



real help on

Health & Safety Matters

Protect your people - and you'll protect your business, too

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A short guide to Health & Safety in your business

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Introduction to Health & Safety

Each and every day, accidents happen in workplaces across the UK. In fact, over 150,000 work-related injuries are reported every year, and over 2 million people are thought to suffer from ill health as a result of their employment. Even worse, around 250 people lose their lives at work each year.

The truth is that many of these incidents can be prevented - by simply protecting your people with basic Health & Safety measures, and by complying with Health & Safety law. It also means your business will be protected, too: you could save thousands of pounds in reduced insurance claims and premiums, you'll lose fewer working days through illness and accidents, and you could boost the morale of your staff.

We've designed this short guide to introduce you to the importance of Health & Safety at work, and ensure that you have enough information to start safeguarding your people and your business.

Health & Safety - the facts

Did you know that...

- ... employers with five or more employees must have a written health policy
- ... directors and managers can be held personally responsible for failing to control Health and Safety
- ... employers are required by the Management of Health and Safety at Work Regulations 1999 to assess risks to their workers

Did you know that in 2006/07...

- ...241 workers were killed at work, a rate of 0.8 per 100,000 workers
- ...274,000 reportable injuries occurred, according to the Labour Force Survey, a rate of 1000 per 100,000 workers
- ...36 million days were lost overall (1.5 days per worker), 30 million due to work-related ill health and 6 million due to workplace injury
- ...an estimated 2.2 million people suffered from ill health which they thought was work-related, according to LFS
- ...around 3/4 of the cases were musculoskeletal disorders (e.g. upper leg or back problems) or stress, depression or anxiety
- ...musculoskeletal disorders, slipping and tripping, and stress were the three most commonly reported health and safety risks by British employers

What if I get Health & Safety wrong?

It's common to believe that accidents at work only happen in unusual or exceptional circumstances. The reality is that accidents can happen anytime, and anywhere - and, if you're not fully prepared, then your business could suffer...

Increased costs

Even if your business does have accident insurance, many costs such as sick pay, damage to raw materials, repairs to equipment, temporary labour, production delays, investigation time, and fines will not be covered under your policy.

Extra demands on your time and resources

The legal costs, fees and other financial penalties associated with an accident at work are not the only issues you need to deal with. There'll be immediate downtime for both equipment and the injured person, you may need to reschedule production times, and you must spend time properly investigating and reporting the incident.

Low employee morale

If your employees don't feel like they are adequately protected, or they feel like you are not taking responsibility for Health & Safety, staff relations may break down. This could potentially lead to low morale and poor standards of work.

How do I get Health & Safety right?

Health & Safety doesn't have to be complex, expensive or time consuming, and by getting it right, you could save lives as well as money.

Be aware of current legislation

The Health and Safety at Work Act 1974 is the basis of Health & Safety legislation. It places general duties on employers and other people in control of premises, manufacturers and employees to 'so far as is reasonably practicable' protect the health, safety and welfare at work of all employees.

Properly assess risks to your employees

As an employer, you are required to assess risks to your employees by the Management of Health and Safety at Work Regulations 1999. The regulations also require you to identify the measures needed to comply with Health & Safety laws and to appoint competent people to help you take appropriate measures.

Don't knowingly put your employees at risk

If you have employees with health problems that may become aggravated by certain types of work, it makes sense to offer flexible working options or alternative arrangements. Remember to take health risks into account when recruiting, too.

Provide relevant information, education and up-to-date training

Make sure your employees are properly trained in Health & Safety procedures and hazard awareness, and ensure they understand how to prevent or minimise risk. Posters are an effective and inexpensive way to communicate risks, while some notices are required by law.

Make sure your first aid procedures work

It's essential that your first aid procedures comply with both the Health and Safety (First Aid) Regulations 1981 (3), and the First Aid at Work Approved Code of Practice.

Promote good health

It's not required by law, but it's a great idea to offer your employees facilities such as regular health checks, eyesight and hearing tests, dental advice, healthy menus in the staff canteen, exercise and relaxation classes, and even stress counselling. Any of these can have real health benefits for your staff.

Develop your own Health & Safety policy

If you have five or more employees, you need an up-to-date written statement or policy that must be communicated to employees. Consultations with employees, surveys on staff attitudes towards Health & Safety, and suggestions for improving the work environment are all good starting points for developing a policy.

