Allianz

BUSINESS RISK SUPPORT

People management

Taking care of the people involved in your business shouldn't ever be seen as just an exercise to avoid the costs associated with sickness absence, claims and high staff turnover.

This document covers

Customers and other visitors

Homeworker welfare

Lone and mobile workers

Mental health in the workplace

In workplaces where there is an impression that the wellbeing of the workforce and its customers is looked after, you will most likely find that morale in the business is good and that this has a positive knock-on impact for productivity.

Customers and other visitors

All organisations, regardless of what they provide and the type of premises they work from, must consider the health and safety of visitors, customers and other people, including disabled persons, who are not employees.

Visitors may have a statutory or other right of access or have been invited to the site, or may need access to fulfil a duty or commitment to the business or to someone else. Examples include visits to collect or deliver goods, read a gas or electricity meter, inspect plant and machinery, measure waste or emissions, carry out an insurance survey, negotiate a sale or purchase, discuss a contract, undertake maintenance and repairs, service equipment or respond to an emergency or alarm signal.

Consider the variety of people who may visit your premises or site, for example:

- contractors and service providers, e.g. cleaners;
- customers;
- emergency services;
- neighbours, passers-by and other members of the public (exercising a right of way, often due to shared access or a public footpath through a site); and
- trespassers and those who do not have lawful access.

For organisations whose primary purpose is the sale of goods or the provision of facilities, the footfall of third parties within their premises can be very high. Other businesses will have third parties on site far less frequently and in much smaller amounts. Regardless of whether the third parties are expected and how many arrive at your premises, there will need to be appropriate health, safety and welfare arrangements and plans incorporated in the health and safety policy.

Key actions to protect non-employees from workplace risks

- Create and implement policies, procedures and practices to ensure compliance with legislation regarding health and safety, fire safety and disability discrimination.

- Implement measures to ensure the health and safety of visitors and the general public following completion of suitable and sufficient risk assessments which identified the hazards. Include the following considerations in these risk assessments:
  - Duties and requirements outlined by health and safety, fire and disability discrimination laws;
  - Visitors' lack of familiarity with the premises and the arrangements for their health, safety and welfare;
  - Emergency procedures;
  - Individuals who may require extra assistance (e.g. the very young, elderly or unwell , those whose first language is not English and anyone with mobility or sensory difficulties);
  - Unlawful access by children, criminals and trespassers; and
  - Co-operation and co-ordination with other employers (where a workplace is shared).

- Provide all employees with information, instruction and training on how to manage and keep safe all types of potential visitors, so that they can recognise, understand and fulfil their duties.
  - Specific employee training may need to be provided for first aiders and fire wardens/marshals and for anyone else expected to co-ordinate emergency procedures.

- Create and implement monitoring procedures to check on the arrangements which are in place.

- Set a review frequency of the policies, procedures and practices when they are first established, and carry out additional reviews when planning significant changes to the building or layout, or to take account of experience or new or amended legislation or any other altered circumstances.

Homeworkers welfare

Following the pandemic and a shift to hybrid working models more people in the UK work from their own home.

They may be helping to produce, package, assemble or process a diverse range of products, from clothing, footwear and electrical components through to gift items and greetings cards, but it's now also increasingly common for employees to be using information and communications technology to provide a range of business support services from their home, rather than commute into a fixed basis.

Some homeworkers have little control over the work they do and work long hours designed to fit the employer's schedules, with low rates of pay, and there is sometimes a question over their employment status and associated rights. Consequently, they often feel isolated, unrepresented and struggle to maintain their work-life balance.

The duties of employers set out under the Health and Safety at Work etc. Act, and most health and safety regulations, apply to homeworkers in the same way as for on-site employees and others who may be affected by their work. This means that the homeworkers' activities, including the home environment, should be the subject of risk assessment.

Defining homeworkers

The work to be done by the homeworker is generally supplied directly by their employer, but it's possible for it to come via an intermediary. A practical definition of a homeworker for health and safety purposes can be demonstrated when a number of the following criteria exist in the working relationship with the employer:

- They work in their own home or in other premises of their own choice, other than the workplace of the employer or supplier;
- The tools and equipment used are supplied by the employer to the homeworker;
- The arrangements for providing materials and substances used (i.e. delivery or collection points) are made by the employer;
- Instructions about how the work should be done is given to the homeworker;
- Operating standards are set by the employer or intermediary;
- Quality control standards are checked by the employer or intermediary.

