

Product and Services Guide



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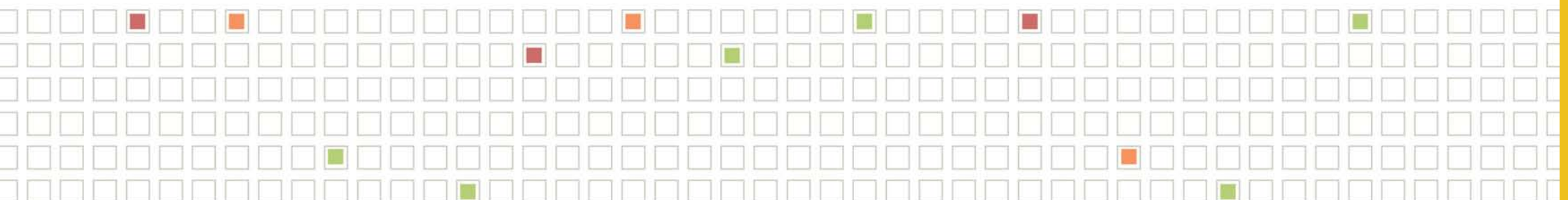
When choosing a partner to support your risk management initiatives it is important to understand the breadth and depth of expertise, the quality of services and support, and the solutions that are on offer.

At Cardinus Risk Management we believe our approach will exceed your expectations in all of these critical areas. If you are looking for advice and support in DSE, fleet risk, health and safety or property risk, we can help you. If you need a single day consultancy or a multi-year, multi-product solution we will be there for you, supporting your initiatives and delivering you a world-class service.

This guide is designed to give you an insight into some of our products and services. Of course we can only provide a brief overview of each service so please feel free to call us on 020 7469 0200 if you need any further information. Our easy-to-use product matrix on pages 2-5 helps you to identify products that fit together for an end-to-end solution.

We are also proud of our outstanding customer service, our multiple awards and our corporate social responsibility programme. We provide a number of free-to-use training courses including DSE assessor training and fleet risk management training. Be sure to read about these on page 33.

Our trained consultants are available to answer any questions you may have and are easily contacted on 020 7469 0200 or by email at info@cardinus.com.



Product Matrix

	Page	DSE Services	Electrical Safety	E-learning	Environmental	Fire Safety	Insurance Risk Services	Manual Handling	Fleet Risk Services	Property Risk Services	Safety Consultancy	Safety Induction	Safety Leadership	Safety Management (strategic)	Security (data and property)	Stress Management
AltMOUSE (keyboard shortcut training)	10	●		●								●				
Asbestos Management Survey	22									●						
Business Continuity Plus	13			●										●		
Carbon Monoxide Detectors (supply, testing, maintenance and replacement)	22									●						
Construction Risk Audit	12									●			●			
CtrlWORK (rest break software)	10	●		●								●				
Data Protection Awareness	12			●											●	
Developing a Health & Safety Management System	31										●			●		
Developing an On-Site Emergency Plan	32										●			●		
Diversity & Inclusion	13			●								●				
Driver Licence Checking	17								●			●				
Driver Safety and Economy Seminar	21								●							
Driver Assessor Training	21								●				●			
Driver Awareness Training (in-vehicle)	20								●			●				
Driver Training for Inexperienced Drivers (in-vehicle)	20								●			●				
DSE Assessment (on-site)	6	●										●				
DSE Assessment (telephonic)	6	●										●				
DSE Assessor Training	6	●										●				
DSE E-learning Healthy Working	9	●		●								●				
DSE Expectant Mother Assessment	7	●		●								●				
DSE Homeworker Assessment	7	●		●								●				
DSE Managed Services	7	●										●				
Effective Risk Assessment	12			●								●	●			
Electronic Driver Permit	17								●				●			
Emergency Lighting Inspection	22									●						
Environmental Essentials	13			●	●							●				
Fire Alarm Testing and Maintenance	15					●				●						
Fire Extinguishers (supply, testing, maintenance and replacement)	15					●				●						
Fire Marshal Fire Training	15			●		●				●			●			
Fire Risk Assessment	16					●				●						
Fire Safety Plus	11			●		●				●						
Fixed Electrical Wiring	23		●							●						
Fleet Corporate Audit	19								●							

Product Matrix (continued)

