

Workplace Violence Risk

One of the newest and most frightening exposures facing employers is workplace violence. Workplace Violence insurance coverage is protection against the expenses that a company can face resulting from incidences of workplace violence, including the cost to hire independent security consultants and public relations experts, as well as payment of death benefits and business interruption expenses.

Most Canadian jurisdictions have a "general duty provision" in their Occupational Health & Safety legislation, which requires employers to take all reasonable precautions to protect the health and safety of employees. BC and Saskatchewan have specific legislation relating to this matter.

The risk of workplace violence is greater in jobs that involve:

- Handling cash
- Protecting or securing valuables
- Transporting people and goods
- A mobile workplace (such as a vehicle)
- Public or community contact
- Working with unstable or volatile people
- Working alone, or with just a few people
- Working late nights or very early mornings.

The risk of violence is greater in workplaces that involve:

- Health care / Social services
- Retail
- Hospitality
- Financial institutions
- Education
- Transportation
- Police, security and corrections.

How can you prevent violence at your workplace?

Everyone in the workplace must be committed to, and involved in creating, a workplace violence prevention program: employers, workers, the joint health and safety committee, and unions. Follow these five basic steps to prevent workplace violence:

1. Establish violence prevention policy and standards.
2. Conduct a risk assessment.
3. Control violence hazards through workplace design and work practices.
4. Educate and train your workers on how to prevent violence.
5. Regularly inspect your workplace and review your program to ensure standards are maintained.

The workplace safety and insurance board of Ontario has developed a risk management checklist – that is worth considering even if insurance seems far-fetched.

[http://www.wsib.on.ca/wsib/wsibobj.nsf/LookupFiles/DownloadableFileCheckliste/\\$File/ViolenceChecklist_ENG.pdf](http://www.wsib.on.ca/wsib/wsibobj.nsf/LookupFiles/DownloadableFileCheckliste/$File/ViolenceChecklist_ENG.pdf)

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