



Workplace Health and Safety Policy and Procedure

Overview

Ace Finance recognises that the health and safety of all persons employed within the organisation and those visiting are of utmost importance. Resources in line with the importance attached to workplace health and safety will be made available to comply with all relevant Acts and Regulations and to ensure that the workplace is safe and without risk to health.

Policy Number: 202177

Policy Date: 01/01/20XX

Guidance: This policy should be read and carried out by all staff for any issues related to work health and safety (WHS).

Purpose of the Policy

The purpose of this policy is to provide guidelines that clearly communicate to Ace Finance staff the process for recognising and dealing with any issues related to work health and safety (WHS).

Scope of the Policy

- 1.1. This policy applies to all Ace Finance staff and visitors including contractors.
- 1.2. A staff member may be terminated due to misconduct and reported to the police or other appropriate authorities if a crime is involved while working on behalf of Ace Finance.

Contents

Workplace Health and Safety Policy and Procedure	1
Section 1: Emergency Procedures	3
Fire	3
Emergency.....	3
Evacuation.....	3
First aid.....	3
WHS representative	3
Section 2: Risk Management	3
Common risks at work	4
Definitions.....	5
How are risks controlled at Ace Finance?	5
Auditing.....	5
Risk reviews.....	6
Continuous improvement	6
Ace Finance risk management procedure	6
Section 3: Responsibilities of management and staff.....	7
Management.....	7
Staff	7
WHS Officer duties.....	7
Disciplinary consequences	7
Section 4: Consultation mechanism	8
When to consult.....	8
Whom to consult.....	8
Reporting.....	8
Bi-monthly WHS consultation	8
Section 5: Incident investigation procedure	9
When is an investigation performed?.....	9
Who conducts the investigation?	9
Ace Finance incident investigation procedure.....	9
Reporting a 'notifiable event'	10
Section 6: WHS training and education	12
Section 7: Relevant procedures, Acts and laws.....	12

Section 1: Emergency Procedures

Emergency procedures and contact details of relevant personnel are provided in every office and public space at Ace Finance. Please refer to those procedures for details.

Fire

To ensure that the environment is safe for employees and others, there are provisions and procedures followed to manage fire safety. Fire is a major threat to all establishments, and an outbreak of even a small fire may risk life, property, and the environment. It may also compromise day-to-day activities. Ace Finance will ensure, so far as reasonably practicable, that risk associated with fire will be managed in compliance with the *Workplace Health and Safety Act (2011)*

Emergency

Ace Finance assures that it prepares for and effectively responds to emergency situations and critical incidents through the appropriate use of resources. Ace Finance acknowledges that the prevention and effective management of emergency situations can minimise the negative impact of unexpected events.

Evacuation

In the event of an emergency or fire, set guidelines of evacuation procedures have been enforced to help reduce the negative effects of unexpected, unplanned event that requires immediate action to prevent harm.

First aid

Every common area has a first aid kit. Ace Finance has two first aid trained staff members.

WHS representative

The Office manager is the WHS representative for Ace Finance.

Section 2: Risk Management

Ace Finance recognises the need for risk management in consideration to day-to-day operations, strategic and operational planning and decision making in all levels in the organisation:

- Ace Finance is committed to managing and minimising risks by identifying, analysing, evaluating and treating threats to achieving the goals of the organisation
- Ace Finance staff will implement risk management in accordance with relevant legislative requirements and appropriate risk management standards.
- Ace Finance is committed to ensuring that all staff obtain a clear understanding of the principles of risk management and the requisite skills to implement risk management effectively.

Common risks at work

Common Types of Risks		
Hazard	Potential Harm	How harm occurs
Manual tasks	Muscular strain	Overexertion Repetitive movement
Gravity	Fractures, bruises, lacerations, dislocations and concussions Permanent injuries or death	Falling objects Falls, slips and trips of people
Electricity	Shock or burns Death from electrocution	Ignition from sparks Exposure to live electrical wires
Machinery and equipment	Fractures, bruises, lacerations or dislocations Permanent injuries or death	Being hit by moving vehicles being caught by moving parts of machinery
Hazardous chemicals	Respiratory illnesses, cancers or dermatitis	Chemicals (such as acids, hydrocarbons, heavy metals) Dusts (such as asbestos and silica)
Extreme temperatures	burns, heat stroke or fatigue	Exposure to extreme heat
	hypothermia or frostbite	Exposure to extreme cold
Noise	Permanent hearing damage	Exposure to loud noise can cause
Radiation	Burns, cancer or blindness	Exposure to ultraviolet rays, welding arc flashes, microwaves and lasers
Biological	Hepatitis, Legionnaires, disease, Q fever, HIV/AIDS or allergies	Exposure to micro-organisms
Psychosocial hazards	Low employee productivity, loss of self-esteem, fatigue and depression	Experiencing work-related stress, bullying and violence