Health & Safety - your questions answered

Health & Safety covers many areas - far more than we can include in this booklet. However, these are the answers to some of the most common questions that small business owners ask.

Why is Health & Safety important?

Health & Safety is about preventing accidents and other work-related sicknesses. Not only can it protect the health of your employees, it can offer real benefits to your business, too.

Should I follow Health & Safety law?

Every business, large or small, should closely follow Health & Safety legislation. The law is there to protect you, your employees, and the public against any dangers in the workplace.

What does the law say?

One of the most important parts of Health & Safety law is the Health and Safety at Work Act 1974 (HSWA). All work places are covered by this legislation which says that an employer must do everything reasonably practicable to provide a safe and healthy workplace with adequate welfare facilities.

Is there anyone who enforces Health & Safety law?

The Health and Safety Executive has a team of inspectors who investigate factories, farms, building sites and other similar workplaces, while local authorities are responsible for inspecting offices, shops and leisure facilities. Both have the power to enforce Health & Safety law.

Should I worry if an inspector visits my business?

If you are following the law, then you should have nothing to worry about. Inspectors generally check that employers are doing things the right way, however, they also investigate some accidents and complaints, and can advise you on anything you don't understand.

Should my business be insured?

Compulsory Employers' Liability insurance is essential if you have any employees, and you should always display the certificate in a common staff area. Remember, though, that your insurance won't necessarily cover all of the costs associated with an incident at work.

Are there any other posters that I need to display?

Again, if you employ anyone, you must either display the Health & Safety law poster, or provide your employees with individual copies of the 'Health & Safety law: what you should know' leaflet, which contains the same information.

What is a risk assessment?

A risk assessment is a thorough investigation of your workplace to discover whether there is anything that could cause harm to your employees. It also lets you decide whether you have taken enough precautions against accident or injury, or whether you need to do more to prevent it from happening.

Health & Safety in your workplace - how safe are you and your employees?

This quick survey will help you decide whether you or your employees are at risk in your workplace. If you tick any of the boxes, there's a strong chance that you need to put additional Health & Safety measures in place. Ignore the risks and your employees - and your business - could be in danger.

About your employees

Do you have more than 5 employees?

Is there a chance that one of your employees could slip or trip at work?

Do your employees work at height?

Do your employees spend time manually lifting, handling or transporting heavy items?

Do your employees sit at desks and use computer screens for most of the day?

Do your employees use specialist machinery or equipment?

About your workplace

Is there a risk of fire or explosion at your workplace?

Is your workplace exposed to high levels of noise?

Is your workplace exposed to high levels of vibration?

Is your workplace exposed to high levels of radiation?

Does your workplace involve contact with asbestos?

Are hazardous substances present in your workplace?

Do your buildings require regular maintenance?

Does your business involve vehicles?

About your current Health & Safety policy

The following questions can help you decide whether you're currently taking the right precautions when it comes to Health & Safety. If you can't tick all the boxes, or you don't understand some of the questions, you may need to review your policy.

- Do you know what to do if there is an accident at work?
- Have all past accidents been investigated properly?
- Have you put systems in place to prevent them happening again?
- Have your employees received the correct training in safety procedures and awareness?
- Are you displaying the Health & Safety law poster?
- Have you carried out a recent risk assessment?
- If you have 5 or more employees, have you developed your own Health & Safety policy?

Glossary of Terms

Health and safety terms:

