A Safe Place to Work

The role of standards in shaping the future of health and safety.
Foreword

"BSI is dedicated to promoting best practices that support the ever-evolving culture of health and safety in the workplace, encouraging a proactive approach to changing needs. Working with organizations of all sizes, we help drive compliance, reduce risk and increase resilience."

Howard Kerr, Chief Executive, BSI
Today’s workplace environment is radically different to that of just ten years ago. Changing economic, social and political circumstances across the globe have thrown up unique sets of challenges and new areas of risk, as well as innovative solutions to past problems. The continuing evolution of the workplace means that priorities are likely to shift again in the decades to come.

In many parts of the world, there has been a decrease in heavy industry and a rise in office-based and service jobs. Various industrial diseases, associated with exposure to hazardous materials, are now better understood and today’s workers accordingly enjoy better protection, earlier detection and more effective treatments than those who came before them.

On the other hand, emerging technologies have heralded new material applications with their own potential for health issues. Similarly, new job roles and tasks have caused a sharp rise in conditions that previously received little attention. Stress-related complaints cost economies millions each year; musculoskeletal conditions, repetitive strain injury (RSI), eye strain and other chronic health issues are also widespread.

New questions must be raised in line with changing employment patterns and practices. What exactly is your workplace if you travel extensively, work from home or go from site to site? Who are the “workers” in an organization that outsources, uses contractors, people on zero-hours contracts or volunteers? Where does one organization’s duty of care end and another’s begin in a place where different organizations are working side by side?

Emerging technologies and industries have, in many ways, increased the complexity of occupational health and safety (OH&S). However, the primary responsibility of every organization remains the same: to provide an environment that minimizes risk and protects its workers.

Working on the age-old premise of prevention is better than cure, ISO 45001 provides organizations with a tool to guide employers through this complex landscape. It will be up to each to assess its own risks according to the hazards its workers face. Of course, there is no one size fits all, but there is at least an agreed set of requirements to help improve OH&S performance, no matter what you do.

Developed by experts from around 70 countries in liaison with representatives from the International Labour Organization (ILO), International Trades Union Confederation (ITUC) and International Organisation of Employers (IOE), ISO 45001 aims to tackle the needs of many different cultures. Taking a risk-based approach dependent on each user’s individual situation, the standard is designed to make organizations think broadly about anything that can have a detrimental effect on workers and people nearby, and is suitable for all types of organizations – from small start-ups to multinational conglomerates.

ISO 45001 will save lives. It requires a change in the way organizations interact with workers, and with each other, and necessitates implementation of a consistent evaluation process to meet shifting demands. With all this in place, businesses can respond effectively to a transforming workplace culture, managing risk by promoting a safe and healthy workforce that reflects on society as a whole.

Dr Scott Steedman, Director of Standards at BSI and ISO Vice-President (Policy)
ISO 45001: Improving organizational resilience with OH&S management

Sally Swingewood, Lead Programme Manager at BSI and Committee Manager for ISO/TC283, outlines how this international standard will provide practical solutions for workplace health and safety.

Over 7,600 people die each day from occupational accidents or work-related diseases. That’s over 2.78 million deaths worldwide, every year. On top of this, around 374 million non-fatal injuries occur annually in the workplace, leading to extended absences from work, rising insurance premiums and also early retirement.1

The devastating impact such workplace incidents can have on people is palpable — and on top of this comes a wider economic cost. Poor management of OH&S results in business interruption and reduced productivity, leading to losses that could have a significantly large and long-term impact on an organization. Depending on who is at fault, work-related injuries and ill health can also cause severe reputational damage, perhaps leading to legal action.

It is crucial that businesses of all sizes manage occupational risks to protect their workers and create better, safer working conditions across the globe. Proper management of OH&S is key for employers, enabling them to increase organizational resilience through proactive risk prevention. This is where ISO 45001 Occupational health and safety management systems — Requirements with guidance for use comes into play.

ISO 45001 is the world’s first formal international standard dealing with health and safety management at work. It was designed to transform workplace practices, providing employers and workers with a clear framework to better their OH&S performance and lay the ground for continuous improvement.

The standard draws on OHSAS 18001, a former benchmark for OH&S. However, it contains new and distinct guidance and is not a revision or update. ISO 45001 places far more emphasis on those at the top of the organization taking responsibility for OH&S performance and for including workers in deciding how to identify and manage risks that can affect them. It promotes a holistic and decentralized approach,

with OH&S fully integrated into senior management processes, and workers at all levels playing a significant role in decision making and implementation.

