

RISK MANAGEMENT POLICY

POLICY — COMPANY FILE

How business, project and health and safety risks are found, assessed, briefed and kept current

KD-PQ-RM-016 Rev A0

The risk management policy for a contractor: how risks to people, to the work, to clients and to the business itself are found, assessed, briefed and kept current. It covers business and project risk as well as health and safety. How risk assessments and method statements are written for a job is the arrangement KD-HSA-RA-002; the blank assessment with its matrix is KD-BL-RA-001; the signatures of the people briefed are KD-SITE-RB-008; the principal contractor's acceptance is KD-SITE-RR-007; the environmental aspects are KD-ENV-RR-002. This policy sits above them and does not repeat them. MHSWR 1999 reg 3: every employer makes a suitable and sufficient assessment of the risks to its employees and to others affected by its work; reviews it if there is reason to suspect it is no longer valid or there has been a significant change, and makes the changes needed; and, with five or more employees, records the significant findings and any group identified as especially at risk (reg 3(6)). CDM 2015 reg 15(2): a contractor plans, manages and monitors its construction work so that, so far as is reasonably practicable, it is carried out without risks to health and safety; reg 15(9)(c) makes the information given to its workers include the risks identified by that assessment. Written for Great Britain, where these Regulations apply; check the equivalent law for work in Northern Ireland.

Evidence for: CAS v5 Q126 — risk management policy. Also Q79 — risk assessment samples.

What this policy cannot supply: the registers and assessments themselves. The range has no business or project risk register template — the business keeps its own, and an assessor may ask to see them. For health and safety an assessor usually also asks for two site-specific risk assessments with method statements from two separate projects, dated within the last twelve months, with the signed briefing records.

The question numbers are Build UK's; the topic tags are ours. This document records what the business does; the assessment body decides what it accepts. Version 6 of the question set is due on 1 November 2026 and is not yet published — check the numbers against the version you are assessed on.

1 THE BUSINESS

COMPANY LOGO add it in your PDF editor, or print and paste it here	BUSINESS NAME	COMPANY NO.	PEOPLE EMPLOYED	VERSION
	REGISTERED / TRADING ADDRESS	RISK LEAD (DAY TO DAY)		
	POLICY DATE	APPROVING DIRECTOR	POSITION	NEXT REVIEW DUE

2 WHETHER THIS APPLIES — MICRO-BUSINESSES

Constructionline's Gold and Platinum guide (February 2026) lets a micro-company answer Q126 "not applicable", and records an answer that falls short as advisory for a micro-company; the CAS v5 question set records Q126 as an advisory fail for a micro-business. The assessment body decides. A business that wants the arrangement adopts the document below; one that does not ticks the second box and gives its reason.

- ☐ This business adopts the document below
- ☐ NOT APPLICABLE — this business is a micro-business and answers Q126 not applicable, for the reason below; the director signs the last section

REASON — IF NOT APPLICABLE

3 POLICY

This business identifies the risks in what it does — to people, to the work, to its clients and to itself — before they happen wherever it can, assesses them honestly, controls them in proportion, tells the people affected, and keeps the assessments current as the work and the site change. We commit to:

- Every job has a site-specific risk assessment and method statement before work starts; a generic assessment is adapted to the site, never issued unchanged.
- Every method statement names the risk assessment it rests on — reference and revision — and is not issued without it.
- Business and project risks — tender and contract terms, design information, programme, cash flow, supply chain, people, information and reputation — are recorded on a risk register for the business and for each project, each with an owner and an action.
- Assessments are compiled by someone who knows the work, and authorised by a different person with the authority to change how the work is done where the business has one; otherwise they are checked by an external adviser, or re-read by the author the next working day before issue.
- What happens on site — a near miss, an incident, a changed method, an inspection finding, a subcontractor's concern — goes back into the assessment within the time set in section 6, and the revision is briefed.
- Assessments are briefed to the people doing the work before they start, submitted to clients and principal contractors when asked or required, and issued to subcontractors whose work they cover; every briefing is signed for and kept.
- Assessments are looked at again when there is reason to think they are no longer valid, after a significant change, and at least once a year for the generic assessments and the business risk register.

