



OCCUPATIONAL HEALTH AND SAFETY
RISK MANAGEMENT SERVICES



GOVERNMENT



CORPORATE



RETAIL

NO MATTER WHAT INDUSTRY YOU ARE IN



EVENTS



ENGINEERING AND CONSTRUCTION

SAFETY MATTERS



ROADS AND TRANSPORT



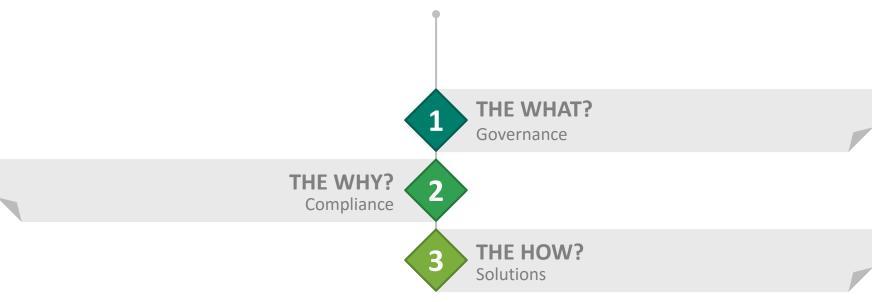
MEDICAL



EDUCATION

Why does safety matter?

We will show you how your business can save money, keeping health and safety at the forefront







To profit or Not

As business owners, we are continually faced with challenges

CONTINUED RISING COSTS

REGULATIONS

ENVIRONMENTAL AND INSURANCE COMPLIANCE ENFORCED BYLAWS AND LEGISLATION FORCED EXPENDITURE

AND NOW 'GREEN IS IN'













IT WOULD SEEM THAT A FULL-TIME LEGAL TEAM IS REQUIRED, SIMPLY TO ATTEND TO THE ABOVE



The laws and insurance

It is a financial and physical balancing act to meet the requirements of the law and meet policy conditions set out by insurers.

ON THE ONE HAND

Policy contractually falls directly onto the policy holder and the slightest failure to comply, could result in the insurer refusing liability in part or in full.

AND ON THE OTHER HAND



THE LAW

Various governmental institutions (ie. Occupational Health and Safety, Fire Department and Department of Labour) are continually legislating new laws and by-laws



The law says comply

As a business owner, what risks are you immediately faced with?

THE RISK OF CLAIMS NOT BE PAID

THE RISK OF FINES / IMPRISONMENT



INSURANCE

Insurance contracts stipulate that the policy holders must always comply with local and national legislation, including any municipal by-laws. If not, the insurer reserves the right to refute any claims



THE LAW

The Department of Labour is forced to reduce Workmen's Compensation claims and to regulate the industries through fines or imprisonment

THIS NATURALLY ADDS TO THE RISING COSTS OF THESE FORCED REGULATIONS AND CONDITIONS





What the law states

By law, every employer is required to provide, as far as reasonably practicable, a hazardous-free





Health and Safety is a continuous activity, not an event

Department of Labour urges employers to comply with Health and Safety laws via media statement

Department of Labour has threatened to come down hard on employers failing to comply Occupational Health and Safety (OHS) laws,

at an inspectors' conference was told in Cape Town yesterday. Tibor Szana, Director: Civil and Explosives in the department, was speaking on the implications of the forthcoming legislative amendments that are meant to improve the work of inspectors in ensuring compliance with the law.

"We all have to understand that the ultimate responsibility for OHS lies with the employer. No amount of inspection will make the place safer unless the employer comes to the party. "Health and Safety is a continuous activity not an event. This is not a rocket science and should be second nature to employers'.

He said employers are expected to do an about turn on OHS." Those employers who continue to do the same thing should not expect to get the same results from labour inspector.

Those employers who do not listen could soon find themselves on the rocks. We therefore urge employers to not play with worker's lives", Szana said.

Sam Morotoba, Deputy- Director General Public Employment Services (PES) said with the ever increasing influx of foreign nationals in the country, the scope of the inspectors is going to expand because Home Affairs will increasingly ask the Department of Labour to consider giving those people work permits.

