

Safety Statement

Of

Clonmel Credit Union

Parnell Street,
Clonmel,
Co. Tipperary



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Revision of Safety Statement

Rev. No	Date	Change	Reviewed by
2.0	September 2022	Entire update of CCU Company Safety Statement	RSMA & CCU
3.0	October 2023	Entire update of CCU Company Safety Statement	RSMA & CCU
4.0	October 2024	Entire review of CCU Company Safety Statement. Include car park facilities, legislation	RSMA & CCU
5.0	February 2025	Removal of disciplinary procedures (Included in CU own policy)	RSMA & CCU

This document has been prepared by a Team Member of Ryan Safety Management & Associates. Any changes made by a non-staff member or person not appointed by RSMA will nullify all responsibility which RSMA may have for this, as well as any associated documentation. Such reviews, revisions & changes to this, as well as any associated documentation, must only be made by an officially appointed person, who is competent to make such changes, carry out such reviews & deliver such revisions.

Applicable Statutory Legislation

Non exhaustive list of Health, Safety and Welfare legislation that particularly applies to Clonmel Credit Union activities:

- Safety, Health & Welfare at Work Act 2005
- Safety, Health & Welfare at Work, (General Application) Regulations 2007 to 2023



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1.0 General Health and Safety Policy

This Safety Statement sets out the general policy of Clonmel Credit Union, Parnell Street, Clonmel, Co. Tipperary. This is an overarching Policy which also incorporates both Mullinahone Credit Union and Fethard Credit Union under its remit.

The aim of this policy is to ensure Clonmel Credit Union will do all that is reasonably practicable to secure the Safety, Health, and Welfare of our employees whilst at work and all others affected by our work.

Clonmel Credit Union will endeavour to comply with all legal enactments relating to Safety, Health, and Welfare in the workplace.

This Safety Statement is prepared in accordance with *Section 20 of the Safety, Health, and Welfare at Work Act 2005*.

We will also endeavour to take account of the *Safety, Health, and Welfare at Work (General Application) Regulations 2007 to 2023*.

Safety is everybody's responsibility, and it is the duty of all personnel to take all reasonable precautions to avoid injury to themselves and those who may be affected by their actions.

Clonmel Credit Union recognise that the primary responsibility for providing and maintaining safe working conditions rests with Management and will endeavour to do everything that is reasonably practicable to comply with this responsibility. The achievement of a safe and healthy working environment requires the commitment and co-operation of all employees and others affected by our work.

SIGNED: _____

Mr. Pdraig Enright
Manager

Date: ____/____/____



2.0 Safety Management and Control

INTRODUCTION

Clonmel Credit Union premises are situated at Parnell Street, Clonmel, Co. Tipperary. We also have two other local branches under our umbrella, Mullinahone Credit Union, Killaghy Street, Mullinahone, Co. Tipperary, and Fethard Credit Union, Main Street, Fethard, Co. Tipperary. We offer members the chance to have control over their own finances by making their own savings work for them. The mission of Clonmel Credit Union is to promote the financial wellbeing of its members.

When you become a member and start saving with your credit union you will have access to fair and reasonable rates on savings and loans.

Your savings contribute to your credit union's loan fund. So, your savings are helping other members. Clonmel Credit Union exists only to serve its members; the founding principles of **"Not for profit, not for charity, but for service"** are the same today as they were in 1962.

WHAT IS A SAFETY STATEMENT?

The Safety Statement is a written policy of Clonmel Credit Union detailing how Safety, Health, and Welfare at Work, along with all related matters are being managed.

WHO SHOULD READ IT?

Each staff member has a duty to familiarise themselves with the Safety Statement and its contents. The Safety Statement is freely available to all employees. It will be read to any employee who has difficulty in reading it, in a language that he or she can understand.

VISITORS, CONTRACTORS, AND OTHERS WHO VISIT OR ARE INVITED TO THE PREMISES

Any person visiting, working, or attending our workplace for any reason, or for whom we carry out work, is invited to read the Safety Statement.

UPDATES AND AMENDMENTS

Changes will inevitably occur from time to time in sections of our operations. These will be recorded in this Safety Statement.

NEW LEGISLATION AND STANDARDS

Clonmel Credit Union will do all that is reasonably practicable to keep abreast of and to comply with all new legislation and standards, as these become statutory.

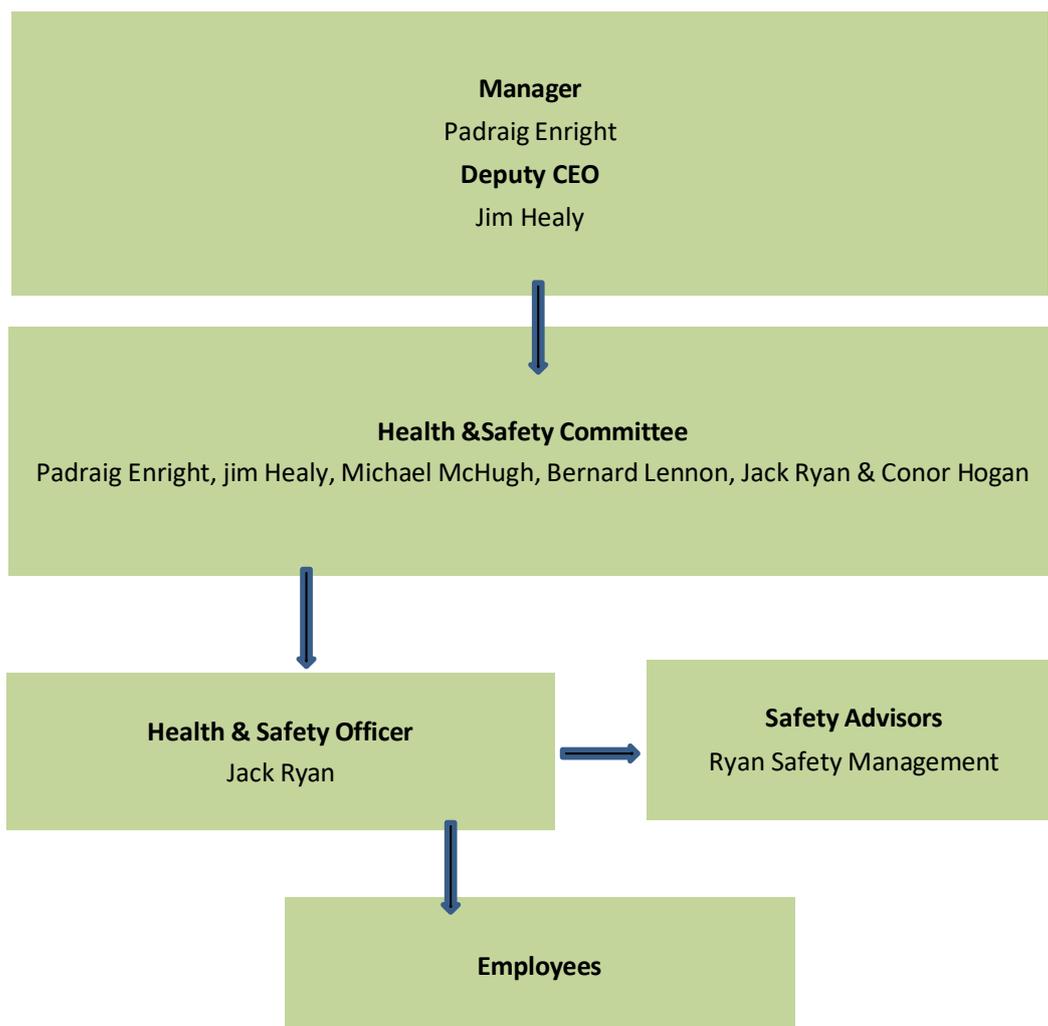
REVIEW OF SAFETY STATEMENT

Clonmel Credit Union must review this Safety Statement at regular intervals, at least every year, or where major changes in equipment or work practices occur. Appropriate changes must be made where deemed necessary. These changes are to be discussed with the workforce concerned by Management.

ANNUAL REPORT

Reference shall be made to the Safety Statement in the Annual Report of the Directors, *(as per section 158 of the Companies Act 1963)*, in accordance with *section 20 of the Safety, Health and Welfare at Work Act, 2005*. This should cover areas such as resources, in terms of time, effort and finances provided or proposed for all Safety, Health and Welfare issues. The report should also contain any progress made and any incident or accident data for the period covered.

Orgainsnational Chart



3.0 Responsibilities

It is the duty of employees at all levels within Clonmel Credit Union to comply with the Safety Statement and to carry out their responsibilities as detailed in it. It may be appropriate for a person to delegate some of their function, but ultimate responsibility still lies with the named individual.

There is a duty on EVERY one of us to ensure not just our own health and safety but also that of each one of our colleagues and others affected by our work.

3.1 Management

As the person responsible for the effective safety and health management of Clonmel Credit Union, Mr. Padraig Enright, has the ultimate responsibility to represent Clonmel Credit Union in, establishing and maintaining a policy on Health and Safety. This policy shall be represented as this Safety Statement.

In accordance with the general duties placed upon us by *Sections 8 to 11 of the 2005 Act*, Mr. Padraig Enright shall, in so far as is reasonably practicable, ensure compliance with the Safety Statement by:

1. Taking a first-hand interest in the Safety Policy and supporting those whose function it is to implement it.
2. Provide the resources necessary, in terms of time, effort and finance to promote Health and Safety in this workplace.
3. Take an active part in reviewing any relevant Reports and Audits, relevant changes, and improvements (and prioritising these) and ensure that Health and Safety is to be considered at the planning stage of all new work.
4. Ensure that all staff are held accountable for their performance in relation to Safety, Health, and Welfare in the workplace, regarding themselves, their fellow employees, and others, who may be affected by their work.
5. Ensure that all staff are competent in their own individual tasks.
6. Ensure that all materials and equipment comply with the requirements of safety legislation and standards and that no items purchased shall interfere with standards of safety.
7. Ensure that the 'Safety Policy' is understood by all employees by allowing each employee access to the Safety Statement. If any employee has difficulty in reading or understanding the Safety Statement, it will be read to him in a language that he/she can understand. When changes / amendments occur, ensure these are appropriately circulated.
8. Ensure that all employees will receive adequate training to carry out their tasks safely.
9. Ensure that all employees accept training or literature given in relation to Safety and Health and accept any advice given by a competent person.
10. Ensure that all employees understand that Health and Safety information about their work is available to them as a right.
11. Ensure the Safety Statement is brought to the attention of the employees at least annually.

3.2 Other Responsibilities of Management

(e.g., Managers appointed by Clonmel Credit Union.)

Clonmel Credit Union may from time to time appoint a manager to particular jobs, as the need arises. The following is an outline of the associated responsibilities.

1. Communicate Health and Safety at work by personal example.
2. Ensure that Clonmel Credit Union's Safety Statement and other safety guidance is communicated, observed, understood, and implemented.
3. Ensure that all processes and procedures are completed safely and free from ill health.
4. Ensure activities are planned so that they may be carried out safely.
5. Ensure all machinery, equipment and safety devices are properly maintained and safe to use.
6. Provide and maintain adequate guarding systems on machinery.
7. Ensure that only competent personnel adjust, operate, and maintain appliances or equipment.
8. Ensure that the safety of lesser-experienced employees is never in jeopardy, from the work they are doing.
9. Where personal protective equipment (P.P.E.) is provided, ensure that it is worn, used, and maintained.
10. Ensure that adequate safety training is provided if necessary and availed of by employees.
11. Ensure that employees are aware of actions to be taken in case of an emergency and that properly maintained fire-fighting equipment is available.
12. Ensure good housekeeping standards are maintained and in particular access and egress routes as well as fire exits, and fire points are never obstructed.
13. Ensure all accidents and dangerous occurrences are thoroughly investigated and remedial action taken. Clonmel Credit Union management must be informed as soon as it is reasonably practicable.
14. Ensure that changes in process, procedures, or equipment by way of new purchases, maintenance, or addition takes full account of health and safety and does not endanger the safety and health of an employee or any other person who may be affected by our work.
15. Considering and supporting any representation about Health and Safety from employees.
16. Provide effective supervision throughout all working practices in Clonmel Credit Union.
17. Take direct interest in the Health and Safety of the employees.

