Workplace Violence in the Finance Sector

**Guidelines, Checklists and Forms
for Small to Medium Workplaces**

WorkCover
NEW SOUTH WALES

Business Services
Industry Reference
Group

This guide contains industry recommended action for preventing and managing workplace violence. It includes some of your obligations under the legislation that WorkCover NSW administers including: the Workers Compensation Act (1987); the Workplace Injury Management and Workers Compensation Act (1988) and associated regulations; the Occupational Health and Safety Act (1983) and associated regulations or any future legislation that replaces those Acts and regulations. To ensure you comply with your legal obligations you must refer to these Acts.

Workplace Violence in the Finance Sector

The Business Services IRG has developed a set of guidelines, checklists and forms to assist employers and employees in the Finance Sector to manage workplace violence and its associated hazards, as well as to provide advice to assist those people who may have been exposed to an incident.

An extensive consultative process was followed throughout the development of the guidelines with representatives from employers in different sectors of the industry and across NSW.

Who is this information for?

The Guidelines and Checklists were prepared primarily for small to medium businesses in the Finance Sector, specifically building societies, credit unions and regional banks.

However employers and employees in other industries will also find the information and forms useful. The material can be reasonably applied to most businesses where there is a risk of robbery or violence. Equally it can be used to determine if a risk exists and to what extent. That is, a Real Estate Office, Chemist, Video Store would be able to use this document to assist in meeting their Occupational Health & Safety obligations. Equally, OH&S Representatives and OH&S Committees will also find this document of great assistance as they attempt to understand the problems and issues, assess their workplaces and develop suitable action plans.

Why do I need to read this information?

Workplace violence has become a significant workplace Health & Safety issue. Workplace violence has the potential to result in major physical and psychological injuries. This is now showing up in Workers' Compensation statistics which reveal rapidly increasing claims and payments. The following statistics show incident rates of robberies on businesses throughout the 1990's.

Year	Count	Change
1991	5634	
1992	5930	Increase 5.3%
1993	6117	Increase 3.2%
1994	6329	Increase 3.5%
1995	6680	Increase 5.6%
1996	7670	Increase 14.8%
1997	10,861	Increase 41.6%
1998	11,773	Increase 8.4%
1999	10,624	Decrease 9.8%
2000	11,287	Increase 6.2%

Over this ten-year period this represents an increase of 100.3 %

(Source: NSW Bureau of Crime Statistics)

What will I find in the kit?

The document provides
- Basic advice and definitions about workplace and occupational violence.
- How to identify, assess and control workplace violence using a risk management approach
- Recommendations with regard employee training.
- Systems and procedures to assist and support employees
- Sample checklists
- Work and action plans and
- Policy statements.

These can assist you in developing appropriate documentation suited to your organisation and its needs.

Need More Information?

Contact - susanne.hollis@workcover.gov.nsw.au

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Contact the following organisations
for more information or support

Your Workers Compensation insurer

Your Workers Compensation insurer hotline – for notification within

    24 hours of incident

Combrook Rehabilitation Services

CRS Australia

Area Health Service

WorkCover NSW

Victims of Crime Bureau

Institute of Applied Psychology

Australian Psychological Society

Department of Community Services

Lifeline

St John of God   - Burwood

                -   Richmond

NSW Association for Mental health – Gladesville

To use this page as an easy reference guide, add any additional resources in your local area, along with their phone numbers.

SECTION A   MANAGING WORKPLACE VIOLENCE AND RELATED STRESS

1   OBJECTIVES OF THIS DOCUMENT

This document aims to provide you with basic tools to help you identify and manage specific risk factors that relate to workplace violence. It also gives you guidelines for the minimum requirements for training staff to deal with violent situations and the provision of support services after incidents occur. The information in this document should be an integral part of your overall occupational health and safety policy.

After reading this document you should be able to:

- understand and recognise workplace violence
- understand the importance of dealing effectively with workplace violence
- apply risk management principles within your workplace to identify, assess and control risks
- develop policies and procedures to deal with workplace violence
- provide appropriate support to staff affected by workplace violence.

2   INTRODUCTION

This document can assist smaller institutions in the financial sector to manage the specific occupational health and safety risks associated with violence in the workplace and help them to develop and implement effective policies and procedures. Violence has become a common occurrence in the workplace. Statistics now indicate critical incidents, such as hold-ups, are a significant factor in workers compensation claims for mental disorders in the finance sector.

Violent incidents in the workplace have the potential to cause physical and psychological injuries and may result in permanent disability and even death. Employers have a legal obligation to take action to reduce the risk of workplace violence and to protect employees and other people present in the workplace.

Specifically, employers have a responsibility to advise employees of their rights under the *Workers Compensation Act 1987* and the *Workplace Injury Management and Workers Compensation Act 1998* if they suffer an injury at work due to workplace violence. For further information on your obligations under this legislation refer to your insurer or WorkCover NSW.

Employees also have an obligation to cooperate in the application of the policies and procedures developed by the organisation to deal with workplace violence. The success of any policy is dependent on everyone in the organisation.

2.1   What is workplace violence?

Violence in the workplace is not limited to robbery or other physical incidents. Violence also involves other types of threatening behaviour and covers many situations, including:

- random violence with no clear intent on the part of the assailant, such as actions by a deluded psychiatric patient or a person under the influence of drugs or alcohol
- intimidation used by customers to achieve a specific outcome, such as faster service
- displaced anger from prior situations applied unreasonably to the situation at hand
- acts of violence, harassment and intimidation between fellow employees
- negative customer reactions to the organisation's actions, such as increasing fees and charges
- violence related to other criminal activities, such as extortion
- threats and the like made over the telephone or other forms of electronic communications.

