

HOSPITALITY SERVICES PORTFOLIO



HOW DOES YOUR BUSINESS HANDLE RISKS AND UNEXPECTED DISASTER?

- The hospitality industry is full of serious risks and potential for disaster. Between ensuring customer satisfaction, employee safety and the quality of your business' property, there are a variety of ways that things could go wrong. Holloway & Gauntlet Insurance Services can help you mitigate and eliminate potential risks with our library of resources, including an industry-specific risk management series, overviews of potential cover considerations and detailed checklists to ensure a successful work environment.

IS YOUR BUSINESS PREPARED FOR THE NEXT HSE INSPECTION?

- If you fail to prioritise health and safety in your hospitality business, an unsuccessful HSE inspection can result in hefty fines, a damaged reputation and financial failure. Don't wait until it's too late to make sure your workplace is compliant. Use our variety of workplace health and safety guides to promote proper standards.

DOES YOUR BROKER HELP YOU REINFORCE HEALTH AND SAFETY?

- We're dedicated to the ongoing support of your business needs. We'll help you form a dedicated health and safety programme that will work to keep safety in the spotlight. We'll also provide you with access to our ever-expanding library of health and safety resources, including an industry-specific safety manual, training programme materials, customisable workplace policies and various employee-facing documents.

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Hospitality Employee **SAFETY MANUAL**

Provided by: Holloway Insurance Services

Legal disclaimer to users of this sample manual: The content of this sample safety manual is of general interest only and not intended to apply to specific circumstances. It does not purport to be a comprehensive analysis of all matters relevant to its subject matter. It does not address all potential compliance issues with UK, EU, or any other regulations. The content should not, therefore, be regarded as constituting legal advice and not be relied upon as such. It should not be used, adopted or modified without competent legal advice or legal opinion. In relation to any particular problem which they may have, readers are advised to seek specific advice. Further, the law may have changed since first publication and the reader is cautioned accordingly. © 2005, 2013, 2018 Zywave, Inc. All rights reserved.

This employee safety manual is just a **SAMPLE** and needs to be edited and adapted. It is not exhaustive, nor is it a bespoke safety manual for your specific company. If you are planning to create, edit or adapt an employee safety manual, seek assistance from a recognised health and safety expert and/or the Health and Safety Executive.

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First Aid Programme and Training Materials



Effective Date:

Revision #:

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NOTE: A First-Aid Programme PowerPoint Presentation accompanies this document.

Prepared by: _____ Date: _____ Approved by: _____ Date: _____

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First-Aid Programme

Effective Date:

Reference Standard

The Health and Safety (First-Aid) Regulations 1981 requires all employers to provide adequate and appropriate equipment, facilities, and personnel to ensure employees receive immediate attention if they are ill or injured at the workplace. 'Adequate' and 'appropriate' is not a set standard and will depend on the specific circumstances of each workplace. Employers should carry out a first-aid assessment to determine what is 'adequate and appropriate' for their specific workplace.

Be sure that all procedures are also developed in accordance with provisions outlined in the Health and Safety at Work etc Act 1974, the Management of Health and Safety at Work Regulations 1999, and any other relevant Acts and Regulations that may apply to your organisation.

Purpose

This policy establishes training and operational procedures that will be followed at to ensure prompt and knowledgeable treatment of injured employees, which will prevent minor injuries from becoming severe.

Scope

This policy applies to all employees and all visitors or vendors.

Responsibilities

The following responsibilities apply to various levels within the company.

Senior management will:

- Require the full application and integration of this policy into daily operations, as applicable, in all areas of responsibility and with all direct reports.
- Assess managers and supervisors on their ability to apply this policy in their areas of responsibility.

The Safety Administrator will administer all aspects of this policy to include:

- Maintaining and updating the written programme as required.
- Coordinating necessary training for all affected employees.
- Providing necessary technical assistance to managers and supervisors.
- Periodically assessing the effectiveness of this programme and its implementation in all affected areas of the company.

