

Questions on risks; recommendations

You and your employees



General information

1) Do any of your employees have first-aid training (training for laypersons on how to provide medical assistance in an emergency) and does everyone in the company know who they are?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Ensure first-aid capability during business hours. Scope of measures and training of first-aid workers must be adapted to suit the accident and health risks encountered in the business.
2) Do all employees know where to find first-aid equipment?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> First-aid equipment is stored in a clearly visible, well-marked place. Range and composition of the equipment should be appropriate for the risks encountered in the business; equipment should be checked regularly to ensure nothing is missing. Checks should be documented.
3) Do you have a list of the key emergency numbers and are all your employees aware of this list?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Attach a list of all key emergency numbers (doctor, hospital, fire brigade, police, ambulance, Swiss air-rescue (REGA), cyber) to every phone in the company.



Safety

4) Is protective equipment used / worn when dangerous activities are performed?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> To protect the health of their employees, employers are obligated to take all measures that have proved necessary in practice, that are technically feasible, and that are appropriate to the business concerned.
5) Is workplace safety a regular topic of initial and further training sessions?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Employers are obligated to determine the dangers inherent in their business and to take all necessary protective measures and make all necessary arrangements in line with the recognized technical rules (ASA Guidelines – establishing a safety system in the company).
6) Are regular checks performed at your company to ensure compliance with workplace safety provisions?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Regular checks for compliance with the requirements enhance employee safety.
7) Are all protective devices properly attached to the relevant machines and do they comply with the guidelines?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Perform regular checks of all protective devices. Machinery complying with EU directives must bear a “CE” label. Manufacturers use this label to confirm that their machinery meets all safety requirements.



Motivation

8) Does your company have a special onboarding or training program for new employees?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Particular emphasis should be placed on a special onboarding or training program as it puts employees in a position to perform their work more independently and in far better quality.
9) Does your company have a deputization system in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Check whether a deputization system is needed.
10) Are illness- and accident-related absences rare in your company?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Frequent absences by individual employees could be an indicator of serious illness (e.g., occupational burnout). A personal talk with the relevant employee is advisable in order to uncover the possible causes.
11) Are your employees actively involved in the decision-making process and do they have the skills and competencies needed to perform their duties?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Participation, competencies, autonomy, and trust are key to achieving a better working environment and, consequently, to enhancing performance.
12) Do your employees have a feeling of solidarity and do they receive recognition for good performance?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Showing esteem and recognition is a simple means of motivating employees, but one that is often neglected.
13) Can overtime be compensated for in some form (vacation, individual days or half-days off, etc.)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> For reasons of transparency and budgeting, overtime should be arranged by the line manager and the employees should be made fully aware of their options for compensating overtime.



Prevention for vehicle fleets

14) Do the drivers in your company receive regular training sessions (to raise their awareness of distractions when driving, of keeping a safe distance, reversing, driver safety training)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Seven hours of further training per year is mandatory for truck drivers. It is advisable to apply this rule to all other drivers.
15) Do you carry out regular eyesight tests for your drivers?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> An eyesight test is advisable at least every five years. As of age 50, the interval should be shortened to every three years.
16) Do your employees have the necessary skills to properly load and secure cargo (e.g., thanks to corresponding training courses)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> There is an optimum way to secure every load. In addition to having the proper skills, employees need the right equipment to load and secure cargo properly. Regular refresher courses and reminders of the key rules help drivers secure their loads in the correct manner every time.
17) Do you keep loss statistics per employee?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Keeping loss statistics provides a basis for targeted training of employees and helps neutralize accident black spots.

Your clients and partners



Reliable and professional business relations



18) Are your quality checks state of the art and are they conducted systematically?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Quality checks are crucial to meeting customers' high quality requirements and expectations. Poor quality not only damages an enterprise's image, it can threaten its very existence.
19) Are customer complaints analyzed systematically and regularly monitored by those responsible?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> If customer complaints are collected and evaluated systematically, a company can respond quickly and effectively to any irregularities that arise.
20) Are your general terms and conditions of business structured and worded clearly (helps reduce the number of legal disputes)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> General terms and conditions should be subjected to legal scrutiny. Various occupational/industry associations provide their members with standardized terms and conditions and/or support them with legal questions. Clear, watertight terms and conditions can be of crucial importance in the event of disputes or liability claims.

Your property



Fire protection

21) Are all relevant rooms in your premises equipped with fire alarms and/or sprinkler systems?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Talk to a specialist about the need for fire alarms and /or sprinkler systems. You must also comply with local regulations.
22) Are the fire alarms, sprinkler systems, extinguishing points, and fire extinguishers fully functional and maintained regularly?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Take out a maintenance contract with a specialist to ensure all equipment is checked periodically.
23) Are all emergency exits / escape routes clearly marked (with pictograms) and freely accessible?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Conduct periodic checks and rectify any defects found. In addition, employees should be made aware never to block or obstruct emergency exits or escape routes. Incorrect door-locking systems can hamper the rescue of people and property.
24) Do all your employees know the escape routes to the emergency exits and the location of the fire extinguishers and extinguishing points?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> All current and new employees need to be trained and given a tour. All employees should also know where they are to assemble in cases of emergency (e.g., information on the notice board).
25) Is smoking prohibited in your buildings?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Issue a ban on smoking in the workplace and expand the no-smoking areas. That will minimize fire risks and also help reduce cleaning and renovation costs.

