



In order to offer you a complete risk management service, we have teamed up with Fusion Thinking.

Fusion Thinking is an online tool which allows your business to have access to a vast wealth of information to help you protect your business, including:

- Business Continuity
- Health & Safety Management
- Producing Health & Safety Policies and Documents
- Incident and Accident Reporting
- Risk Assessments and Checklists
- Online Safety Training and Management
- Management of Personal Protective Equipment
- Regulations and Legislation
- Virtual Legal Department
- Stress Counselling for Employees
- Extreme Weather Alerts



## Business Continuity

It is a fact that a business that doesn't assess its risks and plan for contingencies is more likely to fail after a major "incident". In fact within 18 months of a major incident, 90% of UK businesses without a continuity plan, fail. This is particularly relevant when you consider that 1 in 5 businesses suffer an interruption every year.

Increasingly, larger customers place requirements for a testable business continuity plan in their terms and conditions. In addition, a business supplying local authorities may be required under the Civil Contingencies Act to do the same.

And it is not just major incidents like Buncefield that we need to plan against. We now regularly experience major flooding in the UK. In both cases, as many businesses suffer interruption due to restricted access rather than damage. And with increasing competition - whether it is from Europe, the Far East or just on the high street - most businesses can afford less downtime today than in the past. The equation is simple;

No customers = no income = no cash flow = no business.

Fusion Thinking's business continuity plan is a simple and practical tool that allows Directors and key stakeholders in the business to formulate a business continuity plan. The plan will take you through assessment of the risk, establishment of risk reduction measures and then recoverable planning.

## **Health & Safety Management**

Frequently, the biggest hurdle to setting up a Health & Safety management system is knowing exactly where to start.

Fusion Thinking's Target 100 "Action Planning" allows you to work through "hazard lists" which will enable you to establish which risks affect your business. From this you can then develop an action plan for tackling these in order of priority.

Using a simple traffic light system, you will be able to quickly establish where your priorities are and take action accordingly.

If you already have an established Health & Safety system and you want to know how this stands up to scrutiny, the self audit tool allows you to check where the company is in respect of its compliance with Health and Safety legislation.



## **Producing Health & Safety Policies and Documents**

Fusion Thinking's Target 100 system allows you to create a safety policy from a template document by choosing the relevant elements to the company and the areas of risk.

This can be adjusted to reflect the company's needs and procedures and allocate responsibilities for managing different elements of the health and safety organisation.

Once complete it can then be printed, signed, displayed and distributed to all staff. If you have an existing policy, that can simply be copied and pasted into the system.

## Incident and Accident Reporting

The whole purpose of Health & Safety regulations is to make the working environment a 'safer place'.

When incidents and accidents occur there are a number of factors which need to be considered:

1. Why did it happen, was it preventable, was it due to a breakdown in procedures, or management controls, what future actions need to be taken?
2. Will it result in a liability claim against the company?
3. Do I need to notify the HSE Executive? For further information on RIDDOR (Reporting of Injuries, Diseases and Dangerous Occurrences Regulation 1995) visit [www.hse.gov.uk/riddor/index.htm](http://www.hse.gov.uk/riddor/index.htm)

Fusion Thinking's Target 100 Incident and Accident Reporting module allows you to record and investigate accidents and incidents and produce RIDDOR compliant Accident reports.

The Reporting suite allows you to produce statistics, analysis and read all reports based on the information you complete.

This can save considerable time in the event of a health and safety inspection after an accident and gives you the ability to look at the trends within the business and take appropriate action.



## Risk Assessments and Checklists

Risk assessments are key Health & Safety control measures within a business. Fusion Thinking's Target 100 system helps you implement, manage and monitor your risk with both templated risk assessments (as listed below) and also helping you build your own risk assessments to reflect the individual needs of your business.

### **Risk assessment templates**

- General risk assessment
- Manual Handling
- COSHH
- Fire Risk Assessment
- Stress
- Display Screen Equipment
- Newly Expectant Mothers
- Young Persons

Checklists likewise play an invaluable part in assessing specific tasks, hazard or areas of legislation. Fusion Thinking's Target 100 contains over 60 checklists within the system covering such areas as;

- Safety sampling
- Forklift trucks
- Office
- Shop
- Food Hygiene
- Warehouse
- And many more...

## Online Safety Training and Management

Providing adequate training is a key element of the employer's responsibilities to staff. Inadequate training provision can lead to avoidable accidents and incidents. Even where an employee is at fault, a lack of training means that the employer will be responsible and therefore a potential employer's liability claim may arise.

