

## RISK ASSESSMENT BASICS

### **About assessing risk**

Assessing risk is not new. We all assess risk in our daily lives, most obviously when we check for traffic before crossing a road. Assessing risk is another way of saying: “checking it out to see if it’s safe”.

In the workplace, assessing risk is a way of thinking about how your work could cause harm to people and deciding whether or not you have done enough to protect them. The aim is to make sure that you do all that you should to prevent people being hurt or made ill as a result of your work.

This leaflet builds on the “First Steps” guidance and is aimed at those who have more hazardous workplaces or are less confident about their health and safety standards.

### **Do I have to?**

The Management of Health and Safety at Work Regulations 2003 come into force on 1<sup>st</sup> October 2004. For employers, these regulations require you to make an assessment of the risks your employees and other people are exposed to as result of your work. Self-employed people are required to do the same, but must consider themselves in place of employees.

You can ask an employee to do the work for you, but remember that the employer remains responsible for making sure that the assessment is done properly.

### **What do I have to do?**

The Regulations say that the purpose of the assessment is to identify the measures you need to take to comply with the requirements of the Island’s health and safety law.

The requirement to assess risk is asking employers on the Isle of Man to be able to show that they have thought of the ways their work could affect the health and safety of employees and others and that they can show what they need to do to make sure that they are working in accordance with the Island’s health and safety laws.

At its simplest, your assessment will show that you have identified whether or not you are working to the legal standards and, if you are not, to show what you need to do to improve. If you employ 5 people or more, you need to record the significant findings of your assessment and identify any group of your employees who you feel are especially at risk.

### **How much detail do I need?**

Your assessment must be “suitable and sufficient”: in practice this means an assessment done in a small business with low risks would be very different from one done in a large business with high risks. The assessment must be “suitable and sufficient” for the purpose of identifying the measures you need to take to comply with the law. So long as your assessment allows you to do this properly, it will be suitable and sufficient. There are specific requirements on the detail you will need to include if you employ young people and to assess the risk from fire. These details are listed in the regulations.

There are risks in even the most everyday activities. These regulations are not asking you to identify every risk you work with. Events beyond your control, very infrequent events and things that couldn't cause any more than a minor injury need not be assessed as they will not lead you to any significant findings. What should be assessed is anything that poses a realistic chance to hurting somebody seriously. A good yardstick to use is the types of injury that are reportable under health and safety law (please see our leaflet on accident reporting if you are unsure of these).

We tend to refer to those things that could foreseeably cause significant harm as “hazards”, using the term “risk” to reflect how likely it is that someone will be harmed by the hazard. For example, electricity can and does kill, so it is certainly a hazard; in a modern office environment it is unlikely that anyone will be hurt by electricity so long as the wiring and equipment are maintained in good condition, so the overall risk will be low. On the other hand, chainsaws are just as hazardous, and if in your work you use chainsaws that don't have modern safety features and without proper protective equipment and operator training the risk of harm is unacceptably high.

### **What standards do I have to comply with?**

A list of the legislation in force on the Isle of Man is available (see ‘Need more help?’ below) and you need to remember that the Island has not adopted much of the United Kingdom's health and safety legislation. Ultimately, the legal standards are summarised in our Health and Safety at Work Act, which requires employers to ensure, so far as is reasonably practicable, the health safety and welfare of all his employees. Employers and the self-employed are expected to conduct their undertaking so as to ensure, so far as is reasonably practicable, that people they don't employ are not put at risk from their undertaking.

Deciding on what is reasonably practicable is not easy. The health and safety issues in most businesses are well known and many employers refer to health and safety leaflets or books that explain what standards are expected. Even if these are not specific to the Isle of Man, they can still be very helpful. Suitable guidance can be found from trade associations, equipment manufacturers, training bodies and the like. Examples that are already used by Island employers include publications by the Construction Industry Training Board, the LP Gas Association, the Arboriculture and Forestry Advisory Group, the British Standards Institution and the like, according to the needs of their business. Guidance from the Health and Safety Executive of the United Kingdom is often very helpful, but can make reference to legislation that doesn't apply here.

The Health and Safety at Work Inspectorate writes its own guidance and are happy to help you find suitable standards. You can find contact details and reference lists at the end of this leaflet.

## First steps

Most people know if the business they are in poses significant risks. Lower risk businesses might include smaller workplaces in the commercial, retail, service or hospitality sectors. Higher risk ones might be found in the construction, manufacturing or energy sectors. Low risk businesses will typically have very few accidents, and these will usually involve little more than first aid treatment. Even low risk businesses need to assess risk, but they will be able to take a simpler approach and still be producing a “suitable and sufficient” assessment. This is covered in the “First Steps” leaflet.

In the very simplest cases, employers will be able to find good published guidance (‘relevant valid standards’) and compare their work activity directly with this. For example, if your work involves trimming roadside hedges, part of your assessment might look like this:

*We have considered the guidance for agricultural and highway work contained in the HSE information sheet on rotary flail cutters and in the guidance on road signage contained Chapter 8 of the Traffic Signs Manual. We have decided to adopt these standards, have checked what we do against them and have concluded that we are complying with our duties under health and safety law.*

You might need to use a number of standards to cover all your work activities. If you operate a small joinery business, you might need to use the guidance on woodworking machinery available from the Health and Safety at Work Inspectorate, maintenance manuals from your machine suppliers, a leaflet on office safety from the UK HSE and possibly some guidance from a trade association. Even here you can see that you need to look at all the different work you do to check that you have assessed the risks and checked against the legal standard.

Remember that if you employ less than 5 people you are not required to write down your conclusions. You might want to do so anyway, to help you when bidding for work or when arranging employer’s liability insurance cover.