OH&S is no longer a standalone issue with responsibility laid on the shoulders of specialists alone, it’s an integral element in running a healthy and sustainable organization. The focus of ISO 45001 is on the workers, what they do, where they need to go to work and the hazards they face. It starts with context — what the organization looks like, what its activities are and who can affect, or be affected by, the OH&S management system. It advocates a preventative approach to identify, anticipate and ideally eliminate hazards long before harm is caused. This requires comprehensive planning and commitment from top management to improve health and safety within their organization.

If this happens, the performance improvements can be extended to everyone who works for, or on behalf of, the organization. The context driven risk-based approach is adaptable for companies of all sizes, including the very smallest. The standard sets out what needs to be done, not how it should be done, and this is important. How any organization meets ISO 45001 requirements should be determined by what is useful and necessary for their own situation.

The benefits of ISO 45001 are endless when implemented correctly. Implementation helps improve the physical and psychological health and safety of workers, and brings commercial and reputational benefits: less time lost, better employee retention, easier regulatory compliance and an awareness that can lead to better change management.

Ultimately, implementing a robust and adaptable OH&S management system allows organizations to better protect themselves and everyone who works for them, leading us closer to a world where everyone can expect to return safely home from work each day without injury or work-related ill health.
It is crucial that businesses of all sizes manage occupational risks to protect their workers and create better, safer working conditions across the globe.

References
Psychological health in the workplace

Mental health has benefitted from increased mainstream attention in recent years. As a result, the subject of psychological health in the workplace has also gained greater prominence. We spoke to Norma McCormick, from Corporate Health Works, Inc. and Stavroula Leka, Professor of Work, Health & Policy at the Centre for Organizational Health & Development, University of Nottingham, about how standards can be used to address this important issue.

Q Why do you think the focus on psychological health and safety in the workplace has increased in recent years?

NORMA: The recent transformation in how we talk about mental health means there’s much less stigma attached to it – it’s no longer something that people feel must be hidden or denied. At the same time, understanding of how psychological health directly influences all aspects of our lives has also increased.

STAVROULA: I think that socioeconomic context has played a big role, especially since the last financial crisis. As job security has deteriorated and work has become more intense, poor mental health has increased. We have also seen the rise of new forms of employment relationships such as zero-hour contracts in the UK and the flexisecurity model in Europe, both of which reduce the power employees have over their working conditions.

Q What are the key factors that influence psychological health in the modern workplace?

STAVROULA: Researchers refer to the ‘psychosocial’ dimensions of a workplace. This can cover anything from work schedule, timescales and how tasks are organized to flexibility and work-life balance, as well as the human relationships involved. A healthy workplace covers all these dimensions in a way that promotes both sustainable staff health and wellbeing and sustainable organizations.

Q Aside from any ethical considerations, why should businesses pay attention to psychological health at work?

NORMA: Poor psychological health presents a significant threat to long-term economic prospects. According to a recent study, mental health disorders could cost the global economy up to US$16 trillion between 2010 and 2030 unless significant action is taken.1

STAVROULA: I think employers have become increasingly aware of the impact of mental health on the bottom line in recent years. Stress causes higher workplace absence, as well as sub-optimal performance and lower productivity – so you can quickly see how it influences long-term organizational success. On the other hand, promoting wellbeing at work means promoting engagement, fulfilment and performance.

References

Q What are the main challenges for businesses when it comes to improving psychological health in the workplace?

NORMA: Each organization has its own set of circumstances regarding workplace demands and the psychological health of employees. Generally speaking, larger companies already have dedicated HR experts to focus on these challenges, while smaller ones are more time and resource-poor when it comes to health and wellbeing management.

However, the process by which both large and small organizations can begin to manage workplace psychological health is the same – by identifying primary risk factors and then assessing what can be done to change the working environment. The first part is often most difficult for business owners because it involves making an open and honest appraisal of their operations and approach.

STAVROULA: Sometimes the terminology and language used to discuss these issues presents a major practical barrier to progress. Although there is increasing awareness, in workplaces where there’s still some sensitivity attached to mental health, it may be easier for managers to focus conversations on the contributing issues – like work organization – rather than use terms which might still trigger unease, like “work-related stress” or “mental illness”. Targeting the sources of mental ill health should represent a priority.