In managing workplace violence and stress, an organisation must have agreed, clear, documented policies and procedures for dealing with all health and safety issues. These documents should set out the framework for managing workplace safety, establish relevant standards and provide procedures for action in the event of an incident. Consulting with employees and their representatives is necessary to develop and implement effective policies and procedures.

To assist staff in managing violence and stress, employers should ensure that all staff are provided with adequate training. The training should equip staff with skills to help them recognise and defuse potentially violent situations and teach them how to respond should such problems occur. The development of good communication and interpersonal skills is essential to assist in promoting positive relationships with co-workers and customers.

3   DEALING WITH WORKPLACE VIOLENCE

Where employees face the risk of workplace violence, their employer must develop a detailed policy and plan to manage the problem. This is ideally done in consultation with the employees and their representatives, who can use their experience to provide helpful information on problems and solutions. Provision must be made for the training of staff to help them to identify potential violence and to protect themselves from the hazard. Procedures should ensure that employees who have been the victims of workplace violence receive the necessary assistance.

Employers can use the following seven steps as a basis for policies and action plans:

1. Find out if there is a problem. Consult with staff to determine their feelings on the issues and the extent of the problem.

2. Record all incidents. Develop a reporting system and encourage staff to report all incidents, no matter how trivial they may seem. Keep detailed records.

3. Classify all incidents. What types of incidents are occurring? How serious are they?

4. Search for control and preventative measures and plan for victim support.

5. Decide on what actions to take. Employees are more likely to be committed to these measures if they are involved in the design and implementation process.

6. Put measures into practice. Implement an action plan.

7. Review and monitor policies and plans regularly to ensure that they are effective. This includes seeking feedback from staff, reviewing the records to see if improvements can be made to the policies and procedures and studying incident rates.

4   CONSULTATION

Consultation is a word used repeatedly in this document, because it is a key factor in developing and implementing effective policies and procedures. The consultative process is vital to effectively manage workplace health and safety and workplace violence.

Consultation is the sharing of information and exchange of views between employers, employees and their representatives. It includes the opportunity to contribute to decision-making in resolving issues and risks.

In accordance with the *Occupational Health and Safety Act 2000*:

- the employer must consult with employees at all stages
- employees are required to be given an opportunity to contribute and express their views (section 14)
- the employer is required to value and take into account the views of the employees (section 14c).

For further information regarding this Act, refer to the WorkCover NSW *Code of Practice on Consultation*.

5   TRAINING AND EDUCATION

Every employer is required by law to ensure that employees receive the necessary training, instruction, information and supervision to do their jobs safely. Employers need to be certain that employees who are at risk of exposure to workplace violence receive adequate and appropriate training and are informed about policies and procedures for workplace security.

The ability to interact effectively with both customers and fellow workers is fundamental in preventing incidents that arise as a result of frustration and/or lack of communication. Training staff to understand fully the needs and concerns of customers and teaching them techniques to handle aggression and abuse can also defuse such behaviour and minimise its destructive effects on employees.

5.1   NEGOTIATION AND COMMUNICATION SKILLS TRAINING

It is highly beneficial if staff are taught skills to deal with the problem of customers who are verbally abusive and aggressive. This type of training can assist them to learn what to do if a situation presents the potential or even the perceived threat of violence. Training in communication and negotiation skills will help staff recognise and manage situations that can escalate to physically aggressive or violent incidents.

Such training should include:

- active listening
- questioning and clarifying skills
- negotiation skills
- methods to remain calm and in control in the presence of verbal abuse and aggression
- interpersonal skills, including a knowledge and understanding of the way body language and voice tone affect communication.

6   MANAGING CUSTOMER AGGRESSION

Staff working in financial institutions are frequently subjected to aggression by customers. This can be defined as hostile, unacceptable behaviour directed against a staff member. Customer aggression is one part of the problem of workplace violence and the impact of dealing with this on a daily basis should not be underestimated.

Customer aggression/violence comes in many forms and may include:

- verbal abuse and swearing of either a personal or general nature
- shouting
- threatening or offensive behaviour, such as thumping a counter or slamming a door on entering or leaving an office
- unwelcome and rude gestures
- physical violence against a person, including pushing, hitting, seizing or punching
- physical violence against objects, such as kicking, defacing or destroying property.

Staff will respond to these situations in various ways, and many of them will experience feelings of shock, anger, anxiety, fear or depression to some degree. These reactions can be even more intense if there have been repeated occurrences over a period of time or there has been a particularly severe incident.

Cumulative effects from frequent exposure to customer aggression may cause reactions similar to those experienced after a hold-up situation. Co-workers and supervisors should note if another staff member appears to experience behaviour changes like those listed in the Post Critical Incident Staff Response Checklist (contained in the Forms and Checklists section of this booklet) and seek assistance or take appropriate action.

These reactions can have adverse effects on the way staff members perform their work and on their relationships with fellow workers and family. These effects include poor concentration, lack of motivation, problems in sleeping, lack of energy and a decreased ability to cope on a daily basis.

In order to assist staff to deal with the daily aspect of their jobs, employers should ensure that adequate training is given to all staff who work directly with customers, either over the phone or face-to-face.

Training should include instruction in skills that will help them handle aggressive situations and the practical application of those skills in the following key areas:

- basic customer contact skills
- communication skills, particularly active listening, questioning and negotiating
- background information on customer aggression
- possible reactions to customer aggression
- how to minimise confrontational situations
- how to handle both verbal and physical aggression
- defusing violent or potentially violent situations
- how to respond to aggression and/or violence
- the employer's policies and procedures
- dealing with co-workers who have adverse reactions

Training courses covering these areas should be designed as skills- or competency-based courses, in order to provide maximum opportunities for the practical application of skills by the participants.