He also said fines that could be imposed by the labour court include instances where the employer is:-

- Requiring or permitting a foreign national to perform work for which such foreign national is not authorized to perform in terms of his or her work permit;
- Failing to display a certificate of registration in a conspicuous place on the premises of a private employment agency;
- Retaining a work seeker's original identity card or qualifications;
- · Charging a fee to any individual work-seeker for employment services, unless such is provided for by notice in the Gazette;
- · Deducting any amount from an employee's remuneration in respect of the placing of that employee in employment;
- · Requiring or permitting an employee to pay any amount in respect of the placement of that employee;
- Failing to keep up-to-date records

Nkosinathi Nhleko, Director General of the department said "The amendment to our pieces of legislation such as Basic Conditions of Employment Act, Labour Relations Act and the Employment Equity Act are also based on our reflection into the practicality of implementation. As we reflect as social partners we are able to identify areas of challenges in the implementation of the legislation and agree on the amendments which are required to be in place with a view to ease service delivery and compliance.

Media Statement: Department of Labour.



Now ask yourself - Are we compliant?

What answer do you feel represents your situation?

NO, I AM NOT COMPLIANT



WHY ARE YOU NOT COMPLIANT?

Are you challenged by the complex legislation? Do you feel it costs too much to become fully compliant?

I AM COMPLIANT, BUT



NOT REALISING THE FULL BENEFITS?

Keeping up to date with legislation, identification of all risks and effects on my business is a challenge, therefore I am just happy to operate as is

HOW DO I GO FORWARD TO REAP THE REWARDS OF BEING FULLY COMPLIANT?



LET US HELP YOU BY EXPLAINING HOW?





Understanding the OHS landscape (continued)

We provide a various Occupational Health and Safety solutions to all sectors of industry

TRAINING

We offer a full range of accredited health and safety courses

INSURANCE RISK MANAGEMENT AND ASSESSMENT

We partner with the insurance industry to reduce broker liability and protect clients against from loss of assets, ensuring all procedures are in place, ensuring all claims are paid

CLIENT AGENT AND CONTRACTORS

We act on your behalf and assume all health and safety responsibilities



HACCP / FSSC / FOOD HYGIENE

We provide assistance in HACCP (Hazard Analysis for Critical Control Points), FSSC 22000 to ensure our clients are compliant in respect of food hygiene, including all segments of the food industry such as growing, harvesting, processing, manufacturing, distributing, and merchandising to preparing food for consumption

RISK MANAGEMENT AND ASSESSMENTS

We provide practical risk analysis and management tailored to specific industries and occupations, ensuring compliance

SAFETY FILES

We provide all documentation required in terms of the provisions of the Occupational Health and Safety Act. The safety file must be kept on the premises and made available to inspectors



Understanding the OHS landscape

We provide a various Occupational Health and Safety solutions to all sectors of industry

PREMISE AUDITS

We provide practical risk analysis and management tailored to specific industries and occupations, ensuring compliance

PERSONAL PROTECTIVE EQUIPMENT AND

We provide a range of specialized clothing and equipment worn by employees for protection against health and safety hazards, inclusive of signage

FIRE FIGHTING EQUIPMENT

We provide fire equipment (ie. Fire extinguishers, etc) as well as signage



STANDARDS AND REQUIREMENTS

We ensure that you are aligned to specified manufacturer standards and requirements

SURVEILLANCE AND MONITORING, CCTV AND SOLAR

We provide a range of surveillance, monitoring, CCTV and solar solutions to our clients

EVACUATION PLANS AND EMERGENCY PROCEDURES

We provide evacuation plans and emergency procedures to clients, relative to their industry



Our Value Add Solution

We have developed a 'Unique Product Line' in partnership with the insurance sector

PREFERENTIAL PREMIUM RATE

Our product line incorporates insurance premium benefits with various insurance service providers.

We also provide a Business Management Tool, which also links to Financial Service Providers, giving brokers access to audits, certificates and compliances required to comply with the Law and Insurance conditions.

















Our Value Add Solution

We have developed a 'Unique Product Line' in partnership with the insurance sector

KNOW YOUR SAVING!

DURING YOUR FREE, NO
OBLIGATION RISK ASSESSMENT,
COMPLETE THIS ONE PAGE
BROKER AUTHORISATION, AND
WE WILL BE ABLE TO SHOW YOU
WHAT YOUR SAVING WILL BE?
IT REALLY IS, JUST THIS SIMPLE!