3.3 Duties of Safety Officer

1. Reports directly to Department Heads, Health & Safety Officer or Manager.
2. May make representations which must be considered.
3. Help investigate accidents & make recommendations for remedial/preventative action.
4. Entitled to consult & receive advice from a Safety Inspector.
5. Competence based on common sense experience & general proficiency.
6. Entitled to receive information from management relating to their duties.
7. May inspect furniture & fittings and agree remedial action
8. Discuss in confidence health & safety matters arising with any staff member.

3.4 Employees

All employees are expected to co-operate fully with all provisions taken by Clonmel Credit Union for ensuring the Safety, Health, and Welfare of employees.

All employees are expected to:

- Immediately report all accidents, dangerous occurrences, unsafe conditions, and unsafe acts to the person in charge.
- Adhere to all safe systems of work, comply with and beware of hazard warning signs and safety signs, which indicate dangerous machinery, substances, or procedures.

All employees have specific statutory responsibilities under the *Safety, Health and Welfare At Work Act, 2005, Sections 13 and 14*. This legislation is outlined as follows:

It shall be the duty of every employee while at work:

- To take reasonable care of his/her own safety, health, and welfare and that of any other person who may be affected by his acts or omissions while at work.
- To co-operate with his/her employer and any other person to such an extent will enable his/her employer or the other person to comply with any of the relevant statutory provisions.
- To use in such a manner to provide the protection intended, any suitable appliance, protective clothing, convenience, equipment or other means or thing provided (whether for his / her use alone or for use by him/her in common with others for securing their safety, health or welfare while at work)
- To report to his/her employer or his/her immediate supervisor, without unreasonable delay, any defects in plant, equipment, place of work or system of work, which might endanger safety, health, or welfare of which he becomes aware.
- Not to be under the influence of alcohol or drugs to the extent that would pose a danger to themselves or to others
- If reasonably required by the employer, to submit to any appropriate, reasonable, and appropriate test as may be required by statutory Regulations or as set out under the *2005 Safety, Health, and Welfare at Work Act*.
- Not to engage in improper behaviour such as bullying or horseplay which could endanger any other person, in the workplace.
- Where safety and health training related to a particular task is required by the employer or by safety and health legislation, attend and undergo, as appropriate, any reasonable assessment required.
- No person shall intentionally or recklessly interfere with or misuse any appliance, protective clothing, convenience, equipment or other means or thing provided in pursuance of any of the relevant statutory provisions or otherwise for securing the safety, health or welfare of persons arising out of work activities.

Other statutory employee responsibilities are as laid down in S.I. No. 299 of 2007 to 2023, the General Application Regulations. These state that every employee has a duty to consider training and instruction given by their employer in relation to:

1. Making correct use of machinery, apparatus, tools, dangerous substances, transport equipment and other means of production.
2. Where personal protective equipment is provided that the employee:
 - a) Should make full and proper use of this.

- b) Uses it in accordance with the information, instruction and training provided by the employer.
- c) Take all reasonable steps to ensure that the employee returns this equipment to storage after its use.

3.5 Table of Responsibilities

OPERATION	TITLE	NAMES
Overall responsibility	CEO	Padraig Enright
Accident Investigation	Health & Safety Officer	Jack Ryan
First Aid Supplies	RSM	Stephen Ryan RSM
Trained First Aider	Health & Safety Officer/First Aider	Jack Ryan, Niall Lambe
Safety Representative	Operations Officer	Michael McHugh
Safety Officer	Member Service Manager	Audrey Conway
Identification Of Training Needs	Training Officer	Sinead Burke
Delivery Of Training	Internal Staff Training CCU & RSM	RSM & CCU
Safe Work Procedures	Revert to Health & Safety Policy	CCU
Emergency Drills	Health & Safety Committee	Padraig Enright, Jim Healy, Michael McHugh, Bernard Lennon, Jack Ryan & Conor Hogan
Preventative Maintenance	RSM & SuirFire Training	Stephen Ryan
Statutory Inspections	RSM & CCU	Stephen Ryan
Purchasing	Operations Officer	Michael McHugh
Supervision To Ensure Safety	Health & Safety Officer	Jack Ryan
Remedial / Corrective Action	RSM & CCU	Jack Ryan, Michael McHugh, Barry O' Neill
Consultation	Ryan Safety Management	Barry O' Neill
Employee Co-operation	Training Officer	Sinead Burke
Review Process / Auditing	Risk & Compliance Officer	Eimear Cullinan

4.0 Resources

Clonmel Credit Union shall dedicate the resources necessary to ensure in so far as is reasonably practicable, the Safety, Health, and Welfare of employees.

The following resources will be dedicated:

1. The Management and if necessary, Consultants or Competent Persons for appropriate safety consultancy, auditing, and training input.
2. Time for consultations, reports, investigations, audits, and meetings where Safety, Health and Welfare are concerned.

3. Effort to instigate the proposed policy and supporting those, in so far as is reasonably practicable, who have responsibility for employee Safety, Health and Welfare to carry out their functions.
4. Finance to ensure, in so far as is reasonably practicable, the Safety, Health and Welfare of employees. The aim shall be to provide adequate staff training and for the improvement or upgrading of present provisions, or starting of new provisions for securing the Safety, Health, and Welfare of our employees.
5. The resources to ensure that Safety, Health and Welfare in the workplace are considered at the planning stage of all new work, where this new work may have effects on employee Safety, Health and Welfare.

4.1 Consultation

Where possible, projects involving or affecting Safety, Health and Welfare at Work will be discussed in advance in this method and all opinions will be taken into consideration before management decisions are taken, as is required in *Section 26 of the Safety, Health, and Welfare at Work Act, 2005*.

Each employee will be given the opportunity to make representations to management as applicable.

Section 25 of the Safety, Health and Welfare at Work Act 2005 makes provision for the election from amongst the employees of a Safety Representative. Management will assist employees in this regard and will recognise the role of the Safety Representative.

Employees will be given access to any information in the possession of Management that pertains to the Safety, Health, and Welfare of employees, subject to the exclusion of:

- Information relating to an individual.
- Information pertaining to Clonmel Credit Union taking or defending legal action.
- Information, which may not be disclosed without contravening a legal prohibition.

5.0 Training

In relation to the training of employees we intend to comply with the duties placed upon us by the *Safety, Health, and Welfare at Work Act, 2005, Section 10*.

It is recognised that ongoing Safety Training is required to assist in the maintenance of a high standard of service. Safety Training and Safe Work Procedures, such as Manual Handling Training, will be built into every training package. However, specific training will be provided for matters such as Fire Safety, Emergency Procedures and First Aid.

All employees will receive induction training upon commencing employment, to include good housekeeping practices and hygiene. Clonmel Credit Union will ensure that the employees are made aware of the hazards present and the safety precautions necessary. The primary purpose of instruction and training is to create a tendency always to think and act in terms of doing the work safely.

All training will be documented and recorded.

Where it is deemed to be necessary, employees will be given further training or retraining as required and this will also be recorded, and progress monitored.

Areas of training, which will be considered, are:

- Manual Handling
- Fire Safety
- First Aid Training
- Ergonomic/VDU assessments

Induction

In order that new employees understand the safety policy and procedures, it is essential that they are given a safety induction prior to commencing work. The Safety induction will be given by management and will cover the following:

CCU Safety Policy, legal duties of employees, accident reporting procedures, hazard reporting procedures, general safety rules, first aid procedures, consultation on safety and disciplinary procedures.

On completion of induction the employee will be required to sign acceptance of induction.

6.0 Accidents and Dangerous Occurrences

Always ensure there is a mobile/landline phone in the Credit Union and it is functioning properly.

6.1 Recording, Reporting & Investigation

Clonmel Credit Union is aware that **there is a legal onus upon us to record and investigate all accidents, incidents, and dangerous occurrences.** Our stimulus to do this properly knows that if we put the information which we collect to good use, we can reduce or maybe even eliminate the risk of such occurrences happening again.

Completed **Accident Report Form IR1** will be returned to the Health and Safety Authority where a person is out of work for more than three consecutive days following the accident via online HSA forum. Dangerous occurrences can also be reported online.

Where a fatality occurs, this must be reported to the Health and Safety Authority immediately.

Ultimate responsibility for this recording and investigating process is that of Clonmel Credit Union Management who will organise such reporting and recording.

- All accidents and dangerous occurrences shall be recorded on the Accident Report Sheet.
- Accidents must be recorded and investigated as soon as possible after the accident.
- Preserve the area of the incident immediately until the investigation is completed.
- All accidents must be reported to Management or your supervisor immediately, who must investigate them.
- Reporting accidents and dangerous occurrences is a duty of every employee.

6.2 Procedure in case of Accidents, Dangerous Occurrences or Near Miss Incidents

1. Clear the area of the occurrence immediately. If necessary, cordon off that area.
2. Preserve the area of the incident immediately until the investigation is completed.
3. Management or Supervisor must be informed immediately.
4. An investigation must take place into the cause of the occurrence to identify the factors involved.

5. In this way, the problems may be identified and remedied before any further risk is taken.
6. No work should proceed until Management, or your supervisor is satisfied that it is safe to return to work.

Where damage to property has occurred, no employee should enter the area until this has been rectified, investigations have been completed, and the property or equipment have been repaired or replaced.

6.3 For serious injury or collapse

When calling the ambulance, use a mobile phone if possible. This allows you to speak to the operator when you are with the injured person and they can give you advice, ask questions and help you as much as possible until the ambulance arrives. The information you pass on to the operator will be passed onto the ambulance crew and may assist them when they arrive at the scene. Where damage to property has occurred, no employee should enter the area until this has been rectified, investigations have been completed, and the property or equipment has been repaired or replaced.

When an accident occurs, you must ensure that the place is made safe before touching the injured person or the machinery involved. Always isolate electricity when electrical shock is suspected. Do not move the casualty unless they are in immediate danger of further injury, or they can move themselves. If any personnel on site cannot treat the injury, a doctor or the Ambulance Services must be called.

If the injured person can be transported, then he may be taken to a doctor or the local Hospital. If a chemical agent is involved in the injury, always take the relevant Material Safety Data Sheet or container and label, with the injured person, as this can be very helpful in treating the injury. When the Emergency Services arrive or when you arrive at a hospital, you must give a clear and exact account of what has happened to the medical personnel receiving the injured person.

The golden rule to adopt is - ***Never place yourself in danger whilst trying to help someone else, especially if you are unsure of what you are doing.*** You do not want to become the second casualty.

6.4 Accident Report

The site of the accident or incident must be preserved until the Accident Report has been written. This should be carried out as soon as possible after the accident, the priority being of course the injured person. This is the responsibility of Management, or your supervisor. Its purpose is to help identify the cause with the aim of preventing a recurrence as well as keeping Clonmel Credit Union records.

Take photographs of the accident scene as soon as possible. These will provide vital information later when the area has been disturbed.



