

Health and Safety Policy

Pocket Money Adventures CIC | Version 3.1

Document control	Record
Revision date	2 October 2026
Document owner	Nathan Waldron, Director and Health and Safety Officer
Review	At each relevant change or incident; scheduled review 2 October 2027
Issue record	Adopted by Pocket Money Adventures CIC on 2 October 2026. Signed electronically: Nathan Waldron, Director and Designated Safeguarding Lead. Signed electronically: Bernadette Houlton, Director and Deputy Designated Safeguarding Lead. Typed electronic signatures in the established policy format.

Purpose and scope

PMA delivers story-led money education for children aged 4-7, teacher support and family/community activities in schools, libraries, family hubs, museums, holiday programmes and other host venues. This policy covers all people working for PMA, all attendees affected by our work, travel, home working, printed resources, equipment and online delivery. Delivery duration and format are recorded for each booking rather than assumed to be one fixed programme.

PMA controls its people, activities, resources and equipment. Hosts control their premises and site arrangements. Responsibilities overlap and are agreed before delivery; contracting with a host does not remove PMA's own duties.

Applicable framework

Apply the Health and Safety at Work etc. Act 1974, Management of Health and Safety at Work Regulations 1999, Health and Safety (First-Aid) Regulations 1981, RIDDOR 2013, Manual Handling Operations Regulations 1992, DSE Regulations 1992, Electricity at Work Regulations 1989 and relevant fire, equality, product safety and data protection duties as applicable to the work and worker arrangements. Host site procedures support rather than replace PMA duties. Safeguarding follows the current national and local framework and host procedures.

1. Responsibilities

The Board oversees resources, competent delivery and policy adoption. Nathan Waldron is the named policy owner and Health and Safety Officer. Any concern about him is escalated to a Director who is not involved in the concern; the current safeguarding policy names Bernadette Houlton as Deputy DSL. Confirm role-holders and contact routes before each booking.

The policy owner maintains the risk register, assesses new activities, checks insurance and training evidence, investigates incidents, records actions and verifies closure. Each facilitator follows site rules, signs in/out, wears required identification, completes the delivery check and reports hazards immediately. Everyone may

stop an unsafe activity without waiting for a manager.

2. Risk assessment and capacity

The maximum planned session headcount is 50 people for both school and community delivery. Count every person in the session space: children, parents/carers, school or host staff, volunteers, observers and PMA facilitators. This is an operational ceiling, not a legal supervision ratio, a venue occupancy certificate or evidence that one facilitator can safely support every group of 50. The permitted headcount is the lower of 50, the host's safe room capacity and the number supported by the session-specific assessment. Reduce numbers, change the layout, add competent support or split the session where needed. No session above 50 proceeds under this policy without a separate written policy revision and assessment.

A written site/session assessment is completed before first delivery at a venue, and whenever the group, activity, room, staff, equipment or circumstances change. Review controls on arrival and throughout delivery. Consult the host and relevant staff; request only practical adjustment information, not unnecessary personal records.

Use Risk Assessment Register v2.0 with the Venue and Session Self-Assessment v1.0. Scores are planning estimates, not measured probabilities. Record who implements each control and whether it is in place. A missing essential control cannot be made acceptable by assigning a low score.

Likelihood: 1 rare; 2 unlikely; 3 possible; 4 likely; 5 almost certain. Severity: 1 minor; 2 moderate; 3 serious; 4 major; 5 fatal/life-changing. Multiply L x S. Scores 1-4 low, 5-12 medium, 15-25 high. Medium risks need a named owner and verified controls. High risks stop delivery until additional controls reduce risk and a competent reviewer authorises the revised plan. Serious safeguarding or life-safety gaps stop delivery at any score.

3. School delivery, including school visits to other venues

Confirm group headcount including staff, room layout, age range, teacher supervision, first aid cover, safeguarding lead and absence cover, arrival/parking, toilets, emergency procedures and necessary medical/SEND adjustments. The school remains responsible for pupil supervision, attendance, medical arrangements, toileting and collection; PMA does not assume childcare or set school staffing ratios.

At a library visit the school retains pupil responsibilities and the library provides premises arrangements. Record both contacts. Teachers remain in the session space throughout. A child leaving for a toilet or quiet space is accompanied by their school adult under the school's arrangements. PMA never has an unsupervised one-to-one interaction.