Q How can standards play a role in promoting psychological health at work?

NORMA: Standards can have a significant influence on the way that businesses approach psychological health in the workplace. The National Standard of Canada for Psychological Health and Safety in the Workplace CAN/CSA-Z1003-13/BNQ 9700-803/2013, published in January 2013, was the first of its kind in the world. Many large Canadian organizations are now using the standard to create preventative processes which sit at the heart of their operations.

STAVROULA: Momentum has been growing over the last decade to create standards in this area. Australia has developed and promoted the importance of psychological health as part of its model Work Health and Safety Act, as have other countries. BSI published a guidance standard on managing psychosocial risks at work in PAS 1010 in 2011, while other countries, like Italy, Japan, Sweden, Spain and Ireland also have their own frameworks and tools.

NORMA: Internationally, we have the upcoming ISO 45003 which will focus solely on psychological health and safety in the workplace, expected by mid-2021. Designed to supplement ISO 45001, ISO 45003 will help organizations clarify responsibilities within their specific operational context and honestly appraise issues which might negatively impact psychological health, as well as any current barriers to addressing them. From here it will provide guidance around implementing preventative management structures, to improve psychological health in the workplace.

STAVROULA: The standard also requires organizations to monitor the impact of the initiatives they introduce, gathering ongoing input from staff. This will highlight ‘leading indicators’ where good progress is being made, as well as ‘lagging indicators’ where more attention is needed. These indicators could include the volume and type of sickness absence days, for example.

Q Looking ahead, what would be your goal for ISO 45003?

NORMA: Although there have been several national standards and toolkits introduced over last decade, ISO 45003 will be the first international standard to tackle psychological health in the workplace. I’m confident that the broader reach and extra credibility of a global standard will help many more organizations address this critical issue.

STAVROULA: I’m keen to see ISO 45003 used as a guidance standard to supplement ISO 45001, which covers more generic occupational health and safety. It’s important that psychological health is no longer addressed simply as an individual issue to be dealt with through rehabilitation efforts: developing a healthy psychosocial work environment is key to creating positive change. ISO 45003 heralds the move towards this prevention-focused approach.

2. https://www.mentalhealthcommission.ca/sites/default/files/2017-03/case_study_research_project_findings_2017_eng.pdf
Reaping the benefits of global OH&S standards

How can OH&S standards like ISO 45001 drive societal benefit on a global scale? We spoke to experts from different regions to get their perspective on the role of OH&S standards, as well as more general health and wellbeing standards – and to share key learnings.

Martin Cottam, Group Technical Assurance & Quality Director at Lloyd’s Register and ISO Committee TC 283 (Occupational Health & Safety Management) Chair:

Rather than regulation prescribing exactly how every issue is managed, I believe the company itself is best placed to understand and manage their health and safety. This really sits at the heart of the framework for OH&S management in the UK, and through the guidance of standards, it can be mirrored on a global scale.

Communication around OH&S needs a structured approach to be effective. Standards like ISO 45001 present an opportunity for business owners and workers to encapsulate good practice, to be used as a common currency and toolset — whether that’s for one office or across different time zones and cultures.

The committee responsible for ISO 45001 represents approximately 70 countries and includes delegates from mirror committees, some numbering over 100 individuals. The contributions from this extensive network provide a lot of intelligence when scoping out what new and existing standards must encompass for a world-wide user-base. This process allows for continual improvement, ensuring our guidance clearly addresses all potential issues across the world. A good example of this is the standard currently being developed to protect psychological health in the workplace.

Dr Stella Tawana, Director in the Department of Health Services at the University of Botswana:

Most countries in the African region face several complex OH&S challenges, such as inadequate infrastructure to capture data, lack of funds to acquire and implement guidelines and no external players pushing for adoption of international laws. What’s more, while our construction and mining industries are thriving, there are few safety controls in place. In many cases, organizations only adhere if it’s a necessity, for example when it is required by international parent companies or related to exportation quality management.

There are inadequate penalties in place for safety breaches, with employers being more willing to pay for a breach than to invest in OH&S. And, while there has certainly been more interest in OH&S in recent years, this can have a negative impact unless it’s based on recognized certification and training.

