

RISK News

Issue 44

September 2010

Managing risks with less budget

As autumn approaches and the expectation that public spending will need to reduce by 25% over the next 4 years, plans are developing to review priorities and consider how services can best be delivered.

This makes risk management vital as services consider their key activities, looking to provide services more cheaply or differently, and cutting overheads.

As proposals are developed, it is crucial that we fully understand the consequences if implemented, both on service users and also in making sure that we have internal capacity and the right skills to implement such change. Some service managers could be expected to carry out activities that would formerly have been done and charged for by third parties. However, without the required knowledge or skills, risks can arise that previously weren't there.



Examples could include:

- Moving offices and vacating premises where the loss of assets or the security of information is put at greater risk because standard closedown procedures aren't followed.
- Staff changes, such as no longer having dedicated reception staff, which, while saving costs in the short term, could increase the risk of unauthorised access with the consequent possibility of loss of assets, information and risks to staff if not managed well.

Anyone who is making reductions in costs to existing services, or reducing activities, must consider the potential risk impacts of those decisions and take a balanced view. These impacts could be both on their own service and other County Council operations. Without this robust business case and evaluation process, short term financial gains can lead to longer term, higher costs, other costs elsewhere, or increased disruption to key activities.

Further advice can be gained from the Risk Management section at County Hall on 01603 224466 or risk@norfolk.gov.uk

Produced by the Risk Management section of Norfolk County Council



Norfolk County Council

Comment

Welcome to the latest issue of Risk News.

Our lead article is the almost inevitable issue of budget cuts in the near future. As all sorts of unpalatable options are considered and decisions made to reduce operations or radically change ways of working, the business cases behind the options become critical. This is where risk management becomes crucial to ensure that the consequences are all fully evaluated before decisions are made. In this way there will be confidence that decisions made will produce the desired results.

We also warn on the perils of cement burns following a recent prosecution by Trading Standards – hey, it's a cheery issue this time isn't it!

On the positive side, we report on how we have been helping schools to manage their risks and promote our new website and E-learning package.

Finally, as ever, if you have any ideas for future articles, awareness raising activities or would like to contribute, please contact us.

Contacts:

Risk and Insurance section

Derek Gorrod tel 01603 222989
email derek.gorrod@norfolk.gov.uk

Norfolk Audit Services

Gareth Clark tel 01603 222746
email gareth.clark@norfolk.gov.uk

Risk and Insurance tel 01603 224375
email risk@norfolk.gov.uk

Health, Safety and Wellbeing tel 01603 222912
Norfolk Audit Services tel 01603 222777
Legal Services tel 01603 222961

Production of Risk News

Angie Yeomans
email angie.yeomans@norfolk.gov.uk

Fraud alert - change of bank details

We have been made aware of several cases of attempted fraud concerning changes to bank details.

Apparently the fraudsters are becoming a little more savvy and are now sending change of bank details on headed paper. So far this is mainly concerning suppliers in the construction industry but it may well spread to other types of businesses.

To try to eliminate some of the risks, staff within Purchase to Payment will call back anyone that they received a change of bank details from directly, to confirm that it is legitimate and also ask them to confirm the old bank details.

To counteract the fact that fraudsters can easily put their own phone number on headed paper they will use the BT Internet service (there is a link on the internal online telephone directory) to obtain the contact details.

What you should do

If you receive notification of a change of bank details please use the above procedure to verify the details by calling the relevant supplier using the number from BT and asking for confirmation of the changes as above.

This should apply to only those current suppliers who you receive a notification of change of bank details about and not to new suppliers.

Details for new suppliers should be obtained as part of your negotiations with the new supplier.

Working at height – a recent case

Bhatt v Fontain Motors Ltd — 2010 (CA)

The claimant fell from a ladder at work when accessing car parts that were stored in a loft space. They could only be accessed by using an “A” frame ladder to remove the ceiling panel and then a long ladder to reach the loft space itself. A system had been set up by the employer which restricted access to three employees and required the long ladder to be footed but the claimant had not waited for assistance to foot the ladder at the time that he fell. The kits were only stored in the loft while they were being sold off and half had been sold by the time of the accident.

The judge found that the defendant was in breach of the Working at Height Regulations and was, therefore, liable to compensate the claimant for his injuries but that the claimant had contributed one third to his accident by failing to have the ladder footed. The defendant appealed on the basis that the claimant’s failure to have the ladder footed was the entire cause of his accident and that regard should be had to the size of the business, the small number of kits being stored and the fact that they were dwindling stock.