Managers and supervisors will:

- Know how this policy applies to their areas, and know which employees are trained to be first responders and when they require retraining.
- Decide where it is necessary and appropriate to place first-aid kits in their areas and ensure that the kits are restocked after use.
- Integrate and enforce the provisions of this policy in their areas of responsibility.
- Periodically audit the effectiveness of this policy in their areas of responsibility.
- Coordinate training for all affected employees, including those that will become first responders.
- Provide appropriate coaching and corrective action when necessary to ensure this policy is fully integrated.



UNITED KINGDOM

Workplace Health and Safety Guide



Health and Safety Regulation Overview

Provided by:

Holloway & Gauntlet Insurance Services
www.hollowaygauntlet.co.uk

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For many businesses, workplace health and safety can be complicated and confusing. There are multiple sources of information, such as guidance documents and Approved Codes of Practice (ACOPs), not to mention constantly changing regulations and legislation. This guide can be used to help sort through the different types of health and safety information and give you a better grasp on how health and safety law works.

The Health and Safety Executive (HSE) in Great Britain and the Health and Safety Executive Northern Ireland (HSENI) in Northern Ireland are the main regulators of health and safety throughout the United Kingdom. Their aims are to protect the health, safety and welfare of employees, and to safeguard others, such as the general public, who may be exposed to the risks of work activity. They do this by consulting with businesses, recommending legislative changes, initiating prosecution and fines and publishing guidance. While health and safety regulations in Great Britain and Northern Ireland are generally the same, there are subtle differences, so be sure you know which country's regulation you need to follow.

Main Requirements

The basis of health and safety law in the United Kingdom is the Health and Safety at Work etc Act 1974 in Great Britain and the Health and Safety at Work (Northern Ireland) Order 1978 in Northern Ireland. This legislation applies to all employers and sets out the general duties that employers and employees have to each other and to the general public. Many of the duties under this legislation are guided by a 'so far as reasonably practicable' principle. This means that employers do not have to take measures to avoid or reduce risks if they are technically impossible or if the time, trouble or cost of control measures would be grossly disproportionate to the risk. However, the law does require employers to look at what their workplace risks are and take sensible measures to mitigate them.

Another important requirement is the Management of Health and Safety at Work Regulations 1999 in Great Britain and the Management of Health and Safety at Work Regulations (Northern Ireland) 2000 in Northern Ireland. This legislation specifies what employers are required to do to manage health and safety under the Health and Safety at Work Act or Order. It requires employers to make a 'suitable and sufficient' risk assessment of the health and safety risks workers and any other persons who may be affected by their business face. Employers with five or more employees must also keep a written record of their risk assessment; however, it is best practice for all employers to do so. Please contact Holloway & Gauntlet Insurance Services for more information on creating a risk assessment.

Regulations

Regulations on health and safety are law, approved by the Parliament in Great Britain and the Assembly in Northern Ireland. They are typically made under the Health and Safety Act or Order, following proposals from the HSE or HSENI. Depending on the specific regulation, it may apply to all employers or it may apply only to specific industries, such as mining or nuclear.

Regulations are also typically set out in either a 'goal-setting' form or 'prescriptive' form. If a regulation is goal-setting, it means that the regulation sets out what must be achieved, but not how it must be done. It is up to the individual employer to decide how to achieve the goal the regulation sets out. Prescriptive regulations, on the other hand, spell out in detail what employers are required to do. Prescriptive standards are typically absolute and employers must follow the specific actions set out in the regulation.



Be sure to know all regulations that apply to your industry. See below for a list of common workplace health and safety regulations in the United Kingdom.

Fighting Insect Infestations in Your Hotel

An infestation of bedbugs or other pests can be damaging to your facility's reputation and can represent a liability risk. Bedbugs, spiders and other pests can be carried in on guests' or employees' clothes and possessions—no hotel is immune, and high-traffic facilities are at an elevated risk of infestation. Although most pests found in hotels are not known to spread disease, they can be a nuisance to guests. It is important to prepare your staff for an infestation so you can respond quickly.

Identify Infestations

Staff should conduct regular inspections in order to discover infestations before a guest does. Instruct staff to inspect all rooms upon vacancy, looking for living or dead bugs, small bloodstains from crushed insects and dark spots from droppings. These identifiers can be anywhere, from floor boards to walls to linens.