The importance of training and education cannot be overestimated. Training should be implemented:

- at the induction of new employees
- as part of an ongoing strategy, providing refresher course to keep skill levels high
- following changes to the workplace, such as new security equipment, changes to the work environment etc.

Keep records of all training, outlining the following information:

- when the initial training took place, who attended and any follow-up
- when refresher training took place, who attended and any follow-up
- additional training required as the result of a critical incident
- reviews of training programs or strategy
- details of any consultation in relation to training
- details of consultation with staff or their representatives.

SECTION B   MANAGING THE RISK

Workplace violence is a situation where employees or others in the workplace are threatened, attacked or assaulted. It also includes non-physical violence, such as verbal abuse and intimidation.

Violence is a workplace hazard, with the potential to cause both physical and psychological injuries, and may result in a permanent disability and even death.

Under the *Occupational Health and Safety Act 2000*, employers have a legal obligation to reduce workplace hazards, including violence, and to protect employees and others present in the workplace who may be exposed to the hazard. Managing risks in the workplace involves a three-step approach that identifies, assesses and controls hazards.

Workplaces will preferably have agreed clear, documented policies and procedures that cover the management of risks. This document sets out the framework for managing workplace safety.

It is important that all employees and their representatives are consulted and involved in developing, implementing and reviewing these policies and procedures. The measures that need to be taken to protect employees and others will vary in each workplace, depending on the type of work being done, the size of the workplace, location, number of staff and so on.

1.   RISK MANAGEMENT

As with many other workplace hazards, it is possible to apply a risk management approach to the problem of violence that systematically identifies, assesses and controls the risk.

The aim is to identity and address situations that cause or allow workplace violence before something happens. It may be necessary to seek the advice and assistance of specialists so that all possible situations are recognised, assessed and controlled. Remember that along with the risks of cash handling, changes in the organisation's operating procedures and policies can give also rise to violent responses on the part of customers. Employees and their representatives must be involved in the process at all times, as they are an important source of information about problems in the workplace. Such consultation is vital at all stages and should be documented.

The three-step approach to eliminating or reducing the risk of workplace violence consists of:

- **RISK IDENTIFICATION** — Identify all situations where employees and others may be exposed to the risk of workplace violence.
- **RISK ASSESSMENT** — Assess each of the identified situations on the likelihood of the risk occurring and the seriousness of the consequences if it does occur. The assessment will help you to deal with the most serious hazards first, but ultimately controls must be devised for all hazards identified.
- **RISK CONTROL:** Take action to eliminate and/or reduce the hazard and any harm that may result.

1.1 Risk identification

The first step is to identify all possible situations where workplace violence is possible and employees or others may be exposed. When you identify and measure an issue, it can be addressed. It is only possible to eliminate or reduce a hazard after it has been identified.

There are a number of ways to identify workplace violence including:

- Consult industry experts who have experience with workplace violence.
- Consult your employees who can use their own experiences to highlight problem areas or procedures. Encourage them to express their feelings and concerns regarding workplace violence.
- Consult with the local police about what is happening in your area.
- Survey staff (in confidence if necessary). Ask about incidents that may have occurred or other matters that had the potential to become violent.
- Collect information about incidents or situations in workplaces similar to yours.
- Check incident and injury reports, and Workers Compensation records to identify past injuries.
- Conduct workplace inspections to assess potential for workplace violence.
- Ensure you have an effective consultation process in place.
- Set up a system for the reporting of incidents and injuries and ensuring all staff are aware of and encouraged to report all incidents.
- Observe staff at work. Watch how they deal with hazards and check that existing control measures are being followed.
- Employee Assistance Program information/data (if you have a program in place)

You will find a sample risk identification work sheet in the Forms and Checklists section of this document. You can copy and use it or make it the basis for developing your own work sheet.

1.2 Risk assessment

Once you have completed the risk identification, the next step is to assess each risk. The purpose is to determine which of the identified hazards is most likely to occur, what are the likely injuries that may result, how severe the injuries are likely to be and how many employees and others are likely to be exposed or affected.

By focusing on all the issues in this manner you should be able to determine priorities. If a risk means violence is likely to occur and injure many employees, controlling the risk should be given a high priority. On the other hand, if a risk has been identified and then assessed as unlikely to occur or will not expose employees to an injury, it should be given a lower priority and dealt with at a later time.

Remember, where a risk has been identified, ask yourself:
- How likely is it that someone will be injured as a result of workplace violence?
- How serious could the injuries be?
- How many people may be exposed to the hazard?

A sample risk assessment sheet has been included in the Forms and Checklists section of this document. You can copy and use it or make it the basis for developing your own assessment work sheet.

1.3 Risk control

The third step is to take action to eliminate or reduce the risk. There are a number of ways of reducing and/or managing workplace hazards, including workplace violence. In some cases a combination of actions may be required to manage the hazard. On other occasions it may be necessary to employ both short- and long-term measures to effectively reduce the risk to an acceptable level.

The preferred option is, of course, to eliminate the risk in total, and every effort must be made to achieve this goal. This may not always be possible and in these cases you will work through other options until agreed and acceptable alternatives are found.

The principles of risk control are:

1.3.1   Eliminate the hazard

Change the system of work or workplace so as to eliminate any risk for workplace violence. Eliminating the reasons for workplace violence is the best method of protecting employees and others from the risk of workplace violence.

1.3.2   Replace the hazardous procedure with a less hazardous one

This applies to situations where it is not possible to eliminate the hazard. For instance, it would not be possible to totally remove cash from a financial institution. Look for safer alternatives that reduce the hazard, for example counter cash levels and compartments.

