



HEALTH AND SAFETY POLICY

VERSION 0.2

AMIGO LOANS

HEALTH AND SAFETY POLICY AND PROCEDURES MANUAL

HEADING	PAGE NUMBER
Title page	<p>Amigo Loans Ltd</p> <p>03 March 2015</p>
Contents Page	<p>Organisation chart</p> <p>Confirmation of Reading</p> <p>Section 1: Health and Safety Policy Statement of Intent</p> <p>Section 2: Responsibilities</p> <p>Section 3: Risk Assessments</p> <p>Section 4: Display Screen Equipment (DSE)</p> <p>Section 5: The Control of Substances Hazardous to Health (COSHH)</p> <p>Section 6: Manual Handling</p> <p>Section 7: Equipment</p> <p>Section 8: Lone Working</p> <p>Section 9: Young Persons at Work</p> <p>Section 10: Management of Contractors</p> <p>Section 11: Home working</p> <p>Section 12: Violence and Aggression</p> <p>Section 13: Mobile Phones</p> <p>Section 14: Summary of Information, Instruction, Training & Supervision</p> <p>Section 15: Accidents (Reporting of Disease & Dangerous Occurrences Regulations RIDDOR)</p> <p>Section 16: Emergency Procedures, Fire and Evacuation</p> <p>Section 17: Work- related stress</p> <p>Section 18: Smoking</p> <p>Section 19: Alcohol and drugs</p> <p>Section 20: Insurance</p>
Organisation chart	See Organisation Chart.
Section 1: Health and Safety Policy Statement of Intent	<p>Amigo Loans Ltd is fully committed to ensuring the Health, Safety and Welfare of all our employees, volunteers and those other parties that may be affected by our activities. This statement of intent should be read in conjunction with our Health and Safety Policy and Procedures Manual.</p> <p>Amigo will endeavour to maintain a safe and healthy working environment at all times at our premises and, as far as reasonably practicable any place where we carry out work activities away from our own premises.</p> <p>We will ensure that the Health and Safety system is reviewed in order to ensure that it complies with legislation, is relevant, suitable and sufficient for the needs of Amigo Loans Ltd. This policy will be reviewed annually or where there are changes to legislation or changes in personnel who hold specific Health and Safety responsibilities</p> <p>We will also ensure that the objectives are clear and that all changes to legislation will be understood and implemented.</p> <p>We will strive to provide information, instruction, training and supervision to all employees, volunteers and provide competent staff to carry out their duties within the organisation.</p>

	<p>Amigo Loans Ltd requires all employees to ensure they carry out their duty under the Health and Safety at Work Act 1974 and all other relevant legislation. All employees (and volunteers) must co-operate with the organisation to carry out their Health and Safety responsibilities. To neglect these responsibilities would be seen as a direct infringement of the Health and Safety Policy and will be dealt with severely.</p>
<p>Employee/ Volunteer confirmation of reading</p>	<p>Employee Confirmation of reading the Health & Safety Policy and Procedure Manual for Amigo Loans Ltd</p> <p>I confirm that I have been made fully aware of, and understand the contents of, the Health and Safety Policy and Procedures Manual.</p> <p>Copies of the Policy and Procedure Manual are available from my manager and accessible via the policy documentation file on W Drive.</p> <p>Under the H & S Consultation of Employees Regulations 1996 should I have any objections or implications as to my working practices under the Health and Safety Policy I am to consult with my line manager and indicate below.</p> <p>Please complete the details below and return this completed form to your line manager.</p> <p>Employee Name:</p> <p>Employee Signature:</p> <p>Further consultation required? Yes /No Details of further consultation (if applicable)</p> <p>Accepted: Yes / No (delete as applicable) Dated:</p> <p>Comments:</p>
<p>Section 2: Responsibilities</p>	<p>Sections within this document specify responsibilities for the different aspects of Health and Safety in Amigo Loans Ltd. However, in general, the following responsibilities apply:</p> <ol style="list-style-type: none"> 1. Strategic overview is the responsibility of The Board. This includes: <ul style="list-style-type: none"> ➤ Ensuring that suitable and sufficient resources are provided as required and agreed. These would include: - <ul style="list-style-type: none"> ○ Finance ○ Training (including that of competent people) ○ Supervision ○ Information ○ Instruction ➤ Ensure that the organisation strives to maintain a healthy and safe working environment. ➤ Controlling the development and review of policy 2. Ongoing day to day implementation and monitoring of this policy is delegated to the Facilities Manager, Rob Pool. <p>As outlined in the above Statement of Intent, all employees / volunteers have a responsibility to cooperate with the organisation in Health and Safety matters, in the interests of themselves and others whom their actions or omissions may affect. They must never intentionally or</p>

