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c.c KJS.

Our Ref: RN/BW. 21st May, 1948.

L.C. Laws, Esq.,
North British Plastics Ltd.,
Blaydon-on-Tyne.

Dear Sir,

Asbestosis

Your letter dated the 14th May addressed to Mr. Skeggs has been passed to the writer for attention.

In the first place, we would point out that the Asbestosis Regulations of 1931 apply (among other occupations) to all workers in "sawing, grinding and turning in the dry state of articles composed wholly or partly of asbestos in the manufacture of such articles." This certainly indicates that the processes referred to in the second paragraph of your letter would come within the scope of the Asbestosis Regulations, if they are carried out in a dry state; there is, of course, this qualification, i.e. that if such employment is occasional only and not for more than 8 hours in any week then the Act does not apply.

It might be worthwhile mentioning at this point that as regards asbestos Fixers there is no danger arising from the dust in the cutting of the material in the open; if, however, the sheets are not cut in the open there is some slight risk from asbestos dust and, for this reason, our standard instructions to all our Fixers state that if asbestos sheets are cut in an enclosed space they must first be damped.

Turning now to the question raised by your Insurance Company - as referred to in the penultimate paragraph of your letter - we should make it clear that where the Regulations refer to woven products they are not referring to asbestos-cement products;

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furthermore, our understanding of the position is that it is only articles which are impregnated with bitumen which are outside the scope of the Regulations.

On the question of Insurance, we have of course had considerable experience in this direction, but whereas our ordinary Workmen's Compensation risk is covered by an outside Insurance Company, our Asbestosis risk has always been carried by our Parent Company, Turner & Newall Ltd. It might be of assistance to mention that we recently had occasion to get in touch with one or two Insurance Company on this subject for the purpose of assisting another customer, and one of these Insurance Companies advised us that they had recently quoted £7.10.0d. per cent for this risk. The other Companies said they could not give a quotation without first inspecting the premises, as so much depends upon the type of work being carried out and the facilities provided for dust extraction, etc. They did, however, advise us that they had recently quoted £7.10.0d. per cent for Silicosis.

We give you the foregoing information as in the event of your deciding that you should Insure against Asbestosis then you will have some idea as to the premium which will be payable. The customers we referred to above had been quoted a figure of £6.0.0d. per cent which, in the light of the enquiries made from our Insurance Companies did not seem excessive, although we appreciate that it is probably many times higher than the rate which you are paying for ordinary compensation cover. No doubt it would be advantageous so far as you are concerned to let the same Company cover the Asbestosis risk, as well as the ordinary Workmen's Compensation.

We gather from your letter that you have taken all possible precautions to reduce to a minimum the risk to the employees concerned and these precautions were apparently quite satisfactory to H.M. Inspector of Factories. No doubt the Insurance Company is aware of this, and we presume that they themselves have surveyed the premises. If these two assumptions are correct and you do decide that you should cover against this risk, then the question of the rate will be one for negotiation, and you will have to review it from year to year in an endeavour to get it as low as possible in the light of your claims experience.

We hope the foregoing will enable you to settle this question, but if there is anything which is not clear or if there is any other aspect on which you feel we might be able to assist, please do not hesitate to advise us.

Yours faithfully,

For Turners Asbestos Cement Co. Ltd.

MANAGER - RECORDS OFFICE