ccsa

CONTEMPORARY CERAMIC STUDIOS ASSOCIATION

RISK MITIGATION GUIDE

IMPORTANT:

PLEASE NOTE THAT THIS DOCUMENT IS ONLY A GUIDE. EACH STUDIO/BUSINESS OWNER SHOULD CHECK WITH THEIR INDIVIDUAL LOCAL AND STATE REGULATIONS TO ENSURE COMPLIANCE WITH ALL LAWS. SEEK LEGAL ADVICE IF ANY QUESTIONS SHOULD ARISE.

Risk mitigation (also called risk reduction) is a systematic reduction in the extent of exposure to a risk and/or the likelihood of its occurrence. Here you'll find guidelines for handling most common risk-related issues in the workplace.

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WHY SHOULD I CARE ABOUT MITIGATING RISKS?

Risk is an inherent part of being in business. It can be managed and its adverse outcomes can be mitigated. The greatest challenge for small business owners is to find the proper balance between peace of mind and profitability. Trying to completely eliminate risk from your business is unrealistic and can be prohibitively expensive or might cause you to institute policies that may be so risk averse that your business never grows.

HOW CAN I MITIGATE RISKS?

- Assume/Accept: Acknowledge the existence of a particular risk and make a deliberate decision to accept it. An example of this is putting pottery on shelves, knowing a child could break the item.
- Avoid: When an activity is identified as a potential risk, it is removed from the studio. An example would be deciding whether to allow alcohol in your studio: knowing there are significant issues with this, you may choose not to allow it.
- Control: Implement actions to minimize the impact or likelihood of the risk. An example would be training your team to handle situations in a thoughtful manner.
- Transfer: Reassign organizational accountability, responsibility, and authority to another stakeholder willing to accept the risk. An example would be purchasing insurance.

Studios should have written policies in place to address these issues. The following topics are good templates to address specific issues that may arise.

EMERGENCY PREPAREDNESS

- Make sure all employees have easy access to the emergency procedures for their work area. Consider providing each employee with his or her own copy of the emergency procedures.
- Make sure you have a clear understanding of the building emergency procedures.
- Emergency evacuation routes and procedures:
    - Where to find emergency equipment, such as extinguishers, first aid kits or disaster supplies, if applicable
    - Features of any specialized fire and emergency equipment unique to your work area
    - How to report emergencies
    - How to sound alarms in the workplace
- Check that all your employees have emergency telephone numbers handy, including numbers for local fire and police, and of course 911.

SAFETY AND HEALTH RESPONSIBILITIES

- **Slip, trip, and fall hazard potential:** Be sure employees know where these potential hazards are. They must be made aware that it is their responsibility to notify their manager immediately for corrective action if they observe these hazards, and to clean up spills and properly mark the floors. Additional fall prevention tips include keeping aisles clear of extension cords, boxes, and other tripping hazards.
- **Good housekeeping practices:** Maintain neat and orderly work areas, keeping stairways and aisles clear, cabinet drawers closed, storing materials properly, and making sure doors, exits, fire-extinguishing equipment, and electrical panels are clear of obstructions.
- **Injury reporting procedures:** Immediately report any on-the-job injury, illness, or incident to the manager. To expedite this process, have the appropriate documents and the steps to follow readily available to employees. It may be helpful to have a folder or file appropriately labeled specifically for this situation.

LAW ENFORCEMENT, FIRE/RESCUE, AND MEDICAL EMERGENCIES

CALLING 911

When calling 911 in an emergency, you must stay on the telephone and tell the 911 operator your exact location and phone number. The telephone may not indicate your exact location and phone number, and providing this information is critical to enable quick response from emergency responders. It may be beneficial to have your business address printed near your business phone, because people tend to forget the simplest things in an emergency.

ROBBERIES

- Always remain calm and avoid actions that may provoke the robber(s) to harm anyone.
- Comply with the demands of the robber.
- Observe the physical features, voice, accent, mannerisms, dress, weapon(s) used, direction of travel, and other facts and characteristics that would be useful in identifying the robber(s).
- Activate alarms or call 911.