Responding to Complaints

It is crucial to have a plan to address complaints about bedbugs. You should educate the guest and work to eliminate the infestation. Here are steps housekeeping should take upon receiving the complaint:

Offer the guest a new room.

Provide information about bedbugs, emphasizing that they are not known to spread disease.

Launder bedding and the guest's clothes in the hottest water and dry on the hottest setting that is safe for the materials.

Use a stiff brush to dislodge bedbugs and eggs.

Use a HEPA vacuum on the mattress, bed frame, furniture, floor and carpet.

Bag mattresses and box springs for at least one year.
Never donate an infested mattress.

Conduct an inspection and treatment of the room with a pest control professional. Do not use the room until the professional certifies that it is free of pests.

It's important to plan and prepare your staff for an infestation so you are able to respond quickly.

Eliminating Infestations

Cleaning, disinfecting and eliminating hiding places are the best method of ridding your facility of bedbugs and other pests. Many can live for several months without food and water, so it may be advisable to use a pesticide. Work with your pest control specialist to:

Choose the least toxic pesticide available that will be effective. Stronger-than-necessary chemicals could harm your guests and staff.

Follow manufacturer instructions for pesticide use.

Advise hotel staff to stay away from treated areas until the recommended time period has elapsed.

Treat furniture and mattresses with pesticide only if necessary and with small amounts on the seams.

Liability Woes

For liability purposes, document your pest mitigation process and resolve all identified infestations. If a guest discovers an infestation and you fear legal actions, weigh the cost of settlement against lost business. An infestation can be extremely detrimental to reputation.

Provided by Holloway & Gauntlet Insurance Services

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CHECKLIST | HOTEL FIRE SAFETY

Presented by Holloway & Gauntlet Insurance Services

Inspector Name:	Date:
Inspector Signature:	

GENERAL SAFETY	YES	NO
Is there a fire alarm system to alert attendees of a fire?	<input type="checkbox"/>	<input type="checkbox"/>
Are exit doors and routes indicated by illuminated EXIT signs?	<input type="checkbox"/>	<input type="checkbox"/>
Is there emergency lighting for the exit ways and stairs?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any obstacles in corridors, exit doorways, exit stairs and other routes that constitute exit ways for occupants?	<input type="checkbox"/>	<input type="checkbox"/>
Do exit doors from meeting, food service or casino areas swing out?	<input type="checkbox"/>	<input type="checkbox"/>
Are exit doors locked or secured in any way that would prevent ready use of the door?	<input type="checkbox"/>	<input type="checkbox"/>
Are doors that could be mistaken for an exit marked properly?	<input type="checkbox"/>	<input type="checkbox"/>
Do doors to exit stairs close and latch automatically after use and remain properly closed?	<input type="checkbox"/>	<input type="checkbox"/>
Are you able to access the guest room floor from the exit stairs?	<input type="checkbox"/>	<input type="checkbox"/>
Are instructions prominently displayed in each guest room giving details of the fire alarm signal and indicating locations of the nearest exits?	<input type="checkbox"/>	<input type="checkbox"/>
Are guest room doors self-closing and free of transoms that might permit penetration of smoke?	<input type="checkbox"/>	<input type="checkbox"/>
Is there a sign clearly visible near each set of lifts that states 'Lifts are not to be used during a fire'?	<input type="checkbox"/>	<input type="checkbox"/>
Are there signs posted at the main entrances to meeting and facility rooms—specifically maximum number of occupancy information?	<input type="checkbox"/>	<input type="checkbox"/>
Are the provided exits remote from each other so that occupants are able to use alternatives if one exit becomes unusable in an emergency?	<input type="checkbox"/>	<input type="checkbox"/>
Are folding partitions or air walls arranged so as not to obstruct access to required exits?	<input type="checkbox"/>	<input type="checkbox"/>
Are there mirrored surfaces near exits that might create confusion for evacuees?	<input type="checkbox"/>	<input type="checkbox"/>
Do meeting rooms have sufficient exits to allow the number of occupants to leave readily?	<input type="checkbox"/>	<input type="checkbox"/>
Are all corridors, stairways and aisles free of temporary or permanent storage, including laundry, chairs, tables, room service trays and rubbish?	<input type="checkbox"/>	<input type="checkbox"/>