Findings - The Appeal Court held that in determining liability it was appropriate to start with the Regulations rather than the claimant’s conduct. Regulation 6(2) required that working at height should be avoided if it was reasonably practicable so the claimant could not be wholly responsible for the fall when he should not have been asked to work at height.



The failure to follow a procedure that should not have been necessary had the employer complied with the regulations only meant there might be contributory negligence. Therefore the original judge had been correct to find that the breach of the regulations was the prime cause of the accident, not the actions of the injured claimant.

Points to take forward – Working at height should be avoided whenever and wherever possible and practical. It is not acceptable to devise so-called ‘safe’ ways of working at height if the activity could have been prevented in the first place.

If working at height is unavoidable, however, use should be made of the policies, guidance and risk assessment advice on [Peoplenet](#)

If you need this newsletter in large print, audio, Braille, alternative format or in a different language please contact us on 0344 800 8020 or 0344 800 8011 (textphone) and we will do our best to help.

Home Working guidance

For some employees, home working is already part of the normal working week and in the future, Norfolk Workstyle is likely to make this more common. You may or may not be aware that there is specific safety guidance for people who work from home. This includes Display Screen Equipment (DSE) information.

Establishing safe working arrangements for people who work from home is no different from any other safety requirement. Home workers should not be exposed to significantly higher risks than other work settings.

Line Managers are responsible for ensuring that home working risk assessments are carried out. However, they may delegate the task of carrying out these assessments to the home worker or a trained assessor (if necessary). A home working employee must co-operate in the risk assessment process and ensure that their home environment is suitable for home working. They must follow any appropriate procedures and report any incidents, hazards or concerns to their manager just as they would when in the office.



Electrical equipment provided by Norfolk County Council (NCC) must be fit for purpose and undergo testing in line with all other arrangements for equipment testing on NCC premises. Employees must ensure that areas in the home are free of trailing cables as a result of introducing work equipment and ensure that their domestic electrical installation is safe for use.

Definitions:

Home Worker	A person who works from home most or all of the time, they will not have any dedicated space at work offices but may use hot desking facilities.
Mobile worker	A person who is typically office based 30-50% of working hours, travels regularly to customers, clients, other NCC or partner premises, works from these and/or from home, and uses either team zone desks or hot desking facilities when in the office.
Agile office worker	A person who is office based and may have a workstation allocated, but regularly works away from the office, including from home or other premises.

The home working risk assessment is available on Peoplenet at [home working](#), along with guidelines for managers and detailed guidance on ways of working.

The perils of working with cement

Did you know that you can receive horrific skin burns as a result of contact with wet cement or concrete? No? Well neither did one unfortunate Norfolk resident.

Trading Standards recently successfully prosecuted a company supplying ready mixed concrete who had failed to provide adequate information to the customer about the dangers of the product. The poor victim suffered severe burns from prolonged exposure and later required skin grafts to both legs. The company was fined £3,000 with £3,483 costs.



The effects of cement burns!

Wet cement is hazardous due to its alkalinity and can cause serious chemical burns and ulceration on contact with skin and eyes. The skin damage is not immediately obvious, in contrast to being scolded with boiling water, as the alkaline solution damages the nerve endings in the skin so there is initially no pain, which means that the damage is not recognised and exposure occurs unnoticed. Skin damage can be caused by direct contact with the skin or through clothing which has been saturated.

The law requires that consumers must be provided with adequate information, enabling them to assess risks and take appropriate precautions in relation to any hazardous substance, where the risks are not immediately apparent. The information should make clear the nature of the danger and identify the steps that need to be taken to ensure that you are protected.

In order to educate both traders and consumers about this issue, Norfolk County Council has worked with BRMCA (British Ready Mixed Concrete Association) to distribute a poster about the provision of relevant information with cement orders to Norfolk DIY stores and builders' merchants. This poster, which sets out how to deal with wet cement and concrete safely, can be downloaded from the Risk & Insurance intranet site.



As Sophie Leney, Norfolk County Council Trading Standards Manager, said
“DIY is a national pastime. When people have a go at building a wall or even just decorating a room, they may use tools, equipment and materials that they are unfamiliar with. Suppliers have a legal duty to provide their customers with clear instructions on how to use equipment and materials safely.