7.0 Fire/Explosion/Evacuation

FIRE

CALLING THE FIRE BRIGADE

- 1. DIAL 999 or 112.
- 2. ASK THE OPERATOR FOR THE FIRE BRIGADE.
- 3. WHEN THE FIRE BRIGADE ANSWERS, STATE DISTINCTLY:
FIRE AT:

Clonmel Credit Union

NEAREST MAIN ROAD OR LANDMARK:

Parnell Street, Clonmel, Co. Tipperary

YOUR PHONE NUMBER IS:

- 4. DO NOT ASSUME that the call has been received until the above information has been acknowledged by the Fire Brigade.
- 5. If safe to do so, remain near the telephone in case the Fire Brigade should ring back to confirm details.
- 6. IF Evacuation is necessary, Proceed to the ASSEMBLY POINT
- 7. Bring the daily attendance sheet and visitor book to conduct a roll call.
- 8. DO NOT RE-ENTER THE PREMISES, remain at the assembly point until otherwise advised.

USEFUL PHONE NUMBERS:

Emergency	999/112
Tipperary University Hospital	052 6177000
Doctor	052 6121288
Clonmel Garda Station	052 6177640

FIRE

EVACUATION PROCEDURES

Should you discover a fire, or one is reported to you, **IMMEDIATELY** raise the **ALARM** and:

1. **Open the nearest available exit in your area and direct people to this exit.**
2. **Make sure that all areas (i.e., toilets, cloak rooms, storerooms) are searched for stragglers. If safe to do so, close all doors and windows behind you.**
3. **Evacuate the facility immediately. Do not take anything with you.**
4. **Once evacuated, no person should be allowed back into the building under any circumstances.**
5. **Rescue: If any personnel are discovered missing or are injured, they will need assistance to bring them to safety. You should only re-enter the area under these circumstances if you are not placing yourself in danger and have permission to do so.**
6. **Fire Control: You should only attack the fire if you know what you are doing and if you are not placing your own life in danger. Fire Extinguishers and firefighting equipment are provided for this purpose.**
7. **Management must complete a Roll Call at the Assembly Point which is located in the rear car park of the building (pictured on next page).**
8. **Carry out any special tasks or tasks allocated by Management.**
9. **Do not go home. You must wait until you have been given permission to leave.**

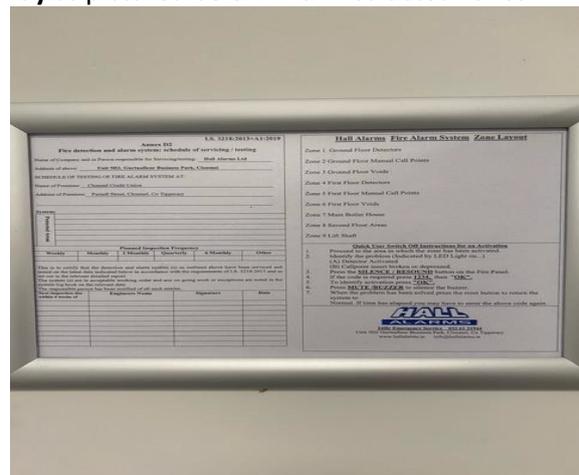


Fire Assembly Point located in McCarthy's Hotel Carpark, Clonmel

Fire & Welfare Arrangements

Clonmel Credit Union Fire & Welfare locations have changed since the new refurbishment.

The Fire Panel is Located at the **Side Entrance Hallway** as pictured below with instructed zones.



The Fire Alarm Detectors are located on the ceiling of **every room, hallway, bathroom, canteen and area** in the Clonmel Credit Union as pictured below.



The Smoke Detector Heads are located on the ceiling of **every room, hallway, bathroom, canteen and area** in the Clonmel Credit Union as pictured below.



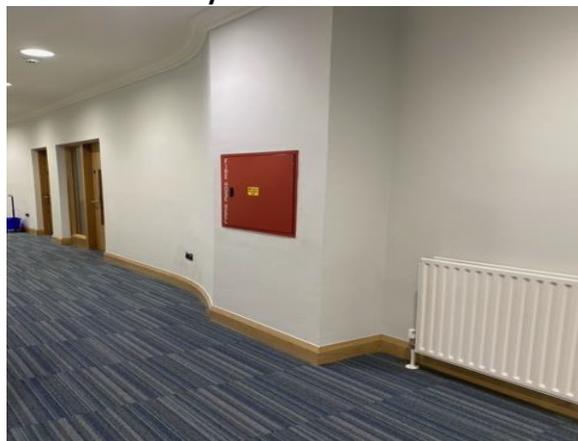
The Heat Detector Heads are located on the ceiling of **every room, hallway, bathroom, canteen and area** in the Clonmel Credit Union as pictured below. The green light displays that the Heat Detector is live.



The fire Extinguishers are located **throughout the building** in the Clonmel Credit Union as pictured below in strategic areas as dictated by Fire Specialist.



The Fire Hose Reel is located **upstairs in the hallway**.



7.1 General Fire Precautions

All staff members should familiarise themselves as soon as possible with:

1. The layout of the premises.
2. The location and operation of emergency exits.
3. The location and operation of extinguishers, hose reels and break glass units where fitted.
4. The correct action to be taken on discovering a fire or if the alarm is sounded by somebody else.

EACH MEMBER OF STAFF SHOULD OBSERVE THE FOLLOWING RULES:

- Refuse or wrappings to be disposed of only at points intended for the purpose.
- Always discard your cigarette safely (i.e., in an appropriate metal bin).
- Smouldering material to be extinguished before disposal.
- Escape routes, extinguishers and emergency exits to be kept clear at all times.
- Fire Doors must never be fixed in an open position.

- Faults in Electrical, Gas, Extinguishers and Fire Alarm Equipment to be reported to Management immediately.

- NO SMOKING or Naked Lights where Smoking is forbidden or in any indoor location.
- Except with Management permission, no work to be carried out involving any Fire Hazard.
- Team members should **NEVER** smoke in the vicinity of the generator at the back of the building.
- Never use Fire Equipment for other uses besides Fire Fighting.
- **NEVER** smoke in the vicinity of gas cylinders, petrol or other flammable substances.
- **NEVER** direct water at any electrical installation, equipment or wiring.

7.2 Fire Fighting Equipment

Fire Fighting Equipment may be selected as per the table below:

FIRE RISK	FIRE EXTINGUISHER COLOUR CODES			
	WATER	FOAM	CARBON DIOXIDE	DRY POWDER
LABEL COLOUR	Signal RED	Pale CREAM	BLACK	French BLUE
Paper, Wood, Textile & Fabric.	✓	✓		✓
Flammable Liquids.		✓	✓	✓
Flammable Gases.			✓	✓
Electrical Hazards.			✓	✓
Vehicle Protection.				✓

8.0 Environmental Policy

Clonmel Credit Union commits itself to work in a manner that conserves our Environment and protects the Safety, Health and Welfare of our employees and sub-contractors, customers, and the community.

Our objective in the environmental health and safety area is to assume a responsible position.

In accomplishing this we will:

1. Comply with all local and national legislation.
2. Ensure that our operations and products used do not create unacceptable risks to human health or the environment.
3. Assess the discharges and waste generated from our premises and their effects, if any, on the environment and community.
4. Ensure that all our waste is disposed of properly.
5. Where possible waste generated will be recycled.
6. We will endeavour to keep these grounds as tidy and clean as possible for the local communities.

NEVER THROW ANYTHING HAZARDOUS INTO A DRAIN, STREAM, OR RIVER.

Our goal of a less hazardous environment can be achieved by a conscientious effort and commitment to excellence from all staff.

9.0 Welfare

Clonmel Credit Union undertakes to protect the Health and Welfare of staff and others affected by our works such as sub-contractors and customers.

We intend to comply with current legislation covering this subject; *2005 Act and S.I. No. 299, 2007 to 2023*. Issues of welfare will always be treated in the strictest confidence.

9.1 Hygiene Facilities

Employees are encouraged to wash their hands regularly, particularly before eating. Wash hand basins, towels, toilet facilities, running water are provided at our premises.

9.2 Canteen Facilities

Canteen facilities are provided for staff at our premises.

9.3 Car Park Facilities

Car Parking facilities are provided at the rear of the building and across the street from the main building. Access to the car park at the rear of the building is by means of an electric gate which can be opened by an authorised employee fob or through a mobile phone. In the event of a power failure the gate can be opened manually by key which is held in the cash office. In the event of a fire employees can exit the car park via the designated pedestrian entrance.

9.4 Smoking

No smoking is allowed in any indoor work area under The Public Health (Tobacco) (Amendment) Act 2004 (No. 6 of 2004) and where flammable substances are in use or stored. Employees found smoking in these areas will face disciplinary procedure. Vaping is also not permitted in the building.

The Public Health (Tobacco) (Amendment) Act 2004 (No. 6 of 2004) will be strictly implemented by this company.

9.5 Pregnant Employees

The health status of pregnant employees must not be affected in any way by our work, whether on site, in the office or elsewhere.

As per Chapter 2 of Part 6 and the related schedule eight of the Safety, Health, and Welfare at Work (General Application) Regulations 2007 to 2023, we shall endeavour to:

- Inform all female employees of their rights & duties when they start work with us.
- Conduct a specific risk assessment of her work.
- Inform her that she must inform Management of her condition as soon as it is practicable after it occurs, and at the time of notification, given to her employer or produce for her employer's inspection a medical or other appropriate certificate confirming her condition.
- Provide suitable work for this employee, should her situation require a change from her present activities.
- Provide suitable rest facilities for her.
- Provide paid Safety & Health leave should we not have alternative, safe work for her, as is required under these regulations.

9.6 First Aid

Adequate First Aid kits are provided by Clonmel Credit Union. Please report to Management if any item needs to be replaced. The first Aid Kit is located in the main Canteen upstairs. There must be at least one or two First Aider trained.

The table below is the minimum recommendation by the Health and Safety Authority.

RECOMMENDED CONTENTS OF FIRST AID BOXES & KITS			
MATERIALS	FIRST AID BOX CONTENTS		
	1 – 10 Persons	11– 25 Persons	26 – 50 Persons
Adhesive Plasters	20	20	40
Sterile Eye Pads, bandage attached.	2	2	4
Individually wrapped Triangular Bandages.	2	6	6
Safety Pins.	6	6	6
Medium individually wrapped Sterile un-medicated Wound Dressing (approx. 10 x 8 cms.)	2	2	4
Large individually wrapped Sterile un-medicated Wound Dressing (approx. 13 x 9 cms.)	2	6	8
Extra Large individually wrapped Sterile un-medicated Wound Dressing (approx. 28 x 17.5 cms.)	2	3	4
Individually wrapped Wipes.	10	20	40
Paramedic Shears.	1	1	1
Pairs of Latex Gloves.	5	10	10
Additionally, where there is no clear running water, Sterile Eye wash. **	1 x 500ml	2 x 500ml	2 x 500ml
Pocket Face Mask	1	1	1
Water Burns Dressing small 10cm x 10cm ***	1	1	1
Water Burns Dressing large***	1	1	1
Crepe Bandage 7cm	1	2	3

NOTE:

Where more than 50 people are employed, pro-rata provision should be made.

Where mains tap water is not readily available for eye irrigation, sterile water, or sterile normal saline (0.9%) in sealed disposable containers should be provided. Each container should hold at least 300 ml and should not be re-used once the sterile seal is broken. The container should be CE marked. **Eye bath / eye cups / refillable containers should not be used for eye irrigation.

*** Where mains tap water is not readily available for cooling burnt area.

AED. The provision of Automated External Defibrillators (AED) in the workplace should be considered, especially where there is a trained Occupational First Aider. The training of other staff members in the use of the AED is also encouraged by the H.S.A.