COMPLIANCE	YES	NO
Is there a designated senior staff member responsible for on-site fire safety inspections?	<input type="checkbox"/>	<input type="checkbox"/>
Are any violations related to fire safety inspections outstanding or uncorrected?	<input type="checkbox"/>	<input type="checkbox"/>

FIRE DETECTION SYSTEMS	YES	NO	LOCATION(S)
Does your facility have a full sprinkler system?	<input type="checkbox"/>	<input type="checkbox"/>	
Are smoke detectors located in all areas of the facility?	<input type="checkbox"/>	<input type="checkbox"/>	

Hotel Insurance

Business in the hotel industry can be precarious. Local events for out-of-towners, currency fluctuations, inclement weather, the health of the economy and the affordability of travel all influence hotel occupancy rates. Despite everything you do, a certain degree of fickleness remains.

You face a challenging, inconsistent industry. Do not crumble in the face of instability—fortify your business operations by purchasing a comprehensive hotel insurance policy. Use the following overview of hotel insurance to make sure your cover is seamless, leaving no holes that expose you, your business or your employees to undue risk.

Standard Covers

The hotel industry is diverse. Hotels can have just a few rooms or they can have hundreds. Accordingly, hotel insurance policies are usually composite, consisting of several core covers and a variety of industry-specific and optional covers. Insurers will typically include the following covers in their core hotel policies:

Buildings insures property such as the hotel, annexes, small outside buildings, walls, gates and fences, and pays rebuilding expenses.

Contents covers items within hotels such as furniture, furnishings, equipment, stock and machinery in the event of loss or damage.

Employee protection pays expenses associated with your employees' death, loss of limb(s), loss of sight, temporary total disablement, and clothing and personal effects damage resulting from employees' usual work responsibilities.

Business interruption recoups any loss of business income due to damage covered under your contents or buildings cover.

Business liability contains employers' liability (required if you have employees), public liability (insures against liability for third-party injury or damage), products liability (covers costs associated with injury due to faulty products your hotel distributes, such as shampoo) and guests' property liability (including motor vehicles in hotel garages or car parks which are securely locked overnight).

Legal expenses helps pay the costs associated with defending or pursuing certain legal actions such as contract disputes, employment disputes or criminal prosecution defence.

Optional Covers

Core covers may be supplemented with substantial optional covers to accommodate the various members of the hotel industry. Many of these optional covers are specific to the industry. This list is only a small sampling of the available optional covers.

Ways to Keep Safe by Keeping Clean

Our duty is to keep our guests happy and entertained. In the process we sometimes create clutter. It is important to remember that clean-up is an essential part of every activity performed here. Without it, our facility would become chaotic mess. Not only would it be aggravating for staff and guests; it would be very dangerous.

Slips and trips are a common cause of injury, and inadequate housekeeping is a contributing factor in most of these accidents. Further, if we don't maintain our facility properly, we risk fire and other accident hazards, too.

What is Housekeeping?

Avoiding clutter-related hazards requires a commitment to housekeeping by every individual on our team. This means making spill clean-up, daily debris/scrap removal, general cleaning and use of rubbish bins a priority every day, throughout the day.

Good housekeeping also means constant vigilance. Remove any material that obstructs a pathway on the floor or ground and take care of any other materials that could pose a possible hazard or danger for co-workers and guests. This includes:

- Extension cables or hoses
- Service trolleys
- Machinery or hand tools
- Empty containers
- Debris or spills
- Food or water

Housekeeping Best Practices

- Limit the amount of materials you take out to the quantities that you will need.
- When not in use, store materials out of the way in storage bins or lockers.
- Keep flammable or hazardous waste in covered, separate containers.
- Place warning signs in wet or muddy areas that pose a slipping hazard.
- Control muddy areas using gravel, boards or plywood.

Avoid These Risks

- Don't leave housekeeping responsibilities for the last few minutes of the day.
- Don't clean equipment before locking out.
- Never pile material around fire extinguishers, sprinklers or exits.
- Never blow off dust with compressed air; use a vacuum or brush.
- Do not collect broken glass or metal scraps in plastic bags. Never use bare hands when collecting waste.