	recklessly misuse or interfere with the Health and Safety provisions.
Section 3: Risk Assessments	<p>Risk assessment involves identifying all hazards, assessing the risks, and putting in place measures to reduce risk to an acceptable level and we constantly assess risks in our day to day life.</p> <p>As an employer with a duty of care, Amigo Loans Ltd arranges the undertaking of risk assessments and conveys findings to those concerned before work commences. Risk assessments are a suitable and sufficient assessment of risk to employees, volunteers and others who could be affected by our activities and identification of control measures necessary to make the activity as safe as possible to undertake.</p> <p>Risk assessment records</p> <p>Amigo Loans Ltd maintains the significant findings of risk assessments as follows (these reviews are available within the W Drive under risk assessments):</p> <p>General process</p> <ul style="list-style-type: none"> • Company Risk Assessments will be carried out on all areas where a significant risk is identified by Rob Pool, Facilities Manager. • The findings of this assessment will be reported to Glen Crawford, CEO. • This person will approve action required to eliminate, rectify or make safe any risks identified. • Assessments will be reviewed every two years or as changes to working practices or staff occur. • All assessments will be kept within the W drive. • Information about risk assessments will be conveyed to employees/volunteers via monthly management or weekly team meetings. <p>The following sections of this Policy and Procedure Manual contain information on key risk areas common to all organisations, which are governed by specific legislation. They are:</p> <ul style="list-style-type: none"> • Display Screen Equipment • Control of substances hazardous to health • Manual handling • Equipment • New and Expectant Mothers • Young people • Lone Working • Fire and Emergency Procedures
Section 4: Display Screen Equipment (DSE)	<p>The Health and Safety (Display Screen Equipment) Regulations 1992 (Amended 2002) include specific requirements for risk assessment for users of computers and liquid crystal display equipment, including laptop computers (if used as the main machine), as well as microfiche and process control screens, with the exception of screens used predominantly for viewing television or film pictures.</p> <p>Amigo Loans Ltd undertakes to identify all employees (and volunteers) classed as users and conduct DSE assessments as required by law.</p> <p>Repetitive Strain Injury (RSI) including Work Related Upper Limb Disorders (WRULDs)</p> <p>Ergonomics of the workstation and equipment are important when working with display screen</p>

	<p>equipment, with bad design and incorrect equipment potentially leading to RSI or WRULDs. Whilst normally associated with secretarial roles, increasing use of DSE equipment leads to increased risk for all DSE users.</p> <p>Common factors implicated in onset of RSI or WRULDs:</p> <ul style="list-style-type: none"> • Badly designed or incorrect workstation or equipment • Repetitive actions • Poor working posture • Excessive time at a given task or in a given position • Psychosocial factors <p>Any potential symptoms of RSI or WRULDs must be reported to the line manager as soon as possible.</p> <p>Display Screen Equipment Users and Assessments</p> <ul style="list-style-type: none"> • The Responsibility for identifying people who are users of display screen equipment rests with the Company Physiotherapist, Kevin Berry. • Responsibilities for ensuring assessments are conducted rests with the Company Physiotherapist, Kevin Berry or the relevant team manager. • All assessments will be conducted every two years or as-and-when the activity is changed, e.g. new employee, desk, workstation, office or software. • If an issue arises, employees/ volunteers should consult their team manager or the Facilities Manager. • All DSE assessment records will be retained and stored on the W drive. • All employees (and volunteers) will receive training to a level of competency for the job in hand regarding the safe use of DSE equipment and software. This will be provided via the Amigo Training Academy during induction and on an ongoing basis. In regards to the posture and RSI impact of the roles, this is covered by the on-site sports physiotherapist. • Once employees / volunteers are identified as users the organisation shall offer them a free eyesight test and make provision for corrective glasses for DSE use only if needed.
<p>Section 5: The Control of Substances Hazardous to Health (COSHH)</p>	<p>The use, transportation and storage of chemicals and other hazardous substances in the workplace is regulated by the Control of Substances Hazardous to Health Regulations 2002 (COSHH).</p> <p>Encountering Hazardous substances</p> <p>Within the work of Amigo Loans Ltd, hazardous substances might be encountered through:</p> <ul style="list-style-type: none"> • Substances used directly in work activities (e.g. adhesives, paints, cleaning agents) • Naturally occurring substances (e.g. dust); • Biological agents such as bacteria and other micro-organisms. <p>Identification, assessment and communication</p> <ul style="list-style-type: none"> • The person responsible for identifying all substances requiring a COSHH Assessment and for undertaking such Assessments is the Facilities Manager. • The person responsible for informing all relevant employees about COSHH Assessments is the Facilities Manager. • The person responsible for ensuring that any new substances will be assessed as required and all relevant employees made aware of the findings is the Facilities Manager. • COSHH data sheets and Assessments will be kept in Facilities or on W drive.

