Somerset Council

HSG04 Risk Assessment Guidance

Organisation	Somerset Council
Title	Risk Assessment Guidance
Author	The Health and Safety Service
Owner	The Health and Safety Service
Protective Marking	Official - Unclassified
Primary Legislation	The Management of Health and Safety at Work Regulations 1999

Contents

Purpose of this Guidance

The Management of Health and Safety at Work Regulations 1999 were introduced to reinforce the Health and Safety Act 1974. They explicitly outline what employers are required to do to manage health and safety and apply to every work activity. The regulations place a set of duties on employers and employees to maintain a safe and healthy workplace.

A duty placed on employers by the Management of Health and Safety at Work Regulations is to undertake risk assessments to identify potential hazards to employee health and safety and anyone who may be affected by their work activity. Employers with five or more employees must record any significant findings.

Guidance

Key Terms

A hazard is anything that may cause harm, such as chemicals, electricity, working from ladders, vehicles, or a slippery surface.

The likelihood (risk) is the chance that somebody could be harmed by a hazard.

The severity outlines the magnitude of harm that someone could suffer by a hazard.

A hazard's risk rating is a multiplication using the scores identified from the likelihood and severity of harm from an individual hazard.

Control measures are actions that can be taken to eliminate the likelihood of exposure to the hazard to prevent or protect someone or something from harm.

Health and safety climate describe an employees' perceptions about how seriously their health and safety is taken.

Safe Systems of Work is a written statement or set of procedures that outlines how to conduct a task or activity safely. It can also include identifiable risks to be aware of, including the dos and don'ts for a given activity.

What is a Risk Assessment?

In many cases, we automatically risk assess tasks and activities we conduct through our natural day-to-day actions. For example, a risk assessment is made throughout a journey when driving - identifying hazards such as other vehicles, road conditions, junctions etc. However, there are activities that may require a more detailed consideration and are commonly written as a careful examination of what could happen if precautions to prevent harm are not in place. Risk

assessments are commonly created in written format to highlight the hazards and measures to control the risks on a given activity, but also as a formal means to meeting legal requirements e.g., 1999 Management of Health & Safety at Work Regulations. A ‘what if …?”

For example:

- “What if the electrical cables on my laptop/mobile phone charger is damaged?”
- “What if the rain makes the floor slippery?”
- “What if a lone worker is at risk of harm from others”
- “What if we notice a colleague is struggling with their workload.?”

You need to ask these six questions:

- What could go wrong?
- Who might be harmed?
- How likely is it to go wrong?
- How serious would it be if it did?
- What are you going to do to help stop it from going wrong?
- How are you going to check that your plans are working?

What is important is that you have thought about these issues and recorded them.

Risk assessments should be…

- A careful examination of what could cause harm to people, so that you can decide whether enough reasonable precautions have been taken or whether more should be done to prevent harm.
- Proportionate to the risks involved.
- Integrated into every manager’s activity planning process.

Risk assessments are not...

- about eliminating all risk
- about covering trivial or unforeseeable risks
- Required for every activity: some low-risk activities can be managed by effective, documented systems of work, or through a dynamic assessment
- effective - if left ‘on the shelf’ and not reviewed regularly
- effective - if the relevant people do not know about them, so make sure you have informed any people affected by the assessment what the outcomes are and control measures to minimise the identified hazards.

How to Complete a Risk Assessment: seven key questions

What could go wrong?

How could people be harmed? When you work in a place every day it is easy to overlook some hazards, so here are some tips to help you identify the ones that matter:

- Walk around your workplace and look at what could be expected to cause harm.
- Ask your employees and safety representatives what they think. They may have noticed things that are not immediately obvious to you. The more you involve people with this process, the more likely you will find they take it on board and engage in the process.
- Have a look back at your accident and ill-health records – these often help to identify the less obvious hazards.
- Are employees using chemicals, equipment, vehicles, or objects that pose an immediate safety hazard if they are not used as they should be?

Remember to think about long-term hazards to health (e.g., stress, ergonomics, elevated noise levels) as well as safety hazards (e.g., vehicles, chemicals).

Who might be harmed?