Definitions

Term	Definition
Hazard identification	<p>Hazard identification involves finding things and situations that may potentially cause harm to people. Hazards, in general, arise from the following aspects of work:</p> <ul style="list-style-type: none"> • physical work environment • equipment, materials and substances used • work tasks and how they are performed • work design and management.
Risk assessment	<p>Risk can be defined as <i>the chance, high or low, that any hazard will actually cause harm</i>. Ace Finance follows the systematic examination of any location or operational system in order to control hazard and manage risk: The risk assessment enables an individual to:</p> <ul style="list-style-type: none"> • identify risks • evaluate and analyse the likelihood and potential consequences of the risks • review the current or planned approaches to controlling the risks • add control measures where required.
Incident investigation	<p>Incident Investigation will be carried out to prevent the recurrence of an incident and to eliminate or minimise the risks associated with the incident. Health and safety investigations should be conducted to determine the cause of the incident and to recommend and implement corrective action. Clear communication of the investigation outcomes is integral to the investigation process.</p>
Incident reporting	<p>Ace Finance, under the <i>Workplace Health and Safety Act (2011)</i> is required to report any 'notifiable incidence' immediately after becoming aware it has happened. It is also required to preserve the site of incidence until an inspector arrives or directs otherwise.</p>

How are risks controlled at Ace Finance?

1. Risks shall be assessed by the Office Manager or the Assistant Office Manager
2. Risks control measures will be decided by the person assessing the risks, with confirmation from the Office Manager.
3. The risks must be addressed by the appropriate personnel with jurisdiction over the nature of the risk.
4. Risks and their respective treatment plan must be forwarded to the relevant personnel via email. The relevant personnel will be in charge of resolving the risk, given the treatment plans.

Auditing

To maintain effectiveness and appropriateness of the plans applied, various auditing tools are used by the Ace Finance to improve treating risks continually.

Risk reviews

After the implementation and monitoring of risks, the Office Manager must conduct a review of areas that require improvement to maintain the effectiveness of the control measures.

Continuous improvement

All risks are logged onto a continuous improvement table so that further recommendations and changes can be implemented for each risk.

Ace Finance risk management procedure

All employees are obligated to comply with the work health and safety policies, procedures and instructions to ensure a safe workplace for all. The Office Manager and, if applicable, the Assistant Office Manager, delegate responsibilities for the management of workplace health and safety.

All individuals have an obligation to guard against or protect others from any hazards or incidents as soon as they are recognised. If the hazards or incidents cannot be rectified immediately, the person must report the hazards or incidents to the Office Manager or Assistant Office Manager.

Ace Finance follows these steps to ensure that all risks are properly identified, analysed, evaluated, treated and monitored.

Step	Description
Step 1: Establish the context	Ace Finance considers the nature of the risks that when identifying and managing risks associated with the achievement of strategic and operational objectives.
Step 2: Identify the hazard	Identifying the things or situations that can cause harm to other people.
Step 3: Assess the risk	Identifying the things or situations that can cause harm to other people.
Step 4: Identify the risk	Identifying risk sources, areas of impacts, causes and possible consequences to form a comprehensive list of risks that will negatively or positively affect the organisation's objectives.
Step 5: Analyse the risk	Considering the range of causes, sources of risk, consequences and likelihood to produce a risk rating. The rating will be used to determine the proper steps in treating these risks.
Step 6: Evaluate the risk	The level of risk identified during risk analysis can be ranked and prioritised according to a consistent overall ranking and rating system.
Step 7: Communicate and consult	Effective communication, consultation and education in risk management is necessary to achieve successful integration of the risk processes into the business.
Step 8: Treat the risk	Selecting one or more options for modifying risks including funding and other resource considerations.
Step 9: Monitor and review	Continual monitoring and reviewing of risk profiles is essential to maintain the effectiveness and appropriateness of the treatment plans applied by management.

Section 3: Responsibilities of management and staff

Management

Management will provide and maintain as far as possible:

- A safe working environment
- Safe systems of work
- Facilities for the welfare of employees and others
- Information, instruction, training and supervision that is reasonably necessary to ensure that each staff member and others are safe from injury and risks to health
- A commitment to consult and co-operate with employees in all matters relating to health and safety in the workplace
- A commitment to continually improve Ace Finance performance through effective safety management.