	<ul style="list-style-type: none"> • Only competent persons may use chemicals in the work area. A competent person in this instance is someone who has been trained in the use of the specific substance.
<p>Section 6: Manual Handling</p>	<p>The Manual Handling Regulations 1992 (amended 2002) cover all aspects of load handling in the workplace.</p> <p>Manual handling Risk Assessments and control measures</p> <ul style="list-style-type: none"> • Risk Assessments carried out will have identified those operations that include manual handling and those that require a full Manual Handling Assessment. • The risk assessment will include identification of control measures required. • Additional specific risk assessments will be undertaken as necessary for individual employees at risk e.g. pregnant women, those with injuries or medical conditions. The person responsible for carrying out such risk assessments for individuals is the direct line manager and this will be done through consultation with the individual by the line manager resulting in drawing up the risk assessment. • Completed risk assessments are located in the W drive. • The person responsible for identifying all areas requiring a full manual handling operation and ensure manual handling risk assessments are undertaken is the Facilities Manager. • The person responsible for ensuring that all relevant employees (and volunteers) are informed about the risks associated with manual handling in the tasks undertaken is the Facilities Manager. <p>Instruction and training</p> <ul style="list-style-type: none"> • General manual handling awareness instruction will be provided for all staff. • Manual handling instruction at an appropriate level will be given to all employees (and volunteers) at risk. <p>Marking weight</p> <p>Nearly all commercial deliveries e.g. of stationery supplies are marked with a weight. If the organisation creates a load which is significant it will be marked with a weight or warning such as heavy item/ requires two people to carry.</p>
<p>Section 7 : Equipment</p>	<p>All equipment used or purchased must be "fit for purpose" and comply with all relevant regulations relating to the area it is to be used. This affects all pieces of equipment for use at work and these are covered by the Provision and Use of Workplace Equipment Regulations 1998 (PUWER). There are a number of other regulations which also relate to equipment used at work, including electrical safety, CE marking, machine guarding and the Road Traffic Act.</p> <p>Purchasing equipment</p> <p>All equipment purchased must conform to the relevant safety standards as dictated for that equipment at the time of use.</p> <ul style="list-style-type: none"> • The person who carries the responsibility to ensure that the equipment conforms to the required standards is the Facilities Manager, Rob Pool. <p>Existing equipment</p> <ul style="list-style-type: none"> • All existing equipment must comply with PUWER (Provision and Use of Work Equipment Regulations) i.e. is fit for the purpose it is intended for and complies with the current relevant legislation related to that type of equipment. Old electrical equipment may not comply with current legislation and therefore it should not be used. Any guards identified

must be fitted before use and protective equipment must be made available. The person responsible for ensuring that guards are available, in place and that any protective equipment is made available is the Facilities Manager.

- Before using equipment, employees/ volunteers should carry out the standard safety checks.
- Defective or unsafe equipment must be marked as such and removed from circulation until repaired by a competent person or destroyed.
- The person to whom any failures and defects should be reported is the Facilities Manager.
- Instruction in the safe use of all equipment will be given as identified by risk assessments. Any instructions will be presented in written form as a safe system of work or method statement.
- If further instruction is required, employees/ staff should seek guidance from the Facilities Manager.

Testing electrical equipment

- The frequency for testing portable and transportable equipment will be determined by risk assessment. A scheme/ timetable for inspection and testing of electrical equipment in the workplace will be drawn up by the Facilities Manager. HSE guidelines below will be used in drawing up the scheme for assessment
- Inspections will, usually, take place annually, or as suggested, by the HSE guidelines below.

Inspection and Testing of Portable and Transportable Electrical Equipment in a Low Risk Environment

Equipment / environment	User checks	Formal Visual Inspection	Combined inspection and testing
Battery operated (less than 20 volts)	No	No	No
Extra low voltage (less than 50 volts AC) e.g. Telephone equipment, low voltage desk lights	No	No	No
IT e.g. Desktop computers, VDU screens	No	Yes 2-4 years	No if double insulated, otherwise up to 5 years
Photocopiers, fax machines NOT hand-held, rarely moved	No	Yes 2-4 years	No if double insulated, otherwise up to 5 years
Double insulated equipment NOT hand-held, moved occasionally e.g. Fans, table lamps, slide projectors	No	Yes 2-4 years	No

Double insulated equipment HAND-HELD e.g. Some floor cleaners, hair-dryers.	Yes	Yes 6-12 months	No
Earthed equipment (Class 1) e.g. electric kettles, some floor cleaners	Yes	Yes 6 months – 4 years depending on the type of equipment it is connected to	Yes 1-5 years depending on the type of equipment it is connected to
Cables (leads) and plugs connected to the above, extension leads (mains voltage)	Yes	Yes 6 months – 4 years depending on the type of equipment it is connected to	Yes 1-5 years depending on the type of equipment it is connected to

Portable Appliance Testing (PAT) testing

A competent body specialist PAT company or individual, or electrician will carry out PAT inspections in accordance with the scheme/timetable devised.

Equipment from uncontrolled sources

The position of the organisation with regard to use of electrical equipment brought in from uncontrolled sources e.g. from employee/ volunteer homes is that these are used at the owners risk with any liability being removed from Amigo Loans Ltd.