Botswana does not have specific OH&S legislation and will immensely benefit from internationally recognized standards like ISO 45001; it is therefore vital that more is done to demonstrate their wider-reaching benefits. Identification and reduction of risk and injury is just one aspect. OH&S standards and certification play a fundamental role in helping organizations move towards improved economic and social impact.
Safety is in everything we do, be that procurement, outsourcing or design. Everyone in an organization is accountable, no matter the size or location of that enterprise. Individuals must take responsibility for their own actions, because safety is everyone’s responsibility.

ISO 45001 aligns very much with our own Work Health and Safety laws in parts of Australia, meaning that at least in those locations we already do much of what the standard requires. The real challenge is integration across all operational areas — from finance to production to HR. Senior management must lead by example to ensure staff at all levels are engaged. Once this happens, personnel will be more likely to use the same system as guidance, regardless of their location, in safeguarding their health and wellbeing.

Dr. Yoshiaki Ichikawa, Senior Chief Engineer at Hitachi and ISO TC 268/SC 1 (Smart Community Infrastructures) Chair:

For businesses that operate globally, health and wellbeing standards (which are more relevant to overall lifestyle than just occupational risk and are complimentary to OH&S standards) are essential — especially considering that many countries receive limited state guidance on these matters. Right now, we are expanding operations to Sri Lanka, and will share how we prioritize optimal employee wellbeing.

Of course, our various strategic partners won’t all follow the same health and well-being policies that we have in Japan. Instead, through the provision of standards, like PAS 3002, we will provide them with the framework to improve health and wellbeing within their own cultural context. This helps us ensure employees in neighbouring sites have the appropriate support to create fulfilling work-life balance.
Health and safety at work in SMEs: Overcoming implementation challenges

Many small business owners struggle with implementing and managing processes to protect their workers and improve health and safety performance at work. Martin Cottam, Group Technical Assurance & Quality Director at Lloyd’s Register and Chair, ISO Committee TC 283 – Occupational Health & Safety Management, examines the reasons why, and how new international standards can help.

Managing OH&S is something that larger organizations have been familiar with for decades. Most invest significant resource into governing OH&S, from both a legislative compliance and a social responsibility perspective. To do this effectively, it’s common for big businesses to employ dedicated OH&S experts, teams – or even whole departments – to monitor compliance, implement processes and publish reports for management and stakeholders.

For smaller businesses, OH&S responsibility is not always as clearly defined. Ian Cass, Managing Director of the Forum of Private Business explains:

“Limited resource often means that hiring dedicated experts isn’t possible, so the responsibility will frequently be taken on by non-specialist staff, or a time-poor business owner. In addition, because it’s rarely connected with core revenue-generating activities, implementing new OH&S or wellbeing initiatives can be deprioritized during busy periods.”

Recent years have also seen significant changes in the way that small businesses employ staff, with flexible and remote working practices now the norm. This development has added another layer of complexity, given an organization’s employees tended to work at one location in the past.

In addition, SMEs can face external pressures when it comes to their OH&S systems – particularly from larger supply chain partners. Sometimes, those at the ‘top’ of the chain expect to see OH&S managed identically by all companies in the sequence.

This perspective does not recognize that each company needs to handle OH&S in a way that’s appropriate to its context and size. A large multinational company, for example, with several locations across different time zones and cultures, will need a different approach to a small organization with a handful of staff. Different regions will also have a variety of legislative systems and implementation that need to be considered.
Taking a standards-based approach can help SMEs and start-ups understand their responsibilities and create the right structures to efficiently manage worker health and safety and comply with the law.

The new international standard for OH&S, ISO 45001, has been designed to integrate with other management systems standards. It means SME owners benefit from seamless compatibility with the new versions of ISO 9001 (Quality Management) and ISO 14001 (Environmental Management). Small businesses can use these ISO management system standards to help shape fundamental strategy and maintain more efficient operational control.

Like many other management system standards, ISO 45001 uses a simple ‘plan-do-check-act’ (PDCA) model to help systematically minimize the risk of harm to all workers. It addresses factors which can lead to long-term health issues and absence from work, as well as those that give rise to accidents.

General familiarity with, and experience of, standards-based systems varies greatly between people running small businesses. Just knowing where to start can be a big part of the challenge for busy SME owners, so clear guidance is important.