Most businesses involve a range of different activities, tasks and processes. To help keep your assessment simple, try breaking down your work into manageable sections. You might want to try:

- Separate work areas, (offices, stores, yard etc)
- Stages in the production process (machining, assembling, despatch)
- Defined tasks (scaffolding, excavation, driving)

Try involving your employees in the assessment: they know how things are done on a day-to-day basis, when and why things have gone wrong and will need to adopt any improvements or changes you decide are necessary.

If you know that there are significant risks in your workplace or you feel that published guidance doesn’t really suit what you do you will need to assess your risks using one of the more structured risk assessment methods. These don’t have to be complicated, but usually depend on identifying the hazards present in your workplace, seeing who could be harmed and how and then deciding if you have done all that the law requires to reduce the risks to an acceptable level. The Health and Safety at Work Inspectorate’s guide “Assessing hazards and risks” has been written to help those with higher risks with this sort of approach. A simpler approach is given below. Please remember that the best guide to the approach you take is the potential level of the risk you are facing.

HEALTH AND SAFETY AT WORK INSPECTORATE  
INFORMATION DOCUMENT: RISK ASSESSMENT

**Basic risk assessment**

One of the easier ways to decide on the risks that you might face in the workplace is to look about for anything you feel could realistically cause someone significant harm under the conditions in your workplace, excluding, as we said before, things that are completely beyond your control. A list of things to consider is given below, but remember to use your experience and that of your employees. Remember that the Regulations give specific details about the risks from fire and about employing young people.

<b>Hazard Checklist</b>	
Work at heights	Temperature
Vehicles	Lighting
Machinery	Slip and trip hazards
Hazardous chemicals	Flammable liquids and gases
Electricity	Asbestos
Manual handling	Radiation
Noise	Lone working
Dust and Fume	Violence to staff
Pressure systems	VDU use

Once you have spotted the things that could cause harm, identify who could be harmed by them and what you have already done to stop this happening. For example, you might have guarded machinery, trained workers or issued protective clothing. Don't be tempted to refer to things that you know aren't actually used: that's as good as accepting that there is a problem but admitting you aren't going to do much about it.

You then need to decide if what you have done is enough to comply with the law. Given the overall requirement to reduce risks "so far as is reasonably practicable", you need to identify if anything else has to be done to bring your workplace up to the accepted good standards for your industry. If you are not sure about this, ask for help.

If you decide that you need to do more to comply with the law, decide on the priority items and set yourself some target dates. Whilst anything posing a high risk of serious injury will need to be dealt with quickly if you want to carry on doing that work, many other things are best dealt with on a planned basis.

**Must I fill in a form?**

Although small firms don't have to make a record of their assessment, these employers will need to be able to show who assessed the risks and what conclusions they reached. Ultimately, the proof that you considered the risks properly will be the fact that your workplace meets the required standards.

If you employ more than 5 people (even if some of them work part-time), you will need to record any significant findings from your assessment. This can be done perfectly well by writing down what you identified as the key risks and what you have done to control them. Your health and safety policy document might already do this. Some companies do find it easier to use a record form, and a simple example is given at the end of this guide. Remember to check that you assessment remains valid, especially if your work changes or there is an accident.

### **Anything else?**

Do remember to use any procedures you already have in place. If you have made efforts to deal with key risks, just refer to those arrangements; don't do another assessment. If your workplace has lots of similar tasks with similar risks, spend some time doing a core assessment for all areas and adapt it to suit any differences.

As the point of assessing risks is to make sure that your workplace is safe, don't forget to make sure that the control measures you are counting on are put in place and stay in place. Make regular checks to make sure that this is the case. This is what the Regulation 4 means when it refers to the need to plan, organise, control monitor and review the preventative and protective measures.

### **What training is available locally?**

This guidance should be enough to get you started, but you might want to contact the Department of Trade and Industry's Training Services Division at the Hills Meadow Training Centre (telephone 687150). A number of courses on risk assessment are run each year, a number of more general health and safety courses include sessions on the topic. Risk assessment techniques have been used in the Island's public sector for some time, and those working in the public sector are advised to contact Public Service Training, Employee Development (telephone 685724) to find out what training is currently available.

A number of trade associations provide or co-ordinate training for members and there are a number of businesses that provide risk assessment training courses. Try contacting the companies listed in the phone book under "health and safety" or contacting us for suggestions.

### **Need more help?**

The Health and Safety at Work Inspectorate has prepared a fuller guide to risk assessment techniques called "Practical risk assessment" and keeps a number of leaflets and guidance documents to support the information contained in this document. In addition, many employers' organisations provide guidance based on the hazards to be found in their industries. Certain bodies also provide examples of completed assessments that you may find could be readily adapted to your own workplace.

The information in this document is current as of August 2004 and has been prepared by the Health and Safety at Work Inspectorate. This document does not replace any other HSWI guidance or affect any existing enforcement procedures. Copies of the document and the example assessment record are available in electronic format from the Inspectorate.

Further guidance on Isle of Man health and safety legislation is available from the Health and Safety at Work Inspectorate, Murray House, Mount Havelock, Douglas, IM1 2SF, telephone 685952, via email [WorkSafe@dlge.gov.im](mailto:WorkSafe@dlge.gov.im) or from our website at [www.gov.im/dlge](http://www.gov.im/dlge).

HEALTH AND SAFETY AT WORK INSPECTORATE  
INFORMATION DOCUMENT: RISK ASSESSMENT

**RISK ASSESSMENT RECORD**

Company.....

Date.....

Activity .....

Completed by:.....

Hazard identified	Who could be harmed?	What has been done to control the risk?	Is this enough?	What further work is needed to comply with the law?	Who by?	By when?