Mains electricity testing

In addition, mains electricity testing will be done on a 5 year basis by a competent person. Responsibility for arranging the mains testing rests with the Facilities Manager.

Section 8: Lone Working

This section identifies the way in which Amigo Loans Ltd will ensure that lone workers are not exposed to additional risks by virtue of their lone working, and identifies a process to ensure that risks are assessed and that control measures are in place.

Guidance for lone workers

- Certain situations may require lone working within our organisation.
- Employees (and volunteers) are expected to follow general advice to minimise risks involved in lone working.
- In addition to the guidelines above, a risk assessment will be carried out if it is identified that employees are at risk when lone working, and the likelihood of this occurring.
- The risk assessment will take into account the nature and type of the operation that is being undertaken, emergency procedures, the risk of violence and the level and type of supervision available.
- This risk assessment will be undertaken with the cooperation of those who work alone, and will be recorded in the risk assessment folder on W drive.

	<ul style="list-style-type: none"> The risk assessment will be updated and reviewed annually, when a different situation for lone working occurs or if new information relating to the risk is received.
Section 9: Young Persons at Work	<p>As required in The Health and Safety (Young Persons) Regulations 1997, our organisation will take the following measures to protect young workers:</p> <p>1> Provide enhanced training 2> Assign a buddy to the staff member until signed off as compliant</p>
Section 10: Management of Contractors	<p>Amigo Loans Ltd and its contractors have legal responsibilities under Health and Safety Regulations dealing with specific hazards (e.g. the Control of Substances Hazardous to Health Regulations 1999, the Control of Lead at Work Regulations 1998 and the Control of Asbestos at Work Regulations 1987).</p> <p>The person(s) responsible for appointing and monitoring contractors is the Facilities Manager. In order to carry out our duties under the Health and Safety Act, this person will ensure safety when planning work with contractors by requesting proof of their Health and Safety credentials and confirm their understanding of our policy and its impact.</p> <p>If any contractor does not meet any legislation standards or agreed Health and Safety standards we will suspend the work until shortcomings are investigated and standards are met.</p>
Section 11: Home working	<p>It is recognised that some employees/ volunteers carry out work from home.</p> <p>The organisation is aware that under the Health and Safety at Work Act, employers have a duty to protect the health, safety and welfare of their employees including home workers. Most of the Regulations under the HSWA apply to home workers as well as to employees working at the workplace. These include;</p> <ul style="list-style-type: none"> General management of Health and Safety Display Screen Equipment General equipment COSHH <p>Activities carried out from home which may have Health and Safety implications include those mentioned above.</p>
Section 12: Violence and Aggression	<p>The Health and Safety at Work etc. Act 1974, and the Management of Health and Safety at Work Regulations 1999 impose duties on organisations, including assessing the risk of violence, such as assault or verbal abuse, and protecting employees and volunteers from those risks as far as reasonably practicable.</p> <p>Amigo Loans Ltd will endeavour to eliminate or reduce the likelihood of violence at work, recognising its risk to the individuals concerned and the detrimental effect on staff morale and the reputation of the organisation.</p> <p>We will assess the risks to all our staff/ volunteers and introduce all reasonable steps to minimise and control the risk of violence, verbal abuse or intimidating behaviour.</p> <p>Amigo Loans Ltd accepts that, in general, facing aggressive behaviour or excessive violence is not part of an employee's job/ volunteer's role and the reporting of such incidents will not reflect badly on employees/ volunteers.</p> <p>Employees/ volunteers should report to their line manager or the HR Director, Nicholas</p>

	<p>Massey, if they experience any incident that subjects them to:</p> <ul style="list-style-type: none"> • Physical assault, whether or not injury results. • Verbal abuse, shouting or swearing. • Threatening behaviour, with or without any form of weapon. • Anything that they feel might damage their health through anxiety or stress.
<p>Section 13: Mobile Phones</p>	<p>Requiring our employees/ volunteers to make or receive calls whilst driving is an offence under the Road Traffic Act.</p> <p>Therefore, the organisation does not require any staff to make or receive calls except on hands free equipment whilst driving on business for us.</p> <p>When driving on company business</p> <ul style="list-style-type: none"> • All mobile phones, other than those in a fixed hands-free cradle, must be ignored / placed on silent. • Hands free equipment should only be used when the driver judges it is safe to do so. • Whilst driving, you can make or receive calls whilst the phone is being held in a cradle • Employees are permitted to a 999 call on a hand held phone if it would be unsafe for the driver to stop. • Amigo recommend employees record a personal message on their mobile phone voice mail, e.g. stating that they are unavailable/ driving and will return the call as soon as possible. <p>General Use</p> <p>The link between mobile phone use and significant illness is not proven and there are opposing views, therefore Amigo require common sense precautions to be taken.</p> <ul style="list-style-type: none"> • Retrieve messages only when parked and engine turned off. • Minimise mobile phone use and use landlines where possible. • Avoid contact with the phone or antenna when making a call (personal hands-free kits will be provided where appropriate). • Limit exposure by 'changing ear' at short, regular intervals.
<p>Section 14: Summary of Information, Instruction, Training & Supervision</p>	<p>Consultation and communication</p> <p>All employees (and volunteers) will be consulted regarding Health and Safety issues involving the activities they are taking part in with all issues being dealt with at source and at the time. Consultation/ communication will be through: team meetings, one to one meetings, and the dedicated Training Academy.</p> <p>Display of Health and Safety information is via poster, located in Unit One and above the photocopiers.</p> <p>This poster contains details of employers' legal obligations, the Local Enforcing Authority and the nominated competent person within the company.</p> <p>This information should be read in conjunction with Section 2 of this Health and Safety policy, entitled Responsibilities.</p> <p>Health and Safety advice can be obtained from the Facilities Manager or the Health & Safety Executive as displayed on the Health and Safety information.</p>