Owners of independent companies or partnerships, sole traders and the self-employed have a duty to protect their own health and safety and that of any employees. They should normally have their own employers' and public liability insurance arrangements. Your insurance broker or advisers can help check this.

Key actions to safeguard homeworkers

- Consider if the work is suitable for homeworking.
- Get a suitable and sufficient risk assessment completed by a competent person who has a thorough understanding of the work to be done, and ensure it includes consultation with workers and employee safety representatives, including homeworkers. The conventional five steps for the assessment of risk apply:
  - Identify the hazards – consider what may cause harm to the homeworker or others
  - Decide who might be harmed and how
  - Assess the risks and take appropriate action – produce the safe systems of work (SSOW) to be operated
  - Record the findings – homeworkers should be informed of the risks and formally instructed and trained in the skills required as well as the safe systems of work
  - Check the risks and review the assessment from time to time, especially when circumstances change and in the light of experience.

- Make sure the risk assessment considers all of the risks and hazards relating to the work activities and considers how they differ in the home environment (as opposed to a fixed work environment), including:
  - common hazards, such as slips, trips and falls, entrapment, manual handling, poor ergonomics, noise, fire, electricity, stress and fatigue;
  - the work equipment (and its potential to cause injuries);
  - the hazardous natures of materials and substances used (before, during and after processes) – for example, chemically treated materials may cause skin irritation or respiratory difficulties or the fumes they emit could cause nausea or loss of consciousness;
  - the additional factors introduced by the homeworking, for example:

  1) risks to family members and others in the home, especially children and the elderly;

  2) risks to visiting employees, supervisors, relatives and other visitors;

  3) the absence of close supervision and the presence of potential distractions;

  4) pressure due to peak seasonal demands, work targets and/or piecework payment arrangements;

  5) isolation due to a lack of social contact; and

  6) a lack of rest breaks.

- Check that the risk assessment covers any special needs the homeworker might have, including adaptations for disabilities or necessary to control hazard exposures for vulnerable groups like new and expectant mothers.

- Consider making, or having an experienced assessor make, home visits to a selected sample of the homeworkers, particularly when the work is more complex or the hazards and risk factors are more significant;
  - All such assessments should be repeated or reviewed annually or when circumstances change.
  - Home visits should be considered immediately if an incident or problem is identified or reported.

- Decide if it's appropriate for homeworkers to be trained to contribute to or to complete risk assessments themselves for simple types of work, using a checklist prepared by your health and safety advisor to suit your particular needs.
  - All such assessments should be checked by a trained assessor and further enquiries made if appropriate.

- Provide homeworkers with information and instruction to make them aware of their duties to co-operate and comply with the safety instructions and training they have been given, to take reasonable care of their own safety and that of others and to report any matters requiring correction or review.
  - Maintain training records, including the homeworkers' signed acknowledgement of such training.

Lone and mobile workers

Lone and mobile working needs to be given specific consideration by employers, the self-employed and contractors responsible for risk assessment.

In addition to normal work-related risks, the extra dangers posed to those who work on their own or with little or no close supervision, however long or short the periods of time, must be carefully considered and addressed.

Lone workers are those who work by themselves without close or direct supervision, whether that's for the whole of the work period or just for short periods of time. They may work in fixed establishments or away from their fixed base (mobile) and therefore can be found in a wide range of situations.

The major difference that means lone workers may be more at risk of harm than those working with others is that if things go wrong (i.e. they're injured or become unwell) it could be more difficult and take longer to get appropriate assistance.

Wherever the risks are high, alternative methods that avoid lone working should be found.

Restrictions and requirements imposed by law

Some health and safety regulations prohibit or place restrictions on lone working in some scenarios.

- If the worker is a child or young person, they can't work during certain hours (e.g. at night) alone (or at all).
- A young person under training, e.g. on certain types of plant and machinery, must always be supervised.
- When entering certain confined spaces, rescue or recovery considerations that require an additional person to be present will apply.
- The transport of explosives or dangerous goods, including the unloading of petrol tankers, cannot be done alone.

Key actions to assess and manage the risks of lone and mobile working

- Ensure that those undertaking the risk assessment have a thorough understanding of the work to be done and that workers and safety representatives are consulted as part of the process.
- Identify the inherent hazards of the locations and activities involved in the work. This will often be enough for the risk assessment to identify that lone working is not appropriate. For example, lone working shouldn't ever be permitted if the work:
  - involves dangerous equipment and/or hazardous substances;
  - is to be carried out at an unsafe location, such as a quarry, construction site, estuary or tidal area, or wherever the terrain might be hazardous;
  - is to be done at height; and/or

  - requires an authorised permit to work, especially where special evacuation, recovery or rescue measures could be needed, e.g. work in confined spaces, high voltage electrical work or hot work.