9.7 Contractors

Every contractor or subcontractor to Clonmel Credit Union is bound to the rules as laid down under the Safety Statement of the Company. The *Safety, Health and Welfare at Work Act 2005, sections 17(3) and 21*, govern all contractors to the company and they are requested to make themselves familiar with these sections.

The contractor shall be responsible for the area he is working in. Trailing leads and cables shall be brought from overhead whenever possible. A contractor should erect barriers around his work area where personal injury is possible.

A contractor's work method must be carried out according to the terms of the contract if and where applicable, safe working conditions agreed upon prior to commencement of work or explained during the work. All work must be to standards as governed by legislation. The contractor is obliged to hand over a copy of his Safety Statement, job Hazard / Risk assessment and job method statement for review by the company before work commences. They may be asked to make changes to any element considered necessary by Clonmel Credit Union.

Contractors are requested to familiarise themselves with the Company Safety Procedures prior to commencement of work. This should include reading and understanding our Safety Statement and or explanations from our employees. An outline of the plan of work and intended safe working practices will be requested.

Contractors appointed to design, build, or carry out any form of maintenance work on behalf of Clonmel Credit Union must abide by all legal requirements, in Safety, Health & Welfare at Work, Construction Regulations 2013 to 2023.

9.8 Safety Signs

Safety Signs put in place after November 1st, 2007 to 2023, should not contain text, they are intended to be understood, independently on the language ability of the worker viewing it. Employers must instruct employees on the meaning of signs.

10.0 Harassment and Bullying Policy Statement

As part of its overall commitment to equality of opportunity, Clonmel Credit Union is fully committed to promoting a good and harmonious working environment where every employee is treated with respect and dignity and in which no employee feels threatened or intimidated because of his or her religious beliefs, political opinion, gender, marital status, disability, or race. This aim of the policy is to prevent harassment, provide guidance to resolve any problems should they occur and prevent re-occurrence.

Harassment detracts from a productive working environment and can affect the health, confidence, morale, and performance of those affected by it, including anyone who witnesses or knows about the unwanted behaviour. This can have a direct impact on the profitability and economic efficiency of the organization.

Harassment at work in any form is unacceptable behaviour and will not be permitted or condoned. Sexual, sectarian, and racial harassment, as well as harassing a disabled person constitutes discrimination and is unlawful under the sexual discrimination, fair employment, race relations and disability legislation.

Harassment is inappropriate behaviour at work and will be treated by Clonmel Credit Union as misconduct, which may include gross misconduct warranting dismissal.

All employees must comply with this policy. The Bullying & Harassment Policy & Procedure is located in a folder in the main office of the Credit Union.

Definition

Harassment is unwanted conduct that affects the dignity of men and women at work. This can include unwelcome physical, verbal, or non-verbal conduct.

It should be noted that it is the impact of the behaviour which is relevant and not the motive or intent behind it.

Such behaviour is unacceptable:

- A. Where it is unwanted and offensive to the recipient
- B. Where it is used as the basis for an employment decision
- C. Where it creates a hostile working environment

Non-Verbal

- Offensive gestures
- Staring / Leering
- Offensive publications / literature
- Offensive letter / memos / use of technology
- Unsolicited and unwanted gifts
- Intrusion by following
- Isolation or non-co-operation at work

Verbal

- Suggestive or explicit language
- Unwelcome propositions
- Continued unwelcome suggestions for social activity

- Use of affectionate or over familiar names
- Questions or comments of a personal nature

Physical

- Deliberate body contact, touching
- Groping / fondling
- Assault

Sectarian Harassment

This is behaviour, which makes an individual feel threatened, humiliated or unwelcome because of their religion / community affiliation. It can range from physical threats to more subtle forms.

Racial Harassment

This is racist behaviour which is directed at an individual or group from a different ethnic background and which results in the individual feeling threatened or compromised.

Some examples of sectarian and racial harassment include:

Non-verbal

- Offensive gestures
- Facial expression
- Offensive publications
- Display of posters, flags, emblems, bunting
- Sectarian or racist graffiti
- Offensive letters / memos / use of technology
- Threatening behaviour
- Isolation or non-co-operation at work
- Exclusion from social activities
- Unfair allocation of work.

Verbal

- Sectarian or racist comments / abuse / jokes / songs / ridicule
- Derogatory “nicknames”
- Verbal threats
- Pressure to participate in religious / political group
- Offensive language, gossip, or slander

Physical

- Jostling
- Assault

Victimisation

Victimisation occurs where a person is treated less favourable than another because she / he has brought proceedings, given evidence, or complained about the behaviour of someone who has been harassing or discriminating against them or has not acceded to their demands.

Bullying

Bullying in the workplace is repeated aggression, verbal, psychological or physical conducted by an individual or group against another person or persons. Bullying is aggressive behaviour which is systematic and ongoing.

Some examples of victimisation and bullying are:

- Abusive behaviour, language, implied threats
- Isolation and non-co-operation at work
- Exclusion from social activities
- Over criticism of work
- Expectation of more output than is possible
- Giving unfair performance appraisal
- Lack of support for / exclusion from career development opportunities

Scope

Any employee who believes that he / she suffered any form of harassment is entitled to raise the matter with Management.

Responsibility

All employees have the right to work in an environment that is free from any form of harassment. Clonmel Credit Union Fully recognizes the right of employees to complain about harassment should it occur. All complaints will be dealt with seriously, promptly, and confidentially in so far as statutory requirements permit.

Employees' Responsibility

All employees have a responsibility to help ensure a working environment in which the dignity of employees is respected. Everyone must comply with this policy and employees should ensure that their behaviour to colleagues and customers does not cause offence and cannot in any way be considered as harassment.

Employees should discourage harassment by making it clear that they find such behaviour unacceptable and by supporting colleagues who suffer such treatment and are considering making a complaint / have made a complaint. They should alert Management to any incident of harassment to enable Clonmel Credit Union to deal with the matter appropriately and rapidly.

Management Responsibilities

Management has a duty to implement this policy and to make every effort to ensure that harassment does not occur, particularly in work areas for which they are responsible. Management have responsibility for any incidents or harassment, which they are aware or ought to be aware.

If harassment does occur, they must effectively deal with the situation.

- A. Explain the organisation's policy to their staff and take steps to promote awareness of the procedure for dealing with complaints.
- B. Be responsive and supportive to any employee who makes an allegation of harassment, provide clear advice on the procedure to be adopted, maintain confidentiality, and seek to ensure that there is no further problem of harassment or victimisation after a complaint has been resolved.
- C. Set a good example by treating all employees and others with dignity and respect.
- D. Be alert to unacceptable behaviour and take appropriate action.
- E. Ensure that employees know how to raise harassment problems.

The Company's Responsibilities

Clonmel Credit Union will ensure that adequate resources are made available to promote respect and dignity in the workplace and to deal effectively with complaints of harassment. This policy and procedure will be communicated effectively to all employees and Clonmel Credit Union will ensure that all employees and all Management are aware of their responsibilities.

Review

Clonmel Credit Union will monitor all incidents of harassment and will review the effectiveness of this policy and procedure annually.

Procedure

The procedure when dealing with any form of harassment is available as part of this Safety Statement. This does not replace / detract from an employee's statutory right under the relevant legislation.

11.0 Personal Protective Equipment

It is Company Policy that Protective Equipment is issued for your own safety. Following a Hazard Identification/Risk Assessment, Personal Protection Equipment (P.P.E.) will be issued and must be worn when risk cannot be reduced by other means.

Clonmel Credit Union will comply with the requirements of the *2005 Safety, Health and Welfare at Work Act, the EC Directive on PPE 89/656/EEC and SI NO. 299 of 2007 to 2023, Chapter 3 Part 2, Regulations 62 to 67 and Schedule 2 as far as is reasonably practicable.*

Each employee who is issued with personal protective equipment is responsible for its use and safe storage and must immediately report loss or damage to those in charge.

If protective equipment is supplied but not used, both the employee and Clonmel Credit Union are breaking the law. It is unacceptable and against Safety Policy to condone non-use of the equipment by effectively turning a 'blind eye' to the non-user: the regulations and standards must be enforced for the health and safety of the individual. Any individual who refuses to wear the equipment should be counselled as to the reasons why the equipment must be used. If the individual persists in refusing to use the equipment, they should be advised that Clonmel Credit Union regards this as a matter of gross misconduct. If the individual continues to refuse to use the equipment, our disciplinary procedure will be invoked.

This is a non-exhaustive list of P.P.E; other types of P.P.E may be required on occasion.

Types of P.P.E. necessary:

- Gloves are to be used where required
- Masks are all available if required by staff, although not mandatory
- Sanitizer is readily available throughout the building.

RESPONSIBILITIES:

- It is the responsibility of Clonmel Credit Union to provide adequate Personal Protective Equipment where no other method of risk reduction is reasonably practicable.
- We intend to supply PPE to adequate standards, sizes and amounts as it is required, as per *SI 299, 2007, Chapter 4, Part 2, Regulations 68 & 69 and Schedule 2 of these Regulations.*
- We intend to ensure that all PPE, which requires maintenance, is maintained to an adequate standard, in good working order and in a satisfactory hygienic condition, so as not to provide risk to *Safety, Health and Welfare of the user, as per SI 299, 2007 to 2023, Regulation 66.*
- We intend to make provisions for ensuring that where P.P.E. is provided that it is used.

Employees. (Safety Health & Welfare at Work Act 2005, Section 13 & 14)

- Where employees have been provided with Personal Protective Equipment for protection of their Safety and Health it is their duty to wear it. The only exception to this is where a medical condition stipulates against its use.
- Any defects in his equipment should be reported to Clonmel Credit Union and a replacement obtained.

12.0 Manual Handling

Injury can occur from lifting even relatively light loads if proper precautions are not taken. We will comply with the requirements of the *2005 Safety, Health and Welfare at Work Act, and SI NO. 299 of 2007 to 2023 Chapter 4 Part 2, Regulations 68 and 69 and Schedule 3 as far as reasonably practicable.*

12.1 Factors to be considered as lifting hazards

1. Weight of load.
2. Size of load.
3. Bulky load.
4. No proper grip.
5. How often is load lifted?
6. Is there enough space to lift safely?
7. Is lifting done outside the best lifting range (above chest / below hip).
8. Is the best lifting technique employed?
9. Health and ability of person lifting.
10. How far is item lifted (distance)?
11. Are platforms provided?
12. Is training given?
13. Is the area kept free of obstruction - trip hazards?

Consideration must be given to reduce the incidence of injury in manual handling situations.

12.2 Principles of Lifting

- 1 Assess the Risk
- 2 Bend the Knees
- 3 Broad Stable Base
- 4 Back Straight
- 5 Palmer Grip
- 6 Arms Close to the Trunk
- 7 Weight Close to Centre of Gravity
- 8 Feet Point in Direction of Movement

ALWAYS USE MECHANICAL LIFTING EQUIPMENT WHERE POSSIBLE

13.0 Managing Stress in the Workplace

Clonmel Credit Union is committed to aiding, to enable employees cope with stress whether work-based or personal.

Stress is people's natural reaction to excessive pressure and is experienced by everybody. When a person is faced with any kind of threat or alarm, the body responds with physiological changes such as raised heart rate and blood pressure, accelerated breathing and an increased flow of blood to the muscles. These changes can help the body to respond to the threat and overcome it. When the physiological changes produced by stress are excessive or continue their effects become detrimental. For example, many jobs are carried out in a complex set of circumstances and the causes of stress cannot be dealt with quickly, once and for all. Stress results from a perceived imbalance between the demands made on an individual, including self-imposed ones, and the personal and environmental resources available to meet those demands.