	<p>Instruction, training and supervision</p> <p>Any required training will be identified by the Facilities Manager or the Board and arrangements made as soon as practicable.</p> <p>Where an employee identifies a safety training need, they should raise it for consideration with their line manager.</p> <p>Training records will be kept on R-Space under each individuals account and on W drive within the HR folder.</p> <p>Supervision will be provided at the level deemed necessary for the employees / volunteers,</p>
<p>Section 16: Accidents (including Reporting of Disease and Dangerous Occurrences Regulations RIDDOR)</p>	<p>First aid</p> <ul style="list-style-type: none"> • Amigo Loans Ltd has nominated staff trained in the use of first aid. These people are listed on R-Space our internal Intranet page. • First aid equipment is located in the Kitchen and next to Facilities. • The person with responsibility for replenishing First Aid Kits is the Facilities Manager, Rob Pool. <p>Reporting accidents</p> <ul style="list-style-type: none"> • All accidents and First Aid treatments, plus near misses, no matter how minor, will be reported in an accident log book which is held in facilities and this is also to be reported to the Facilities Manager. They should be reported at the very earliest convenience. • Any accidents requiring the use of the emergency services must be dealt with prior to recording in the log book. • Serious injury involving emergency services or absence from work for more than 3 days should be reviewed and reported to the HSE under RIDDOR (Reporting of Incidents, Diseases and Dangerous Occurrences Regulations). Informing the HSE for reportable incidents will be undertaken by (insert title). Accidents or near misses can be reported in the following ways: • <ul style="list-style-type: none"> Telephone 0845 3009923 Fax. 0845 3009924 E-mail riddor@natbrit.com Web site www.hse.gov.uk/riddor/ <p>Asbestos and Lead at work are covered by specific legislation and should be treated accordingly. (Further information can be obtained from the HSE website at www.hse.gov.uk)</p> <p>Categories of accidents covered by this reporting procedure are as specified on the HSE RIDDOR website http://www.hse.gov.uk/riddor/guidance.htm</p> <p>The responsibility for ensuring that accidents are reported, investigated and that counter measures are taken to prevent a re occurrence lies with the Facilities Manager.</p> <p>Near Miss Incidents</p> <p>A near miss incident represents an event that does not cause injury or damage to property, but has the potential to cause significant injury or property damage. The person responsible for carrying out investigations of near miss incidents is the Facilities Manager. The person responsible for ensuring other parties are informed and will monitor the progress of any actions to be taken to prevent a recurrence is the Facilities Manager.</p>

	<p>Dangerous Occurrences A dangerous occurrence represents an event that normally involves damage to property and has the potential to cause serious injury. Dangerous occurrences are clearly defined within the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 1995, Schedule 2. Employees and volunteers should report dangerous occurrences to the Facilities Manager as soon as practicable. Where the occurrence is reportable under RIDDOR, the person responsible for ensuring that the HSE are informed is the Facilities Manager.</p> <p>Potentially Disabling or Disabling Accidents</p> <p>Potentially disabling injuries represent any injury suffered whilst at work, which requires the injured party to seek treatment from a qualified medical practitioner.</p> <p>A disabling injury represents an injury where the injured person is unfit for work on the day following that on which the injury occurred.</p> <p>Potentially disabling or disabling accidents will be reported to the Facilities Manager as soon as is practicable and will be the subject of an immediate investigation. The person responsible for ensuring that the Health and Safety Executive is informed as deemed necessary is the Facilities Manager.</p> <p>Major Accidents. A major injury represents an injury resulting in broken bones (other than toes and digits) and any injury that results in a person being detained in hospital for a period greater than 24 hours. In the event of a major accident, all appropriate personnel will be informed as soon as is practicable. The person responsible for ensuring that the Health and Safety Executive is promptly informed is the Facilities Manager. Initial investigations at the site of the accident will be carried out ensuring that there is no disturbance of evidence or items that could have contributed to the cause of the accident. This investigation would be, where practicable, carried out by the Facilities Manager.</p> <p>The initial investigation would be followed up by a detailed investigation. On completion of this investigation, a report of findings, including details of short and long term actions, together with time scales required to prevent recurrence, will be drawn up.</p> <p>Fatal Accident In the event of a fatal accident, the area of the accident will be isolated and nothing will be moved or interfered with, except by the emergency services or where action is required to protect others who may be at imminent risk.</p> <p>The person responsible for informing the Health & Safety authorities by telephone as soon as possible is the Facilities Manager. Full co-operation will be given by personnel throughout all levels of the company to the Health and Safety Executive representatives conducting any investigations.</p> <p>All ACCIDENTS MUST BE RECORDED IN THE ACCIDENT BOOK NO MATTER HOW MINOR THEY SEEM AT THE TIME.</p>
<p>Section 17: Emergency Procedures, Fire and Evacuation</p>	<p>Fire risk assessment</p> <p>It is the responsibility of the Facilities Manager to ensure that fire risk assessment for the building, floor, office that your organisation occupies have been completed on an annual basis</p> <p>Regular checks</p> <ul style="list-style-type: none"> • Escape routes will be checked regularly, on a monthly basis by the Facilities Manager, Rob