INJURY REPORTING

If you witness a medical emergency:

- Remain calm and assess the situation. Be courteous and express concern but avoid behaving or making a statement in a manner that could be interpreted as an admission of fault or liability.
- Employees should be compassionate, offer assistance, and remain calm. They should never make comments like “We should have cleaned that up,” “That should not have been there,” “We will take care of your expenses,” or “This is our fault.” Statements such as these can cause serious issues if litigation occurs.
- If medical assistance is needed, call 911 or another designated emergency number. When in doubt, emergency services should be called. Emergency responders can determine whether treatment or transport to the hospital is necessary. The injured/ill person may decline treatment.
- Provide the following information to the 911 operator:
    - Your name
    - Your phone number
    - Location (street address)
    - Description of the medical emergency
- If medical assistance is needed, the injured/ill person should not be moved and should be discouraged from moving.
- Remain with the injured/ill person until emergency medical personnel help arrives.
- Do not provide transportation for the injured/ill person. Offer to call a family member or a taxi.
- Do not offer to pay medical bills or any related expenses.

PERSONAL SAFETY

Consider your personal safety in everything you do, including during non-work activities. Here are some guidelines that may help you avoid becoming a victim of crime:

- Be aware of what is going on around you at all times. Watch for suspicious behavior and report it to local law enforcement when you recognize it.
- If you ever feel in danger, immediately call 911 or another designated emergency number.
- When walking to your car, consider whether to walk with another individual or as a group, especially after dark.
- Avoid driving, parking, or walking in areas that are poorly lit or not used often.
- Do not become predictable or follow set patterns in your daily activities.
- Do not leave valuables unattended.
- Avoid carrying large sums of cash. If you carry a purse, backpack, or briefcase, carry it in a manner that it cannot be grabbed from you easily.
- If you are robbed, the safest course of action is to simply comply with the robber’s demand. Report the robbery to local law enforcement as soon as possible.
- If you feel that you are being followed, go to the nearest occupied building or area and ask for help.
- Do not count or display money in public or at an ATM.

ALCOHOL IN STUDIOS

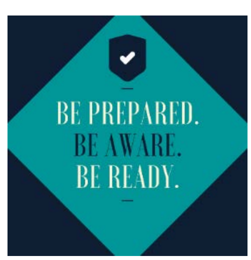
- Get legal advice.
- Secure the right insurance coverage.
- Develop a written alcohol policy.
- Educate employees on the alcohol policy.
- Provide transportation when appropriate.
- Have a plan to deal with situations involving excess drinking.

OFF-SITE EVENTS

- Check with your insurance company and make sure your policy covers appropriately for events away from your business.
- Make a decision on whether you will be taking cash.
- If taking cash, how will the cash be managed?
- What will the process be to get the cash back to the business or to the bank?

EMPLOYEES MAKING BANK DEPOSITS

- Get legal advice.
- Secure the right insurance.
- Many small businesses handle large cash deposits. However, most do not have a standard cash-handling program. A simple cash-handling program assists the business owner in reducing exposure to robbery and limiting liability. The following guidelines should be followed for either pickup or deposit of cash:
    - Vary day and time as much as possible. Routine schedules easily can be predicted by would-be robber.
    - Two people should be used for transferring funds whenever possible.
    - When transporting cash, never keep it in a marked bag visible to others.
    - When making a night deposit into a bank depository, always pay attention to your surroundings. Drive around the bank prior to stopping.
    - Never exit your vehicle until the area is clear. If there is a second person with you, have that person remain in the driver's seat.
    - If possible, carry a cell phone for emergencies.
    - If anything looks suspicious, leave the area immediately. Conduct your business later.
    - If anyone attempts to rob you, turn over the money. Do not resist. Always contact law enforcement as soon as possible after a robbery.



REPORTING HARASSMENT

Your business should have a written policy covering the process of reporting harassment.

If you believe that you have been harassed or if you are aware of the harassment of others, including sexual harassment, you must report it as soon as possible.

SEXUAL HARASSMENT

Language for a sexual harassment policy:

- Inappropriate behavior may include actions that sexualize work interactions, and such conduct could be a form of sexual harassment.