If an employee finds an element of their job causing them excessive stress, they should inform management. Once a source of stress has been identified it will enable management to recommend remedies. Management will do all that is reasonably practicable to reduce and prevent stress in the workplace.

Clonmel Credit Union will assist employees, where possible, with personal circumstances that may be causing / leading to "stress".

When making changes to the business, the effect on the employees work loads and abilities will be considered and a plan implemented to reduce the effects of negative change.

14.0 Violence in the Workplace

Violence will not be tolerated at Clonmel Credit Union. All incidents of verbal and physical violence must be reported immediately to management, who will address the situation with urgency.

14.1 Dealing with difficult situations

Training / coaching may be provided to staff on how to deal with difficult situations. Emphasis is given to spotting the warning signs and diffusing the situation quickly.

15.0 Drink, Drugs and Solvent Abuse

Employees must be responsible when using prescribed drugs. He / she has a duty to inform management when taking prescribed drugs if there may be any reason that it could interfere with the work or their safety.

The employee has a duty to ask their doctor and / or pharmacist about any possible side effects.

Management will take appropriate measures to ensure the safety of employees.

No alcohol or illegal drugs are to be consumed before or during the working day.

Management aim to provide advice and support with regards to all matters concerning alcohol and drugs without prejudice.

If an employee is receiving treatment / rehabilitation the matter will be treated as per any sickness and with strict confidentiality.

Management will not permit an employee to work if under the influence of alcohol or drugs.

If help is refused and impaired performance continues or if an employee attends work under the influence of alcohol or drugs disciplinary action will be taken.

16.0 Office Safety

Experience has shown that the office layout poses certain high risks. Some of these are trips on trailing cables and collisions in narrow aisles due to overcrowding in desk layout.

- Report incidents of uncontrolled refuse and avoid leaving empty boxes and paper on the floor.
- Store handbags or briefcases on tables, shelves or in lockers not on the floor.
- Tidy up extension leads tight against the wall.
- Replace defective chairs and office furniture.
- Do not climb on office furniture to open high windows or to reach items at high level.
- When lifting loads, lift with the back straight using the correct posture.
- Do not leave filing cabinets open.
- Fill filing cabinets from the bottom drawer first and work up through the drawers.
- Don't overfill the top drawers of filing cabinets for fear of them toppling over.
- Remove shredded waste from the office area; it is a major fire hazard.
- Do not use electric kettles on the floor or above seating where they can be tripped over or might fall on someone.
- Take care of portable heaters to ensure they are not a trip or fire hazard and switch them off and unplug them when not in use.
- Keep all access to doors and passageways clear at all times.
- Be familiar with the location of all emergency exits.
- Be familiar with the location and use of firefighting equipment.
- Always keep the floor clear. Never leave files lying around on the floor.
- Always store light items on high shelves and the heavier items on shelves near the floor.

16.1 Computers (Visual Display Equipment, V.D.U. and Display Screen Equipment, D.S.E.)

General Guidelines

- VDU equipment should be as flexible and adjustable as possible to suit the individual operator.
- Windows should be fitted with adjustable blinds to prevent glare.
- Local lighting should be provided where necessary.
- Lighting should not be directly over the unit.
- You should have a 700mm maximum viewing range to screen.
- A document holder should be provided and arranged to minimise frequent head / eye movement.
- The keyboard should be detachable to avoid strain on hands and arms.
- The angle of your arm and upper arm should be between 70° and 90°.
- Your chair should be adjustable, with the seat / backrest (height / tilt).
- A footrest should be provided, if required by operator.
- Do not sit in the same position for long periods.
- Do not bend your hands up at the wrist when keying. Try to keep a soft touch on the keys and don't overstretch your fingers.
- Make sure the characters on your screen are sharply focused and the brightness and contrast is adjusted correctly.
- Keep the screen clean.

Rest breaks

Most tasks involve a mix of normal clerical and VDU operations and as such, natural breaks or pauses occur as a consequence of the inherent organisation of the work. These informal breaks help to maintain performance by preventing the onset of fatigue. In some VDU tasks requiring continuous and sustained attention, such naturally occurring breaks are less frequent. In this situation, the introduction of rest pauses should help attention and concentration to be maintained. It's difficult to be specific, but 10 minutes per hour is recommended.

The following principles should be adhered to:

1. Rest pauses should be arranged so that they are taken prior to the onset of fatigue, not as a recuperative period from it.
2. Short, frequent pauses appear to be more satisfactory than longer ones taken occasionally.
3. Ideally, the break should be taken away from the V.D.U.

Operators Posture

The adoption of correct posture is critical to the comfortable operation of a VDU. It is in each operator's interest to adopt good posture, as it will prevent the onset of fatigue, backache etc. Several requirements should be considered:

1. The underside of the desk should allow good thigh and leg clearance.
2. The top of the work desk should allow for the "home row" of keys on the keyboard to be at the elbow height of the seated operator.
3. Your eyes should be cast downwards at about an angle of 15° with the person seated in an upright position.
4. The keyboard should be angled so that the operator's forearms are approximately parallel to the floor.
5. The documents should be easily accessible. Some movement is beneficial but rapid repetitive movements of trunk arm or head should be avoided.
6. There should be adequate space on the work desk in front of the keyboard for resting hands when in the idle position.

16.2 Medical Factors

Epilepsy

Any VDU operator with a known history of Photosensitive Epilepsy should consult a doctor prior to taking up work on a VDU.

Eyesight

Any defect in the correct functioning of the eyes may cause symptoms of visual fatigue, headaches, or blurred vision. It is important to ensure that operators have suitable corrected eyewear. The visual requirements for working at VDU's are the same as those required for other clerical / administrative work.

Medication

The use of medication such as minor tranquillisers or other drugs may give rise to side effects, which mimic some of the symptoms of visual fatigue, such as the slowing of eye movements. VDU operators who have been prescribed such medication should be aware of this possibility and should mention that they operate VDU's when consulting their doctor.

Pregnancy

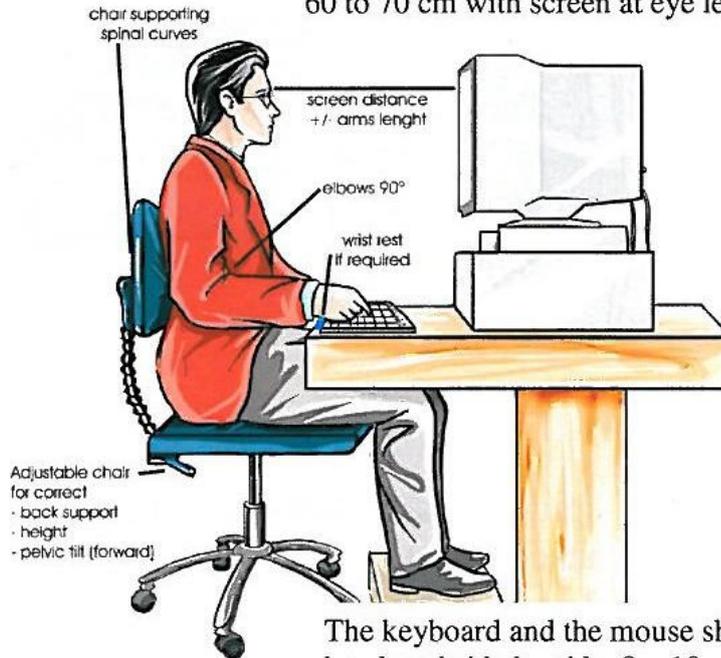
Investigations, which have been carried out throughout the world involving both the measurement of radiation emissions from VDU's and the study of groups of operators to identify any ill effects, have not been able to show VDU operation as the cause of miscarriages or birth defects. However, it is recognised that some women will remain anxious, and this anxiety and resultant stress can itself cause problems it is company policy to assign pregnant women to other duties for the duration of their pregnancies if they wish.

Sitting Posture

Sit with your knees higher than your hips. Where provided use the foot rest as this will ensure that the spine is resting in the optimum position. Adjust the height of the chair according to the height of the work station, ensuring that your hands are: at a 90 degrees angle, between arm and forearm, parallel to the table, & that your shoulders are relaxed and without strain.

Lean back on the chair in a 105 degrees angle. This will reduce pressure on your back.

The optimal distance between your eyes and the screen should be that of the extended arm, i.e., between 60 to 70 cm with screen at eye level



The keyboard and the mouse should be placed side by side, 8 – 10 cm away from the edge of the table

17.0 Risk Assessment Matrix & Guidance

The Risk Assessment is based on the combination of the SEVERITY and LIKELIHOOD associated with each hazard.

- HAZARD:** "anything that can cause harm"
- RISK:** "the chance, great or small, that someone will be harmed by the hazard"
- SEVERITY:** "the possible outcome of an accident / incident, e.g., broken leg, explosion"
- LIKELIHOOD:** "the possibility of the accident / incident occurring"

Persons completing Risk Assessments shall adhere to the matrix and severity / likelihood guidance below.
Please note: the severity will be the same before and after the controls are put in place unless the hazard can be eliminated or substituted.

Factor	Likelihood
1	Almost Impossible
2	Very unlikely
3	Unlikely
4	Likely
5	Almost Certain

Factor	Severity
1	Minor injury
2	Lost time injury
3	Long Term Absence
4	Major Permanent Incapacity
5	Fatality

Evaluating risk

		Likelihood				
		1 Remote	2 Unlikely	3 Possible	4 Likely	5 Certain
Severity	1 Trivial	1	2	3	4	5
	2 Minor	2	4	6	8	10
	3 Lost time	3	6	9	12	15
	4 Major	4	8	12	16	20
	5 Fatal	5	10	15	20	25

High - 15 -25
Medium 6 - 14
Low 1-5

Hazard Identification & Risk Assessment Index

Clonmel Credit Union:

Risk Assessment for Area: General

- RA – 1: Electricity and Electrical Equipment
- RA – 2: Access/Egress & Emergency Routes
- RA – 3: Fire
- RA – 4: Manual Handling
- RA – 5: Public Accessibility
- RA – 6: Noise
- RA – 7: Lighting
- RA – 8: Chemicals/Cleaning Agents
- RA – 9: Maintenance/Contractors on Premises

Risk Assessment for Area: Office/Storerooms/Boardrooms

- RA – 10: Visual Display Unit (V.D.U.)
- RA – 11: Office Environment
- RA – 12: Office Equipment
- RA – 13: Material Storage/Storerooms
- RA – 14: Filing Cabinets & Storage Cabinets
- RA – 15: Cutting Plastic Banding
- RA – 16: Lighting & Heating (General Area)
- RA – 17: Slips/ Trips & Falls (General Area)
- RA – 18: Attic Space for storing boxes

Risk Assessment for Area: Welfare

- RA – 19: First Aid
- RA – 20: Lone Working
- RA – 21: Welfare Facilities
- RA – 22: Bio-Hazards
- RA – 23: Stress

Risk Assessment for Area: Public Counter/Main Office

- RA – 24: Customers
- RA – 25: Front Steps
- RA – 26: Public Queuing
- RA – 27: Aggressive Public
- RA – 28: Money Handling
- RA – 29: Deliveries/ Removal of monies- G4S/ Pivotal
- RA – 30: Strong Room
- RA – 31: Elevator
- RA – 32: Stairs in Building



Risk Assessment for Area: Canteen

- RA – 33: Canteen
- RA – 34: Microwave
- RA – 35: Food and Environmental Waste
- RA –36: Utilities-Gas, Electrical, air condition