Staff

Staff have the following responsibilities:

- Comply with safe work practices, with the intent of avoiding injury to themselves and others and damage to plant and equipment
- Take reasonable care of the health and safety of themselves and others
- Wear personal protective equipment and clothing where necessary
- Comply with any direction given by management for health and safety
- Not misuse or interfere with anything provided for health and safety
- Report all accidents and incidents immediately, no matter how trivial
- Report all known or observed hazards to their supervisor or manager.

WHS Officer duties

- Keeps up-to-date knowledge of public health and safety matters
- Reviews hazards and risks to gain an understanding of the nature of activities causing the issue in the workplace
- Works with the Ace Finance management team to ensure that workers have appropriate resources and processes available to eliminate or minimise risks to health and safety from the relevant activities
- Attends and runs WHS meetings
- Consult with management team and PCBU (person conducting business or undertaking) in the establishment of safety systems and schedules
- Collaborate in the implementation of any new WHS systems
- Reviews environment reports to ensure workers are leaving work areas in a safe manner

Disciplinary consequences

Ace Finance will take disciplinary action leading up to and including termination if employees do not follow this policy's guidelines. If you inadvertently violate this policy, a reprimand may be warranted. Stricter disciplinary actions will apply if non-compliance continues.

Section 4: Consultation mechanism

Consultation is a legal requirement and an essential part of managing health and safety risks. Everyone must be involved to ensure safe working conditions for all. The cooperation between management and workers will be integral in finding suitable solutions that will benefit the organisation.

When to consult

We shall consult employees when:

- identifying hazards and assessing risks arising from work carried out or to be carried out
- making decisions about ways to eliminate or minimise those risks
- making decisions about the adequacy of facilities for the welfare of others
- proposing changes that may affect the health or safety of employees, contractors and visitors.

Whom to consult

In the event that the Office Manager or Work Health and Safety Officer identifies a risk that may affect the health and safety of employees, they must consult the employees whom will be directly affected by the risk to discuss suitable means of controlling it.

Reporting

The person in charge of the risk management must report status of risk during each step of the process. The following reporting processes must be done within the initial 24 hours of action:

- All escalations of hazard identification and risk assessment to management
- Actions discussed and agreed upon during consultation must be actioned within the next 24 hours after consultation.
- Results of risk treatment upon initial implementation.

Bi-monthly WHS consultation

Ace Finance puts the work health and safety of its employees and others as one of its main priorities. To keep Ace Finance offices safe for all, we conduct bi-monthly WHS consultations with workplace employees to identify changes and improvements to improve the health and safety of the workplace.

Section 5: Incident investigation procedure

When is an investigation performed?

Upon receiving an incident, near miss or hazard report, the Office Manager or Work Health and Safety (WHS) Officer will determine if an investigation is required. This may be based on:

- Severity, or potential severity of the incident
- The level of risk
- The number of stakeholders involved
- The complexity of contributing factors.

Who conducts the investigation?

The investigation is conducted by the Office Manager or the WHS Officer who may assemble a team to assist with the investigation, which may include, but is not necessarily limited to:

Ace Finance incident investigation procedure

Step	Description
Step 1: Establish background	<p>This involves the compilation of information to establish the sequence of events that lead to the incident, near miss or hazard. To assist in determining the cause or contributing factors involves: Investigation of the incident/near miss or hazard site:</p> <ul style="list-style-type: none"> • Interview relevant people • Review documents including risk assessments, Material Safety Data Sheets Policies and Procedures, Incident reports, relevant codes of practice and/or standards. <p>Determine risk rating of near miss, hazard or incident being investigated.</p>
Step 2: Determine contributing factors	<p>Contributing factors are determined in accordance with root cause analysis principals and grouped into four categories:</p> <ul style="list-style-type: none"> • People • Organisational/ procedural • Equipment/materials • Environmental conditions/physical environment.
Step 3: Make recommendations	<p>Recommendations are made to address the contributing factors and are aimed at eliminating or minimising risks associated with this or similar incidents, near misses or hazards.</p> <p>Recommendations should:</p> <ul style="list-style-type: none"> • Adhere to WHS Regulations, Codes and Practice, and Industry Standards • Be feasible and within the management's control • Give both short and long-term actions if required. • Where possible, give alternate approaches to addressing contributing factors that led to the incident. near
Step 4: Develop an action plan	<p>An action plan must be developed to follow the recommendations and to eliminate or reduce the risk of the</p>