For each hazard you need to be clear about who might be harmed; it will help you identify the best way of managing the risk. That does not mean listing everyone by name, but rather identifying groups of people.

In each case, identify how they might be harmed, i.e., what type of injury or ill health might occur. For example, ‘cleaners may suffer injury to the back from using heavy cleaning equipment.’

Some workers have specific needs or limitations that you will need to consider. Workers considered to have additional vulnerabilities include those with disabilities; new and young workers; new or expectant mothers, or workers that may not have English as their first language.

1. How likely is it to go wrong?

And

2. How serious would it be if it did?

In line with the steps mentioned above, the next step in the risk assessment process is to determine the likelihood of something going wrong and the seriousness of harm to someone if an incident did occur.

One tool designed to help identify the chances of an accident happening and the seriousness of that accident is by way of a **risk rating matrix**. Figure1, on page 8, outlines how a risk rating matrix is used to determine the likelihood (risk) and severity of harm, a risk rating. The risk rating matrix uses a horizontal (severity) and a vertical (likelihood) scoring system. Select the severity

(e.g., 1 = insignificant up to 5 = catastrophic) and multiply your selected number by the likelihood (1=rare up to 5 = almost certain).

- A calculation that results in a score of **1 or 4** equates to a low-risk activity e.g., an administrative task where the level of risk is insignificant and any incident results in no more than a minor injury.
- A calculation that scores **5 to 9** equates to medium risks where control measures are noted to outline how that hazard is managed to prevent harm. Note though that the higher the score, additional measures may be required to help reduce the risk.
- A calculation that scores **10 – 12** equates to a high-risk where you must consider your existing control measures. Are the measures safe enough? Should we be doing this activity? Can we eliminate or reduce the risks further?
- A calculation that scores **15 – 25** is a very high-risk scenario where there is certainty that death or a life changing injury will occur, and you must stop that activity immediately!!

Important!! - When scoring, remember that

- **Do not** rely upon the matrix as a means of identifying the level of risk against an individual hazard. Your control measures and safe systems of work provide the primary mechanism for identifying the hazard and how it should be managed to prevent harm. It is essential that you communicate these areas to everyone rather than focusing on the risk rating.
- **Discuss** and agree upon the rating with those directly affected by the activity so that everyone has an understanding why the hazard was rated at the chosen calculation.
- The rating must be based upon experience and common-sense following consultation with the relevant people. A risk rating is not based on a worst-case scenario process.
- There is often no definitive ‘correct’ score, and you should review your scores when reviewing your risk assessment.

Here are some examples of scores, using this matrix. Local conditions and experience will obviously dictate the actual scores.

- A slip on a concrete stairwell in wet conditions is possible in terms of likelihood (3), resulting in a moderate severity (3) injury. 3 x 3 = 9 (medium risk).
- Use of electrical equipment in wet conditions where the risk of shock or electrocution is high would score a likelihood of 4 (likely), and a severity of 5 (catastrophic) to create a 4 x 5 = 20 (very high risk). This activity should be stopped until weather conditions allow, and an assessment of the equipment is made to determine its safe use.

The outcome of a risk rating matrix is to help you further identify the most significant hazards and apply a hierarchy of control (e.g., a priority list) in terms of additional actions to prevent harm.

Likelihood of occurrence	Indicator
1. Rare	Slight or very small chance
2. Unlikely	Infrequent or exceptional
3. Possible	Not likely to occur or have occurred
4. Likely	Capable of happening or occurring
5. Almost certain	An incident is likely to occur or evidence of previous incidents

Severity	Injury type
1. Insignificant	No Treatment Required/Near Miss - minor incident with negligible potential for harm or damage/Verbal remarks that as perceived as mildly offensive/Minor cosmetic damage, no impact on functionality, easy and inexpensive to repair.
2. Minor	First Aid Treatment/Near Miss - incident with a noticeable risk of hard or damage but easily avoidable/Verbal remarks that cause some discomfort or annoyance/Noticeable damage affecting minor functionality, more involved but manageable repairs.
3. Moderate	Medical Treatment/Lost Time of >3 Working Days/Near Miss - incident with significant potential for harm or damage, requiring immediate corrective action/Verbal remarks causing emotional distress/Significant damage affecting functionality, extensive and costly repairs required.
4. Major	Serious Injury/Medical Treatment/Hospitalisation/Lost time (RIDDOR)/Near Miss - incident with extreme potential for harm or major damage, indicating a serious lapse in safety measures/Verbal remarks causing serious emotional harm such as targeted attacks/Extensive damage compromising structural integrity, repairs often uneconomical, potential total loss.
5. Catastrophic	Loss of Life/Permanent Disability.