Fusion Thinking's e-learning tool contains nine online and interactive modules covering the following subjects;

- Health and safety induction
- Risk assessments
- Fire
- Manual handling
- COSHH
- Display screen equipment
- Drivers safety
- Office safety
- Food hygiene

Delivery of training is a key element of the health and safety management of any business. E-learning enables training to take place in a cost effective manor, for the business. Each module only takes 30 minutes to complete and all that is required is access to the Internet so it can be done at the place of work rather than spending time away from the premises, with a resultant loss of production time. Not only does it equip staff to do their job more safely, but it also provides valuable proof that training has been delivered.

E-learning is ideal for organisations with high staff turnover or a seasonal work force where there is a need to quickly and frequently put numbers of staff through induction training without incurring excessive cost to the business through either external training courses or lost productivity.

### **Management of Personal Protective Equipment**

It is not uncommon for Companies to have rigorous Risk Assessment and Training programmes but then fall down on the issue and management of Personal Protective Equipment (PPE).

ProQuip is a tool that allows you to record the type of protective equipment that each employee should have based on the job or tasks they are doing and at the same time create an equipment inventory.

The system will allow you to ensure the right equipment has been allocated, demonstrate that equipment has been signed for and that individuals have been trained in the use of it (or not). It will also enable you to establish regular testing and checking routines and prompts and reminders of when equipment needs replacing.

This then becomes a valuable business record allowing you to demonstrate your management and control of this key area of Health and Safety management.



## **Regulations and Legislation**

The burden of red tape on business is almost a daily headline in the National press. The Institute of Director's (IOD) Red Tape Survey highlighted employment as the single greatest cause for concern amongst IOD members and business leaders. This was followed in second place by Health & Safety.

Fusion Thinking's Business Law is an online business reference library for letters, articles and forms that can assist you in running your business. It provides assistance and support across the following areas including all relevant legislation.

## **Running Your Business**

From the First Steps to Business Management, Planning and Structure, ISO 9000, Accreditation and using Professional Support.

## **Employment**

Will take you through Recruitment, Appraisal Process, Training and Development, HR Policies Pay and Benefits. It also provides assistance with Investors in People (IIP) accreditation and how to go through the process

## **Finance**

Gives you advice and guidance on Accounting, Debtors and Creditors,, Insolvency, NI and Tax and VAT.

## **Sales & Marketing**

Will assist you with The Media and PR, Developing Strategy and International Trade.

## **Legal**

Covers such topics as intellectual Property, Legal Agreements, Legal Process, Property, Solicitors and Notaries.

## **Government**

Gives information on Environment Law, Legislation, Local Government and Trading Standards.

## **Technology**

Provides assistance on E-commerce and The Law, and Information Technology in general

### **Virtual Legal Department**

To help you manage the legal risks of your business, Fusion Thinking's virtual Legal Department gives you 24 hour access to a confidential legal adviser on any commercial legal or taxation matters problem.

This could include:

- Employment Disputes
- Statutory Licence Appeals
- Contract Disputes
- Lease Disputes
- Tenancy Disputes
- Property Damage
- Bodily Injury
- VAT Disputes
- Tax Intervention Enquiries

This service is available to you on a local call rate.

## Stress Counselling for Employees

For employers, staff welfare can be a critical element in successfully running the business. A well-motivated, well-disposed workforce can often be the special ingredient that distinguishes one business from its competitors.

The converse is also true; a workforce that feels neglected or has a poor relationship with management is likely to have lower productivity rates, a poorer attitude to customer service and fellow workers and look for opportunities to make a “claim” against the Company in the blame culture of modern society.

Staff welfare is more than simply ensuring their physical safety. Staff need support that will help them cope with the stresses and strains of the modern world, thus enabling them to perform to the best of their ability.

In the UK we are beginning to see the development of awards for stress and these generate much higher awards than we see from many Employers Liability claims.

The measures an employer can take to minimise their exposure to claims and awards for stress are;

1. To have an established policy on stress within their staff handbook.
2. Put in place measures by which staff can get assistance if they are experiencing stress.

If an employer fails to provide support, even if the cause of the stress is outside of the business environment, the employer can still incur a liability. Awards for stress although still not as commonplace as bodily injury awards, are increasing in frequency and tend to be 3 to 5 times higher on average. They can therefore have a detrimental effect on the cost of Employer's Liability insurance.

Fusion Thinking provides a 24-hour helpline service that is confidential, non-judgmental and supportive for all staff to provide assistance if they are experiencing stress.

### **Extreme Weather Alerts**

Extreme weather is becoming a regular feature in the UK. Fusion Thinking's Weather Eye will provide you with alerts and warnings of potential impacting weather developments that may affect your business.

If you are aware bad weather is heading your way, you can prepare to minimise damage to your premises and put in place necessary contingency plans or gear your business up for increased customer demand.

Even if your premises aren't damaged, you might be denied access to it or you may lose important services and utilities. Equally, it may be that the services or goods that you produce can assist others at a time of extreme weather impact; either way it is important to plan ahead.