In the past, many standards-creators have been guilty of adopting a ‘one-size-fits-all’ approach to how they communicate around OH&S – regardless of business size or type. Although the desired outcome is the same, official communication styles should be more flexible. Larger or more complex corporate audiences need significantly different advice, messaging and content around OH&S, compared to the typical SME.

Small businesses need better access to bespoke guidance to help them understand their OH&S responsibilities, and how to introduce processes to meet them.

In order to address this imbalance, the ISO technical committee which focuses on OH&S management is working on new guidance handbook to help smaller organizations implement ISO 45001. It will demystify the most formal and complex elements and illustrate relevant advice with relatable examples from other SMEs.

This handbook will enable small organizations to compete on a level playing field with larger enterprises, with OH&S practices that contribute to safer, healthier, better engaged employees and overall business success. Meanwhile, BSI will continue to support small businesses in the adoption of this handbook and other standards, and through more direct engagement to provide actionable advice.
The role of trade unions in advocating OH&S standards

Jan Toft Rasmussen, OH&S Secretary, Danish Department Occupational Health and Safety at the Danish Metalworkers’ Union, explores how union efforts to promote and monitor the application of OH&S standards, like ISO 45001, will improve OH&S outcomes for Danish workers.

In Denmark, trade unions can influence health and safety policy through their involvement in the Occupational Health and Safety Council, a body comprised of union delegates and employer organizations.¹ Through it we forward proposals to improve OH&S in Danish businesses via appropriate legislation and intervention. Unions and employer organizations also receive state funding, which allows us to cooperate to counsel workers, union members and employers on health and safety in the workplace, and other related issues.

Trade union membership in Scandinavian countries is high: more than 70% of workers are organized by membership bodies.² It is our responsibility to ensure that the health and safety of those workers is taken seriously. This is why the Danish Metalworkers’ Union (Dansk Metal) was keen to support the progression of ISO 45001. We were strongly involved in its development and believe that the application of this standard, together with existing laws, can help employers make a real difference to the working experience of their staff.

At present, the Danish Working Environment Act is fairly comprehensive in its regulation of workplace health and safety. All companies with ten or more employees are required to put in place formal OH&S procedures and OH&S personnel and representatives and managers must undertake mandatory training.

Further to this, from 2005 to 2011 the Danish Working Environment Authority (DWEA) spent seven years visiting and screening businesses of all sizes. During this time, they introduced the ‘smiley’ categorization for OH&S management, awarding companies with either a red, orange or green smiley according to the outcome of these visits.³ Organizations failing to meet certain standards are given injunctions and a red smiley and are subject to further inspection, while others might be given an improvement notice. The rest are visited every three years to ensure standards remain high.

A fourth classification was later introduced, known as ‘smiley with a crown’. This grouping is for organizations that demonstrate exemplary OH&S performance. It means further inspection is no longer required, unless the DWEA is made aware of a significant issue or risk. What’s more, it can’t be obtained without possession of a recognized health and safety certificate.

Certification demonstrates that an employer takes the health and safety of its employees seriously and is therefore highly desirable. Certified organizations with ‘crown smiley’ status can market this achievement to build trust with current and future recruits – and to establish credibility with clients and customers. OHSAS 18001 was recognized as the industry standard for many years but is now superseded by the

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1. https://oshwiki.eu/wiki/OSH_system_at_national_level_-_Denmark
introduction of ISO 45001. This new standard has a much larger focus on the responsibility of senior management and strongly emphasizes the need for worker participation — all of which leads to further improved OH&S.

Despite the systems in place, there are still many issues faced by the Danish workforce that prevent OH&S standards from being used effectively. The digitalization of many industries, in addition to an influx of migrant workers, has put increased pressure on our native workforce. In many cases, unskilled individuals feel the need to retrain as their jobs become automated. Others work longer and harder hours to compete with an imported workforce which is satisfied with lower pay. Conflict between managers and union members is also caused by the increasing strain felt by many to deliver more for less.

As a result, safety standards can be lowered – particularly when it comes to psychological health. The Danish Metalworkers’ Union has found that stress is now the second biggest OH&S issue faced by skilled metal workers, following workplace noise. What’s more, workplace injury is still a huge issue, with around 40,000 incidents reported each year. The daily challenges that metalworkers face have not changed, but management has been less willing to systematically solve these problems because of increased economic pressures.