Date:	Insured:		
The Manager: Santam Mutual & Federal	Frontline UM 🗌 Auto	å General 🗌 Other	
I, the undersigned, hereby confirm the available for them to determine our s			s of the policy and all information
Information on personal policy			
Check to confirm		SIGNATURE	
Information on business policy			
∠ Check to confirm		SIGNATURE	
All information is treated as confider	tial		
I confirm that I am authorized to sig	n this document		
SIGNATURE			
ID / COMPANY / CC NUMBER:			
POLICY NUMBER:			
TELEPHONE NUMBER:	(W)		
	(c)		
Alwyn Bamberger			



Five reasons to partner with us!

By partnering with us, your business will be able to rest in the fact that it is compliant



LET US KEEP YOU COMPLIANT!



Benefits of being compliant in accordance to Act

There are four important and financially beneficial reasons to ensure your business is compliant:-



INCREASED PRODUCTIVITY

Employees working in a safe and happy environment are more productive



ABSENTEEISM IS REDUCED

With safe and happy environment, employees enjoy coming to work



LOWER RISKS

By eliminating risks within the workplace, your business can reduce losses caused by injury or loss of life



SAVE MONEY

Reduce operating costs in your business, including insurance premiums, through preventative risk management.

IT MAKES BUSINESS SENSE TO ENSURE THAT YOUR BUSINESS IS COMPLIANT

Request a FREE, no obligation risk analysis

To understand your personal and industry needs, the following BIG STEPS forward need to be taken

ACTION CONTACT

We meet with you and discuss your business and current situation.

ACTION SITE AUDIT

We visit your site and do a complete risk assessment and audit

ACTION ACCEPTANCE

On acceptance of quote, the insurance provider will do an independent assessment, with the revised premium benefit.

ACTION COMPLIANCE

Final service level agreement approved and timelines established

ACTION START SAVING

On agreed date, implementation of services agreed upon











ACTION DATA:

- On completion of assessment of company needs, a cost analysis will be submitted for evaluation by client, as well as to insurance company
- 2. Services required are highlighted

ACTION DATA:

- 1. All legalities are completed and finalized
- Costs are approved
- 3. Timelines agreed upon







Endorsement

SAMBRA



August 2016

TO WHOM IT MAY CONCERN

Safety Solutions Africa has been attending to our Health and Safety compliance for some time now and I take pleasure in writing this letter of recommendation.

I would like to express our complete satisfaction with their service and their level of attention to all matters relating to their field of expertise, in our business.

They are aware of the differences between structural and non-structural and take this into account. They understand our particular needs and situations and are more than competent to deal with us professionally and efficiently.

The consultant is always available to assist us with our requests and is careful to communicate clearly with us regarding appointments to conduct our monthly audits.

After the initial stage of assisting us to become compliant, these monthly visits are necessary to ensure that we are kept up to date with requirements to keep our working environment safe for our employees and our customers.

I hereby encourage anyone who needs assistance in this regard, to make use of Safety Solutions Africa.

Yours sincerely

Charles Canning: Director



Specialists in Collision Repairs & Spraypainting - Approved Volkswagen Motor Body Repairer

Vat Reg. No. 4720101866 • Reg. No. 1960/004446/07



Word and Mouth

Don't take our word for it ... see what our clients say about us ...





HR and Procurement

SSA joined our business when we had virtually no Health and Safety practices in place following the company's re-startup. In a relatively short time, with regular – at least weekly - interventions, we are almost up to speed. Management can stay focused on getting the business back on track with SSA ensuring compliancy to the Health and Safety regulations



It's been a pleasure having Safety Solutions Africa on board with us as a Group. We have a long standing relationship and value the support we receive even when one has to complain about something it gets sorted out in a very professional manner. The service delivery is fantastic and no job is too big for your team. Our monthly inspection gets done on time and the safety teams within the group work very well with your team.

Is a pleasure to have you on board and at least we can tick the boxes when it comes to loyalty, dedicated and professional service, to have an outside Company assist us with all the Safety procedures is defiantly worth it.

Safety Solutions Africa (SSA) supplies 'Health and Safety peace of mind' by monitoring and reporting on compliance in our company. SSA audit our premises and rate our compliance to the current Health and Safety legislation by assisting us with setting up a safety file, arranging legal appointments, training employees, and ensuring monthly site audits are done, etc. This efficient service allows us to focus on our core business and our compliance rating went up from 42% to 94% currently. SSA ensures that Occupational Health & Safety is in professional hands at all times and they are only a phone call away if there is an emergency.





Word and Mouth Continued ...

Don't take our word for it ... see what our clients say about it ...