Guidance:

Each of the hazards should be scored in terms of its 'likelihood' and 'severity,' which, combined, produce the 'risk' rating:

Likelihood	Severity
1 – Rare	1 – Insignificant
2 – Unlikely	2 – Minor
3 - Possible	3 – Moderate
4 - Likely	4 – Major
5 – Almost certain	5 – Catastrophic

Fig 1

Risk Rating				Consequence (Impact/Severity of Injury)				
Very High (VH) 15-25	High (H) 10-12	Medium (M) 5-9	Low (L) 1-4	1. Insignificant	2. Minor	3. Moderate	4. Major	5. Catastrophic
Likelihood (Probability/Chance)								
Very likely. Event is expected to occur in most circumstances: More than 95% chance of occurring.	5.	Almost Certain		M-5	H-10	VH-15	VH-20	VH-25
There is a strong possibility the event will occur. Between 65% - 95% chance of occurring.	4.	Likely		L-4	M-8	H-12	VH-16	VH-20
The event has occurred before or could again. Between 35% - 65% chance of occurring.	3.	Possible		L-3	M-6	M-9	H-12	VH-15
The event is not expected to occur but could under specific circumstances. Between 5% - 35% chance of occurring.	2.	Unlikely		L-2	L-4	M-6	M-8	H-10
The event has not occurred before, but it may occur in exceptional circumstances. < 5% chance of occurring.	1.	Rare		L-1	L-2	L-3	L-4	M-5

Insignificant - No Treatment Required/Near Miss - minor incident with negligible potential for harm or damage/Verbal remarks that as perceived as mildly offensive/Minor cosmetic damage, no impact on functionality, easy and inexpensive to repair.

Minor - First Aid Treatment/Near Miss - incident with a noticeable risk of hard or damage but easily avoidable/Verbal remarks that cause some discomfort or annoyance/Noticeable damage affecting minor functionality, more involved but manageable repairs.

Moderate - Medical Treatment/Lost Time of >3 Working Days/Near Miss - incident with significant potential for harm or damage, requiring immediate corrective action/Verbal remarks causing emotional distress/Significant damage affecting functionality, extensive and costly repairs required.

Major - Serious Injury/Medical Treatment/Hospitalisation/Lost time (RIDDOR)/Near Miss - incident with extreme potential for harm or major damage, indicating a serious lapse in safety

measures/Verbal remarks causing serious emotional harm such as targeted attacks/Extensive damage compromising structural integrity, repairs often uneconomical, potential total loss.

Catastrophic - Loss of Life/Permanent Disability.

What are you going to do to help stop it going wrong?

The primary mechanism from stopping something from going wrong is to not do the hazardous activity. However, that is not always a practical solution because nothing would be achieved! Alongside your control measure descriptions and risk rating scores, you need to decide whether more needs to be done to reduce risks.

Remember that the law requires you to do everything 'reasonably practicable²' to protect people from harm. An effective way of working out what is 'reasonably practicable' is to compare good practice with similar organisations or refer to guidance provided by a national body to see if there is more you should be doing to meet current standards.

reasonably practicable is an assessment of the risk against the financial cost, time and effort required to make that activity safe. For example, it is considered reasonably practicable for a large organisation such as SC to provide standard Display Screen Equipment to its employees e.g., mouse, keyboard, laptop etc. But the cost to refurbish/replace all buildings known to contain asbestos may not be reasonably practicable, so a risk assessment-based approach is applied to monitor and manage existing buildings instead.

When assessing whether more could be done to reduce the risks, discuss and consider the following Hierarchy of control and judge by how much they will reduce the overall risk (also against the required time, cost, and effort):

- **Eliminate:** Can the hazard be removed or eliminated altogether?
- If not, can I substitute the risks so that harm is unlikely?