1.3.3   Design safety and security into the premises and procedures

Consider hazardous situations when designing, building or modifying a workplace. It is possible to remove or reduce risk by design. This includes things such as improving visibility in and out of the workplace, location of workstations and counters, lighting, screens, alarms, surveillance systems and the like.

1.3.4   Provide training

Training is essential if any job is to be done safely. All employees must be trained in all safety policies and procedures and in the operation of any security equipment.

In the Checklists and Forms section of this document you will find a sample action plan work sheet. Once it has been agreed on what actions to take, and who is responsible for each action, record the information. Copy and use this work sheet or make it the basis for developing your own action plan work sheet.

2.   RISK CONTROL OPTIONS

There are a number of ways to remove or reduce the risk of workplace violence and the possible harm that may result.

Generally, the options can be separated into three main areas**,** physical, electronic and operational.

2.1 Physical environment

- Situate the cash-handling area as far as possible from entries and exits.
- Separate the cash-handling area from the general office/workplace area.
- Provide secured access to cash-handling area.
- Ensure that all staff have good visibility, both within and out of the workplace.
- Fit bullet-resistant glass barriers (BRG) to the cash-handling area.
- Fit ascending ballistic screens to cash-handling area.
- Fit anti-jump barriers to cash-handling area.
- Fit tellers' cash dispensers to cash-handling area.
- Fit strong room or safe in all workplaces, out of public sight.
- Fit mini safes/drop boxes to cash-handling area.
- Restrict access to buildings.
- Restrict access to cash-handling area.
- Fit time-delay locks to all cash compartments and counter safes.
- Display security warning signs inside and out

2.2 Electronic environment

- Closed-circuit television (CCTV)
- Digital camera surveillance and recording
- Still 35 mm cameras mounted in predominate positions
- Hold-up alarms fitted in all workplaces, centrally monitored and silent in operation
- 24-hour perimeter alarm system
- Camera and alarm activation points fitted to all frequently used workstations
- Note clip activators
- Roof cavity protection
- Quality lighting
- Mobile and duress alarms
- Cash dye bombs.

2.3 Operational environment

- Establish counter cash limits.
- Keep workplace holdings to an absolute minimum.
- Keep safes and drop boxes locked.
- Provide appropriate training for all staff.
- Provide guarding services.
- Develop and implement workplace security policies and procedures.
- Arrange non-routine cash deliveries and removals.

- Arrange non-routine ATM servicing and/or replenishing.
- Establish proper entry and exit procedures.
- Provide adequate staffing levels.

2.4 Review periods

To ensure that the control measures established are matched to the true level of risk, workplaces need to be re-assessed on a regular basis. This will ensure that the measures put into place are still protecting staff, even though changes have been made in the workplace and to policies and procedures. Assessments at each workplace should be completed:

- on an annual basis
- following an incident
- when a workplace is to be relocated, refurbished or renovated
- upon an issue being raised by staff

Other factors may make it necessary to review control measures at other times, e.g. if the local police station closes. Always make sure that communication channels are kept open and staff are encouraged to report such changes around their workplace.

SECTION C   ARMED HOLD-UPS

Hold-ups, whether armed or not, cannot be totally prevented. However, you have a responsibility as an employer to ensure that you and your staff take all possible actions to minimise the impact of such an event should it occur at your workplace. For example, you must ensure that all staff who are involved in cash handling or are at risk of workplace violence adhere to agreed security cash-handling procedures. Regular audits should be conducted to determine that staff are complying with the procedures and that the procedures are effective.

In addition to providing clear published policies and procedures on cash handling and security measures, you have a responsibility to ensure that your staff are trained in how to behave in the event of a hold-up. Any training should carry a consistent message on workplace health and safety, and should cover the following security procedures.

1   TRAINING IN THE MANAGEMENT OF ARMED HOLD-UPS

Training in this area is conducted by a range of providers and is also available as interactive computer-based training. Training should be aimed at heightening staff awareness about what occurs in a hold-up situation and should prepare them, as much as possible, for the actions they should take in the event of a hold-up.

Staff training and education should include the following points.

1.1 Awareness

How to identify suspicious behaviour, monitor and control the workplace, and what actions to take if something suspicious is identified.

1.2 Company policies and procedures

All employees must be aware of current policies and procedures, the layout of the workplace, the location of security devices, how the devices operate and the procedure for the testing of security devices.

1.3 Pre- and post-incident responsibilities

All staff and management should be aware of their responsibilities for:

- maintaining and checking security systems in their workplace
- ensuring that all staff are aware of the security measures and procedures that are in place on a day-to-day basis
- ensuring that all staff know what action should be taken by themselves and others during and after an incident to minimise the risks to their personal safety.

1.4 Post-incident procedures

In order to minimise the effects of a hold-up it is beneficial for employees should be taught what to do if they are victims of workplace violence or observe such violence. As a result of such training they will be better equipped to

understand the reactions they may have during and after an incident and learn how to deal with their feelings.

2   FREQUENCY OF TRAINING

To ensure that awareness of safety procedures remains current, refresher training for staff is recommended at least once every 18 months.

If your organisation can utilise a computer-based interactive training package, then the frequency should be no less that once every 12 months. Should this computer option be the main form of training, it would be beneficial for staff to attend face-to-face training with a suitably qualified trainer on a bi-annual basis as well, to ensure that information is kept up-to-date.

3   ARMED HOLD-UP PROCEDURE

If you do not have a procedure in place, the following sample can be adapted by you to suit the needs of your organisation.

3.1   During the robbery

- cooperate with the robber's instructions
- remain calm, control emotions and avoid eye contact with the robber, as much as possible
- make no sudden movements
- if you need to move to cooperate with the robber's instructions, keep your hands where the robber can see them and tell them what you are going to do
- do not attack the robber
- note as much information about the robber as you can, given the situation
- do not challenge the robber.