	<p>Pool, or by a nominated competent person.</p> <ul style="list-style-type: none"> • Fire extinguishers are serviced and maintained annually, in December, by a competent person (Morgan Fire Protection Ltd). The person in the organisation responsible for organising the checks is the Facilities Manager. • Fire drills will be carried out regularly to ensure that evacuation procedures are effective. Records will be kept to show the date, time, people present and notes. The records will be kept in Facilities and maintained by the Facilities Manager. • Fire alarms will be tested once per week on a Wednesday to ensure that they are functional and can be heard by all areas. Records of weekly tests will be kept in facilities. Responsibility for checking fire alarms and keeping records of testing lies with the Facilities Manager. <p>Training and instruction</p> <ul style="list-style-type: none"> • Training on Amigo's evacuation procedure is carried out upon induction. The fire evacuation procedures can be found by the entrance to the building.
<p>Section 18: Work-related stress</p>	<p>Although a degree of pressure and challenge may well be beneficial and aid people in their work, the HSE defines work related stress as “the adverse reaction people have to excessive pressures or other types of demand placed on them”.</p> <p>Stress may demonstrate itself in a variety of symptoms, including drop in productivity, aggression, lateness, increase in sickness days and headaches.</p> <p>If an individual feels that he/she is under stress, they should raise the issue with line manager before it escalates.</p> <p>If work related stress is identified, a support processes will put in place. This is worked out on a case by case basis.</p>
<p>Section 19: Smoking</p>	<p>This policy section has been developed to protect all employees, volunteers, service users, customers and visitors from exposure to second-hand smoke and to comply with the Health Act 2006.</p> <p>Exposure to second-hand smoke increases the risk of lung cancer, heart disease and other serious illnesses.</p> <p>Smoke Free Policy</p> <p>Our workplace is smoke free, and all employees have a right to work in a smoke free environment.</p> <p>Smoking is prohibited in all enclosed and substantially enclosed premises in the workplace.</p> <p>Implementation</p> <p>Overall responsibility for policy, implementation and review rests with the Facilities Manager, Rob Pool. However, all staff, volunteers and visitors are obliged to adhere to and support the implementation of this non smoking policy.</p> <p>The person responsible for informing all existing employees, volunteers and contractors of the policy and their role in its implementation and monitoring is the Facilities Manager, Rob Pool.</p> <p>Appropriate ‘no smoking’ signs are clearly displayed around the office.</p>