- **Accident** - Unplanned event that results in damage, injury or other form of loss
- **Acoustic shock** - Freak sound burst on telephone headsets, which can cause severe harm to the operator
- **Allergen** - Substance that causes an allergic reaction in a person who is sensitive to that substance
- **Appointed person** - Person who has been nominated to take action in the event of an accident and who has been trained to deal with such situations
- **Approved code of practice** - Code of practice created by the H.S.C. in relation to a specific set of regulations
- **Asbestos** - Material previously used for fire proofing and insulation, the fibres of which are known to cause serious illness
- **Asthma** - Condition where the airways of the lung become narrowed causing an obstruction to the flow of air
- **Best practice** - Guidance that, although not legally based, will ensure compliance, effective business management and fair employment relations
- **Carcinogen** - Agent that produces tumours in the body
- **Child** - Person who is not over the compulsory school age
- **CHIP** - Chemicals (Hazard Information and Packaging for Supply)
- **Chronic** - A condition that lasts over a long period
- **Combustible liquid** - A liquid with a flash point above 37.8 C
- **Common law** - Law derived from judicial precedents
- **Competent person** - Person who has the skills, knowledge, experience and any necessary other qualities to enable him / her to assist the employer to comply with the requirements of health and safety legislation
- **Compliance** - Conforming to all relevant statutory and common law duties
- **Compressed gas** - Substance that is a gas at normal pressure and room temperature but is held in a pressurised container resulting in it becoming a liquid
- **Contamination** - The presence of an undesirable substance
- **Contractor** - Independent party who provides his/her services for a fee, the provision of services is usually determined by a contract for service not a contract of employment
- **Control measures** - Steps taken to eliminate or reduce the risk presented by a hazard
- **Corrosive** - Corrosive substances are chemicals which react directly to break down the structure of the body
- **C.O.S.H.H.** - Control Of Substances Hazardous to Health

Glossary of Terms cont.

- **Danger** - A state or condition in which personal injury and/or asset damage is reasonably foreseeable
- **Dermatitis** - Inflammation of the skin, symptoms include itching, skin loss, swelling, and reddening of the skin
- **Designated person** - Person who has been trained and nominated to take action should a specific event take place
- **Dose** - Quantified level of exposure. Measured in terms of concentration and time
- **Double insulation** - Appliance designed in such a way as to ensure that the electrical parts can never come into contact with the outer casing of the device
- **D.S.E.** - Display Screen Equipment
- **Duty** - An obligation requiring conformity to a certain standard of conduct for the protection of others from risk
- **Dusts** - Airborne particles that can damage the respiratory system
- **Earthing** - Appliance connected by wires to the earth to protect the operator
- **Emergency escape signs** - Signs displayed to provide information on the location of emergency exits
- **Employer** - A person, business, or organization that engages and pays one or more workers, and has duties in respect of those workers
- **Employment medical advisory service** - Part of the Health and Safety Executive, offering advice on work related health issues and on people with health problems returning to work
- **Environmental health department** - Authority responsible for enforcing health and safety legislation in low risk working environments
- **Ergonomics** - The interaction between humans and their environment when undertaking an operation
- **Exposure** - Contact with a potential hazard
- **Facilities manager** - A person who is responsible for maintaining a building and ensuring that any of its intrinsic hazards are properly managed
- **Fatigue** - Human factor in which a workers ability to operate is reduced as a result of previous activity
- **Fire prevention** - Proactive measures taken to control sources of ignition, fuel and restricting the potential spread of fire
- **Fires Class A** - Fires that are fuelled by wood, paper or textiles
- **Fires Class B** - Fires that are fuelled by flammable liquids
- **Fires Class C** - Fires that are fuelled by gas
- **Fires Class D** - Fires that are fuelled by combustible metals
- **Fires Class F** - Fires that are fuelled by cooking oils or fats

Glossary of Terms cont.

- **Fire marshal** - A person who has been trained and nominated to take action in the event of a fire
- **First aid signs** - Sign displayed to provide information on the identification and location of first aid equipment
- **Fire-fighting signs** - Sign displayed to provide information on the identification and location of fire fighting equipment
- **Flammable gas** - Gas that when mixed with air forms a flammable mixture at ambient temperature and pressure
- **Flash point** - The lowest temperature at which a flame will propagate through the vapour of a combustible material to the liquid surface
- **Glare** - When a portion of the visual field has a significantly higher luminance than its surroundings, resulting in reduced contrast
- **Hand arm vibration** - Vibration transmitted from a work process into a worker's hands and arms, often caused by hand held power tools
- **Harm** - Specific damage as a result of an accident
- **Hazard** - Anything with the potential to cause harm
- **Health surveillance** - Periodic assessment of a person's health to identify specific symptoms
- **Housekeeping** - The maintenance of a clean environment including the appropriate storage and disposal of waste
- **H.S.E.** - Body responsible for the enforcement of health and legislation and advising the government on new regulations
- **Impairment** - A limitation on a person's ability to perform a specific operation
- **Improvement notice** - This is a formal and legal notice issued by an inspector that requires you to take such action as is specified on it
- **Incident** - An event that might have caused harm under slightly different circumstances
- **Ingestion** - Intake of substances via the gastro-intestinal tract
- **Inhalation** - Intake of substances via the respiratory tract
- **Inhibitor** - Substance that, when added to another substance, prevents or slows down an unwanted change or reaction
- **Inspection** - Systematic assessment of safety standards for a workplace
- **Irritant** - Material that, upon contact, causes a body part to become unusually sensitive, inflamed or raw
- **Lone working** - People who work by themselves, without close or direct supervision
- **Major injury** - Fractures to major bones, amputation, dislocation of hip/knee/ shoulder or spine, electric shock or burn that causes unconsciousness