3.2   Immediately after the robbery

For more information, refer to the Critical Incident Response plan and the Post-Incident Review checklists included in the Forms and Checklists section of this booklet.

SECTION D CRITICAL INCIDENT MANAGEMENT

1 DEFINITION OF CRITICAL INCIDENT STRESS

Critical incident stress often results from events that occur outside a person's normal everyday experience. These events can overwhelm normal coping skills and cause strong emotional and physical reactions to the incident, either at the time of the incident or some time later. These reactions interfere with the person's ability to function on a day-to-day basis and in some cases can be quite debilitating for an extended period of time.

2 RECOGNISING CRITICAL INCIDENT STRESS REACTIONS

As a result of one extreme incident or repeated low-grade incidents, employees may not feel secure at their workplace. They may feel threatened and lose trust in their employer and customers. Returning to the scene may bring back memories of the distress that occurred at the time of the incident, and they can become overwhelmed by the fear of a similar incident occurring again.

These reactions or others, should be recognised and managed quickly following any violent incident so the situation does not become worse. While it is vital that support services are available to all employees affected by workplace violence, it is also important to remember that people vary in their reactions and some staff may have no obvious or reported reaction at all.

Even though you may not be a trained psychologist or counsellor, you will probably be able to recognise common symptoms of critical incident stress. Remember to remain constantly aware of how staff are behaving, as a reaction to an incident may not appear until weeks or even months after the event. Also be aware that these symptoms can also arise if one of your staff has been exposed to repeated situations of verbal abuse and customer aggression over a period of time.

For a list of stress-related reactions refer to the Post-Critical Incident Staff Response Checklist contained in the Forms and Checklists section of this booklet

3 PREVENTION THROUGH TRAINING

It is highly desirable for staff to be provided with education and training that can help them to understand the responses (see attachment 11) they may have to critical incidents, ranging from verbal abuse from a customer at one end of the spectrum, to an armed hold-up at the other end.

Qualified professionals should be found to conduct training in this area (preferably those qualified in debriefing and counselling for critical incidents).

The content of the training should ideally include the following:

- A description of the types of incidents that are likely to occur in the finance sector. This should cover everything from handling verbal aggression in the

normal course of dealing with customers through to the most serious armed hold-up situation.

- Identifying the range of symptoms and signs that someone may experience after an event. This should also include the fact that such symptoms may occur as a result of a number of small incidents, not necessarily one severe incident.

- Stress reactions, awareness about how people react to stressful situations, self-management techniques and how people can choose to respond to and manage their reactions.

- The participant's to identify their current coping strategies and skills

- Providing participants with a copy of the company's Critical Incident Response Plan.

At the very least, training and education in this area must advise and assure staff that the feelings and behaviours they may be experiencing as result of a critical incident are perfectly normal and legitimate and do not reflect on their work performance.

4   CRITICAL INCIDENT DEBRIEFING

Professional staff are engaged to assist staff in dealing with their thoughts, feelings and emotions about the event. The professional service providers act as facilitators of this process. The aim is to minimise the effects of the incident and to maximise the person's return to normal functioning within the shortest possible time. The information discussed at these debriefings must be kept confidential and cannot be used for other purposes under any circumstance.

5   GUIDELINES FOR SELECTING COUNSELLORS FOR DEBRIEFING AND FOLLOW-UP COUNSELLING

Essential Criteria

The people you select to provide this service should be:
- tertiary-qualified and professionally-trained people, such as psychologists or social workers
- eligible for membership or registration in their professional association
- registered with their professional registration board in NSW, where appropriate.

Desirable Criteria

Service providers should also:
- be experienced and skilled in critical incident debriefing and follow-up counselling
- possess a knowledge of the personality and behaviour disorders that may arise as a result of a critical incident

- have knowledge of the symptoms, assessment and treatment of post-traumatic stress disorder and access to the skills to provide treatment.

Before you engage psychologists or social workers to provide these services you should check the extent of their experience in critical incident debriefing. Ask for the names of referees who you can contact to check the information.

SECTION E   FORMS AND CHECKLISTS

1)   SAMPLE COMPANY POLICY

2)   HAZARD IDENTIFICATION

3)   WORKPLACE VIOLENCE:
             HAZARD AND RISK ASSESSMENT WORK SHEET

4)   IDENTIFIED A HAZARD? CHECKLIST

5)   SAMPLE RISK CONTROL COMBINATIONS

6)   RISK CONTROL PLAN

7)   ROBBERY REPORT FORM FOR POLICE

8)   INCIDENT RESPONSE FLOW CHART

9)   CRITICAL INCIDENT RESPONSE PLAN

10)   POST-INCIDENT REVIEW AND FOLLOW-UP CHECKLIST

11)   POST-CRITICAL INCIDENT STAFF RESPONSE CHECKLIST

WORKPLACE VIOLENCE

(Organisation X) acknowledges and accepts its legal obligation to ensure the health, safety and welfare of employees, and visitors to our workplaces.

Violence is a hazard encountered in a variety of workplaces. It can occur suddenly, without provocation. It may cause physical and/or psychological injury and suffering and may result in permanent injuries and, in extreme cases, death.

It is important that we recognise that violence is a hazard that may be associated with our workplaces and operations. We will take all practical steps to reduce the risk and protect our staff and others from violent incidents that may result in injury or harm to health and safety.

What is Workplace Violence?

Workplace violence can be described as *any incident in which an employee is threatened, assaulted or abused by a member of the public or by a fellow employee in circumstances arising out of or in the course of their employment.*

Managing Workplace Violence

Our approach to the management of workplace violence is to eliminate the opportunity for violent or threatening behaviours to occur. A systematic approach is needed to establish safe systems and places of work so violence can be controlled. Where the risk cannot be totally eliminated, planning should focus on reducing the impact on the workplace, the people and the work processes. Workers should be prepared to deal with such situations and be confident that they know what to do if a violent incident occurs.

