



Risk assessment and method statement

Insulation RAMS

Loft, cavity, internal and external wall insulation. Pre-filled with typical hazards, controls and sequence: edit it for this site.

PROJECT

SITE ADDRESS			
ACTIVITY		RAMS REFERENCE	
Loft, cavity, internal and external wall insulation			
CONTRACTOR CARRYING OUT THE WORK		PRINCIPAL CONTRACTOR	
PREPARED BY	APPROVED BY	REVISION	DATE

Revision record

Reissue and rebrief when the sequence, the programme, the team or the conditions change. If you would have written it differently had you known, it needs a new revision.

REV	DATE	WHAT CHANGED	BY

THE WORK

The activity, the place and the people

Pre-filled for this kind of work. Make every line specific to this site: this sequence, this access, these people, this weather.

Scope of the activity

What is being done, and what is not included.

MHSWR REGULATION 3(1)

Installation of [loft insulation / cavity wall insulation / internal wall insulation / external wall insulation / spray foam] at [address or properties], to the specification [ref], including [ventilation measures]. Products: [system and manufacturer]. Not included: [list any exclusions, e.g. electrical or gas alterations].

Location and access

Where on site, how people and materials get there, and the restrictions.

Access via [entrance]. Loft access through [hatch location] by [stepladder / loft ladder]. Scaffold on [elevations] for wall work. Materials stored in [area], away from the building and escape routes. Residents: [occupied / empty]. Working hours [08:00 to 17:00].

Programme and interfaces

When the work runs, and who else is working nearby.

CDM REGULATION 15(2)

START DATEDURATIONWORKING HOURS

INTERFACES WITH OTHER TRADES

Resident or building manager: [name], for access, rooms affected and times. Electrician for cables and downlights: [name]. Gas Safe engineer for meters and flues: [name]. Scaffolding contractor: [name], who alone alters the scaffold.

Documents this RAMS relies on

Specification and system details [ref]. Survey and photographs. Asbestos survey or information [ref]. Data sheets and COSHH assessments for each product. Scaffold design and handover certificate. Construction phase plan or client rules.

The team, and their competence

CDM REGULATION 8

ROLE	NAME	CARD, TICKET OR TRAINING NEEDED	CONTACT
Installers		Trained for each measure they install, with trainees supervised.	
Supervisor		Experienced installer with site supervision training.	
Sprayers		Trained on the spray foam system and on air-fed breathing apparatus.	
Scaffolders		CISRS card for the work; scaffold designed and inspected by a competent person.	
Gas and electrical		Gas Safe registered engineer for gas; qualified electrician for wiring.	
RPE wearers		Face fit tested for tight-fitting masks, and clean shaven where the mask seals.	

PROJECT	DOCUMENT Insulation RAMS	REVISION	DATE	PAGE 2 of 8
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METHOD STATEMENT

The sequence of work

The order the team will work in on the day, with the controls built into each stage. If the sequence changes on site, revise the RAMS and brief it again.

STAGE	WHAT IS DONE, AND HOW	CONTROLS AT THIS STAGE	BY
Before the day	Survey the property: loft access, joists, cables, downlights, tanks, wall construction, flues, air bricks and ventilation. Check the asbestos information and the specification. Book the scaffold design for wall work.	Asbestos checked for buildings from before 2000; scaffold design in place; RAMS approved before work.	Contracts manager
Arrival and briefing	Sign in or meet the resident, then brief the team on this RAMS, the products in use, the access and anything found at survey.	Briefing signed against this revision; RPE face fit checked; data sheets on site.	Supervisor
Protect the home	Agree the rooms and route with the resident, lay protection, route hoses and leads, and set up the exclusion zone outside.	Walkways and escape routes kept clear; residents told about the hatch and noisy work.	Installers
Make the loft safe	Set up the ladder and lighting, lay crawl boards across the joists, and check cables, junction boxes and downlights before any insulation goes down.	No one steps off the boards; faults left for an electrician; asbestos suspicion stops work.	Installers
Fit loft insulation	Lay rolls between and over the joists, or blow loose fill, to the depth in the specification. Lift cables on top where they reach and keep eaves ventilation clear.	Downlights kept clear or covered; vent trays at the eaves; hatch insulated and draught-stripped.	Installers
Fill the cavity	Check the wall is suitable, then drill to the pattern, inject the fill, and make good the holes to match the wall.	Extracted drilling and FFP3 RPE; air bricks and vents sleeved; flues checked before and after.	Installers
Internal wall insulation	Clear the wall, have services moved by the trades concerned, fix battens or boards, seal the vapour control layer, then board and finish.	Cables located before fixing; vapour control layer sealed at joints and services.	Installers
External wall insulation	Take over the scaffold, have services and flues moved, then fix boards, fire breaks and fixings, mesh and basecoat, and finish with render.	Handover certificate; ties moved only by the scaffolder; fire breaks photographed before covering.	Supervisor
Spray foam, where specified	Clear the building of occupants and other trades, set up ventilation, spray to the specified depth, then keep the area closed until it has cleared.	Air-fed breathing apparatus worn; re-entry only after the supplier's time.	Sprayer
Check and hand back	Check ventilation, vents, flues and clearances, clear waste and offcuts, remove protection, and walk the property with the resident or client.	Clearances and hidden work photographed; waste removed daily; nothing left blocking a vent.	Supervisor