When controlling risks, apply the principles below, if possible, in the following order:

- **Reduce:** try and reduce the risk of harm (e.g., switch cleaning products away from bleach to a non-hazardous cleaning product).
- **Isolate:** prevent access to the hazard (e.g., by guarding or isolation from a dangerous product such as machinery, electrical sources, vehicles).
- **Controls:** Controlling the hazard is another measure. For example, engineered controls are put in place to reduce exposure to the hazard (e.g., barriers are installed to segregate pedestrians and traffic).
- There are also **work based (also known as administrative controls).** These controls are designed to reduce or limit the amount of time someone is exposed to a significant hazard. These hazards can include chemicals, dusts, or noise or machinery, and would be exampled by limiting the time someone can use a pneumatic drill to avoid injuries such as hand/arm vibration (white finger) through prolonged use. Additionally, Safe Systems of Work are created so operators have clear guidelines and methods to safe working.

- Issue **information, instruction, and training** for people to follow. Consider additional supervision especially when working with new and inexperienced staff, or with staff with medical/additional needs.
- **Personal Protective Equipment (PPE)** are among the risk controls, but the above-mentioned controls will take priority over PPE in your risk assessment. There are instances where PPE forms a mandatory part of a risk assessment or safe system, such as in the medical or building environments, or on the Highways. PPE may include face coverings, gloves, aprons (medical), or hi-visibility clothing, hard hat, and steel toe-capped boots (construction and highways).

Improving health and safety does not need to cost a lot. For instance, placing a mirror on a dangerous blind corner to help prevent vehicle accidents is a low-cost precaution considering the risks. The costs for failing to take simple precautions can be much more than implementing controls or safety measures.

I have rated the risks and implemented new controls, what next?

A new **residual risk rating** is calculated. This is a new score that considers what the severity and likelihood of that hazard will be following the implementation of new measures or controls. Following the example on page 7, if we applied new controls, such as using electrical equipment only in dry conditions, and with circuit breakers, the residual rating for using electrical equipment would decrease to 9 (in this instance a 3 (possible) likelihood and 3 (moderate) risk rating was applied).

How are you going to check that your plans are working?

You need to make sure that risk assessments stay up to date. You do this by reviewing them on an ongoing basis. A risk assessment review can involve:

- checking that the control measures are adequate and effective.
- examining whether there have been any changes to how the job is done.
- a change in a procedure because of a near miss or accident occurring.
- communication with employees and safety representatives on current working procedures – do they work? Do they need to be improved? Have issues emerged that raises safety concerns?
- Monitoring of any additional measures that require action from the original assessment, including a date or timescale when you expect this revised or the implementation of any additional or new control measures.

It can be all too easy to forget about reviewing your risk assessment – until something has gone wrong, and it is too late. So, set a review date when writing the assessment, and note it in your diary.

There is no definitive point at which a review needs to be done, it depends upon the risks involved and whether anything significant has changed.

If there has been a significant change, do not wait. Check your risk assessment and, where necessary, amend it. If possible, it is best to think about the risk assessment when you are planning your change – that way you leave yourself more flexibility.

If you find that there are many improvements you could make, big and small, create an action plan to deal with the most important things first. Health and Safety inspectors acknowledge the efforts of staff and managers who are clearly trying to make improvements.

A good plan of action often includes a mixture of different things such as:

- Communication amongst a team so that everyone understands safe procedures for a given activity, and where they can find the current risk assessment(s).
- a few cheap or easy improvements that can be done quickly. Temporary solutions may be required until more reliable controls are in place.
- arrangements for training employees on the main risks that remain and how they are controlled.
- regular checks to make sure that the control measures stay in place. and
- remember to prioritise and tackle the most important things first. As you complete each action, tick it off your plan.

Frequently Asked Questions

Q. What is a risk assessment?

A. It is a method of identifying health and safety hazards and their associated risks to people. In the workplace this involves assessing the occupational health and safety risks to employees and others affected by business activities. A risk assessment should identify how the risks arise and how they impact on those affected.