Glossary of Terms cont.

- **Mandatory sign** - Sign displayed to prescribe a specific behaviour
- **Manual handling** - Transporting or supporting a load manually
- **Monitoring** - Periodic assessment of a safety system to establish whether it is effective
- **Negligence** - Failure to comply with a statutory or common law duty
- **P.A.T.** - Portable appliance testing
- **Permits to work** - Formal written procedure designed to document and control certain types of operation that are identified as hazardous
- **Personal protective equipment** - Equipment designed to be worn or held by persons to protect them against one or more risks
- **Policy** - Sets out how an organisation is to manage the safety and health risks that exist as part of its operation
- **Procedure** - A system of operation
- **Prohibition notice** - This is a formal and legal notice issued by an inspector where they find a matter so serious that they require you to cease an activity before serious harm is caused
- **Prohibitory sign** - Sign displayed to prevent a specific behaviour
- **Repetitive strain injury** - Musculoskeletal injury resulting from a repetitive movement or sustained static load
- **Residual current device** - A device that shuts down the power if there is any fluctuation in the current flowing through the circuit
- **R.I.D.D.O.R.** - Reporting of Injuries, Diseases and Dangerous Occurrences Regulations. It lays down the procedure to be followed when reporting such matters as major injuries
- **Risk** - The likelihood that a hazard will cause a specified harm to someone or something
- **Risk assessment** - Formal procedure undertaken by a competent person to assess the potential hazards inherent in a specific situation
- **Risk management** - The introduction of a system designed to protect the health, safety and welfare of employees and others
- **Risk phrase** - Standard phrase giving simple information about the hazards of a chemical in normal use. For more on this, please click the Risk Phrases tab above
- **Risk rating** - Rating based upon the likelihood and the potential severity of an accident (likelihood x severity)
- **Safe systems of work** - Method of work devised to eliminate or reduce the risks inherent in undertaking a specific activity
- **Safety** - Freedom from the risk of injury
- **Safety committee** - Formal committee responsible for ensuring health and safety throughout an organisation, usually a combination of management and employee representatives

Glossary of Terms cont.

- **Safety culture** - A shared commitment throughout an organisation to prioritise health and safety
- **Safety phrase** - Standard phrase giving advice on safety precaution, which may be appropriate when using a chemical. For more on this, please click the Safety Phrases tab above
- **Secondary accidents** - Accident resulting from a previous accident, for example, falling from height as a result of an electric shock
- **Sensitizer** - Substance that may cause a person to develop an allergic reaction after repeated exposure
- **Severity** - The extent of harm caused by a hazard should an accident take place
- **Stress** - Mental or emotional strain that diminishes a person's ability to function normally, usual a result of over work
- **Sub-contractor** - Sub-contractors are individuals or businesses that provide their services to a contractor who has entered into a commercial contract with a client company
- **Toxic** - Substance which, when it has been absorbed into the body, affects metabolic processes and can cause harm
- **Violence** - Incident in which a person is abused, threatened or assaulted
- **Welfare** - Refers to a person's overall state of being
- **Whole body vibration** - Vibration transmitted from a work process into a worker's whole body, often caused by workplace machinery or vehicles
- **Workplace** - Any premises or part of premises which are not domestic premises and are made available to any person as a place of work
- **Young person** - Anyone who has reached 15 years of age (and is not of compulsory school age) but not 18 years of age

Sage Health and Safety Advice is an invaluable advice service, that helps you get to grips with H&S issues facing businesses today. It will keep you informed about legal changes and offers practical guidance on providing a safe working environment for your employees. For more details, call us today on **0800 44 77 77** or visit <http://shop.sage.co.uk/hsadvice.aspx>