COMMITMENTS NOT ADOPTED — NUMBER AND REASON

4 HOW RISKS ARE IDENTIFIED

RISK AREA — WHERE IT COMES FROM	HOW THIS BUSINESS IDENTIFIES IT	WHO	RECORDED ON
Health and safety — the work trade hazards, the sequence, plant and substances, the people (young, new, expectant, lone)			
The site and its neighbours surveys, services, access, occupied premises, the public, the environment			

RISK MANAGEMENT POLICY

continued

POLICY — COMPANY FILE

KD-PQ-RM-016 Rev A0

RISK AREA — WHERE IT COMES FROM

Project — contract, design, programme, cost
contract terms, design information and change, lead times, weather, other trades

Business
cash flow and payment, reliance on one client or supplier, insurance, key people, IT and data, changes in the law

Supply chain
subcontractor capability or failure, materials and prices — see KD-PQ-SS-015

HOW THIS BUSINESS IDENTIFIES IT

WHO

RECORDED ON

5 WHO COMPILES AND WHO AUTHORISES EACH ASSESSMENT

ASSESSMENT

COMPILED BY (ROLE)

AUTHORISED BY (ROLE)

LOOKED AT AGAIN WHEN

Site-specific RAMS
KD-HSA-RA-002 sets out how they are written

Generic assessments
yard, workshop, office, driving, lone work

Specific health assessments
substances, manual handling, noise, vibration

Environmental aspects and impacts
KD-ENV-RR-002

Project risk register
one per project

Business risk register
the whole business

6 FEEDBACK FROM SITE, ISSUE OF ASSESSMENTS, AND METHOD STATEMENTS

FEEDBACK FROM SITE — WHO CHANGES THE ASSESSMENT, AND HOW FAST

WHO RECEIVES EACH ASSESSMENT, AND WHERE THE SIGNATURES ARE FILED

Method statements: every method statement names, on its first page, the risk assessment it relies on by reference and revision. One that does not is returned to its author before it is briefed or submitted.

CHECKED FOR THE REFERENCE BEFORE ISSUE BY

SAMPLED ON SITE

7 PERIODIC REVIEW

BUSINESS RISK REGISTER LOOKED AT

PROJECT REGISTERS LOOKED AT

GENERIC ASSESSMENTS LOOKED AT

LAST REVIEW OF THIS POLICY

RISK MANAGEMENT POLICY

continued

POLICY — COMPANY FILE

KD-PQ-RM-016 Rev A0

8 RESPONSIBILITY, COMMUNICATION AND MONITORING

ROLE	NAME	WHAT THEY DO UNDER THIS DOCUMENT
------	------	----------------------------------

- | | | |
|---|--|---|
| ☐ Business and site induction | ☐ On the notice board in the office and site cabins | ☐ On the website |
| ☐ Briefing or toolbox talk, signed for | ☐ Issued with subcontract and supply orders | ☐ In the staff handbook or contract pack |

HOW IT IS COMMUNICATED — THE DETAIL

Evidence that the document reached people: record each induction, briefing and issue on KD-CAS-PB-005 Policy Briefing and Acknowledgement Record — names, dates and signatures. Assessors ask for that record, dated within the last twelve months; only briefing people creates it.

LATEST BRIEFING RECORD — SHEET REF AND DATE	NEXT BRIEFING DUE	NEW STARTERS BRIEFED WITHIN
---	-------------------	-----------------------------

HOW IT IS MONITORED, AND WHAT TRIGGERS AN EARLY REVISION

9 SIGNED FOR THE BUSINESS

I adopt this risk management policy for the business named in section 1 — or, where section 2 says so, I confirm the reason it is not applicable — and I will make sure it is resourced, briefed and revised when it needs to be.

SIGNED — PRINTED NAME	POSITION	SIGNATURE	DATE	NEXT REVIEW DUE
-----------------------	----------	-----------	------	-----------------

R REVISION HISTORY

Every revision of this document, and every review that found nothing to change. The revision on the front of this sheet is the one you are holding — check kubitdocs.com for the current one before use.

Rev	Date	Class	What changed	Authorised by
D0	2026-09-13	first-issue	First issue.	— not yet approved —
A0	2026-09-13	review	Approved for issue by the author. Content unchanged from the reviewed draft; the draft status strip is removed. No independent third-party review has been carried out.	Author — director, UK principal contractor, SMSTS. Not an independent review.

Class: first-issue · material (the law, a control, a field or the scope changed — past buyers are notified) · editorial (wording or layout only) · review (checked, nothing changed) · withdrawal. Revision prefix D = draft, not approved and not for sale; A = approved for issue by the person named, on the date shown.