It is important that people are able to satisfy themselves that they understand any dangers involved and follow the instructions provided so as to avoid any injury or ill health. If their supplier hasn't given them instructions or they are unclear about what to do they should ask for guidance before starting any work."

Risk management – recent developments

“Well Managed Risk”- a Policy and Framework for managing risk

On 26 July Norfolk County Council approved “Well Managed Risk” a new Policy and Framework for the way we manage risk. This replaces our previous Risk Management Strategy that has been in place, with minor changes, since 2003.

The new Policy and Framework will bring the County Council into line with the processes and terminology detailed in the new international standard for risk management ISO 31000.



The main changes from the previous Strategy are:

- A new definition for risk, “the effect of uncertainty on our objectives”. Ensuring risk management is correctly focussed on our objectives at all levels
- A move from four levels of risk to three i.e. high, medium and low. This drops the “very high risk” level previously used
- A change to our risk appetite levels, necessary due to the removal of the “very high risk”
- The introduction of a cost/benefit analysis for risk control treatments
- A new “core phase” process that includes identification, analysis, evaluation and treatment of risks
- The use of more red, amber, green prospect forecasts, bringing us into line with widely used RAG forecasting
- New simplified and standardised risk recording documents and templates
- All risk management process information is now in one place.

Actions - If you are a project or partnership manager, or a member of a management team involved in managing risk, you should make yourself familiar with these new processes. They are available on the Risk and Insurance intranet site.

To help implement and raise awareness of the new Policy and Framework we have updated the Risk and Insurance intranet site. We have also replaced our existing E learning course on risk management with a new course, “How to Manage Risk” that reflects all of the new processes. Details of both of these new resources are set out on the next page.

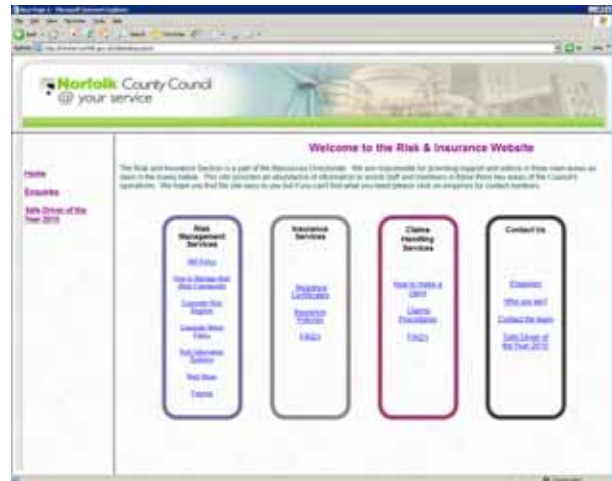
Further support from the Risk Management Team is, as always, available on request for risk workshop facilitation and administration and monitoring of the risk management process. Please call 01603 223838 for support or email risk@norfolk.gov.uk

New website

The Risk and Insurance website has been totally refreshed. This has been carried out to coincide with the introduction of our new Policy and Framework for managing risk.

From the site you can access all of the information on the new risk management process, including documents, pdfs, graphs, charts, matrices, etc. Of course that's not all. Also available is:

- Advice and information on various risk areas including driving, property, ICT/ Data, etc.
- Access to back issues of "Risk News"
- Access to the Corporate Risk Register
- Information on insurance matters including downloads of certificates and policies
- Claims handling processes and information on how to make a claim, or help if you are a witness in a claim
- Training and assistance options



The site is now extremely user friendly and we hope you will find it helpful and informative. Any feedback, please, to risk@norfolk.gov.uk

How to Manage Risk – an E course

This new e learning course, available directly from the Learning Hub, provides full details of our new risk management Policy and Framework.

The course includes key responsibilities at all levels and takes the user through the risk management process using a worked example.

The course also explains the principles of, and benefits that can be achieved by, managing risk effectively.

It is designed for elected members and management teams at all levels, including project and partnership boards and managers.



It should take around 45 to 60 minutes to complete and can be accessed at <http://www.learningpool.com/norfolk/>. If you haven't used the Learning Hub before, just follow the instructions on the site on how to get started.

Risk management in schools – an update

Two years ago we launched a project to deliver risk management within Norfolk's High schools following a successful pilot scheme with Caister High.