Three steps to reduce the risk of workplace violence

A procedure called risk management is used in occupational health and safety to eliminate or reduce hazards in the workplace. The three steps in the procedure are:

* **HAZARD IDENTIFICATION —** Identify situations where employees and others may be subjected to workplace violence.
* **RISK ASSESSMENT —** Determine how these situations are likely to cause harm and how serious the harm or injury may be.
* **RISK CONROL —** Take specific actions to prevent injuries and harm for each of the hazards.

Consultation

Soliciting the comments, suggestions and support of all staff is an important part of the risk management procedure. Consultation with employees and their representatives is vital to the control of workplace violence and must take place at the beginning of the process and throughout the development and implementation of the policies and procedures. Consultation must be undertaken through the company mechanisms that have been set up to comply with Act requirements and may include the OH & S committee or OH & S Representative.

Procedures

A number of procedures and tools will be prepared to assist in the management of workplace violence.

Hazard Identification

(This policy will be reviewed on an annual basis)

ORGANISATION: _____

WORKPLACE: _____

COMPLETED BY: _____

DATE: _____

STAFF CONSULTED: _____

TASK AND LOCATION	HAZARD	PEOPLE AFFECTED	HOW OFTEN	COMMENTS

Workplace Violence: Robbery or Similar Critical Incident

HAZARD AND RISK ASSESSMENT

ORGANISATION: _____

WORKPLACE: _____

COMPLETED BY: _____

DATE: _____

STAFF CONSULTED: _____

STATUS: ☐ **NEW** **REFURBISH RELOCATION** ☐ **EXISTING** ☐ **POST INCIDENT** ☐

WORKPLACE LOCATION

☐ 5 – Suburban	☐ 4 – Shopping center, external
☐ 4 – City/CBD	☐ 3 – Shopping center, internal
☐ 4 – Large provincial city	☐ 3 – Busy shopping/ business area
☐ 3 – Small provincial city	☐ 3 – Corner location
☐ 1 – Country	☐ 2 – Pedestrian mall
☐ 3 – Gold Coast / Kings Cross	☐ 1 – Agency
☐ 5 – Isolated/ quiet shopping/ business area	☐ **TOTAL**

WORKPLACE DESIGN

☐ 5 – Counter within five metres of door	☐ 5 – No visibility in or out of workplace
☐ 3 – Counter five metres > 10 m from door	☐ 3 – Partial vision in and out of workplace
☐ 1 – Counter more than 10 m from door	☐ 1 – Unrestricted vision in and out of workplace
☐ 4 – Counter activities not separated	
☐ 1 – Cash handling area separated and secure	☐ 5 – Poor internal vision
☐ 5 – More than one entrance	☐ 3 – Restricted or impaired internal vision
☐ 1 – One entrance	☐ 1 – Good internal vision
☐ 5 – Easy parking around workplace	☐ 3 – Hand-operating front door
☐ 3 – Parking area within 50 metres	☐ 1 – Automatic Door
☐ 1 – No parking within 100 metres	☐ **TOTAL**

☐ **PAGE SCORE**

INCIDENT HISTORY - Workplace and Area

☐   5 – Two robberies at current location within five years

☐   5 – Four attacks on financial institutions in area in last five years

☐   1 - No attacks at workplace within 12 months, or other financial institutions within last two years

☐   3 - One robbery at current location in last year

☐   3 – Two robberies on financial institutions in last year.

☐   **TOTAL**

POLICE LOCATION

☐   1 – Nearest police station is less than 200 metres

☐   3 – Police station located in town or suburb

☐   5 – No police presence in town or suburb.

☐   **TOTAL**

OTHER FINANCIAL INSTITUTIONS

(add for each workplace)   List All Workplaces

☐   6 - Fixed ballistic screens   _____

☐   5 – Fly-up screen and anti-jump screens   _____

☐   4 - Fly-up screens   _____

☐   3 – Anti-jump screens and CCTV   _____

☐   2 – CCTV, or anti-jump barriers only   _____

☐   1 – Fixed static guard   _____

☐   0 – Open   _____

☐   **TOTAL**

STAFFING

☐   5 - Less than five staff

☐   3 – Five to 10 staff

☐   1 – More than 10 staff

☐   **TOTAL**

☐   **PAGE SCORE**

WORKPLACE CASH MANAGEMENT	
Are counter cash limits in place?	
☐ 1 – Yes	☐ 5 – No
Are drop boxes/mini safes fitted to cash handling areas?	
☐ 1 – Yes	☐ 5 – No
Are time delay locks fitted to all safes and drop boxes?	
☐ 1 – Yes	☐ 5 – No
Are cash transfers done at:	
☐ 5 – Regular times	☐ 1 – Irregular Times
☐ **TOTAL**	

Training	
Have all staff completed workplace security training?	
☐ 1 – Yes	☐ 5 – No
Have appropriate staff completed training on dealing with aggressive or abusive customers?	
☐ 1 – Yes	☐ 5 – No
If training has been provided, has there been refresher training within the last 12 months?	
☐ 1- Yes	☐ 5 – No
☐ **TOTAL**	

POLICY AND PROCEDURES	
Are relevant security policies in place?	
☐ 1 – Yes	☐ 5 – No
Are relevant security procedures in place?	
☐ 1 – Yes	☐ 5 – No
Have these policies and procedures been implemented?	
☐ 1 – Yes	☐ 5 – No
Are they reviewed and updated regularly?	
☐ 1 – Yes	☐ 5 – No
Are workplace security audits completed at least annually?	
☐ 1 – Yes	☐ 5 – No
☐ **TOTAL**	
☐ **PAGE SCORE**	

AUTOMATIC TELLER MACHINES (ATM)	
If the workplace is fitted with an ATM, please complete the following questions:	
Is the ATM enclosed?	
☐ 1 – Yes	☐ 5 – No
Is the ATM servicing/replenishing completed routinely (i.e. same time every day)?	
☐ 5 – Yes	☐ 1 – No
☐ **TOTAL**	
☐ **PAGE SCORE**	

Once you have completed the risk assessment process using the above form you will end up with a total score. What does this score mean? How does this score relate to risk control?