CDM REGULATION 15(2): PLAN, MANAGE AND MONITOR THE WORK

PROJECT	DOCUMENT Insulation RAMS	REVISION	DATE	PAGE 3 of 8
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RISK ASSESSMENT

Hazards, controls and the risk that remains

Each significant hazard rated before and after its controls, as likelihood times severity. The ratings are typical: check them for this site.

	LIKELIHOOD		SEVERITY		
	1	2	3	4	5
5	5	10	15	20	25
4	4	8	12	16	20
3	3	6	9	12	15
2	2	4	6	8	10
1	1	2	3	4	5
	1	2	3	4	5

1 to 4 low
 5 to 12 medium
 15 to 25 high

HAZARD	WHO COULD BE HARMED, AND HOW	RISK BEFORE	CONTROLS	RISK AFTER	BY
Falls through the ceiling between joists	Installers in the loft, and occupants in the room below if someone comes through.	3 x 4 = 12 Med	- Ceiling treated as a fragile surface: crawl boards laid across the joists and moved forward as the work goes. - Joists marked and the loft lit with battery lighting before any insulation covers them; nobody steps off the boards. - Rooms below cleared of occupants under the work area where a fall through is possible.	1 x 4 = 4 Low	Supervisor
Falls at the loft hatch and access ladder	Installers climbing in and out, and passing rolls through the hatch.	3 x 4 = 12 Med	- Stepladder or loft ladder in good condition, footed and secured, with three points of contact while climbing. - Rolls and boards passed up by a second person, never carried up the ladder. - Hatch opening boarded round or the hatch closed when nobody is using it; occupants told the hatch is open.	1 x 4 = 4 Low	
Heat, low headroom and nails in the roof void	Installers working bent over or kneeling in the loft for long periods.	3 x 3 = 9 Med	- Loft work in hot weather done early in the day, with short spells, breaks out of the loft and drinking water. - Bump cap for low rafters and nails through the roof covering; knee pads for kneeling. - Wasp nests, bird debris or vermin reported and dealt with before work goes on.	2 x 3 = 6 Med	
Electrical cables and junction boxes in lofts	Installers handling old or damaged wiring, and occupants if a cable is damaged.	2 x 5 = 10 Med	- Loft checked before work: damaged cables, bare joints or loose junction boxes reported and left for an electrician. - Cables lifted only where they are long enough to lie on top of the insulation without strain; never pulled, cut or stapled. - Battery lighting, no trailing leads from loft sockets or lighting circuits.	1 x 5 = 5 Med	
Covered downlights and cables overheating	Occupants after hand-over, from fire where insulation covers fittings or heavily loaded cables.	2 x 5 = 10 Med	- Downlights kept clear of insulation unless the fitting is rated to be covered or a suitable cover is fitted, to the manufacturer. - Cables feeding showers, cookers and heaters laid on top of the insulation, or referred to an electrician. - Clearances recorded on the job sheet and photographed before the job is closed.	1 x 5 = 5 Med	
Mineral wool fibres	Installers handling glass and stone wool, from itching skin and irritated eyes and throat.	4 x 2 = 8 Med	- Product kept wrapped until it is laid, cut with a knife rather than a saw, and handled as little as possible. - Gloves, long sleeves, eye protection and the disposable mask named on the data sheet; loose cuffs taped. - Clean up with a vacuum, never by sweeping; work clothes washed separately; hands washed before eating.	2 x 2 = 4 Low	
Asbestos in old loose fill and boards	Installers clearing lofts, drilling or stripping walls in older buildings.	2 x 5 = 10 Med	- Asbestos survey or the client's asbestos information checked before work on any building from before 2000. - Unknown loose fill in a loft or cavity left undisturbed and identified first; loose asbestos insulation is licensed work only. - Work stopped and the area left if suspect material is found, then reported to the supervisor.	1 x 5 = 5 Med	Supervisor
Isocyanates in spray foam	Sprayers and anyone in the building, from occupational asthma, dermatitis and eye irritation.	3 x 5 = 15 High	- Spray foam only where the specification calls for it; boards or rolls used where they do the job. - Constant flow air-fed breathing apparatus with an assigned protection factor of 40 and a low flow indicator. - Occupants and other trades kept out until the area has cleared, for the time the supplier gives. - Health surveillance for new sprayers: lung function test and questionnaire at start, 6 weeks, 6 months, then yearly.	1 x 5 = 5 Med	Supervisor