	<p>Non Compliance</p> <p>If a member of staff / volunteer does not comply with this policy this may result in gross misconduct and expulsion from the business.</p> <p>Those who do not comply with the smoke free law may also be liable to a fixed penalty fine and possible criminal prosecution.</p>
<p>Section 20: Alcohol and drugs</p>	<p>It is Amigo Loans Ltd's aim to ensure the provision of a safe working environment and a high standard of safety for its employees, volunteers and clients. It therefore has the responsibility to recognise the potential health and safety risks within the working environment which may occur as a result of alcohol and drug abuse or the effects of long-term or temporary use of prescription medication.</p> <p>Legal Obligations</p> <p>The organisation would be committing a criminal offence by ignoring the principle legislation in the UK for controlling drug and alcohol abuse. There is a legal requirement under Section 2 of the Health and Safety at Work etc. Act 1974 to "ensure as far as is reasonably practicable, the health, safety and welfare at work of all employees". Section 7 of the Act requires "employees to take reasonable care of the Health and Safety of themselves and others who may be affected by their acts and omissions at work".</p> <p>Awareness, reporting and consequences</p> <ul style="list-style-type: none"> • This policy aims to make all personnel within the organisation aware of issues relating to the effects of drug and alcohol misuse in the workplace and the need to understand the potential for some prescription medication to cause either long-term or transient effects on work capabilities. • Staff and volunteers should not come to work if under the influence of drugs or alcohol or if they have been advised by a doctor not to undertake work activities whilst taking certain prescription medication. • Managers and trustees should be aware of the issues arising as a result of alcohol or drug related problems. These include absenteeism, high accident levels, impaired work performance, mood swings and misconduct. • Employees / volunteers should not cover up for colleagues with a drink or drug problem. Collusion represents a false sense of loyalty and will result in compromising health and safety within the organisation and longer term damage for the individual. • If an employee/volunteer has suspicions about a colleague relating to alcohol or drug abuse, they should report to line manager or the HR Director, Nicholas Massey. • If an employee is known to be intoxicated by alcohol or drugs during working hours the following action will be taken this will be considered gross misconduct and can result in immediate expulsion from the business.
<p>Section 21: Insurance</p>	<p>The following insurance cover is held by the organisation (all policies, are arranged through JLT and arranged yearly. These fall due for renewal in April 2016):</p> <ul style="list-style-type: none"> • Employers Liability (RSA), • Public Liability, • Professional Indemnity • Directors and Officers • Overriding Limits also apply as required <p>There are no Long Term Agreement's currently in place for any insurances.</p>
<p>Section 22:</p>	<p>This Health and Safety policy document has outlined how records will be kept in Amigo Loans</p>

Monitoring and reporting	Ltd to allow monitoring to ensure that the policy is being followed.
---------------------------------	--

Attachment 1

Classification of Hazardous Substances

<u>Identification of general nature of risk</u>	<u>Symbol (black on orange)</u>
Very Toxic or Toxic	
Corrosive	
Explosive	
Extremely Flammable or Highly Flammable	
Harmful or Irritant	
Oxidising	

Attachment 2

Amigo Loans Ltd

DSE Assessment Worksheet

Name: Date:

Location / Building: Tel:.....

Line Manager: Email:

Assessor:

Further action required? **Yes** · **No** ·

Required Action:

.....

.....

Assessment Completed

Signed by User

Signed by Assessor

Follow-up due on:

Follow-up action completed on:

Review Date:.....

1. Pre-existing Issues

Does the user experience discomfort or other symptoms from their DSE?..... **Yes** · **No** ·

Details:.....
.....
.....

2. Display Screen

Is the image stable, i.e. free of flicker and jitter?..... **Yes** · **No** ·

Is the brightness and/or contrast adjustable?..... **Yes** · **No** ·

Separate controls are not essential, provided the user can read the screen clearly at all times.

Are the characters clear and not blurred? **Yes** · **No** ·

Change the text and background colours as necessary.

Is the screen clean? **Yes** · **No** ·

Clean as necessary.

Is the text size comfortable to read? **Yes** · **No** ·

Show user how to adjust screen resolution, right click on Desktop > Properties > Settings.

Is the screen's specification suitable for its intended use?..... **Yes** · **No** ·

Does the screen swivel and tilt?..... **Yes** · **No** ·

Swivel and tilt need not to be built in, but a separate mechanism would need to be provided.

Is the screen free from glare and reflections? **Yes** · **No** ·

Adjust blinds as necessary, or provide anti-glare screens.

Are adjustable window coverings provided and in adequate condition? **Yes** · **No** ·

Comments:
.....
.....
.....

3. Keyboards

Is the keyboard separate from the screen? **Yes** · **No** ·

Does the keyboard tilt and is stable?..... **Yes** · **No** ·

Tilt need not be built in, can be separate mechanism.

Is it possible to find a comfortable keying position? **Yes** · **No** ·

Ensure adequate space for arms, hands & keyboard. Users of thick raised keyboards may need a wrist rest.

Does the user have good keyboard technique?..... **Yes** · **No** ·

Hand bent up at the wrist, hitting the keys too hard, over stretching the fingers?

Are the characters on the keys easily readable? **Yes** · **No** ·

Comments:
.....
.....

4. Mouse, Trackball, etc.

Is the device suitable for the task?..... **Yes** · **No** ·

Would a different design be more appropriate?

Is the device positioned close to the user? **Yes** · **No** ·
The device is usually best placed right next to the keyboard.

Is there support for the device user’s wrist and forearm? **Yes** · **No** ·
Desk surface, chair arm, wrist rest.

Does the device work smoothly at a speed that suits the user? **Yes** · **No** ·
Clean the ball as necessary, check work surface, mouse mat.

Can the user easily adjust settings for speed and accuracy of pointer? **Yes** · **No** ·
Show user how to change the mouse settings in Control Panel > Mouse.

Comments:
.....
.....
.....
.....

5. Software

Is the software suitable for the task? **Yes** · **No** ·
Does the user have adequate training or experience to use the software? **Yes** · **No** ·
Software should respond quickly and clearly to user input.