43 of our high schools have taken up the opportunity of participating in the project which was delivered with support from our partners Zurich Municipal. The main session of the project involved delivery of a workshop for the school leadership team to identify the significant risks being faced by each school, and then to rate them in terms of their likelihood and impact should they occur.

From the workshop sessions a draft risk register was produced for each school for them to develop further. The main risks identified for the majority of schools were:

- financial
- inability to deliver services
- personnel risks.

A number of schools also had quite site specific risks ranging from intruders to competition for pupils.



Hobart High School, Loddon

The other part of the workshop looked at the critical activities for each school and the impact of not being able to deliver those over various time periods. The table below indicates those activities that were deemed most time critical if they could not be delivered. The data from this part of the session then helped to inform the development of business continuity plans for each school.

Loss of School Function/Activity	Impact over time on the activity / organisation 1 (low) - 5 (high) <i>Impact on the organisation</i>					
	4 Hrs	24 Hrs	24 – 48 Hrs	1 Week	2 Weeks	1 month
Examination Centre	5	5	5	5	5	5
Child Protection	5	5	5	5	5	5
Catering	3	3	4	5	5	5
ICT	3	3	3	5	5	5
Key Stage 4	2	2	2	4	5	5
Key Stage 5	2	2	2	4	5	5
Transport	3	3	3	3	4	5
Key stage 3	1	1	2	3	4	5

The feedback from the schools was very positive with over half the schools rating the programme “very useful”.

So how to follow up?

We are developing risk topic sheets on the key risk areas that have been identified from analysing the risk registers. These will be themed around specific topics with the first batch relating to risks around the loss of buildings. These will be available on Norfolk Schools Website from the end of September 2010. The sheets will provide general advice on how to mitigate the risk and where further information can be obtained from.

To improve the recording and reporting of risks, development of a web-based system has taken place. This will enable schools to enter the risk information directly onto the system, produce reports and set reminders for reviewing and monitoring. Training will be provided to support the roll out of the system over the autumn term. We would also like to share cases of good practice so if you have successfully managed a risk within your school please get in touch so we can publicise it.

If you would like any further information or have a case study to share please contact Mandy Knowlton-Rayner, Principal Risk Officer on 01603 223822 or email mandy.knowlton-rayner@norfolk.gov.uk

Data protection and your photocopier

Hopefully the messages about protecting data on PCs, laptops, memory sticks etc are now commonly known and people do generally take a high degree of care.

But what about photocopiers? - This is not about something as simple as leaving documents in the copier. Oh no, nothing that straightforward.

Instead did you know that most modern, ie digital, photocopiers will contain a hard-disc that stores every copy, scan and print that anyone makes on it? No, neither did we.



These machines are often leased and at the end of the contract they are taken away and replaced with another one. The old machine then goes to some unknown secondary market with all your data on it. Have you ever taken a copy of a passport, bank statement, confidential personnel records or copied or printed other sensitive information?

Multi-function copiers should be treated as any other computer device, especially if they are connected to your network, and memories should be wiped before disposing of them.

Display Screen Equipment Risk Assessments



Working with display screen equipment (DSE) is not generally regarded as a 'high risk' activity but is often wrongly blamed for a wide range of health problems. Actioning a DSE risk assessment can help you avoid developing problems by correctly using the equipment.

Norfolk County Council has a responsibility as an employer to:

- Assess the risk to those who are regular users of display screen equipment
- Provide training and information to ensure staff know how to use their DSE workstation safely to avoid health problems
- Ensure that workstations meet the minimum standards in relation to the screen, keyboard, desk, chair, working environment and software
- Provide users with eyesight tests and glasses if special ones are needed for DSE use, and normal ones cannot be used
- Plan work so there are breaks or changes of activity away from the screen

Incorrect usage of DSE equipment can cause:

- Headaches
- Eye fatigue
- Stress
- Musculoskeletal disorders
- Aches and pains in hands, wrists, neck, back and shoulders



Eyesight issues

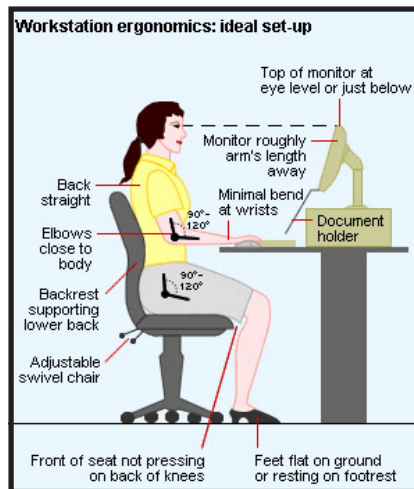
DSE users are entitled on request to a free eyesight examination to determine whether they have any slight defect which requires correction when using DSE equipment. Norfolk County Council operates a voucher scheme, with a number of opticians around the county participating. For more details on how to obtain a voucher, speak to your line manager or look on [peoplenet](#).