MHSWR REGULATION 3(6): WITH FIVE OR MORE EMPLOYEES, RECORD THE SIGNIFICANT FINDINGS

PROJECT	DOCUMENT Insulation RAMS	REVISION	DATE	PAGE 4 of 8
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RISK ASSESSMENT, CONTINUED

More hazards, and those specific to this site

HAZARD	WHO COULD BE HARMED, AND HOW	RISK BEFORE	CONTROLS	RISK AFTER	BY
Fire from foam boards and stored insulation	Installers, occupants and the public, from fire spreading through stored or exposed foam.	2 x 5 = 10 Med	- Foam boards stored away from the building, escape routes and ignition sources, in the quantity for the next few days. - No smoking or naked flames near insulation; any hot work only under a permit with a fire watch afterwards. - Offcuts and packaging cleared daily; extinguisher on hand; exposed boards covered with basecoat as the work goes.	1 x 5 = 5 Med	
Missing fire breaks on external wall insulation	Occupants and neighbours, from fire spreading through the wall system later.	2 x 5 = 10 Med	- System installed to the designer's details, with fire breaks, non-combustible zones and fixings where the drawings show them. - Product substitutions only with the designer's written agreement. - Fire breaks and fixings inspected and photographed before they are covered.	1 x 5 = 5 Med	Supervisor
Falls from the scaffold on wall insulation	Installers and renderers working along the elevation, including at the inside edge.	3 x 5 = 15 High	- Scaffold designed for the insulation thickness and the finished wall line, with inside edge protection where the gap needs it. - Handover certificate before use; inspected at least every 7 days and after bad weather or alteration. - Ties moved only by the scaffolder, to the design, as the boards go on; no one removes a board, rail or tie.	1 x 5 = 5 Med	
Falling materials and the public below	Residents, neighbours, children and passers-by beside the scaffold.	3 x 4 = 12 Med	- Exclusion zone at the foot of the scaffold, with brick guards or netting on public sides. - Boards and offcuts kept tied down or stacked low; boards never left loose on lifts in wind. - Ground ladders removed and the site secured at the end of each day.	1 x 4 = 4 Low	
Gas meters, flues and air bricks on the wall	Occupants, from blocked combustion air or flues, and installers working round live services.	2 x 5 = 10 Med	- Gas meters, pipework and flues moved or extended only by a Gas Safe registered engineer. - Air bricks and vents sleeved through the insulation or extended, never covered or filled. - Fuel-burning appliances checked for ventilation before hand-back, and carbon monoxide alarms noted.	1 x 5 = 5 Med	Supervisor
Moisture, condensation and blocked ventilation	Occupants and the building, from damp and mould after the work.	3 x 3 = 9 Med	- Eaves ventilation kept clear with vent trays or spacers; loft insulation stopped short where the design says. - Wall suitability checked before cavity fill; walls with damp, debris or failed pointing referred back. - Vapour control layer on internal wall insulation sealed at joints and services, to the system details.	1 x 3 = 3 Low	
Dust from drilling and cutting	Installers drilling injection holes and fixings, and people nearby.	4 x 3 = 12 Med	- Drills with on-tool extraction to an M or H class unit, or water suppression where it suits. - FFP3 or equivalent RPE, face fit tested, for drilling masonry and cutting boards. - Clean up with an M class vacuum; dust kept out of occupied rooms.	2 x 3 = 6 Med	
Cement-based adhesives and renders	Installers mixing and applying basecoats and renders, from skin burns and dermatitis.	3 x 3 = 9 Med	- Waterproof gloves, long sleeves and eye protection when mixing and applying. - Mixing paddle used at low speed in a stable bucket; bags opened and emptied to keep dust down. - Wet render washed off skin straight away; washing facilities on site.	1 x 3 = 3 Low	
Manual handling and awkward postures	Installers carrying rolls, boards and machines, and kneeling in lofts or on scaffold.	3 x 2 = 6 Med	- Deliveries placed close to the work; boards and bags lifted to the scaffold by hoist where practicable. - Two people for large boards in wind and for blowing machines on stairs. - Tasks rotated, with knee pads for loft work.	2 x 2 = 4 Low	
Occupied homes, hoses and leads	Residents, children and visitors, from trips, open hatches, noise and dust.	3 x 3 = 9 Med	- Residents told the times, the rooms affected and when the hatch or windows will be open. - Blowing hoses and leads routed and covered across walkways; doors protected, not wedged across escape routes. - Tools and access equipment never left where children can reach them.	1 x 3 = 3 Low	