The title of this policy is “risk assessment and control,” to emphasise that the goal is to put in place sensible and practical health and safety measures to control significant risks, and to make sure they work in practice, reviewing them regularly.

Q. Is there a template or format with which I can complete a risk assessment?

A. Somerset Councils Health and Safety Service has provided a Risk Assessment App. This system allows staff to create new risk assessments or use/adopt existing risk assessments already created by another service area.

Maintained Schools in Somerset use a similar system called EEC which has an extensive library of pre-populated risk assessment templates. These templates cover covering many scenarios, venues and activities that reflect daily life, inside and outside of school. Links to both sites can be found in section 5 of this document, under Links on page 16.

Additionally, the Health and Safety Service has published an F04 Risk Assessment template. As a part of the risk assessment drafting process, managers and employees may use the F04 template, for instance to make notes. However, risk assessments must be formally recorded on the systems specified above.

Some of our health and safety policies have risk assessments for specific situations including COSHH, Supporting Wellbeing Work-Related Stress, Driving your Personal Vehicle for Work, and New and Expectant Parents.

Q. What's the purpose of risk assessment?

A. To consider any given situation that could present harm or significant danger. You will use the information gathered from your risk assessment to make decisions on how to manage risks in the workplace. Doing this in an informed, rational, and structured manner will ensure that current control measures are fully evaluated, and any actions identified to reduce risks are appropriate. It may result in an action plan to put in place controls to reduce workplace risks to as low a level as possible.

Q. Why do I have to do a risk assessment?

A. Risk assessment is a legal requirement. Regulation three of the Management of Health and Safety at Work Regulations 1999 requires us to assess and control the significant risks arising from work activities.

Risk assessment is an essential part of good health and safety management and makes good business sense. Apart from human suffering, there are numerous financial costs that result from poor health and safety in the workplace. These can include sick pay and arrangements for temporary staff, loss of earnings, liability for any damage/harm from an accident, poor reputation, compensation claims, insurance costs and prosecution and fines for failure to comply with the law.

Q. What type of risk assessment?

A. There are three types of risk assessment:

- **Dynamic:** This is a common type of risk assessment that we all do instinctively. A dynamic risk assessment occurs when we cross the road, when we drive, use an oven. A dynamic risk assessment is not always formally written, rather an assessment at that moment where we recognise hazards and how we can safely overcome them.
- **Generic:** This risk assessment is a general risk assessment that covers a broad range of topics or scenarios. An office-based risk assessment could be deemed as generic because it will highlight hazards such as slips/trips, electricity, manual handling etc but can be

applied to several offices with a similar working environment. They are a useful way of reducing the ‘red-tape or paperwork burden’ of writing a risk assessment for every given activity. Additionally, schools apply generic risk assessments for their off-site visits because they are all managed in a similar way, regardless of which class is active.

- **Individual/Specific:** This risk assessment is commonly written either for an individual or for a specific purpose. It could be for a specific building, or a specific activity such as working on the Highways which will have very strict guidelines for engineers working in this busy, dangerous environment. An individual risk assessment may be written about someone with specific needs, such as a new or expectant mother, or someone with a medical condition that requires specific care or support.

Q. OK, so I have got to do risk assessments to comply with the law. But they feel like a ‘paper exercise’ to me. How do they help me in my day-to-day work as a manager?

A. Risk assessments are at their best when they are ‘live’ documents that are regularly reviewed. They then stay relevant and are often referred to.

Take two examples to show the difference, Team A and Team B:

Team A

Risk assessments were initially written in consultation with the team concerned and are reviewed on a systematic basis at staff meetings. Also, staff can highlight improvements whenever they find shortcomings or when circumstances change.

Everybody knows where the assessments are kept and use them on a regular basis to ensure that safe systems of work remain effective. The contents of these existing risk assessments are also presented to new staff in line with their training and induction so that they are aware of existing procedures for working safely. The risk assessments enabled the team to work efficiently due to the positive culture created where everyone is included and engaged.

Team B

Risk assessments are written by one manager without discussing with anyone else. The documents are filed away. They are not discussed at meetings or reviewed. As far as the manager is concerned, he has ‘done his risk assessments’ and therefore complied with the law.

