent of the heating controls
- Do equip gas appliances with flame failure devices to cut off the fuel supply in the event that the flame is extinguished for any reason
- Do clean the canopy, grease traps and mesh style filters daily, and clean baffle type filters weekly. Most filters can usually be cleaned in a dishwasher
- Do consider installing an automatic suppression system within the cooker hood and the ductwork where deep fat frying takes place and the kitchen range is of a significant size. The system should be designed and installed to BS EN 15004 and BS 7273-2:1992, ideally by a BAFE-registered installer
- Don’t leave cooking equipment unattended while the heat source is operating, and ensure that power to cooking appliances is turned off outside business hours
- Don’t site a deep fat fryer immediately beneath water pipes due to the risk of water leakage

Planning ahead

- Carry out annual maintenance of cooking equipment. This should include checks on oven temperature thermostats and auto shut-offs to ensure they are fully operational
- Ensure staff working in kitchens are trained and fully aware of the shut-off procedures for gas and/or electricity. A manual shut-off should be readily available and staff made aware of its location. The manual shut-off should be clearly signed and located on the exit
- Implement a programme of deep-cleaning of ductwork and cooker hoods by a specialist cleaning contractor. The cleaning of ductwork needs to cover the full length of the ductwork. The frequency of cleaning is dependent on use but should be performed a minimum of annually. Retain a copy of the cleaning certificate
- Fire-fighting equipment should, as a minimum, include a fire blanket (to BS EN1869) and suitable fire extinguishers, including one suitable for Class F (Cooking Oil & Fat)
- Ensure that staff are properly trained in safe procedures for emptying and cleaning deep fryers

Find out more...

Find an approved BESCA member

Find a BAFE-registered company

Recommendations for fire safety in catering establishments

Guide to good practice: internal cleanliness of ventilation systems

RSA Bulletin: Preventing cooking fires

Electrical fires

Did you know...?

of fires in restaurants and takeaways are caused by kitchen appliances.[2]

[2] Source: London Fire Brigade

Dos and don’ts

- Don’t store any combustible materials near electrical switchgear, distribution boards and/or light fittings
- Do make sure all non-critical electrical equipment is turned off at night or whenever the premises are left unattended
- Do examine portable electrical appliances regularly – at least yearly. Frequently used equipment such as food mixers, irons, hairdryers and toasters, needs to be examined more regularly, as does any equipment used in harsh environments
- Do make sure anyone who works on or with electrical equipment has had suitable training, knowledge, experience and supervision
- Do educate your staff about the risks of overloading sockets and ensure nobody is using counterfeit phone chargers or leaving items continuously on charge after the charge cycle is complete

Find out more...

Find a NICEIC approved contractor

Find an ECA approved contractor

Find a NAPIT registered contractor

Get information on BS 7671 IET wiring regulations

Learn about RSA’s Property Risk Engineering services

Access HSE resources on Electrical Safety at Work (UK)

Access HSE resources on Electrical Safety at Work (NI)

Read the HSE guide on Electrical Switchgear Safety

Plan ahead and follow up

- Business owners and operators are responsible for the electrical systems and any electrical appliances in their establishment. The IET Wiring Regulations specify a range of documentation that should be kept on site to record work on electrical systems (including maintenance). Review your record management practices to ensure they’re up-to-date and compliant
- Find out when your next periodic inspection is due and set a reminder. Keep a copy of your Electrical Inspection Condition Report together with written evidence of any remedial work completed afterwards
- Routine checks of electrical accessories, cables and appliances for obvious visible wear and tear or damage can be carried out by an instructed person, although an electrically skilled person is required to carry out all routine planned maintenance of equipment, periodic inspection and testing and any urgent repairs
- If you’re responsible for onsite electrical substations and high-voltage switchgear, you should regularly inspect and maintain the installation

External Storage and Arson

Did you know...?