All employees are encouraged to speak up anytime another's actions make them feel uncomfortable. If another team member tells you that your actions are making him or her uncomfortable, you have the responsibility to listen, understand how your behavior is affecting others, and immediately stop the behavior.

“Sexual harassment” is defined by law as unwanted sexual advances, requests for sexual favors, or visual, verbal, or physical conduct of a sexual nature when:

- Submission to this conduct is made either explicitly or implicitly a term or condition of an individual's employment.
- Submission to or rejection of this conduct is used as the basis for employment decisions that affect the individual.
- The conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment.

Sexual harassment also may be in the form of nonsexual, offensive conduct that is directed at an employee because of his or her gender. Sexual harassment is not limited to conduct motivated by sexual attraction and may occur between members of the opposite sex or members of the same sex.

Examples of prohibited sexual harassment include but are not limited to conduct such as:

- Written harassment.
- Verbal harassment. Sexual comments, advances, or propositions and derogatory comments, slurs, and jokes, and comments about an individual's body or appearance, including comments made on voicemail or another recording device.
- Physical harassment. Assault, stalking behaviors, any unwanted or inappropriate touching or body contact or any physical touching that makes you feel uncomfortable, impeding or blocking movement, or encroaching on another's personal space.

Important: Violating the policy against all forms of harassment, including failure to report, can result in corrective action, which may include termination of your employment.

VIOLENCE-FREE WORKPLACE

Weapons of any kind are strictly prohibited in the workplace. Under no circumstances will we tolerate physical violence or threatening behavior. Threatening behavior directed at the workplace or at other employees from your home or through personal communications accounts is also not tolerated. We reserve the right to determine if particular actions are considered physical violence or threatening behavior, and you are expected to cooperate in any fact-finding process.

Important: Violating the policy against violence or weapons in or toward the workplace can result in corrective action, which may include termination of your employment.

EXAMPLES OF THREATENING BEHAVIOR

Violent behavior or examples of behavior that would be considered violent, threatening, or intimidating to others include but are not limited to:

- Threats or insinuations of "getting even"
- Physical aggression—demonstrated or threatened
- Assault, fighting, pushing, grabbing, slapping, kicking, or other hostile action
- Profane or abusive language
- Aggressive horseplay or gestures
- Dangerous pranks or practical jokes
- Intimidation
- Deliberate or reckless destruction of company property or another team member's personal property
- Possession of a weapon in the workplace by someone other than security personnel
- Any form of harassment that is of a violent or threatening nature

EMPLOYMENT AND HIRING

There are risks when hiring new employees. It is a good idea to have hiring practices in place. Documenting your hiring policy will mitigate your risk in the event you are sued for hiring process. Consider having language similar to the following paragraph in your hiring practice:

> *We are committed to diversity and inclusion, promoting a working environment where differences are valued. We recruit, hire, and promote employees based on their individual ability and experience and in accordance with Affirmative Action and Equal Employment Opportunity laws and regulations. Our policy is that we do not discriminate on the basis of race, color, gender, national origin, religion, age, sexual orientation, gender identity, gender expression, genetic information, physical or mental disability, pregnancy, marital status, status as a protected veteran, or any other status protected by federal, state, or local law. We also strive to go beyond these basic requirements to recruit and retain a high-caliber, inclusive workforce that reflects the growing diversity of our marketplace.*

RECORD OF TRAINING

Having a record of training is a good way to mitigate risk. It is recommended that employees are trained annually and that there is a signed record to document this training. When an unfortunate incident occurs, we hope our employees handle it the way we train them. It is important that business can show what the employee was trained to do. In the event the employee acts outside of what you trained them to do, much of the liability will fall on the employee and not your business.

Complete and sign this form to document newly hired team member safety and health-related training. We will file and retain for 3 years. This training record needs to be readily accessible.

Location:

Date:

Trainer(s):

Title:

Remember, this document is only a guide. Each studio/business owner should check with their individual local and states to ensure compliance with all laws. Seek legal advice if any questions should arise.