The lowest total score is 25, while the highest is 155. Using these numbers a workplace can be rated on its level of risk.

A low score total means a low level of risk, while a high score equates to a high level of risk.

The score brackets can be broken down to as many levels as you think suitable. For example:
- **LOW RISK = 25-55**
- **MEDIUM RISK =56-100**
- **HIGH RISK =101-125**
- **EXTREME RISK =126-155**

Each of these groups of assessed risk can be attached to suitable combinations of control measures. Determining what control measures to attach to the group sets should be decided upon in consultation with employees and their representatives.

A sample sheet demonstrating this is attached.

Identified a Hazard?

How severe could the injuries be			
How likely is it to happen		**Kill, Disable, Permanent Injury**	**Several Days off Work**	**First Aid**
Very Likely Could happen regularly and repeatedly	1	2	3
Likely Could happen occasionally	2	3	4
Unlikely Could happen, but rarely	3	4	5
Very Unlikely Could happen, but probably never will.	4	5	6

SAMPLE RISK CONTROL COMBINATIONS

Extreme Risk • Fixed bullet-resistant barriers or ascending ballistic screens and anti-jump barriers • Live-to-base CCTV • Restricted access • Maximum distance between front door and counter • Roof cavity protection • Security warning signage. **High Risk** • Ascending screens and anti-jump barriers • CCTV • Security warning signage • Counter safes • Guarding services. **Medium Risk** • Anti-jump barriers • Counter safes (drop boxes) • Cash dye bombs fitted • Tellers cash dispensers • Selective guarding services (e.g. high-risk periods). **Low risk** • Counter safes (drop boxes) • Cash dye bombs • Tellers cash dispensers • Low counter cash limits.	**All workplaces should have:** • Alarms • Camera surveillance • Adequate staffing • Policy and procedure • Good visibility into and out of the workplace • Cash management • Time-delay locks fitted • Secured ATM location • Training • Staff support systems.

These lists are not to be taken as a complete method of securing workplaces. It is a sample of how a combination of different components can come together to form a package.

Focusing exclusively on one area, e.g. physical protection, is not likely to achieve the desired goal. Any security package needs to match the level of risk and is likely to change with time.

Risk Control Plan

Organisation: _____

Workplace: _____

Completed by: _____

Date: _____

Staff Consulted: _____

SUMMARY OF CONTROL MEASURES	BY WHEN	RESPONSIBLE PERSON/TEAM	APPROVED BY	DATE OF REVIEW
Short-term measures (0-6 months)				
Long-term measures				

IN CASE OF ROBBERY - STAY ON THE PHONE, DON'T HANG UP

GIVE THIS FORM TO FIRST POLICE OFFICER ON THE SCENE

COMPLETE BY YOURSELF - DO NOT DISCUSS WITH OTHER WITNESSES

Date: .... / .... / ....   Type of incident: ....

Witness: ....   Branch: ....

Telephone No. (   ) ....
_____

Male   **Female**   **Age**: _____   **Height**: _____ **Weight**: _____

Name / Nickname used: _____   **Account No**. _____

Nationality:_____   **Accent**:_____

Complexion:	fair	medium	sallow
	dark	suntanned	pimply

Hair: colour _____straight   curly
                                         wavy   bald
                                         thick   crewcut
                                         long   short

Moustache: colour _____   style _____

Beard: colour _____   style _____

Voice:	high	medium	deep
	normal	slurred	muffled

Teeth: good   bad   spaced   protruding

Ears: _____   **Nose**: _____

Mouth: _____   **Eyes**: Colour _____

                                                        starey   squint

                                                        glasses type   _____

Scars/Marks: _____   **Tattoos**: yes   no

Hat (colour, type):   _____   **Tie**: yes   no

Coat: _____   **Shirt:** _____

Trousers: _____   **Shoes**: _____

Weapons: _____

What robber said:

_____
_____
_____

Motor vehicle description:

make   _____   colour _____ reg. no. _____

direction of travel   _____

Was dye bomb included with money?   yes   no

COMPLETE BY YOURSELF - DO NOT DISCUSS WITH OTHER WITNESSES

INCIDENT RESPONSE FLOW CHART

```
                                    ┌─────────────────┐
                                    │    Incident     │
                                    └─────────────────┘
         Major                                                    Minor
```

Apply first aid

Report to emergency services and supervisor

Supervisor/coordinator relieves worker

Supervisor ensures site security → **In case of armed hold-up, ask customers to remain until police arrive**

Supervisor/coordinator investigates incident records and reports to management. → **Supervisor authorised handles media**

Supervisor offers further help → **Not accepted** → **No further action**

Supervisor coordinates and informs others

- **Workers accept help**
- **Group debriefing**
- **Practical help provided**

Legal obligations carried out

Individual counselling

Returns to work; rehabilitation plan developed

NB: Action may be recommended at any time by workers or management

Review policies/procedures

Verbal threats, for example

Alert supervisor/ management

Incident investigated and recorded

Provide support to staff where necessary

Monitor and review

MINOR INCIDENT. e.g. verbal threat to one staff member, no injury resulted. MAJOR INCIDENT. Verbal or other threats to a group or groups of employees, or incident resulting in actual harm.