Director and Health and Safety Representative

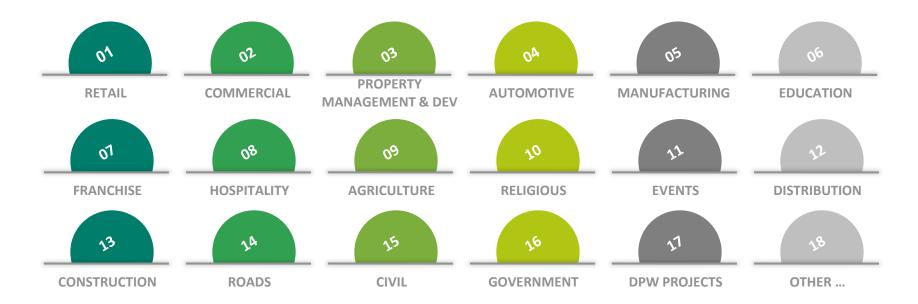
"SSA has helped us to be more vigilant about Health and Safety in the workplace. Thanks to Alenda, we have learnt to look at situations in a different way, to address the problem and not to just walk the other way. She has helped us to implement many improvements that have had a long term impact on the health and well-being of our staff. The staff are complying with the rules of wearing the correct PPE and more importantly they understand why they must wear it. The Toolbox Talks has become a standard agenda in our morning meetings to educate our staff on health and safety issues in the workplace. A special thank you to Alenda who has been the reason why we have flourished in the past few months. She is an excellent auditor and mentor to us on health and safety issues and we value the lessons we have learnt. We enjoy the audits and the preparation for it and it feels good to say that Cab Foods is Health and Safety compliant!"





Industries

An overview of the different industries we have serviced





Clients who have trusted us over the years

A graphic overview

































MURRAY AND DICKSON CONSTRUCTION (PTY) LTD.

















Clients who have trusted us over the years

A graphic overview



























































Media Releases

Keep up to date with all the latest happenings in the OSH with all sectors and industry

Together with our partners, we regularly do press releases, targeting various industries.

These press releases can be viewed on our website or social media platform.

You can also sign up for our monthly newsletters, which contains information related to statutory law, governance, news, tips etc.

SIGN UP NOW!





Die versekeringsbedryf het onwillekeurig saamgestem dat die landboubedryf, en meer spesifiek die boer, oor die algemeen nie bestuur word nie

en tog ook onderworpe is aan al die voldoeningsvereistes waarop versekeringsmakelaars staatmaak ten einde aan die Beroepsgesondheids- en Veiligheidswette te voldoen.

wyn Bamberger, 'n lid van de financial Intermedi ary Association of South frica (FIA), meen dat met trelicing tot produksie en aktiwheite op 'n plaas, die risike en aanspreeklikhede plad nie verskil van enine ander vengardiningsekon nie. Dis derhalwe van kardinale belang dat makelsars bewus gemaak word van die feit dat hulle. misken uurspreeklik gehou mag word as hulle versuim om hulle kliënte in te lis oor beroepsgesondheid en veiligheid.

Gerrond op die risiko waaraan kilônte on makelans due blootsetsel word is ditbefanerik vir make aars om allansies met professionele gesondheids, en veiligheidson sanisosies te vorm, vocial hulle makelaars kan bystaan met professionele risiko-assessering

Antisipeer die hele risiko-landskap Wanneer daar 'n risko-assessering op 'n

year abassind, most select year beautwoord word. Weet die makelear waarna om te kek? Kasulie mahekar alle monotike risiko's wat met gesondheid en veiligheid. gepaardgaan, inskiltende vuur, ongelijkke of moontlike besoring zan werknemers of besockers op die plaas, identifiseer?

Risiko's wat deel is van die dag tot dag aktiviteite oo 'n plaas suit in de maak van voorbonde, die werk met swaar masienerie en implemente en diene-behoor, om magnet 'n parte noem. Dis normaalweg tragies as 'n vuur die oeste verwoes, asook die buurman se beeste uitwa omdat die voorbrande bloot nie van die plaaslike vereistes, voldoen het nie, terwyl werknemers, wat in die proses was om die vuur to blus, beseer is

20 RISIKORESTULIR

'n Gesandheids-en volligholdsvorhouding met in hoer is 'n langtermynverhouding, en apvolg inspelsies is belangrik om voldoening te verseker. Die aankoop van 'n professionele diensverskuller is bekinslighaar, en beide die beer en die makelaar behoort. meckantrakteer te wees op 'n gesondholdsen veilighe dsorganisatie, ten einde vir hulle om bystand te lewer in dic assessoring. avonk die versekering dat die korrekte. voorsoremaatročis in piek is en scied in stand.