FACT: There is no evidence to suggest that working with display screens causes permanent damage to eyesight, but it can lead to tired eyes and discomfort or can highlight a problem you may not have been aware of before.

Posture, seating and equipment

Keeping a good posture at your workstation can help with preventing health problems. Check that your chair, mouse, keyboard and monitor are positioned correctly. Slight adjustments to these pieces of kit can make a huge difference in maintaining good posture.

FACT: If you get into a car and feel uncomfortable you would not attempt to drive without adjusting your seat. The same rule should apply for your seating position at your desk.



With more hot desking taking place within the Council, it is your responsibility to ensure that adjustments are made while sitting at your workstation. All chairs should have a 5 castor base, along with levers to control height and back support to help maintain correct posture. By organising your workstation correctly you can reduce the strain on your body.

Laptops present a particular hazard to DSE users. If you use a laptop for more than 30 minutes at a time you will need to set it up comfortably with support for your back and arms. Sitting with the laptop on your knee for over 30 minutes will cause discomfort and can lead to future musculoskeletal injuries.

FACT: When issued with a laptop by Norfolk County Council, you should automatically receive a monitor, keyboard and mouse as standard. These should be used whenever possible to maintain good posture and reduce the risk of discomfort or more serious symptoms.

Breaks and exercises

Most jobs give you the flexibility to vary your workload. The recommendation for a break from looking at the screen is 5 minutes per hour. Therefore, try to organise your day by doing other tasks, such as making a telephone call, photocopying or reading documents. All these count as a break from looking at the screen.

Try to adjust your position throughout the day by moving and getting up from your desk. An exercise guide is available for DSE users and can be downloaded from the Well-Being website. Click [here](#) for more details.

FACT: It is better to take a 5-10 minute break away from your screen every hour than to take 20 minutes every 2 hours. This break gives your eyes and body a chance to relax and recover.

Assessments and training

A DSE risk assessment should be completed as part of your induction to the Council and should be reviewed if there are any changes to your workplace, work or health. As a minimum the risk assessment should be reviewed every 18 months, as small changes may have occurred without you realising.

To help with actioning a DSE risk assessment there is a new E-learning programme available on the E-learning hub. This programme takes between 20-30 minutes to undertake and gives a clear insight to what to look out for when completing a workstation assessment. For further detail visit <http://www.learningpool.com/norfolk/>

Risky business

Phone call costs

Just a reminder - if you need to make calls between any County Council offices, you only need to dial the six digit extension number and not 9 for an outside line.



This means you can call from Norwich to King's Lynn - or any other location – at no cost, as we don't pay for internal calls. So, please think before you dial and help reduce call costs.

Firework displays

If you are intending to hold a public firework display later this year then you should be starting to plan for it already. Scarily it's only seven weeks away to 5 November!

To help you ensure that everything goes off smoothly, safely and incident free, there is comprehensive guidance

available on the Norfolk Fire and Rescue Service website. This sets out how to organise the event from the planning through to the actual event and sensible safety measures to take. Click here for full details [firework displays](#)

Insurance – If the event is being organised and run by one of our schools or another NCC establishment then it will be insured under our public liability insurance policy.

If, however, it is organised by a Friends organisation, the PTA or some other fund raising body for example, then NCC's insurance policy will not apply and the organisers should arrange their own cover.

Further advice is available from NCC Risk & Insurance on 01603 224375.



And finally . . .

(as reported in the Daily Telegraph)

The scorching heatwave in early July caused road accidents to soar because male drivers were distracted by women's skimpy outfits, according to insurance claims figures.



The latest statistics show 29% of men admitted being distracted by short skirts and low-cut tops in the summer weather, leading to record numbers of accidents on the roads.

According to insurer Shelia's Wheels, the summer smash phenomenon is getting worse each year – in 2009 men made 16.4% more claims during the summer than at any other time of the year.