Fringe Benefits

When you keep our facility clutter-free, you don't just keep our staff and guests safe, you help our business. A clean environment is pleasing to our staff and our customers, making working and staying with us a more positive experience.

Workplace Violence Prevention

Location: [INSERT LOCATION]

Effective Date: [INSERT DATE]

Revision Number: [INSERT #]

PURPOSE

does not tolerate workplace violence. We define workplace violence as actions or words that endanger or harm another employee or result in other employee reasonably believing to be in danger. Such actions include but are not limited to:

- Verbal or physical harassment/threats
- Assaults or other violence
- Any other behaviour that causes others to feel unsafe (such as bullying, sexual harassment)

SCOPE

Company policy requires an immediate response to all reports of violence. All threatening incidents will be investigated and documented by the HR department. If appropriate, the company may provide counselling services for employees.

The following disciplinary actions may also be taken:

- Oral or written reprimand
- Suspension
- Termination
- If appropriate, criminal action
- False accusations will not be tolerated and may also result in disciplinary action.

RESPONSIBILITY

It is the responsibility of all employees to report threatening behaviour to management immediately. The goal of this policy is to promote the safety and well-being of all people in our workplace. All incidents are to be reported within the first 24 hours and should be backed up with detailed information. Employees should keep a record of all incidents and documents.

Management, supervisors and all safety personnel are responsible for the observation of personnel and identification of potential workplace violence exposures. All matters reported and/or identified are to be fully investigated. Findings will be presented to management and an action plan will be developed to minimise and eliminate the potential threat. All parties involved will receive a fair and impartial hearing and their dignity and privacy will be protected. No information will be shared to outside parties not involved in the case, unless police intervention is needed.

PROCEDURES

Evaluation of Security Procedures

A physical security survey will be conducted at least once a year. As our company continues to grow and expand, so does potential violence exposure. Reassess all facets of the work environment to include secure entrances, public access, lavatory facilities, car parks, work stations and closed-circuit surveillance cameras.

Incident Response Team

The following individuals are named in the event to respond to a potential threat or live situation. The Incident Response Team will coordinate all facets of the response including the initial response in emergency situations, contacting of local authorities and intervention of the subject and victim.

PLAYING IT SAFE HOTEL

Intruders Beware, We're Prepared

Be ready to deal with intruders and thieves

Certain parts about your job put you at risk of confronting a thief or intruder. High-risk characteristics include:

- Night-time shifts
- Working alone or in small numbers
- Easy escape

You never know when a thief will enter the workplace. That's why it is important to prepare now so that if you are ever faced with the situation, you will be able to react quickly.

Preventing Theft

The best way to deal with theft is to prevent it. Some ways to discourage thieves from attempting their crime:

- Greet and make eye contact with every person that enters.
- If you see suspicious behaviour in any area, courteously ask the person if they need assistance.
- Always show that you are alert and aware of all client activity by actively moving around the area.
- Always lock the rear doors.
- Be aware of and report any strange behaviour, such as individuals loitering on the premises.

General Guidelines

Think about these guidelines and visualise how you would deal with a thief or intruder at .

- If you witness someone attempting to steal something, do not run after the perpetrator or intervene. Attacking a thief could mean harm to you and possibly the loss of your job.
- Do not follow the thief out. The possibility of causing harm to innocent bystanders escalates in this situation.
- Call police and notify your supervisor of the situation as soon as possible. Once your supervisor is aware, he or she will be able to decide which steps to take.
- If you suspect theft and the thief calmly walks away from the scene, try to make conversation. If the situation becomes violent or hostile in any way, back off and contact the authorities.
- If an intruder threatens you, comply to all of his or her demands. Your safety is much more important than anything that might lose.

Know Who to Contact

Keep police phone numbers listed near all telephones on the premises and stored on your mobile phone for quick access in the event of an emergency.

Be safe and healthy on-site at with these helpful tips provided by **Holloway & Gauntlet Insurance Services**.

Think Twice

Always remember that any intruder or thief could be carrying a weapon. The consequences of you attacking him or her can be your injury, legal trouble and even the loss of your job. Think before you act.

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