PROJECT	DOCUMENT Insulation RAMS	REVISION	DATE	PAGE 5 of 8
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EQUIPMENT

Plant, equipment and PPE

Plant and equipment

Each item, the checks and certificates it needs, and who may operate it.

PUWER 1998, LOLER 1998

ITEM	CHECKS AND CERTIFICATES	OPERATOR COMPETENCE
Stepladders and loft ladders	Pre-use check each day; detailed inspection on a set schedule.	Trained user
Crawl boards and lighting	Boards sound and long enough to span several joists; lights charged.	Installers
Blowing or injection machine	Hoses, couplings and guards checked before use; RCD-protected supply.	Trained operator
Spray foam rig	Hoses, heaters and guns checked to the supplier's instructions.	Trained sprayer
Air-fed breathing apparatus	Air quality checked; flow and low flow indicator tested before use.	Trained wearer
Drills and extraction unit	M or H class unit; filters and hoses checked.	Trained user

Personal protective equipment

PPE is the last line of defence, after the controls above. Specify the type, not just the item.

PPE AT WORK REGULATIONS 1992

ITEM	NEEDED	TYPE AND SPECIFICATION
Safety helmet	☒	Bump cap in lofts; helmet on scaffold
Safety footwear	☒	To site standard
High-visibility clothing	☒	Where site rules require
Gloves	☒	For mineral wool; waterproof for render
Eye protection	☒	Lofts, drilling, mixing
Hearing protection	☐	
Respiratory protection Type, and face-fit tested	☒	Data sheet mask; FFP3 drilling; air-fed spray
Harness or restraint Anchor points identified	☐	

PROJECT	DOCUMENT Insulation RAMS	REVISION	DATE	PAGE 6 of 8
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CONTROLS

Substances, permits, emergencies and the environment

Hazardous substances

Each substance and its COSHH assessment.

COSHH 2002, REGULATION 6

SUBSTANCE	COSHH ASSESSMENT REFERENCE	CONTROLS
Mineral wool rolls, slabs and loose fill	[ref]	Keep wrapped, cut with a knife, gloves and eye protection, vacuum not sweep.
Spray foam containing isocyanates	[ref]	Air-fed BA, others kept out until cleared, health surveillance for sprayers.
Cement-based adhesives, basecoats and renders	[ref]	Waterproof gloves, eye protection, low-dust mixing, wash skin straight away.
Dust from drilling masonry and cutting boards	[ref]	On-tool extraction to an M or H class unit, FFP3 RPE, M class vacuum.

Permits and plans

PERMIT OR PLAN	NEEDED	REFERENCE
Hot work permit	☒	
Permit to work	☒	
Permit to dig or break ground	☐	
Confined space entry	☐	
Lift plan	☐	
Temporary works design	☒	

Emergency and rescue

First aid, fire, and how someone is rescued.
The rescue plan belongs in the RAMS, not after it.

First aider and first aid kit on site, with eyewash for fibres and render splashes. Anyone short of breath after spraying is moved to fresh air and seen by a doctor. Fire procedure, extinguisher and escape route known before work starts. Plan for getting someone out of a loft. Nearest accident and emergency department named on the briefing.

Environment and neighbours

Dust, noise, vibration, waste, spills and hours of work.

Offcuts, packaging and spent canisters removed from site, with foam and adhesive waste disposed of as the data sheet directs. No render wash water into drains. Foam boards stored so they cannot blow away. Nesting birds and bats in roof voids left undisturbed and reported.

PROJECT	DOCUMENT Insulation RAMS	REVISION	DATE	PAGE 7 of 8
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Briefed before the work starts

BRIEFED BY	REVISION BRIEFED	DATE AND TIME

[illegible]

PROJECT	DOCUMENT Insulation RAMS	REVISION	DATE	PAGE 8 of 8
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