Since 2014/15, arson has increased by 15%.

of fires, it is the largest single cause of fire attended by Fire & Rescue services.[3]

[3] Source: National Fire Chiefs Council

Dos and don’ts

- Do designate an area for rubbish bins and skips which is at least 10 metres away from buildings and boundaries
- Do purchase metal bins with lockable lids to hold rubbish, and chain wheeled bins to a fixed post
- Do ensure the perimeter of the building is clear of combustibles.
- Don’t leave substances unsecured which could be used as an accelerant
- Do ensure you have an adequate fire detection and alarm systems
- Do prevent access to your buildings via drainpipes, flat roofs and fencing
- Do install lighting that illuminates the entire site externally. The lights should preferably be vandal-resistant security lights. If necessary, install CCTV in areas which are hidden from view and cut back vegetation close to recesses which could provide cover for an arsonist
- Do consider fitting a metal container on the inside of your letterbox if your establishment has one. Should any lit materials be posted through the letterbox, this will contain the fire, limiting the damage
- Do report accumulated or abandoned refuse to your local council
- Don’t allow carelessly discarded smoking materials to come into contact with combustible materials – use no smoking signs and strictly prohibit smoking in risk areas

Plan ahead and follow up

- Make staff aware of the procedures required at the end of each period of working to ensure that the premises are secure, that there are no unauthorised persons remaining in the buildings, that all equipment has been shut down safely and that any alarm is set
- During fire training sessions, educate employees on the hazards of arson and the measures that should be taken to prevent such incidents. Training should include procedures for reporting anti-social and/or suspicious behaviour
- Complete an arson risk assessment as part of the fire risk assessment procedure required by the Regulatory Reform (Fire Safety) Order 2005
- Conduct regular checks to ensure that fire extinguishers are in their correct positions and are maintained

Find out more...

RC48 Arson Prevention Guide

RSA Risk Control Guide: Leading causes of fire loss

Laundry fires

Did you know…?

The smallest things, such as socks getting stuck in dryer lint traps can cause restrictive air flow and result in a fire.

Dos and don’ts

- Don’t wash textiles at low temperatures or with insufficient detergent dosage, as this runs the risk of not fully removing oily or fatty residues which can increase ignition risk after being dried
- Do clean lint filters daily and ensure that lint and dust is removed from the equipment and secondary surfaces surrounding the equipment. For heavy usage, more frequent cleaning may be required, e.g. after every cycle. Maintain formal records of the inspection and cleaning activities
- Do make use of the cool-down cycle of the dryer to ensure that laundry is always cool when it leaves the dryer
- Don’t stack or pile laundry together when it is still warm as this will prevent heat from dissipating
- Don’t place warm damp laundry in polythene bags or store containers in poorly ventilated areas
- Do store laundry away from any heat source and ensure that cupboards used to house laundry are fitted with low-voltage light fittings
- Don’t leave laundry appliances unattended or allow them to run overnight. Check for warning signs that an appliance is overheating
- Do ensure at the end of each working period that washing machines, tumble dryers and irons are turned off and no loads are left in the washing machines or tumble dryers

Plan ahead and follow up

- Establish annual maintenance and service arrangements for laundry appliances using a qualified service engineer
- Implement a programme of deep-cleaning of laundry ductwork by a specialist cleaning contractor. Retain a copy of the cleaning certificate
- Educate staff on laundry-related fire risks and what controls need to be followed
- Provide fire detection and fire protection equipment in the laundry and train staff how to use them
- If buying a new tumble dryer, consider purchasing a model with a built-in fire suppression system

Slips, trips and falls

Did you know...?

of small business liability claims are for slips, trips and falls in the workplace.[5]

Our largest claim was £1.5 million for a fall of less than two metres through an open trap door.

Find out more...

Health & Safety Executive toolbox: Slips & Trips

RSA Health & Safety Management Risk Control Guide

RSA Commercial Claims Slips & Trips Guide

[5] Source: RSA Liability SME Insight 2014-20

Dos and don'ts

- Do perform and document a pre-check every time you use a ladder to ensure it is in good condition, suitable for the job and safe to use. Maintain formal records of the ladder check
- Don't use the ladder if feet are missing, worn or damaged, as the ladder could slip
- Don't allow untrained workers to use ladders
- Do ensure the ladder is well secured while working on it. Ladders should always be secured on the stiles, not on the rungs
- Check the ground under the ladder is level and firm
- Do maintain three points of contact with the ladder at all times
- Don't lean away from the ladder – always keep your body centred between the rails of the ladder
- Don't use ladders near doorways and lock the door if necessary
- Don't use the top of the ladder as a step
- Don't carry objects when climbing – use a tool belt or hoist
- Do conduct documented periodic walkthrough inspections to help identify and rectify slip, trip and fall hazards
- Do display slippery floor signs as soon as a wet hazard has been discovered
- Do clear up spillages immediately in both back of house and front of house areas, and ensure cleaning is carried out thoroughly using the correct products and equipment
- Do mark unexpected changes in floor level, such as slopes and steps, with high-visibility tape or paint
- Do ensure staff wear sensible footwear, ideally slip-resistant
- Don't locate towels or towel dispensers too far from sinks so that once people have washed their hands, they drip water across the floor when trying to grab a towel. Assign an employee to regularly check rooms to keep the floors clean and dry
- Do use absorbent matting in entrance ways during bad weather
- Do assign a member of staff to stand nearby and alert anyone if there is broken glass on the floor to prevent people from walking near the area until the glass has been cleared up
- Do ensure staircases are provided with suitable and sufficient handrails.
- Do provide non-slip mats in baths or showers