Comments:
.....
.....
.....

6. Furniture

Is the work surface large enough? **Yes** · **No** ·

Can the user comfortably reach all equipment and papers? **Yes** · **No** ·

Are surfaces free from glare and reflection? **Yes** · **No** ·

Is the chair suitable? **Yes** · **No** ·

Is the chair stable? **Yes** · **No** ·

Does the chair have working:

- Seat back height and tilt adjustment? **Yes** · **No** ·
- Seat height adjustment? **Yes** · **No** ·
- Swivel mechanism? **Yes** · **No** ·
- Castors or glides? **Yes** · **No** ·

Is the chair adjusted correctly? **Yes** · **No** ·

Is the small of the back supported by the chair’s backrest? **Yes** · **No** ·

Are forearms horizontal? **Yes** · **No** ·

Is the screen at an appropriate height and distance? **Yes** · **No** ·
Top of the screen level with or below eye level, 35 – 70 cm from user.

Are feet flat on the floor / footrest? **Yes** · **No** ·
Without too much pressure from the seat on the back of the legs.

Comments:
.....
.....

7. Environment

Is there enough room to change position and vary movement? **Yes** · **No** ·
Move, stretch, fidget.

Is the area free from cables that present a trip hazard? **Yes** · **No** ·

Is the lighting suitable? **Yes** · **No** ·
Not too bright or dim to work comfortably – shading, reposition or remove, provide desk lamp.

Does the air feel comfortable? **Yes** · **No** ·
Dry, stale, humid.

Are heat levels comfortable? **Yes** · **No** ·

Are noise levels comfortable? **Yes** · **No** ·

Comments:
.....
.....

8. Final questions to users....

Has this covered all of the user's problems working with their DSE? **Yes** · **No** ·

Advise user of their entitlement to eye and eyesight testing **Yes** · **No** ·
Test and lenses specifically for computer use. Speak to HR.

Advise the user to take five minutes break in every hour **Yes** · **No** ·
Blink, focus on objects at different distances.

Comments:
.....
.....

9. Overall Comments

.....
.....
.....
.....
.....
.....

Attachment 3: Risk Assessment Template

Amigo Loans Ltd

Reference number:

Risk Assessment Form

Location	Date
Name of Assessor	Job Title
Activity Taking Place	
Hazards Identified	
Persons at Risk	

Risk Matrix

<u>Consequences (C)</u>	<u>Likelihood (L)</u>				
	Rare 1	Unlikely 2	Possible 3	Likely 4	Certain 5
1 – Negligible	1	2	3	4	5
2 – Low	2	4	6	8	10
3 – Medium	3	6	9	12	15
4 – Very High	4	8	12	16	20
5 – Extreme	5	10	15	20	25

Risk Factors

Low Risk	Moderate Risk	Significant Risk	High Risk
----------	---------------	------------------	-----------

Risk Factor Before Controls in Place	Risk Score (C x L)
<u>Control Measures currently in place</u>	
<u>Control Measures Required</u>	

Signature / Date	<u>Managers Name / Signature /</u> <u>Date when Actions Completed</u>
Assessor.....	Print Name.....
Date.....	Signature..... Date.....
Residual Risk Factor / Score After Measures Taken	Next Assessment Due

Explanation of Risk Matrix

The assessment of risk is based on an event occurring that constitutes a risk to: People, Environment, Assets, Reputation and Security. It is measured in terms of consequences and likelihood. **Risk = Consequences x Likelihood**

CONSEQUENCE (C)		
Level	Descriptor	Description
1	Negligible	First-aid treatment. Small environmental damage. Moderate financial loss. Decrease in morale. Some security implications.
2	Low	Medical treatment required. Moderate environmental damage. High financial loss. Moderate loss of reputation. Security implications limit business
3	Medium	Excessive injuries or 3 day lost time injury. Major environmental damage. Major financial loss. Major loss of reputation. Security implications restrict business.
4	Very High	Single death of any person. Environmental damage restricts business. Massive financial loss. Damage to reputation restricts business. Security implications severely restrict business.
5	Extreme	Multiple deaths involving any persons. Environmental damage threatens business viability. Crippling financial loss. Damage to reputation threatens business viability. Security implications threaten business viability

LIKELIHOOD (L)		
Level	Descriptor	Description
1	Rare	The event may occur only in exceptional circumstances.
2	Unlikely	The event could occur at some time.
3	Possible	The event will probably occur at some time.
4	Likely	The event will occur in most circumstances.
5	Certain	The event is expected to occur in all circumstances.

Risk Assessment Process:

Once the Risk Assessment has been completed discuss with the Line Manager responsible for this Location / Activity about implementing appropriate control measures. Line Manager's will need to Print / Sign their name and Date to say the appropriate actions have been implemented.

If you require any assistance in the completion of this form or additional help in carrying out risk assessments please contact Rob Pool, Facilities Manager.