# Your 5 steps to safety



# RiskAsyst™ - '5 Steps to Safety'

### The importance of managing risk

All business managers are aware of the concept of risk management. However, few companies have implemented all the processes, controls and improvements that they know are necessary to really manage risk.

When it comes to risk - ignorance is not bliss! If you tackle risk by putting in place a planned and regularly reviewed risk management programme, at least you can take steps to control and reduce risk, and ultimately prevent accidents and claims. If you do not take action, your business can be very vulnerable.

### **New Legislation**

- Are you aware.....New Legislation (Safety Health & Welfare at Work Act) introduced in September 2005 now requires employers to;
- Actively manage safety at work
- Demonstrate a planned approach to safety management (a safety management system)
- Review risk assessments & safety statements periodically
- Provide systems of work that are planned organised and maintained.

Its worth noting that there is now considerably more emphasis on safety at work and that there are now considerable penalties for breaches of safety law.

What are these penalties?

- Up to 2 years in jail
- Up to €3m fine
- On the spot fines (€1,000) from the Health & Safety Authority

Aviva has many years experience of providing risk management services to Irish SME companies, working in cooperation with business owners and their brokers to develop tailored risk management programs for their particular workplace requirements. We are now taking this relationship a step further by offering you, through your broker, an innovative risk management software package, designed to help you with all aspects of your risk management and assist you comply with the new Safety Standards.

Following on from our initial launch of RiskAsyst™ in 2003, we are now delighted to offer you our new and improved RiskAsyst™ product designed to cater for the new requirements

# Will RiskAsyst<sup>™</sup> help me to meet my legal requirements?

Yes. The Safety Health & Welfare at Work Act 2005 outlines general duties of care on employers. The continued use of RiskAsyst™ will assist in compliance with:

- Completing the legal requirement to identify hazards, assess risks and implement controls all tailored for your business sector.
- Gathering and maintaining employee training records
- Recording and investigating accidents and incidents
- Compiling a Safety Statement
- Keeping your Safety Records up to date (Diary System)

## So, what is RiskASyst™?

RiskAsyst<sup>™</sup> is Aviva's on-line software solution to help SME companies manage risk and assist compliance with safety & health legislation.

www.riskasyst.ie or at www.aviva.ie

### What are the 5 Steps to safety?

After registering and receiving your user name and password by email,

### Step 1: Risk Assessments

Begin with entering your workplace risk assessments. This involves a simple process of selecting your workplace hazards, assessing the risks to employees and others and checking the risk controls you have in place. RiskAsyst<sup>TM</sup> will guide you through this process and provide various drop down menus requiring tick box answering.

### **Step 2:** Employees Details

Enter your employees names, age groups and work activities. This detail can be imported onto RiskAsyst™ from other data bases you may have.

### **Step 3:** Training Details

Select from drop down menus, what fire, safety or other training has been completed by your staff. This enables you track employee training details and also future diary retraining as needed.

### **Step 1:** Create safety statement

Drawing from details entered above and entering some additional detail (first aider personnel, supervisor details, safety officer etc) you can then complete the template and locally print off your current and up to date Safety Statement.

### **Step 5:** Keep your diary

Keep track of your risk assessments and training records by keeping your on line Diary up to date. The system brings items to your attention as their review period arises to enable you keep your Safety Management System always up to date.

### What's in it for me?

As a subscriber to the program, you get.

- A Free Safety & Health Management System
- Ability to compile your own Safety Statement
- Free tailored Hazard and Risk Advice for your sector or workplace
- Access to Aviva Risk Managers Risk control advice and guidance
- Periodic Newsletters and updated health & safety information
- Designed to give you a framework for effective management of your workplace risks - risks such as fire, health & safety, public safety and security

# RiskAsyst<sup>™</sup> - '5 Steps to Safety'

### Is RiskAsyst™ relevant to my workplace?

Yes. We have re-designed RiskAsyst™ to be sector specific i.e. the web pages you access will be tailored to your workplace. Hazards and online risk information will be provided specifically for your needs. The sectors provided for are;



### Who will have access to my information?

When you decide to partake in RiskAsyst™ you are doing so as an SME commercial policyholder of Aviva Insurance Limited. Upon registration as a RiskAsyst™ user, you will be asked to give Aviva and your broker permission to access your data entries, risk assessments, incident reports and all information pertaining to your company, which will be required in order to enable us to monitor the use of the system and to evaluate customer participation. To enable your broker to assist and advise you, they will be allowed read-only access to the data input by you onto RiskAsyst™.

### What IT system do I need to access RiskAsyst™?

You need, as a minimum:

- A pentium 2 processor
- Microsoft internet version 5.5
- General internet access
- Email address



# What if I know nothing about Risk Management?

That's one of the main reasons why the system was developed - to help you to help yourself! We have designed RiskAsyst™ so that the user needs little or no previous experience or knowledge of risk management. The system is easy to navigate and the language is not technical. We have included an online tutorial, should you have any queries on the use of the system.

You can also email us at help.riskasyst@aviva.ie or alternatively, advice, help and guidance on these matters will be readily available by contacting your broker or a member of the Aviva Risk Management team by using the Risk Management Helpline - 1850 335 235. We understand that the whole area of risk management may be daunting, so our team of risk management experts will be available to promptly help you, should any problems arise.

# How can I avail of RiskAsyst<sup>™</sup>?

You can avail of this offer through your broker or Aviva office or by sending an email to: help.riskasyst@aviva.ie.

The registration form, terms and conditions are available on line (www.riskasyst.ie) and once processed, you will receive your personal user name and password to access your RiskAsyst™ account.

### Why do I need to manage risk?

### Because:

- you can't afford not to!
- it is good management practice
- you will have a better legal defence in the event of a claim
- your workplace will be safer & more efficient as a result
- you need to protect the continued viability of your business
- you are legally obliged to manage risk under The Safety
- Health & Welfare at Work Act 2005
- you are serious about taking the necessary steps to control your insurance costs and wish to benefit from the discounts available to well managed businesses

Risks are present in all work activities and can never be totally avoided. However a simple process of identifying the main loss potentials within a business and managing the risks, can be a very effective method of controlling exposure to accidents and losses.

Once you know what you are dealing with it is a lot easier to address the issues. If risks within a business remain unchecked and uncontrolled, you can expect losses, injuries and accidents to occur - resulting in claims and inevitably higher insurance costs.



You can use RiskAsyst's incident report book to record near misses and accidents which will help you identify black spots and key risks areas in your business.



For our joint protection, we may record and monitor phone calls.