	26) Do you store environmentally dangerous and toxic substances in a proper manner?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Anyone storing dangerous substances is responsible for taking all necessary technical and organizational measures in accordance with the state of the art. In some cases, danger arises only if one substance comes into contact with another.
	27) Are your waste paper and trash disposed of regularly? (potential source of fires)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> If a fire breaks out, waste paper and trash can act as fire accelerants. They should be stored in a suitable place and disposed of on a regular basis.
 Protection against water damage	28) Do you regularly clean out drains and seepage conduits (danger of blockages and water backing up)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Periodic cleaning by a specialized company (drain cleaning).
	29) Are items that could be damaged by water (e.g., paper, electronic equipment) stored a safe distance from the ground?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Material that could be damaged by water should be stored at least 10 cm above the ground (height of a pallet).
	30) If your company is located in an area prone to flooding: Have you taken appropriate measures to avoid or mitigate potential damage?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Ask your local authorities for a hazard map.
 Equipment and machines	31) Are your machines/ equipment inspected, maintained and repaired according to a schedule?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Breakdowns can have serious consequences for your business operations. Investments in the scheduled maintenance of machinery and equipment is money well spent.
	32) Do you know exactly where to get help if a key machine or piece of equipment breaks down?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Determine who is to be contacted in cases of emergency. Depending on how important the machine or equipment is, you may need to have alternatives at hand.
	33) Can you obtain critical spare parts from your suppliers/ service partners within a reasonable time frame?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Check delivery times and, if necessary, keep a stock of critical spare parts on site.
	34) Have service/ repair contracts been concluded for technically sophisticated machines/ equipment?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none"> Conclude new service/ repair contracts or adapt your existing ones to suit your individual needs.



IT security

35) Do you protect your IT systems (servers and PCs)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none">• Perform regular updates of your operating systems (Windows, Mac OS X).• Make sure your corporate network is protected by a firewall.• You can further enhance network protection by installing personal firewalls and antivirus software on each PC.• Enforce standards for passwords: e.g., at least eight characters with a mix of numbers, letters, and special characters; change passwords regularly.• Make sure ordinary users do not perform their work using administrator rights.
36) Do you protect sensitive data (e.g., customer data)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none">• Encrypt data of this kind, e.g., prior to transfer or when stored on mobile data carriers (laptops, USB sticks).
37) Do you protect the online services (e.g., web shop or website) that you operate yourself?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none">• Deploy a web application firewall and have a technical security check (penetration test) carried out.
38) Do you back up your data?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none">• Perform regular data backups and store these backups at a different location (e.g., at another branch office). Storing backups in a container that is fire- and theft-proof provides additional security.
39) Are you aware of the risks inherent in cloud computing services (storage of data with an external company)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none">• It is difficult to ensure confidentiality, e.g., intellectual property can end up in the possession of a competitor. Take a close look at the contractual conditions.



Crisis management

40) Do you have an emergency plan in place that could be used if a serious crisis arises?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none">• Make sure duties and competencies are clearly assigned for cases of emergency. Note down in writing the corresponding contacts, communication channels and measures for the most probable types of emergency.
41) Can you ensure emergency or alternative operations if a crisis arises?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> To an extent	<ul style="list-style-type: none">• Define an alternative operations site for emergencies. Making a list of the key requirements can help you evaluate potential transitional solutions. Extended interruptions to business operations are one of the biggest risks a company faces.

Measures

[illegible]

Additional information

You and your employees



1), 2), 3) <https://www.seco.admin.ch/seco/en/home/Arbeit.html>

1) www.suva.ch/de-ch/praevention/sicherheit-mit-system/gefahrenermittlung-fuer-kmu *



4) www.ekas.ch *

5) www.suva.ch/de-ch/praevention/sicherheit-mit-system/gefahrenermittlung-fuer-kmu *

6) www.safetycenter.ch/en/
or the industry association in your region



8) Checklists, sponsors

9) Defined in the job description

10) www.axa.ch/chm

10) www.activecare.ch *

10), 11), 12) www.kmu-vital.ch *

10) www.arbeitsmedizin.ch/en

10) www.nsbiv.ch/en

13) Defined in employee regulations



14), 15), 16) www.axa.ch/drivingatwork

14), 16) www.axa.ch/accidentresearch

14) www.cambus.ch *

14) www.drivingcenter.ch *

15) www.sov.ch *

* pages only available in German

Your clients and partners



18) ISO 9001:2000
<https://www.iso.org/standard/21823.html>?
EN 14000:2004
<https://www.iso.org/standard/31807.html>

20) Consult with the bar association or relevant occupational / industry associations

Your property



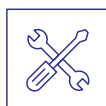
21), 22) www.safetycenter.ch/en/

25) www.suva.ch *



28) In most cases, this information is published by the local authorities.

30) www.are.admin.ch/are/en.html



31) Operating / maintenance instructions for the corresponding machines / equipment



38) www.melani.admin.ch/melani/en.html
Check on www.ibarry.ch/en/

First name, Last name

Date



Want to file a claim?

It's fast and easy – notify us of your claim online at:

www.axa.ch/claim

AXA
General-Guisan-Strasse 40
P.O. Box 357
8401 Winterthur
AXA Insurance Ltd.

www.axa.ch
www.myaxa.ch (customer portal)