Bamberger moedig makelaars aan om nieto wag loklat dit te isat is nie. Voorsorg is belief as nasong. Hy gran voort dour to sé dat makelaars hierdie geleentheid kan agentive one was refer too to year tot hullo diensteoroposisie aan kijente

Ken die wetlike landskap

John Killan, Lloof Ultvoerende Beampte vgri Selety Solutions Africa, stom szam dat voldoering aan Beroepagesondheids- en Veligheidsworte nie meer 'n Lukse is nie. maar in die wet verskars is. Die Departement van Arbeid het gedreig om diegene wat nic aan die Bergenssesondheids- en Veiligheidsweit,e voldoen nie, swaar te straf.

As gevolg hiervan maak dit sin vir makdaars nm in vennootskap mot organisasies to gaan wat spesialiseer op hierdie terrein ten einde enize moontike risiko te minimal seer.



Sodoende is beide die makelaar en verseke par aspoladie boer en sy bales, beskerm.

Gesoncheid en veiligheid by die werkspleik is die werkrewers se verantwoordelikheid hetsy hulle werk vir 'n dagloner of 'n hoë vlak bestuurder verskal. Alle werkspiekke. vanaf boerdery tot konstruksie-terreine, in huis of 'n kantoor, word gereguieer deur gesondheids- en veiligheidswette volgens die Wet oo Beroepsveliigheid, Gesondheid en Omgewing. Dit is wetgewing en dus nie onderhandelbaar nie. Beroepszesondholden Veiligheidsbestuur is 'n kruis-dissiplinêre bedryf, wat bemoeid is met die beskerming van die veiligheid, gesondheid en welstand van worknomers, gesinslede, werkgewers, Miënte en gemeenskappe wat deur die werksomsewing genank word.

Die vernontricen met 'n professionnin organisasie is 'n wen-won situasic omdat dit totale gemoedsrus vir kliënte bied, orndat hulle versekering gedek is terwyl hulle outomaties voldoen aan die BGO welge wing. Dit als lei tot beter risikohertuur en dazrom ook 'n gefokiisde werkersmag en beter produksie, wat dan iel tot hoër winste en in veiliger versekoringsbalans.

Dis in spesificke terrein waar regerings dwarsoor die wêreld baie streng optner teenoor muutskappye wat nie voldben aan hierdie soesifieke maatreëls nie.



Besturende Direkteur

Mitigate industry changes to risk management

Far reaching changes in the risk management landscape will have major consequences for brokers unless they mitigate this risk by partnering with professional organisations that can guide them through the process and ensure compliance with regulations.







lwyn Bamberger, who is an established intermediary

and member of the Financial Intermodery Association of Southern Africa, has been instrumental in histories.

that the latest amendments rolating to risk manage-

ment will have far reaching consequences if brokers and clients alike

are not alterustely ecurated and take the necessary procautions to

Previously, insurance brokers were instructed morely to comply with

the rules and one latings of the country. Baconerses so exitted this has

now changed, and insurance regulations state that prokers need to

ensure that their clients' insurance policies now comply with specific

requirements. He adds that this is not a change in legislation, but a

One of the large insurers is already leading the way by including

all of the statutes that need to be complied with including:

specific reference to this in its policies. Its revised policies now detail

It is important that in terms of the Financial Advisory and little medi-

ary Services Act (BAIS) Act, the broker makes the client aware of the

changes in policy conditions, and that this is recorded in a client advice.

ensure that their dients are covered.

change in policy conditions.

. the Mines and Works Act

. the Electricity Act

Complying with specific requirements

. the Occupational Health and Safety Act

record, signed by both the broker and the dient.

many changes in the insurance industry. He says











in order to help mitigate risks. By doing so, it will protect prokers and their clients from the loss of assets, as well as assisting from with workplace health and safety related arcidents. It is impossible that practical risk assessments are tailored to specific industries and occupations in order to provide a safer working environment and ensure complete compliance with the Occupational Health and Salety

Decumentation is a key component of this, and a risk management. consultant is skilled in providing all documentation required in terms of the provisions of the Occupational Fleatin and Safety Act. It is criticall that the safety file be kept on site and made available to inspectors or the principle contractor on request. The risk management consuland is equipped to guide the broken and client in terms of health and safety matters that need to be addressed on each specific sile.