Risk Assessment for Area: Housekeeping

- RA – 37: Housekeeping
- RA – 38: Cleaning Agents
- RA – 39: Uneven/Slippery Floors
- RA – 40: Maintenance activities

Risk Assessment for Area: Car Park

- RA– 41: Injury to pedestrians
- RA–42: Generator



Risk Assessment for Area: General

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 01	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
					ACTIONS TO CONTROL RISK				
Task/Hazard: Electricity and electrical equipment Risk: Electrocution causing death Burns or shocks Fire Loss of power impacting company activities	Employees Contractors	4	5	20	<ul style="list-style-type: none"> ➤ No employee is permitted to work interfere or tamper with any electrical work, installation, fitting, or fixture unless they are fully aware of what they are doing and competent to do so. ➤ Installations are to be serviced and maintained by experienced electricians. ➤ Equipment is to be regularly inspected and serviced as required. ➤ Staff to be trained in the use and dangers of relevant electrical equipment. ➤ Measures to be in place to avoid damage to cables. ➤ Ensure there is a sufficient number of power points to minimise the use of extension leads. ➤ Avoid trailing leads in all areas of the premises, cable management system must be in place. ➤ All control panels to be kept closed and locked. Access to be kept clear. Warning signs to be in place. ➤ Do not overload sockets or use adaptors. ➤ Any damage to electrical equipment must be reported to management immediately. 	1	5	5	Management Employees Contractors



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 02	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Access/Egress Emergency Routes Risk: Delay in evacuation of premises. Delay of entry of emergency services	Employees Customers	3	5	15	ACTIONS TO CONTROL RISK <ul style="list-style-type: none"> ➤ The access / egress route, doors and passageways and all fire exits must be kept completely clear at all times. ➤ Assembly points to be located away from the area and kept clear at all times. Designated assembly point is rear car park, located on College Avenue. ➤ In Accordance with the Fire Services Acts 1981 and 2003 (No. 30 of 1981 and No.15 of 2003) and any other legislation, an employer shall ensure that: <ul style="list-style-type: none"> ○ All routes to emergency exit and exits themselves are kept clear at all times and lead as directly as possible to the open air or to a safe area. ○ In the event of danger, it is possible for employees to evacuate all workstations quickly and as safely as possible. ➤ Ensure emergency access doors open outwards. All fob access doors fail safe to open ➤ Elevator is not an option for use in an emergency situation ➤ Ensure the number, distribution and dimensions of the emergency routes and exits are adequate for use. ➤ Emergency doors and gates are not locked or fastened to obstruct the emergency exit. ➤ Specific emergency routes are to be indicated by signs and emergency lighting is in place and working ➤ Ensure emergency routes and exits requiring illumination are provided with emergency lighting of adequate intensity in case the lighting fails. 	1	5	5	Management



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<p style="text-align: center;">RA – 03</p> <p style="text-align: center;">ACTIONS TO CONTROL RISK</p>	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Fire Risk: Burns. Fume inhalation. Serious personal injury. Loss of lives. Damage/Destruction of buildings and property. Explosion.	Employees Customers Customers	4	5	20	<ul style="list-style-type: none"> ➤ No Smoking or vaping policy in force except in designated areas. ➤ Building to hold a current Fire Safety Certificate in compliance with part B of the Building Regulations. ➤ Proper evacuation procedures are to be in place and checked regularly. ➤ Six monthly fire drills to be carried out and recorded. ➤ Fire extinguishers to be installed and maintained. ➤ Training for required personnel in selection and use of fire extinguishers ➤ Extinguishers must always be provided near sources of fire. ➤ Fire points must be clearly identified, kept clear and maintained. ➤ Emergency lighting to be provided in crucial locations, stairs, passageways etc. and assessed twice yearly. ➤ Fire alarm installation to be assessed regularly and maintained. 	2	5	10	Management



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<p style="text-align: center;">RA – 04</p> <p style="text-align: center;">ACTIONS TO CONTROL RISK</p>	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Manual Handling Risk: Back, Neck, Shoulder Injury Prolapsed Disk Permanent Injury Trip / Fall Dropped Object	Employees	3	4	12	<ul style="list-style-type: none"> ➤ Minimise all manual handling tasks where possible. ➤ Provide suitable mechanical handling equipment where necessary. ➤ Assess all weights being lifted per the <i>Safety, Health & Welfare (General Applications) Regulations 2007 to 2023</i> and reduce these to acceptable levels. ➤ Provide Manual Handling training to staff. ➤ PPE including gloves to be provided where required. ➤ Work locations to be designed to eliminate over-reaching ➤ Manual handling to be considered in planning the storage location, height and accessibility of boxes, files, and other supplies ➤ Trolleys or carts are available for manual handling activities. ➤ Where possible, have weights marked on loads. 	1	4	4	Management



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 05				Residual Risk Rating Post Controls			Responsibility
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk	
Hazard: Public accessibility Risk: Serious personal injury. Fatality. Slips, trips, falls – on steps, ramp access, goods, or materials. Pinch/Crush points Theft.	Members of the public	3	4	12	<ul style="list-style-type: none"> ➤ All access points to the head office of Credit Union to be closed to prevent access to unauthorised persons. ➤ Entrance to be fully secured each evening / end of each workday. ➤ Only authorised personnel allowed into head office/serving section of Credit Union, signs to be posted. ➤ Responsible person to check premises boundaries on a regular basis. ➤ Safe access must be maintained at all times for the Public i.e. No trailing leads, obstructed doorways etc ➤ Ensure mats do not present a trip hazard. ➤ Maintain ease of accessibility to CU at all times. ➤ Children are to be in company of adults or guardians at all times. 	2	4	8	Management Employees			



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<p style="text-align: center;"><u>RA – 06</u></p> <p style="text-align: center;">ACTIONS TO CONTROL RISK</p>	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
<p>Task/Hazard: Noise</p> <p>Risk: Hearing impairment. Deafness. Tinnitus. Loss of concentration and annoyance leading to workplace accidents.</p>	Employees	3	2	6	<ul style="list-style-type: none"> ➤ Check all equipment for excessive noise, printers etc. ➤ Consider the noise implications of all new equipment prior to purchase. ➤ Due to the environment noise levels are unlikely to exceed the upper exposure action level of 85dB(A) and the lower exposure action level of 80Db(A) as outlined in the <i>Safety, Health, and Welfare at Work (General Applications) Regulations, 2007 to 2023.</i> 	2	2	4	Management Employees



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<p style="text-align: center;">RA – 07</p> <p style="text-align: center;">ACTIONS TO CONTROL RISK</p>	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
<p>Task/Hazard:</p> <p>Lighting of areas within Credit Union</p> <p>Risk:</p> <p>Eye strain. Trip / fall. Knock against</p>	Employees	3	3	9	<ul style="list-style-type: none"> ➤ Regular checks on condition of light fittings to take place. ➤ Replace faulty bulbs, tubes, or fittings as soon as possible. If necessary, contact a qualified competent electrician to conduct repairs. ➤ In Accordance with the <i>General Applications of 2007, Part 2 Regulation 8</i>, We must ensure that sufficient natural light is received and equipped with artificial lighting adequate for the protection of the safety and health of the employees. ➤ lighting installations are placed in such a way that there is no risk of an accident to the employees because of a type of lighting fitted. ➤ Places of work where employees are especially exposed to risks in the event of failure of artificial lighting provided with emergency lighting of adequate intensity. 	1	3	3	Management



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<p style="text-align: center;">RA – 08</p> <p style="text-align: center;">ACTIONS TO CONTROL RISK</p>	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Chemical/Cleaning Agents Risk: Eye injury / loss Skin infection Inhalation Ingestion with food Worker chemical exposure levels exceeded Injury to pregnant employees / unborn / new-born Fire Explosion Serious personal injury	Employees	4	4	16	<ul style="list-style-type: none"> ➤ Training to be provided for staff working with chemicals. ➤ Materials Safety Data Sheets to be obtained for all chemicals and strictly followed. Copies to be kept in the office and upstairs in cleaning storage press. ➤ Evaluation of chemicals at purchasing stage to take place. ➤ Proper chemical inventory / records to be kept. ➤ Containers to be properly labelled (hazard signs). ➤ Safe storage and dispensing of chemicals to be practiced. ➤ Follow manufacturers requirements for handling, mixing, P.P.E., storage and first aid etc. ➤ Familiarisation to be provided with the emergency procedure to all staff. ➤ P.P.E. to be provided and used. ➤ Best hygiene procedures to be in place and enforced by the Supervisor. ➤ Sources of flame / ignition to be eliminated. ➤ Spillage's to be immediately dealt with. 	2	4	8	Management Employees



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 09				Residual Risk Rating Post Controls			Responsibility
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk	
Task/Hazard Maintenance or contractors on the premises Risk: Personal injury	Employees Customers, public	3	3	9	<ul style="list-style-type: none"> ➤ Ensure that competent contractors are appointed for the relevant work. Contractors must submit insurance prior to being approved to work in CU. ➤ Ensure that all contractors are aware of the emergency procedures in place in relation to the work that they are conducting. ➤ Proper on-going monitoring of the contractor’s activities to take place by the management. ➤ Ensure that all equipment used is in good condition. ➤ Proper isolation of work areas by barriers, tape, and warning signs to be in place where required. ➤ All contractors to abide by our Safety Policy. ➤ All contractors are to be familiar with our Safety Statement. ➤ All contractors must have adequate insurance. ➤ Robust work at height procedures must be in place at all times. 	2	3	6	Management			



Risk Assessment for Area: Office, Storeroom, Boardroom

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 10	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: V.D.U. (Visual Display Unit) Risk: Eye strain, Repetitive strain injury, (R.S.I.) Work related upper limb disorder, (W.R.U.L.D.S.)	Employees	4	3	12	ACTIONS TO CONTROL RISK	1	3	3	Management Employees
					<ul style="list-style-type: none"> ➤ Correct positioning of V.D.U. screens relative to light sources so as to prevent reflective glare. ➤ Installation of blinds to prevent glare from windows. ➤ Provision of ergonomically designed workstations which are adjustable in height, and which allow the operator to find a suitable working position for operator comfort. ➤ Document holders, adjustable armrests, and footrests to be provided where required. ➤ Daylight fluorescent tubes / tubes of colour to be installed where required. ➤ Establish a cleaning and maintenance programme on all V.D.U equipment. 				