But has he? These risk assessments are unlikely to be seen as ‘suitable and sufficient’ as the manager has merely paid lip-service to the process and not involved people. They are out-of-date and may not cover all the risks.

The ‘health and safety climate’ in Team A is likely to be better than Team B. Team B are at higher risk of an accident because they have not received sufficient information on the hazards from the task in hand and a lack of communication can lead to members feeling less engaged and demotivated, leading to accidents.

Q. What if the work I do varies a lot, or I (or my employees) move from one site to another?

A. Identify the hazards you can expect and assess the risks from them. This general assessment should stand you in good stead for much of your work. Where you do take on work for a new site that is different, extend or replicate your existing assessment to identify and note any new or different hazards specific to that location. You do not have to start from scratch each time.

Q. What if I share a workplace?

A. Tell the other employers and self-employed people there about any risks your work could cause them, and what precautions you are taking. Also, think about the risks to your own workforce from those who share your workplace.

Q. Do my employees have responsibilities?

A. Yes. Employees have legal responsibilities to co-operate with their employer's efforts to improve health and safety (e.g. they must wear protective equipment when it is provided) and to look out for each other.

Q. What if one of my employee's circumstances change?

A. You will need to look again at the risk assessment. For example, you are required to conduct a specific risk assessment for a new or expectant mother (see HS 017 "New and expectant mothers at work") as some tasks (heavy lifting or work with chemicals for example) may not be appropriate.

If an employee has a disability, then you may feel that a risk assessment is a suitable document to identify their limitations, noting any medical requirements and the reasonable adjustments that have been put in place for that person.

People returning to work following major surgery or significant absence may also have specific needs.

Q. How often should I review my risk assessments?

A. Review whenever:

- An employee's circumstances change, and it affects their ability to do their job safely.
- A given period of time has elapsed.
- There are new activities, equipment, or changes to the premises.
- You take on staff who are vulnerable because of their age or any medical conditions. For example, young workers (aged under 18)
- if an accident or a near miss occurs in your workplace.
- There is any other reason to suspect the risk assessment is no longer valid.

Q. Why do I have to record my risk assessments?

A. You are legally required to record the significant findings of your risk assessments.

An enforcement officer will often ask to see evidence of a risk assessment when they inspect or investigate.

A clear and well-recorded risk assessment helps to show that you have done what the law requires.

Recording a risk assessment helps to make sure any important hazards are not overlooked as well as helping to avoid any unnecessary repetition in the assessment process or review.

A record also serves as a reminder of the principal hazards, standards to be maintained and what action has been - or still needs to be - taken.

Review and Revision

This Guidance will be reviewed as it is deemed appropriate, but no less frequently than every 36 months. Policy review will be undertaken by rolling programme established by the Health and Safety Service and agreed by the Health, Safety, and Wellbeing Steering Group.

Version History

Revision Date	Author	Version	Description of Revision
January 2025	Ian Haim	V1.0	New Guidance

References and links

The following Somerset Council policy documents are directly relevant to this policy, and are referenced within this document:

Internal links

Somerset Council, Risk Assessment App

SC Schools - EEC Safety Suite: ECC Safety Suite.

If you have any technical problems, or wish to add any additional risk assessment template, contact on terry@ecclive.co.uk or phone on 01204 300944. For all other queries please contact The Health and Safety Service on 01823 355089 or email chsu@somerset.gov.uk.

Risk assessment forms and templates for specific activities.

- SC risk assessment template HSF04
- Stress self-assessment form HSF15a & and HSF15b Talking Toolkit
- Risk assessments for new and expectant parents
- Manual handling Assessment Forms
- Control of Substances Hazardous to Health (COSHH) COSHH Risk Assessment App
- Hand-Arm Vibration (HAVS) HSF036
- Work Related Violence HSF11
- Working Alone HSF09
- Young Persons Activity HSF22a
- Driver Risk Assessment HSF14
- Work Equipment (PUWER) HSF24

External links

- HSE pages about risk assessment. Includes examples of how to fill in an assessment, guidance, principles of sensible risk management. http://www.hse.gov.uk/risk
- This document describes HSE's decision-making process. http://www.hse.gov.uk/risk/theory/r2p2.htm