An important accept of health and safety is wellness, and this needs to be factored in. By providing employees with knowledge related to hos thy liestyles, they are empowered to make health or choices for themselves and their families. This enables them to reduce their risk. and by doing so, roduce risk to employers.

By partnering with specialised risk management consultants, the risk to both brokers and their clients can be miligated. There specialist professional organisations will guide them through the process and ensure compliance with regulations.



John Killen, Reic Management Consultant from Safety Solutions Africa. states that the night health and safety consultancy has the resources and expense to partner with brokers throughout this process. Killan while that in order to take full advantage of the partnership, the consultancy should partner with brokers from the beginning of the process, helping to identify possible risks.

He continues by stating that risk management consultants add signifireet with by working hand-in-hand with brokers and their clients



Risk Management Consultant Safety Solutions Africa (SSA)

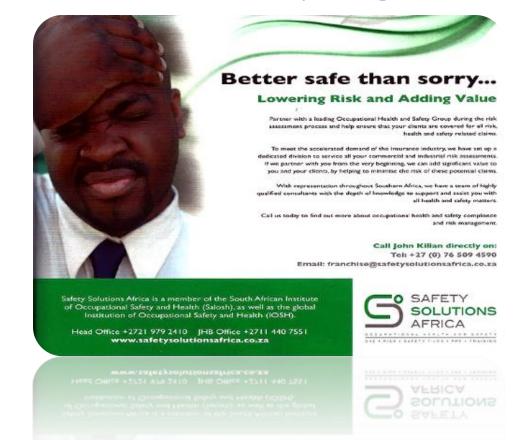


Managing Director Financial Services

Media Releases Continued ...

Schedule of insurance endorsement to the General Section of the Policy Wording General Condition

- Prevention of loss The Insured shall take all reasonable steps and precautions to prevent accidents or losses including but not limited to compliance and adherence to laws and regulations which are material to the risk.
- The insured warrants that all laws, regulations, by-laws and rules that apply to any matter for which cover is provided in terms of the policy (irrespective of whether the laws, regulations, by-laws and rules are in force at the date the policy is issued, or are enacted after that date) shall be adhered to at all times.
- The failure to adhere to any applicable law, regulation, by-law or rule shall entitle the insurer to reject any claim where such failure is material to the claim.





Media Releases Continued ...

Article in EC Industrial and Business News

EC INDUSTRIAL & BUSINESS NEWS

COMPANY & PRO

Occupational health and safety training critical

AFETY Solutions Africa (SSA) is a national Health and Safety Company with services reaching into Africa. It is an organisation providing a total Occupational Health and Safety solution to all sectors of industry. SSA's comprehensive range of services include risk management assessments incorporating insurance risk analysis right through to premises audits, labour law, ISO standards, acting as client agent, managing contractors, the supply of personal protective equipment, as well as providing training and employee wellness programmes.

Training is a key component of Occupational Health and Safety and SA provides a comprehensive array

Training is a key component of Occupational Health and Safety and SSA provides a comprehensive array

SOLUTIONS distributed and employee wellness

SAFETY

of training courses to meet this need. Maida Keese, Training Manager at Safety Solutions Africa states, "If employers invest in their employees by providing proper training and safety in the workplace this will result in boosted performance and therefore increased profitability".

Occupational Health and Safety courses provided by SSA include First Aid, levels 1 to 3; a range of Fire Fighting courses; Health and Safety representative training; Hazard identification and risk assessment; HIV-Aids awareness as well as snake identification and bite treatment courses. The organisation also provides Emergency Care and Safety Institute (ECSI) and American Heart

tification and risk assessment. HIV Aids awareness as well as snake identification and bite treatment courses. The organisation also provides Emergency Care and Safety Institute (ECSI) and American Heart

Association (AHA) medical training courses in addition to a number of other training courses.

SSA's Training Courses are accredited by the Department of Labour, various SETAs, and the Emergency Care and Safety Institute (ECSI). Instructors are all current HPCSA registered Emergency Care Providers with additional SETA qualifications. In addition to their own training venue training can be presented on site.

SSA is also currently working in conjunction with the Department of Labour to educate employers and employees on risk management by providing Legal Liability seminars to the industry.

Enquiry No: 6'

Enquiry No. 6"

conjunction with the Department of Labour to educate employers and employees on risk management by providing Legal Liability seminars to the industry.