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<p style="text-align: center;"><u>RA – 11</u></p> <p style="text-align: center;">ACTIONS TO CONTROL RISK</p>	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
<p>Task/Hazard: Office Environment</p> <p>Risk: Slips, Trips, Falls, Electric shock, Cuts, Entrapment Fire Arm, shoulder, wrist, neck injury</p>	Employees	3	3	9	<ul style="list-style-type: none"> ➤ Maintain floor coverings which may become frayed ➤ Keep floor area clear at all times. ➤ Carry out regular inspection of all electrical appliances and fittings as per 2007 to 2023, General Application Regulations ➤ All electric cables on equipment are to be suitably tied (tie wraps). ➤ Ensure there is a sufficient number of power points to minimise the use of extension leads. ➤ Proper consideration to be given to humidity levels. ➤ Under the General Applications Regulations 2007. Regulation 7.1 An employer must ensure the workplace is well ventilated and that sufficient fresh air is provided. ➤ For Sedentary office work a minimum temperature of 17.5°C. ➤ The room temperature needs to be appropriate having regard to the work methods used and the physical demands placed on employees. ➤ In Accordance with the General Applications Regulations 2007 to 2023, Regulation 18 Part C, where any employees have in the course of their employment reasonable opportunities for sitting without detriment to their work or, where a substantial proportion of any work done by employees can be done sitting, ensure that suitable facilities for sitting are provided and maintained for their use. If this is not practical, they are otherwise ergonomically supported. 	1	3	3	Management Employees



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 12				Residual Risk Rating Post Controls			Responsibility
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk	
Hazard: Office Equipment Risk: Fatal electrocution. Explosion / fire. Burns. Fume inhalation. Serious personal injury.	Employees	3	3	9	<ul style="list-style-type: none"> ➤ Read the label before installing toner powder. Gloves should be worn. ➤ Switch off equipment and unplug if you must service or maintain equipment. ➤ Equipment manuals to be available near the equipment. ➤ Avoid trailing leads. ➤ Do not overload sockets. ➤ Keep area around the equipment clear. ➤ Be aware that some parts of equipment operate at elevated temperatures and take care when handling these. ➤ Ask for assistance when moving office equipment. ➤ Equipment to be serviced regularly by competent people. ➤ Training to be provided in the safe use of office equipment. ➤ Switch off equipment and unplug equipment when not in use (i.e. overnight). 	1	3	3	Management Employees			



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 13	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
					ACTIONS TO CONTROL RISK				
Task/Hazard: Material Storage / Storerooms Risk: Slip, trip or fall Fire Objects falling from shelves Person falling	Employees	3	4	12	<ul style="list-style-type: none"> ➤ Store materials in suitable storage area. ➤ Keep heavier items at lower levels. ➤ Do not overload racking or shelves ➤ Provide suitable access equipment to access high shelves. ➤ Keep floor spaces clear to prevent tripping ➤ Avoid overreaching where possible 	1	4	4	Management

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 14	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
					ACTIONS TO CONTROL RISK				
Task/Hazard: Filing Cabinets & Storage Cabinets Risk: Cuts, Bruises, Pinch	Employees	3	3	9	<ul style="list-style-type: none"> ➤ Keep drawers and doors of cabinets closed when not in use. ➤ Don't overload top drawers to avoid cabinet toppling. ➤ Keep heavier items at the bottom of cabinets. ➤ Don't place anything on top of cabinets. 	1	3	3	Management Employees



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<u>RA – 15</u>				Residual Risk Rating Post Controls			Responsibility
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk	
Task/Hazard: Cutting Plastic Banding Risk: Injury to hand, eyes, face, Cuts or lacerations Slips, trips or falls	Employees	3	2	6	<ul style="list-style-type: none"> ➤ Use the safety type of cutters available, which clamp the banding while it is being cut, to prevent it 'springing' back causing injury. ➤ Put cut strapping into the bin immediately, do not wait till you are finished. 	2	2	4	Management Employees			

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<u>RA – 16</u>				Residual Risk Rating Post Controls			Responsibility
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk	
Task/Hazard: Lighting & Heating (General Area) Risk: Trips & falls, inferior quality of work, eye discomfort/ straining eyes/ headaches. Colds/ overheating.	Employees	3	3	9	<ul style="list-style-type: none"> ➤ Team members should report to the management if they notice a light bulb is not in good working order. ➤ Floor walks of lighting should be done weekly. ➤ Lighting levels should not be adjusted or moved from original setting. ➤ Central heating boilers to be serviced & evaluated annually. ➤ Air conditioning and cooling system must be cleaned & disinfected annually ➤ Air conditioning should be used in accordance with supplier's guidelines. Instructions and should be maintained in good condition at all times & regularly serviced by qualified persons. ➤ Maintenance contract should be kept up to date on air con & cooling system. 	1	3	3	Management Employees			



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 17	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Slips/Trips & Falls (General Area) Risk: Injury, long term injury, hospitalisation, claims.	Employees	3	3	9	ACTIONS TO CONTROL RISK <ul style="list-style-type: none"> ➤ Team members to always pick up any papers or falling objects that may cause a risk to staff or customer. ➤ Wet floor sign should be at an easy access behind service desk in case of spills/ wet floor. ➤ Floor matt to always be in place at entrance door for customers shoes. ➤ Umbrella stands to be in place for wet umbrellas. ➤ Poor lighting should be addressed immediately. 	1	3	3	Management Employees

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 18	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Attic Space for storing boxes Risk: Injury, long term injury, hospitalisation, claims.	Employees	3	3	9	ACTIONS TO CONTROL RISK <ul style="list-style-type: none"> ➤ Do not put too much weight in one spot. ➤ Distribute weight of all storage boxes. ➤ Attic floor walks are to be scheduled to monitor water leaks or Water Damage to stock and files. ➤ Keep the area clear and tidy at all times. ➤ Never leave boxes on the floor or on any walkways. 	1	3	3	Management Employees



Risk Assessment for Area: Welfare

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 19				Residual Risk Rating Post Controls		
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk
Task/Hazard: First Aid Risk: Worsening of condition Onset of infection. Fatality, permanent injury / illness Improper diagnosis/treatment Delay in seeking professional medical help.	Employees	3	4	12	<ul style="list-style-type: none"> ➤ Adequate first aid kits to be provided and filled to HSA guidelines. ➤ They must be regularly checked and refilled by a designated person ➤ Trained first Aider is to be available where practicable and to be re-trained every 2 years or in period in line with current legislation. ➤ Arrangements are to be in place with the local doctor for emergencies. ➤ All employees are to be aware of emergency procedures. 	1	4	4	Management Employees		



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 20				Residual Risk Rating Post Controls			Responsibility
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk	
Task/Hazard: Lone Working Risk: Serious personal injury. Fatalities. Violence	Employees	4	4	16	<ul style="list-style-type: none"> ➤ Lone working occurs when a worker is working where there are no other personnel present. ➤ We will endeavour to minimise lone working to as little as possible. ➤ It is inevitable it will occur though due to the nature of our work. ➤ If our staff identify a site is unsafe for lone working, they may request a presence from the Customers or our management. ➤ Where lone working is required, our staff shall have two local contact numbers on speed dial to be used in the event of an emergency. ➤ Our personnel shall phone or text in their supervisor when they are leaving the site so that we are assured of their safety. ➤ If any staff member is feeling unwell, he/ she should report this to the Supervisor before starting work. ➤ People who have illnesses such as Diabetes, Epilepsy, Cardiac problems Angina or on medication should report this to their supervisor. ➤ The speed dials number for local management and our supervisor is to be pre-programmed in your mobile phone. 	2	4	8	Management Employees			



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 21	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
					ACTIONS TO CONTROL RISK				
Task/Hazard Welfare Facilities Risk: Ill health Poor Hygiene	Employees	3	2	6	<ul style="list-style-type: none"> ➤ Provide adequate toilet facilities and regularly clean and maintain them. ➤ Hot and cold running water with soap and towels or other means of drying. ➤ Provide wholesome drinking water. ➤ Provide adequate lighting and ventilation. 	2	2	4	Management

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 22	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
					ACTIONS TO CONTROL RISK				
Task/Hazard Biological Hazards Risk: Leptospirosis, Tetanus, Lockjaw, Rhinitis, Asthma, HIV/Aids, Moulds, Spores	Employees	3	4	12	<ul style="list-style-type: none"> ➤ Adequate gloves must be supplied and worn where necessary. ➤ Care to be taken to disinfect all cuts and cover them with waterproof plasters. ➤ Familiarisation to be provided to all staff with the emergency procedure. ➤ P.P.E. with instruction in use to be provided and used where necessary. 	1	4	4	Management



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 23				Residual Risk Rating Post Controls			Responsibility
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk	
Task/Hazard: Stress Risk: Ill Health. Poor work ability. Depression. Lack of concentration. Absenteeism from work.	Employees	3	4	12	<ul style="list-style-type: none"> ➤ Appropriate training and information to be provided to all staff. ➤ Good consultation mechanisms to be in place. ➤ Effective communication / participation programmes to be in place. ➤ Inter-changeability of work / job rotation to be considered where necessary. ➤ Well-defined work roles and responsibilities are to be set out. ➤ Regular reviews of all workstations to be conducted. ➤ Management to be aware of the signals / tell-tale signs and to take appropriate action to deal with the situation if required. ➤ Following action to reduce the risks, they shall be reassessed. If the risks remain unsustainable, by the employee concerned, efforts shall be made to reassign that person to other work for which the risks are assessed as tolerable. If it is not possible to reassign the worker to work, which the employee concerned can conduct; procedures for long term ill Health shall be applied in accordance with employment law. 	1	4	4	Management Employees			



Risk Assessment for Area: Public Counter, Main Office

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<u>RA – 24</u>	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Customers of the Credit Union Risk: Slips, trips, and falls. Personal injury, theft	Customers	3	3	9	ACTIONS TO CONTROL RISK	1	3	3	Management Employees
					<ul style="list-style-type: none"> ➤ Keep walkways free from obstruction. ➤ Signs to be posted advising of restricted areas. ➤ All access points to restricted areas have to be kept secured to prevent unauthorised entry. Staff member to be present at all times. ➤ Frequent use of Service desk daily. 				

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<u>RA – 25</u>	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Front steps Risk: Slips, trips, and falls. Personal injury, Theft	Customers	3	2	6	ACTIONS TO CONTROL RISK	2	2	4	Management Employees
					<ul style="list-style-type: none"> ➤ Keep walkways free from obstruction. Steps should be free of clutter and in decent shape. ➤ Report any damages to H&S Officer of steps/ handrails. ➤ Clear snow and ice immediately and often if in severe weather conditions. ➤ Always use handrails when ascending or descending stairs. ➤ Avoid talking with other people or congregating on stairs. ➤ Be aware of the stairs and watch where you are going, even when the stairway is familiar to you. Always look where you are going. ➤ Take one step at a time and do not run up or down on steps. ➤ Wheelchair ramp in place and to be maintained for safe customer access 				



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 26				Residual Risk Rating Post Controls		
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk
Task/Hazard: Public Queuing Risk: Trips and falls, obstructing public footpaths	Employees	3	4	12	<ul style="list-style-type: none"> ➤ A team member to make sure an orderly queue is kept at all times. ➤ Ensure signage is visible and displayed in appropriate locations including at the end of the queue. ➤ Clear lines of communication are crucial to ensure staff and customers are provided with accurate information. ➤ Queues need to be monitored to ensure they do not exceed capacity or block public thoroughfares. 	1	4	4	Management Employees		

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 27				Residual Risk Rating Post Controls		
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk
Task/Hazard: Aggressive Public Risk: Violence or threats of violence to staff members, Serious personal injury or trauma	Employees	3	4	12	<ul style="list-style-type: none"> ➤ Training to be provided to staff to help recognise the trigger / warning signs, how to manage a situation and defuse it. ➤ No inexperienced staff to be allowed work alone under these circumstances. ➤ Provide service counters that function as a barrier to physical contact between Customers and staff. ➤ Display notices declaring CCTV and other security measures are on site. 	1	4	4	Management Employees		



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 28				Residual Risk Rating Post Controls			Responsibility
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk	
Task/Hazard: Money Handling Risk: Violence to staff, Serious personal injury or trauma, Theft	Employees	4	4	16	<ul style="list-style-type: none"> ➤ Avoid lone working in public areas where possible. ➤ Training to be provided to staff to help recognise the trigger / warning signs and how to manage a situation and defuse it. ➤ No inexperienced staffs to be allowed work alone under these circumstances. ➤ A secure means of storing money to be provided. ➤ A safe method of banking the money to be put in place. Completed at various times, do not stick to a set pattern. ➤ Manage the money in a safe way (e.g., in a restricted area). ➤ Till's to be kept closed and secure. ➤ Ensure high standards of hygiene are practised with regard to handling coins. 	2	4	8	Management Employees			