Plan ahead and follow up

- Develop a written procedure for handling spills and ensure they are reported and cleaned up immediately. Inform and train staff on the procedure
- Maintain equipment to prevent leaks, and contain spillages from machines such as ice dispensers and drinks vending machines.
- Create a mopping schedule and ensure staff adhere to it
- Repair or replace any worn or frayed carpets
- In high slip-risk areas, choose flooring that can cope with water and grease and still be non-slip. If there are any areas in your premises that are notorious for becoming slippery, consider purchasing slip-resistant mats. Safety mats are ideal for high-traffic areas like busy workstations
- Ensure that you have suitable safety measures in place to prevent people from falling through open cellar flaps and provide supervision as necessary
- Make sure there is adequate lighting to your premises, particularly in car parks and around steps, stairs and slopes
- Implement a strict no-running policy on your premises
- Sign up to weather warnings to alert you when external footpaths may need to be gritted or de-iced. Remove wet leaves that pose a slip hazard

Escape of water

Did you know...?

Escape of water claims account for over a quarter of all property damage claims and are the largest single type of claim within property damage by volume. Costing the insurance industry...

£2.5 million a day.[6]

Find out more...

Learn about RSA's Risk Consulting services to help protect your property

Dos and don'ts

- Do regularly clear leaves and other debris from gutters and roof valleys, especially in the autumn. Fit baskets for removing debris from downpipes, which need to be of sufficient length and kept clear
- Do consider providing overflow weirs (pipes or openings) at the end of valley gutters and at box gutters, or increasing the size of weirs, so that water overflows outside rather than into the building if drainage downpipes are backed-up or blocked
- Do clear snow and ice from roof valleys in wintry conditions
- Do move higher value items and goods away from parts of the building where water from valley gutters might penetrate
- Do insulate vulnerable pipes to prevent water from freezing and expanding, which can cause the pipe to crack or burst
- Do complete regular documented checks to ensure the seals around baths and showers are watertight and repair as necessary
- Do check appliances such as washing machines, and stop-cocks, as these can wear due to age
- Don't leave leaking taps and overflowing cisterns – replace the washers as soon as practicable
- Don't let the internal temperature of your premises fall below 5°C – keep the central heating on to protect against the effects of frost during the winter months. If not already fitted, consider installing a "frost-stat" device designed to override the time clock in the event of very low temperatures

Planning ahead

- Consider installing an alarm that automatically detects water leaks and shuts off valves on the incoming water supply. Set the water-flow detection to shut off the water supply after 15 minutes when property is occupied, and less than a minute when vacant. Link the leak detection (tapes) to the water-shut-off devices that are behind any water-based kitchen and utility room appliances. You can set the detection devices to automatically send an SMS alert to a keyholder who can respond quickly. Provide mains power supply and battery backup. There is a wide range of these alarms in the market and your broker can help you find the best one for your premises
- Metal pipes are liable to corrode, internally and externally. Check that closed systems, such as heating pipes, are protected with suitable anti-corrosive additives
- Confirm whether pipes are located in positions vulnerable to mechanical damage, e.g. by delivery vehicles, customer vehicles or other equipment. If so, they should be protected or relocated, or the threatening activity should be moved
- Ensure that the location of water mains stop-cocks and shut-offs are known and accessible to staff, and are labelled to ensure their correct identification and operation so that the water supply can be isolated quickly in an emergency. Make sure there are enough subsidiary isolating valves, especially for large tanks
- Regularly check that stop-cocks are working – fully close and reopen them at least once a year
- Check appliance inlet and outlet fittings on appliances every few months and replace flexible hoses that show any signs of perishing
- Complete regular documented checks to ensure the seals around baths and showers are watertight
- Replace washers in leaking taps and overflowing cisterns as soon as possible
- Complete regular documented checks to ensure overflow pipes can release water effectively

[1] Source: Association of British Insurers