- Review each individual's medical history and health surveillance records, as certain medical conditions could make them unsuitable for lone working.

- Consider how easy it is for one person to get in and out of the location and what might happen in an emergency situation; Also think about whether assistance is needed in the handling of temporary access equipment, such as portable ladders and trestles.

- Make sure that it's within the capacity of one person to handle all plant, equipment substances, goods, livestock and people (i.e. customers and visitors) involved in the work.

- Assess the risk of exposure to violence and aggression and, if lone working is deemed appropriate, provide suitable personal protective equipment, such as helmets, and apparatus designed to cause the assailant to desist, such as sprays and panic alarms.

- Factor in the presence of any workers that might be more vulnerable due to a lack of experience or training.

- Check that there is first aid provision for workers at third party premises and get mobile workers to carry a first aid kit suitable for treating minor injuries.

- Record the risk assessment findings and develop and implement safe systems of work (SSOW).
  - Monitoring and emergency procedures should be built into the safe systems of work.

- Inform workers of the risks and provide formal instruction and training for the work and the operation of the risk control measures, based on the safe system of work.

- Provide specific training to ensure lone workers are suitably competent to carry out their role and self-supervise.

- Make lone workers aware of their duties to cooperate and comply with the safety instructions and training they have been given, to take reasonable care of their own safety and that of others, and to report any matters requiring correction or review.

- Maintain training records that include the employee's signature to confirm they have received training and acknowledge what is required of them.

Mental health in the workplace

Mental health is how we think, feel (emotionally) and behave.

Anxiety and depression are the most common mental health problems and can be brought about or made worse by work.

Stress is the harmful reaction people have to excessive pressure and, if intense and prolonged, it can lead to both mental and physical ill health. In some individuals that have an existing mental health problem, it can be more difficult to manage and control work-related stress, leading to the worsening of symptoms. In others, it may cause a mental health problem to arise.

There is often some confusion about the differences between pressure and stress. Pressure can motivate us to perform at our best, but when we experience too much of it we might feel unable to cope and this results in stress, which can then cause ill health.

Employers can help manage and prevent stress at work by improving conditions, making adjustments and helping employees manage a mental health problem at work. In practice, it can be hard to distinguish when stress turns into a mental health problem and when existing mental health problems become aggravated by stress at work.

To control work-related stress, the Management Standards approach developed by the Health and Safety Executive (HSE) should be implemented. The intention of the Management Standards is to:

- simplify risk assessment for work related stress;
- encourage employers, employees and their representatives to work in partnership to address potential sources of work-related stress throughout the organisation; and
- provide a benchmark for organisations to measure their performance in managing key causes of stress against.

Key actions to safeguard workers' mental health

- Prepare the organisation by securing senior management involvement. Make sure the rationale and business case for stress management, as well as their legal duties, are understood.
  - Commitment of the organisation to managing work-related stress is best demonstrated by the inclusion of brief details of how this will be done in the organisation's health and safety policy, under the arrangements section and by the preparation of a specific policy on work-related stress.
- Identify the risks. There are six areas of work that can have a negative impact on employee health if not properly managed: demands, control, support, role, change and relationships. These areas need to be understood by everyone within the organisation, together with the good practices that should be adopted.
- Decide who might be at risk by gathering and analysing data, such as sickness absence records, staff turnover rates, number of referrals to occupational health, information from existing staff forums and annual staff surveys.
  - A survey tool for annual staff surveys, designed to work with the Management Standards, is available from hse.gov.uk/stress.
- Evaluate the risks, based on the findings of the data analysis, and identify hot spots and priority areas.
  - Make sure you check the results of your analysis with your employees and don't forget to involve employees and their representatives to determine how to address the gap between current performance and the 'states to be achieved' with the HSE Management Standards.

- Record findings and put together an action plan that takes them into account. Typical examples of actions that are often taken include:
  - management development, particularly in interpersonal skills;
  - giving specific groups of employees more control over aspects of their work; and
  - updating a specific policy or procedure shown to have failings.
- Communicate the action plan to employees, once it's complete.
- Monitor and review the action plan to ensure each element is having the desired effect in the appropriate timescales.
- Maintain management's appreciation for good stress management. They must understand that it's an ongoing process of continuous improvement.
- Remember to record what you have done, as you would for any other risk assessment, and that you will probably need to repeat the Management Standards approach again when it comes to reviewing the action plan.

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