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 29				Residual Risk Rating Post Controls			Responsibility
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk	
Task/Hazard: Deliveries/ Removal of monies- G4S/ Pivotal (foreign Exchange) Risk: Violence to staff, Serious personal injury or trauma, Theft	Employees	4	4	16	<ul style="list-style-type: none"> ➤ Company policy, Pivotal & G4S policy to be followed by staff on collection days. ➤ Compliance from all staff members when collection is being processed. ➤ Manual handling training to be completed for all Team Members in the cash office. ➤ Trip Hazards with larger Coin bags. 	1	4	4	Management Employees			

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 30				Residual Risk Rating Post Controls			Responsibility
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk	
Task/Hazard: Strong Room/Cash Office Risk: Trips, Slips & Falls Violence to staff, Serious personal injury or trauma, Theft	Employees	4	4	16	<ul style="list-style-type: none"> ➤ No boxes, coin bags, notes bags or papers are to be left on the ground. Everything is to be stored on shelves. ➤ Always follow company policies & procedures on Cash office & Strong Room. 	1	4	4	Management Employees			



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 31	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Elevator & 'Data Lift' Risk: Trips, Slips & Falls, minor injury, Serious personal injury, crushing injuries, trapped in life, fire	Employees	3	4	12	ACTIONS TO CONTROL RISK <ul style="list-style-type: none"> ➤ Always walk when entering and exiting the lift. ➤ Do not have more than capacity of people or weight. ➤ Keep hands and legs in when doors are closing. ➤ When using the Data lift, make sure to keep hands out of lift before closing doors. ➤ Maintenance contract with lift Service Company. ➤ Lift is subject to statutory examination and report of thorough examination is available for viewing. ➤ Do not use lift in the event of a fire occurring. ➤ Lift shaft inaccessible except for maintenance. ➤ Means of raising alarm available and working in lift car. ➤ Clear procedures and instructions exist relating to use of lift in fire situations. 	1	4	4	Management Employees



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 32	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Stairs in Building Risk: Trips, falls leading to serious injury	Employees	4	4	16	ACTIONS TO CONTROL RISK <ul style="list-style-type: none"> ➤ Always hold handrails when going up & down stairs and walk slowly. Do not run up or down the stairs. ➤ Report any spillages as soon as possible and place a wet floor sign over the area. ➤ Report any damage or unsafe floor coverings to management. ➤ Always maintain three points of contact on stairs. ➤ Do not leave any boxes or files on steps where they could cause trips and falls or impede an emergency exit situation. 	1	4	4	Management Employees



Risk Assessment for Area: Canteen

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 33				Residual Risk Rating Post Controls		
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk
Task/Hazard: Canteen Area Risk: Serious personnel injury. Burns / scalds to face and body. Fire.	Employees	3	3	9	<ul style="list-style-type: none"> ➤ Provide adequate first aid equipment to deal with burns, scalds and cuts. ➤ Firefighting equipment to be in place and checked regularly. ➤ Housekeeping programme to be in place. ➤ All users of the canteen and its facilities are responsible for its cleanliness. ➤ All appliances to be maintained in good working order. Report any defects to management. Use appliances in accordance with the manufacturer’s guidelines. 	1	3	3	Management Employees		



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<p style="text-align: center;"><u>RA – 34</u></p>	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
<p>Task/Hazard: Microwave Oven</p> <p>Risk: Shocks. Burns. Fire. Explosions of containers and products.</p>	Employees	3	3	9	<p style="text-align: center;">ACTIONS TO CONTROL RISK</p> <ul style="list-style-type: none"> ➤ Use this appliance in line with the Manufacturers Instruction Manual. ➤ This appliance must be properly earthed. ➤ Do not use higher voltage than specified as this could result in fire. ➤ The oven must be on a flat surface with the air vents clear of obstruction. ➤ The overheat cut-out must operate. ➤ Check regularly for damaged or damp leads or plugs. Remember that a qualified service person must undertake any repairs. ➤ Turn off at the first sign of sparks and report this to your supervisor immediately. ➤ Use the recommended cooking / heating times only to avoid the risk of fire. ➤ Door seals should be checked and cleaned on a weekly basis, when in regular use. ➤ Use appropriate dishes / containers only. ➤ Never use if any damage is apparent, report this to management 	1	3	3	Management Employees



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 35	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Food & Environmental Waste Risk: Contamination and Injury From Biological Diseases Including “Weil’s Disease”.	Employees	3	2	6	ACTIONS TO CONTROL RISK <ul style="list-style-type: none"> ➤ All waste must be collected and discarded in a safe and secure manner. ➤ Where appropriate waste should be sent for re-cycling. ➤ Authorised and licensed handlers should conduct all waste collection. ➤ All waste food holding containers must be covered and sealed to avoid contamination by rodents and birds. ➤ Educate staff to dangers and methods of prevention of biological diseases and contamination. ➤ Personal Protective Equipment to be provided and used where necessary. 	1	2	2	Management Employees



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 36				Residual Risk Rating Post Controls		
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk
Task/Hazard: Utilities- Gas, Electrical, Air Conditioning Risk: Burn, Serious injury, Carbon Monoxide exposure	Employees	3	4	12	<ul style="list-style-type: none"> ➤ Ensure the Water leak detection unit is maintained as advised by providing Company. ➤ Ensure all plugs are switched off at end of day in all offices. ➤ Air Conditioning unit is to be switched off when not in use and at Close of business daily. Follow maintenance service guideline as instructed by providing Company. ➤ Alarms for Carbon Monoxide are serviced are checked regularly and in good working order. ➤ Ensure heating system is inspected and certified. Keep all records of this. Gas boiler serviced annually. ➤ No ignition sources allowed near gas boiler. 	1	4	4	Management Employees		



Risk Assessment for Area: Housekeeping

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 37				Residual Risk Rating Post Controls		
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk
Task/Hazard: Housekeeping Risk: Slips / Trips / Falls. Delay in evacuation of the premises in event of fire. Fatality.	Employees	3	3	9	<ul style="list-style-type: none"> ➤ Do not obstruct any doorway. ➤ Ensure prior to each workday that all emergency exits, and access / egress routes are always clear and easily accessible. ➤ All items are to be stored in the appropriate manner and only in allocated areas. ➤ Housekeeping programmes to be in place and always maintained to a high standard. ➤ Discard all waste immediately to prevent any build up ➤ Segregate waste as per designated bin, no mixing up of waste material is permitted. 	1	3	3	Management		



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			<p style="text-align: center;">RA – 38</p>	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
<p>Task/Hazard: Use of Cleaning Agents/Detergents</p> <p>Risk: Dermatitis – red, itchy, blistered or crusty skin Breathing problems Asphyxiation</p>	Employees	3	4	12	<p style="text-align: center;">ACTIONS TO CONTROL RISK</p> <ul style="list-style-type: none"> ➤ Read container labels before use and follow instructions given. ➤ Wear suitable rubber gloves when managing these substances and conducting associated procedures. ➤ Wash hands regularly before and after wearing gloves and contact with these substances. ➤ Dry hands and all skin thoroughly after washing, especially between the fingers. ➤ Use a barrier cream and / or a moisturising cream where required. ➤ Be aware of the signs and symptoms of dermatitis. ➤ Different cleaning materials must never be mixed without proper instruction 	1	4	4	Management Employees



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 39	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Uneven Slippery Floors Risk: Slips, trips, falls. Broken bones. Cuts and bruises.	Employees Customers	3	4	12	ACTIONS TO CONTROL RISK <ul style="list-style-type: none"> ➤ Ensure the floors of rooms have no dangerous bumps, holes or slopes and are fixed, stable and so far, is reasonably practicable, not slippery. ➤ Good maintenance of floor covering to be in place. ➤ Clean up all spills and breakages immediately. ➤ Wear non-slip protective footwear where necessary. ➤ Minimise spillages by safe working techniques. ➤ Keep all aisles, walkways, and stairs clear. ➤ Place warning signs re “slippery surface” or “wet floor” at the premises of any spillage or danger. ➤ Do not allow access to other workers or public until danger is cleared. ➤ Report hazards and dangers immediately including spillages and breakages. ➤ Walk slowly on wet or greasy surfaces. ➤ Remove all waste and other unnecessary items from floor ways / walkways. ➤ Do not allow cables to trail across floor ways / walkways. Carry cables and leads overhead where possible. ➤ Floor areas must be kept clean to help reduce contamination of product etc. 	1	4	4	Management Employees



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 40	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Maintenance Activities Risk: Injury to staff, & customers.	Employees Customers	4	4	16	ACTIONS TO CONTROL RISK ➤ All maintenance needs to be processed and records kept of each visit and details of service. This includes Fire Extinguishers, mag doors, smoke heads, heat detectors, electrics, fire panels, computers, strong room, photocopiers and printers. ➤ Any issues that staff may come across is to be reported straight away and the Company Provider is to be contacted to advise.	2	4	8	Management Employees



Risk Assessment for Area: Carpark

Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 41	Residual Risk Rating Post Controls			Responsibility
		L	S	Risk		L	S	Risk	
Task/Hazard: Risk to pedestrian at Carpark Risk: Injury to pedestrians through tripping, slipping. Injury by car, minor or serious.	Employees Customer's	3	4	12	ACTIONS TO CONTROL RISK	1	4	4	Management Employees
					<ul style="list-style-type: none"> ➤ Good surface to car park; absence of obstructions and protrusions. ➤ Warning notice put up when conditions are icy. ➤ Pay attention to pedestrians when driving onto main road. ➤ Signs at exit door of main buildings for Team Members to be careful when crossing road for oncoming traffic. ➤ Parking places clearly marked. ➤ Some street lighting; contingency plan if street lighting fails. ➤ Reverse Park where possible with a sign in carpark stating this. ➤ Regularly check for potholes or any subsidence that may create adverse cambers and result in accidents. 				



Hazard/Risk	Persons at Risk	Risk Rating Pre-Controls			RA – 42				Residual Risk Rating Post Controls			Responsibility
		L	S	Risk	ACTIONS TO CONTROL RISK				L	S	Risk	
Task/Hazard: Generator Risk: Injury to pedestrians through tripping, carbon monoxide poisoning from the engine exhaust, electric shock, fire Burns. Explosions of containers and products. Severe injury.	Employees Customer's	4	4	12	<ul style="list-style-type: none"> ➤ Ensure that your generator is properly grounded. ➤ Do not exceed the generator's power rating. ➤ Ensure there is no smoking around the generator. ➤ Ensure you are using the generator correctly according to the operating manual. ➤ Staff with experience or qualification can only use the generator when needed. ➤ Make sure any appliance connected to the generator are specifically designed for outdoor use ➤ Turn off engine when re-fuelling and use funnel. ➤ Fire extinguisher to be located close to generator. ➤ Generators to be located in well ventilated areas. ➤ Always face the exhaust of generator down wind of the work area. ➤ Check leads on a weekly basis for any damage and report any damage immediately ➤ Always keep generators and fuel cans in a drip tray ➤ Ensure generators are maintained as per supplier instructions 	2	4	8	Management Employees			



SAFETY STATEMENT & RISK ASSESSMENT DECLARATION OF SIGHT

I certify that I have had the attached Clonmel Credit Union and ancillary branches (Mullinahone & Fethard) (Rev. 5.0, February 2025) Company Safety Statement & Risk Assessment communicated to me, I acknowledge the existence of such a document and its ready availability to me, I understand my Health and Safety responsibilities as outlined, I undertake to comply with all requirements of the Company Safety Statement, and I acknowledge that I have been afforded the opportunity of asking questions on any point of which I am unsure.

NAME (BLOCK LETTERS)	SIGNATURE	DATE