Following an incident employees should be advised of their rights under Workers Compensation. If employees are absent from work following an incident, the Injury Management and Return to Work procedures are to activated. If an employee is absent from **normal** duties for more than seven days, the matter must be referred to WorkCover NSW.

CRITICAL INCIDENT RESPONSE PLAN

In the event of an armed hold-up, bomb threat etc. the following steps will be taken:

1. Branch manager checks to make sure staff are safe.

2. Branch manager contacts police, ambulance (if necessary) and head office.

3. Branch manager secures the workplace, ensures that the area is not touched and discourages staff discussion about the incident until the police arrive. Each individual's version of what happens needs to be completed without the opinion of another staff member interfering with that version.

4. Where staff or customers are injured or in shock, branch manager makes sure they are kept quiet and warm until medical help arrives.

5. Branch manager asks any customers who were present in the branch at the time of the incident to remain until the police arrive and to complete the robber report forms.

6. Record details of all persons present during the incident.

7. Provide non-employees present during the incident with a contact point if they require assistance e.g. HR manager, CEO or senior manager.

8   Branch manager makes sure that staff members let friends and families know what happened and assure them of their safety.

9. At least two senior managers will go to the workplace as soon as they are advised.

10. Senior managers or other nominated staff will conduct full branch cash count (in the event of a robbery) and complete necessary paperwork.

11. Senior manager will contact a counsellor to come to the workplace to conduct a debriefing session with the staff involved.

12. A security officer from the security firm will go to the scene to remove film from the security camera.

13. Senior management will contact their insurance company to arrange for a risk/loss assessor to go to the workplace.

14. Senior managers will arrange completion of necessary accident reporting and compensation forms in accordance with the requirements of the OH & S Act
(1983) and the Workplace Injury Management and Workers Compensation Act (1988)

15. Where staff are unable to return to work immediately or have a delayed reaction to the incident, a senior manager will organise for a rehabilitation provider. Your Workers Compensation insurer can give you the names of suppliers in your area. The rehabilitation provider will contact the staff member and begin a rehabilitation plan immediately. From this point, the rehabilitation provider will manage the staff member's case and act as a liaison between the staff member, your organisation, your Workers Compensation insurer and the various practitioners the staff member goes to for treatment.

Post-Incident Review and Follow-Up

Immediately Following the Critical Incident

The branch manager and senior managers should:

- reassure people that the threat has ended.

- genuinely communicate to staff the priority of their welfare over money.

- take time to listen to people.

- allow people the opportunity to express their emotions.

- minimise questioning.

- keep the staff together and let them know what will happen next.

- arrange for staff to be accompanied to the police station.

- allow staff time to organise their personal schedules to be available to go to the police station.

- organise counsellors to come to the workplace to conduct debriefing and ensure staff do not leave until they have spoken to a counsellor.

- encourage people to make use of professional counselling on an ongoing basis if they feel they need it.

- be aware of their own reactions and need for support.

On the next day of business

Branch and/or senior managers and the counsellor should review the needs of the staff and identify ways to support them over the following days. Support strategies include the following examples.

1. Discuss with staff members what duties they feel they can do. Allow staff members to decide as much as possible.

2. Provide times to review how they are coping with the work.

3. Ask staff to do things; don't direct them.

4. Allow staff members to decide how much exposure they can cope with in the public areas of the workplace.

5. Allow staff members to change their minds about what situations they can deal with.

6. Be open to ways of rearranging the workload in the office.

7. Organise additional staff for the office.

8.   Involve the rest of the team in finding ways to arrange the workload.

9.   Remind staff members that short-term difficulties with work may occur.

10.   Be sympathetic when short-term work difficulties occur and help staff deal with them.

11.   Observe how they are coping (see Post-Critical Incident Staff Response Checklist)

12.   Keep regular contact with the trauma counsellors.

Post-Critical Incident Staff Response Checklist

Have you observed your staff showing any of these reactions? If so, they may need additional professional assistance. This checklist is designed to assist managers and/or supervisors to identify employees who may be suffering ongoing effects from a critical incident. This form can be completed by both the supervisor and the staff member approximately four weeks after an incident

The information on this form is confidential and must not be used for any other purpose other than to indicate whether a staff member may need additional professional assistance following a critical incident.

Behaviour	Observed *(please circle)*		Additional Remarks
"On alert" state	YES	NO	......……………………..................
Exaggerated startle reflex	YES	NO	……………………………………
Often scanning around	YES	NO	…………….....……………….........
Jumping or becoming distressed with certain noises	YES	NO	.........……………………..................
Loss of appetite or change in eating patterns	YES	NO	……………………………………
Perceiving threats	YES	NO	......……………………...............
Recurring dreams	YES	NO	.........…………………..................
Muscle Tension	YES	NO	......…………....……..................
Tiredness	YES	NO	.........……………………...............
Instability	YES	NO	.........……………………..................
Continued loss of concentration	YES	NO	.........……………………..................
Continued loss of memory	YES	NO	.........……………………..........
Increased absenteeism	YES	NO	.........……………………...........
Irregular sick leave	YES	NO	.........………………..................

ACTION REQUIRED:

....
....
....
....
....
....
....……………………………….……………………
…………………………………………………………………………………………………

ACKNOWLEDGEMENTS

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WorkCover NSW
Australian Bankers Association
Elcom Credit Union
Finance Sector Union
ANZ Bank
Bankstown Credit Union
Greater Building Society
Credit Union Services
Australian Service Union

Also acknowledged are the following sources of information:

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1993   Prevention of violence to staff in banks and building societies.
Health and Safety Executive Books

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2000   Workplace Violence – WorkSafe Western Australia Commission.
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