On arrival: sign in, identify the responsible adults, inspect exits and walkways, confirm the fire assembly point and first aider, count the group and set materials away from escape routes. Allow settling and changeover time; do not overlap outgoing and incoming classes beyond the assessed occupancy.

4. Community delivery

Confirm the host's named safeguarding contact and deputy/absence route, supervision, registration and collection arrangements, headcount, first aid, room capacity, public access, fire/lockdown arrangements, accessible evacuation and a supported quiet space. Children attend with their own parent/carer, or remain supervised by the host's staff in host-run provision. No unaccompanied drop-off is operated by PMA.

The same 50-person ceiling and session-specific controls apply. A staff member from the host remains present throughout. Agree how the session space is separated from public circulation and how a child leaving the area is supported. PMA does not take responsibility for meals, registers or attendance in host-run programmes.

Personal finance disclosure is never requested. Use fictional story choices. If distress or economic abuse is disclosed, avoid public questioning; offer a supported quiet conversation, record only what is necessary and

escalate through the safeguarding and money guidance procedures. PMA education is not regulated personal debt, benefits or investment advice.

5. First aid and medical arrangements

Before delivery, agree suitable first-aid provision for attendees and PMA workers, including foreseeable child medical needs, a named trained responder, their availability, kit/AED location where available, emergency access and absence cover. PMA remains responsible for assessing its own workforce first-aid needs, including travel and home working; host cover must be checked as suitable rather than assumed.

The August policy stated that no team member held a paediatric or emergency first-aid qualification and anticipated autumn training. Completion evidence was not supplied for this revision. Do not describe anyone as trained until a current certificate is checked and recorded. Until suitable provision is confirmed, PMA does not deliver.

In an emergency summon the first aider and call 999 where needed. Follow dispatcher instructions, stay within competence, do not move a casualty unless immediate danger requires it, and keep access clear. School/host adults manage a child's medication and individual care plan. No food is used in the standard story/activity session. Report an incident without delaying emergency care.

6. Materials, equipment and sensory safety

Check books, paper/card, pencils and any props for damage, sharp edges, loose parts and suitability for the youngest attendee. Use large paper/card tokens rather than real coins or small loose tokens for young children. Avoid balloons, magnets, button batteries, staples, sharp tools and food in standard sessions. Children do not operate electrical equipment.

Keep supplier/material specifications and product compliance records where applicable; do not claim all inks are non-toxic or that every printed resource carries UKCA without evidence. Establish whether a product is within toy or another product-safety regime before supply and obtain the required documentation/markings. Apply the requirements for the market in which it is supplied.

Review materials at every reprint and before a new item enters delivery. Withdraw a suspected unsafe item immediately, record affected batches/recipients, contact hosts promptly and agree safe removal. Notify relevant authorities where required. If a recall is decided, contact affected hosts within 48 hours as PMA's maximum internal target, sooner where risk requires, and arrange suitable replacement.

Inspect plugs/leads before use, use stable stands, avoid overloaded sockets, keep hot projector parts out of reach and route cables outside walkways or use suitable cable protection. Follow risk-based maintenance and host requirements; an annual PAT label is not a universal legal requirement. Only competent people alter or repair equipment.

Use predictable story/activity sequences, visual/gesture-supported instructions and processing time. Speaking and joining in are optional; watching, pointing and quiet wrist gestures are valid participation. Avoid sudden loud sound and flashing effects. Welcome ear defenders; check glare/lighting and provide regular pauses. Agree a supervised quiet/step-out space and an accessible route.

7. Lone working and travel

Use the Lone Working Policy v2.1 and record a journey/check-in plan, arrival and departure messages, named check-in recipient and escalation times. Avoid lone contact with a child. Host staff remain until PMA has finished and left. Do not work in isolated host areas without agreement.

Check licence entitlement, vehicle roadworthiness and insurance for the actual business journey; a clean licence has not been assumed. Plan for traffic, weather, fatigue and rest breaks, avoid unsafe late returns and use suitable transport. Notify the host promptly of disruption; aim for two hours' notice where foreseeable, without taking risks to meet a booking.