It’s vital for senior management to integrate worker health and safety into their strategic business processes. Managers should be trained to operate within OH&S systems and workers should participate, so they understand how to take advantage of the benefits. Trade unions play an important role by ensuring that gaining certification does not become a box-ticking exercise and that the top priority remains worker protection.

To this end, we’ve begun to engage with accrediting bodies to audit Danish businesses against OH&S certification requirements. Our goal is to make sure every organization can use management systems strategically, whilst also enabling them to integrate other aspects of health and safety, such as the mental health and wellbeing of workers.

Our involvement as a trade union will help Danish businesses implement a system of continual improvement, and by monitoring the certification process, we hope that the benefits of standards like ISO 45001 will be fully realized by workers and employers alike.

Certification demonstrates that an employer takes the health and safety of its employees seriously.

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HITACHI:
Blending health and wellbeing standards with digital technology for optimal results

Dr. Yoshiaki Ichikawa, Senior Chief Engineer at Hitachi and ISO TC 268/SC 1 (Smart Community Infrastructures) Chair, discusses the role of standards in workplace health and wellbeing, as well as Hitachi’s innovative approach in this area.

The health and wellbeing of all our 300,000+ employees is a top priority for Hitachi, both from a physical and a mental perspective. We believe that when people are happy and engaged they are free to reach their full potential. Connecting health and wellbeing strategies with Hitachi’s business objectives enables us to improve employee happiness, while reducing costs and increasing productivity.

Our policy goes beyond the physical to address the mental health, stress levels and overall wellbeing of Hitachi staff. Maintaining a positive lifestyle and work-life balance in this way does far more than reduce organizational costs; it drives innovation, creative thinking and loyalty to the business.

The Japanese government launched the ‘Data Health Plan’ programme in June 2013, to promote health and prevent lifestyle disease amongst citizens. Individuals receive yearly health examinations as part of this plan via public health insurance agencies. Employers are required to examine the results of this data and provide their employees with individual recommendations to improve their wellbeing.

This is not dissimilar to BSI’s PAS 3002 Code of practice on ‘improving health and wellbeing within an organization’. In fact, the Data Health Plan regulation encompasses the main elements of PAS 3002: to proactively support the physical and psychological health and wellbeing of workers. Both systems provide a framework that companies can use to create their own action plans – so the approach can be specifically tailored to the organization’s circumstances.

By following these systems to create our own policy, Hitachi has seen the reduction of medical expenditure within the company, which has clear links to both increased productivity and reduced sickness. This, in turn, has brought strong reputational and brand benefits which are particularly important from a talent recruitment and retention perspective.

In Japan, this is officially acknowledged by the ‘Certified Health & Productivity Management Outstanding Organizations Recognition’ programme, commonly referred to as the ‘White 500’ list. Jointly run by the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi, it acknowledges the best corporations when it comes to employee health and productivity policies. Since its launch in 2017, Hitachi has been listed consistently within the White 500 for its efforts.

Japan’s labour force population continues to decrease, so it’s important for companies to promote their wellbeing credentials to attract the right staff – especially in the knowledge that younger workers place significant value on life-work balance.
Although we’ve had good success, one of the main challenges with every wellbeing initiative is keeping employees engaged. To address this, we use artificial intelligence (AI) to motivate with continued positive feedback and regular recommendations for behavioural change. Our method combines data collected within the scope of Data Health Law, with additional information from digital devices.

One example of this is a sensory device that monitors body movement to estimate employee activity in the workplace. We use this to analyse the relationship between that employee’s happiness and their corporate performance. It’s a helpful tool to improve memory and concentration, as well as stimulate creativity, increase positive thinking and reduce anxiety.

Our AI systems analyse this data to provide our staff with personalized advice on how to raise their happiness levels. For example, suggesting they schedule meetings in the morning and perform desk work in the afternoon. So far, this advice has already helped raise overall organizational happiness and increase productivity.

Our next step is to help branches outside of Japan, providing them with a similar framework to improve employee health and wellbeing. Standards, like PAS 3002, will help these organizations achieve improved health, safety and wellbeing performance – and excellence in all other areas as a result.

Maintaining a positive lifestyle and work-life balance in this way does far more than reduce organizational costs; it drives innovation, creative thinking and loyalty to the business.

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3. https://www.ft.com/content/7ce47bd0-545f-11e8-b3ee-41e0209208ec
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