	<p>incident occurring again. This incorporates a stakeholder meeting which should include, but not necessarily be limited to the Office Manager, HR representative, WHS representative.</p> <p>The purpose of this meeting is to review the recommendations made in the investigation report and develop an action plan for the implementation of recommendations. This action plan MUST include:</p> <ul style="list-style-type: none"> • Details of which recommendations are to be implemented and how they are to be implemented/actioned • Details of any additional actions arising from the discussions by the stakeholder group • Individuals who will be accountable for the implementation and monitoring of each recommendation • Completion dates for the implementation of each recommendation • Dates for follow up and/or review of actions.
Implement action plan	The Office Manager or Assistant Office Manager must ensure the implementation and monitoring of recommendations on the action plan by the dates stipulated on the plan.
Review action plan	<p>The recommendations/actions must be reviewed post-implementation to:</p> <ul style="list-style-type: none"> • Ensure that they are effective in reducing risks • Ensure that the implementation has not created additional hazards • The Office Manager or Assistant Office Manager must ensure that this review takes place and that the date of the review is documented on the action plan.

Reporting a 'notifiable event'

What is a notifiable incident? A notifiable incident is an unplanned or uncontrolled incident in relation to a workplace that exposes the health and safety of workers or others to a serious risk arising from immediate or imminent exposure to a substance escaping, spilling, or leaking. an implosion, explosion, or fire. If an incident is deemed to be a notifiable incident in accordance with the *Work Health and Safety Act 2011*, the manager or supervisor will notify the regulator within the required timeframe or as soon as is possible.

According to the Workplace Health and Safety Act 2011, it is the responsibility of the Person Conducting a Business or Undertaking (PCBU) to report any or all notifiable incidents.

- In the event of a notifiable incident, a manager or higher must report the incident to the management.
- The manager who will report the incident must contact the regulator assigned to each State/Territory.

- Notice of incident must be reported as soon as the circumstances permit. The notice must be given by the fastest possible means—which could be by telephone or in writing.
- The incident site must be preserved until an inspector arrives or directed otherwise.

The report sent to the regulator must contain the following:

- An overview of the incident
- The type of incident
- Date and time
- Incident address
- Detailed description of the notifiable incident.
- Information on the person/s involved in incident, including: Name, Date of birth, Address, Contact number, Occupation, Relationship to entity notifying.

Description of injury or illness

- Initial treatment
- Where person is being treated
- Legal and Trading name of business
- Business Address
- Action being taken or intended to take to prevent recurrence (if any)
- Notifier's information (name, contact phone number, position in workplace)
- Information of person to contact (if different from notified)

For more information on notifiable incidents, please refer to the link below:

www.safeworkaustralia.gov.au/system/files/documents/1702/incident-notification-fact-sheet-2015.pdf

Section 6: WHS training and education

Ace Finance is committed to ongoing training of all staff in workplace health and safety. Its training commitment includes:

- Provision of information to employees, contractors and those visiting Ace Finance for its intended purpose
- Development of safe work procedures
- Emergency procedures and drills
- Provisions of WHS equipment, services, and facilities
- Regular workplace inspections and evaluations
- Reporting and recording incidents, accidents, injuries and illnesses.
- Work/life balance and the Employee Assistance Program.

Section 7: Relevant procedures, Acts and laws

- Ace Finance Employee Discipline Policy and Procedure
- Ace Finance Code of Conduct
- [Work Health and Safety Act 2011](#)
- *The Privacy Act 1988 (Federal)*
- *Age Discrimination Act 2004*
- *Disability Discrimination Act 1992*
- *Racial Discrimination Act 1975*
- *Sex Discrimination Act 1984*

with formal and informal opportunities to develop their financial literacy, in addition to general accounting services. Anecdotal evidence suggests Ace Finance could fill this gap in its regional centres by providing financial literacy training. These services could be structured with different price points from complimentary to fee-for service.

Ace Finance WHS policy and procedure

WHS Officer duties

- Works with Officer to acquire and keep up-to-date knowledge of public health and safety matters; and
- Reviews hazards and risks to gain an understanding of the nature of activities causing the issue in the workplace
- Works with the Officer to ensure that workers have appropriate resources and processes available to eliminate or minimise risks to health and safety from the relevant activities
- Attend and run WHS meetings
- Consult with Officer and PCBU in the establishment of safety systems and schedules
- Collaborate in the implementation of any new WHS systems
- Reviews environment reports to ensure workers are leaving work areas in a safe manner