8. Online delivery and access

Live child sessions use a PMA-approved platform with appropriate security, controlled joining and host staff present throughout. A free-tier platform is not approved for live child sessions under this policy. Check the private delivery background, prevent unsupervised private messaging and provide a host contact for technical failure. Stop safely if supervision or security fails.

Recording is off by default. Any planned recording requires a documented lawful basis, permissions and safeguarding controls before it starts. No child names, images or identifying information are collected for routine delivery. Restricted live-session links/codes go only to the confirmed adult contact. Public free story/activity links may be shared without sign-up or child data collection. A live child session does not exceed 45 minutes without a break.

9. Fire, security and evacuation

The host's responsible person confirms room capacity, clear escape routes, alarm, assembly point, evacuation leadership and arrangements for anyone needing assistance. A level-access venue alone does not establish safe evacuation. Agree individual assistance through the host; never assume the emergency services will provide the evacuation plan.

On an alarm stop delivery, leave materials, follow site directions and go to the assembly point. The school/host checks its register and accounts for attendees; PMA accounts for its workers and promptly reports any missing person. Do not re-enter until authorised. Follow the host's lockdown/security instructions. Raise a lost-child concern immediately; the host leads its procedure and PMA does not leave the group to search alone.

At home, assess foreseeable work hazards, keep routes clear and maintain suitable fire arrangements. Report a work-related incident promptly.

10. Display screen equipment

Identify DSE users by their actual work pattern. Assess the workstation for workers who use DSE daily as normal work for continuous periods of an hour or more. Complete the assessment within the first month, review annually as PMA practice and sooner after changes or discomfort. Include home/mobile work where applicable.

Plan frequent short breaks or changes of activity; a five-minute break each hour is PMA's minimum planning baseline, adjusted to the work and individual. It is not a fixed legal interval. Provide eligible employees with eye/eyesight tests on request and pay for special corrective appliances where required solely for DSE work under the applicable rules. Address discomfort promptly.

11. Manual handling

Avoid unnecessary carrying; split packs, use a trolley and seek help. Assess the task, load, person and environment, including individual limitations, stairs and awkward reaches. PMA's trigger is no load above 10kg per person without specific assessment and assistance/handling aid where needed. Loads below 10kg are not automatically safe and may need a lower limit.

Use suitable handling technique, keep the load close and avoid twisting. Do not use furniture as access equipment. Stop and record any strain or unsafe handling condition.

12. Accidents, near misses and reporting

Make the area safe and obtain help first. Tell the host and PMA policy owner immediately for a serious incident and record all work-related accidents, injuries, hazards and near misses as soon as practical and within 24 hours. Record date/time, location, factual account, people involved, immediate action, witnesses where necessary and follow-up. Keep personal information securely with access limited to those who need it.

Assess RIDDOR reportability and identify the legally responsible person with the host. Not every injury is reportable and not every report belongs to PMA. Do not delay a required report while deciding internal ownership; document who reports and retain confirmation.

RIDDOR category, where applicable	Reporting action
Deaths, specified worker injuries and dangerous occurrences	Notify the enforcing authority without delay; report received within 10 days. Use HSE's current reporting channel.
Worker incapacitated for more than seven consecutive days	Report within 15 days of the accident. Apply HSE counting rules.
Non-worker work-related injury taken directly to hospital for treatment	Assess under HSE criteria; diagnostic tests alone are not treatment. Notify without delay and report within 10 days if reportable.
Reportable occupational disease	Report following the required written medical diagnosis and applicable work-related criteria, without delay.

The policy owner investigates causes and records corrective actions, owners and deadlines. Cooperate with the host and any authority; preserve relevant evidence. Significant incidents go to the Board. Retain RIDDOR records for at least three years; apply the relevant retention schedule to other records.

13. Training and competence

Before activity, brief each worker on this policy, the assessment, supervision boundaries, safeguarding/referral routes, incident response, lone working, materials and equipment. Add manual handling/DSE training relevant to their work. Record actual completion, provider, date, scope and refresh date; do not treat a planned course as completed.

Refresh at least annually as PMA practice, and after material changes or incidents. For school work use current KCSIE 2026 and the host's procedures; the overview is not a substitute for Part One where full reading is required. Community procedures follow current local arrangements and relevant Working Together guidance. The policy does not certify a worker's competence or training attendance.

14. Wellbeing and inclusive conduct

Keep workloads manageable and provide a safe route to raise stress, bullying, harassment or a health concern with the policy owner or an uninvolved Director. Adjust work where needed and review support after difficult disclosures or incidents. Do not pressure children to discuss household money, poverty, debt or family circumstances. Avoid competitive public comparisons or judgement about a child's choice.

15. Insurance and information security

The supplied Markel schedule CE62659 is effective 13 August 2026 to 1 March 2027 inclusive. It records Public Liability £10m each claim (Products Liability £10m aggregate for the period), Employers' Liability £10m total, Professional Indemnity £1m total, Trustee Liability £1m total and Cyber/Data Risks £250,000 total. The confirmation is evidence of limits, not the full binding wording.

Check full policy terms, exclusions, endorsements and declared activities before relying on cover for a booking. Assess whether the increased headcount or activity requires insurer/broker notification and retain the response where needed. No claim is made here that abuse allegations are automatically covered, or that renewal has occurred. Arrange renewal before cover ends and suspend delivery if suitable cover is absent.

Use approved accounts, least-privilege access, MFA where supported, current device security and encryption for personal records. Verify implementation. Routine education collects no child personal data; safeguarding and incident records may lawfully contain necessary identifying information. A data incident is assessed promptly; notify the ICO within 72 hours of awareness where reportable, record the decision, and inform affected people where legally required.

16. Review, issue control and references

Review this policy annually and after an incident, near miss, change in delivery/group size, premises, personnel, insurance or law/guidance. Review the risk register quarterly and before every affected session. Archive superseded copies, update the document hub and briefing materials, and ensure staff have read the revised issue before delivery.

Linked documents: Risk Assessment Register v2.0; Venue and Session Self-Assessment v1.0; Children and Adult Safeguarding Policy v1.7; current Safeguarding/Child Protection Handbook; Lone Working Policy v2.1; Money Guidance Boundary and Escalation Policy v1.1; current data protection, consent, complaints and safer recruitment procedures. Confirm their current versions at use; this revision does not imply all linked policies have been audited.

Current issue v3.1, adopted 2 October 2026: school and community delivery, 50-person ceiling, capacity counting, verification controls and current guidance. Earlier issues are superseded and retained in the archive.

Adopted by Pocket Money Adventures CIC on 2 October 2026.

Signed electronically: Nathan Waldron, Director and Designated Safeguarding Lead.

Signed electronically: Bernadette Houlton, Director and Deputy Designated Safeguarding Lead.

Typed electronic signatures in the established policy format.

Guidance checked on 2 October 2026

HSE: managing risks

<https://www.hse.gov.uk/simple-health-safety/risk/index.htm>

HSE: first-aid responsibilities and needs assessment

<https://www.hse.gov.uk/firstaid/faqs.htm>

DfE: Keeping children safe in education 2026

<https://www.gov.uk/government/publications/keeping-children-safe-in-education--2>

DfE: Working together to safeguard children 2026

<https://www.gov.uk/government/publications/working-together-to-safeguard-children--2>

Home Office: fire safety in assembly premises

<https://www.gov.uk/government/publications/fire-safety-risk-assessment-small-and-medium-places-of-assembly>

Home Office: disabled people and escape

<https://www.gov.uk/government/publications/fire-safety-risk-assessment-means-of-escape-for-disabled-people>

HSE: RIDDOR reporting times

<https://www.hse.gov.uk/riddor/when-do-i-report.htm>

HSE: RIDDOR definitions and reportable incidents

<https://www.hse.gov.uk/riddor/key-definitions.htm>

HSE: portable electrical equipment

<https://www.hse.gov.uk/electricity/faq-portable-appliance-testing.htm>

HSE: DSE work routines

<https://www.hse.gov.uk/msd/dse/work-routine.htm>

ICO: personal data breach reporting

<https://ico.org.uk/for-organisations/report-a-breach/personal-data-breach/>

DBT: Toys (Safety) Regulations, Great Britain

<https://www.gov.uk/government/publications/toys-safety-regulations-2011/toys-safety-regulations-2011-great-britain>