	Page	DSE Services	Electrical Safety	E-learning	Environmental	Fire Safety	Insurance Risk Services	Manual Handling	Fleet Risk Services	Property Risk Services	Safety Consultancy	Safety Induction	Safety Leadership	Safety Management (strategic)	Security (data and property)	Stress Management
Fleet Risk Management Workshop	19								●					●		
Fleetsafe Policy and Driver Handbook	19								●				●			
Grey Fleet Checks	17								●				●			
Health & Safety Due Diligence	32										●		●	●		
Health & Safety Risk Assessment	23									●	●		●	●		
Health & Safety Essentials	11			●								●				
Health & Safety Induction	11			●								●				
Incident Investigation and Root Cause Analysis	32										●			●		
Insurance Risk Survey	28						●						●	●		
Introduction to Quantitative Risk Assessment	32										●		●	●		
Lighting Protection	23									●						
Management Information PACE	14			●									●	●		
Managing Stress at Work	13			●								●				●
Manual Handling Plus	11			●				●				●				
PAT Testing	24		●							●						
PIR Safety Inspection	24									●						
Property Risk Management Software	25									●						
Reinstatement Cost Assessment	29						●			●						
Risk Engineering	28						●									
Risk Management Plus	30										●		●	●	●	
Safe Driving Plus	18			●					●			●				
Safety Climate Tool	12												●	●		
Safety for Line Managers	11			●								●	●			
Safety Training (classroom)	33			●								●	●		●	
Security Awareness Training	12			●								●			●	
SitStandCoach (sit/stand desk coaching)	10	●		●								●				
Smoke Detection (supply, installation and maintenance)	24					●				●						
Speed Awareness Training	20								●			●				
Stress Indicator	13			●								●				●
Techniques for Managing Major Hazards	32										●		●	●		
Ticken (touch typing course)	10	●		●								●				
UK Familiarisation Training	20								●							
Vehicle Checks and Routine Maintenance	19								●			●				
Winter Driving Seminar	21								●							

DSE Services

Cardinus Risk Management is the single largest supplier of DSE software in the world. This is based on two factors: the number of customers we support and the number of licenses these customers use. Our expertise goes much further than software. We have many DSE assessors within our organisation and an extensive range of experts who can manage customer DSE risk.

The services below explain our capabilities at a high level. We can also provide formal ergonomist, physiotherapist and other medical and clinical services if needed.

DSE Assessment (on-site)

On-site DSE assessment is the traditional way of identifying and managing an employee's risk. We have experts around the world who can visit your employees to manage any discomfort they are experiencing. Everything is managed through PACE, and a full assessment report, along with recommendations, is provided.

DSE Assessment (telephonic)

This is a similar service to on-site DSE assessments, the only difference being these are handled by telephone! Your organisation benefits from heavily reduced costs but with a process that is equally effective. Most of our organisations use telephonic assessments first and move to on-site assessments if the outcome isn't successful.

DSE Assessor Training

We do offer regular free-of-charge DSE assessor training. However, if you prefer a dedicated session, we have experienced trainers who deliver bespoke training.

DSE E-learning

Healthy Working combines e-learning with self-assessment processes. Your organisation will benefit from reduced administration and will see an improvement in productivity and injury-related discomfort. The relationship between Cardinus and Health & Safety Laboratory (HSL) has resulted in many features that are unique to Healthy Working. **See page 9 for further details.**

DSE Expectant Mother Assessment

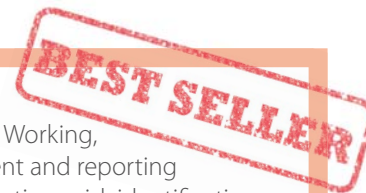
As the body develops through each stage of pregnancy, the risk to an expectant mother changes. We can provide on-site assessment services to oversee the risk from DSE associated activity as well as other risks.

DSE Homeworker Assessment

Many organisations now have homeworkers. This represents considerable risk as an employer has equal responsibilities to the employee at home to those in the office. We can handle this risk through on-site or telephonic assessments. It is also worth remembering that many homeworkers are likely to drive on company business.

DSE Managed Services

The best DSE service we offer! You benefit from Healthy Working, telephonic and on-site assessments but the management and reporting is all taken care of for you. We can handle all communications, risk identification, reporting and much more. It's a one-stop solution that takes all the pressure off managing the process.



E-learning and Software Solutions

Cardinus Risk Management provides innovative e-learning solutions used by many of the world's leading organisations, government departments and unions. Our solutions are delivered with the assurance of first class data security principles evidenced by our ISO27001 registration.

All Cardinus solutions are fully customisable. Text and graphics can be amended and modules added and removed. We work to deliver solutions that are absolutely right for the changing needs of your business.

Uniquely, Cardinus supports our e-learning programs with end-to-end processes supported by our in-house health, safety and risk experts. No other risk management company offers such a comprehensive range of solutions.

If you are looking to meet your compliance objectives, to demonstrate behaviour change, or to see a reduction in vehicle and energy costs, or a combination of these, all while receiving a substantial return-on-investment, Cardinus can help. Ask us how we can deliver all these benefits.

Finally, please ask to evaluate our courses. We encourage you to try our programs with up to 5% of your global workforce free-of-charge. This will demonstrate that we really can deliver the compliance and return-on-investment benefits that you need.



Display Screen Equipment (DSE) Solutions

Healthy Working

Healthy Working is the world's leading DSE solution and developed through a unique partnership between Cardinus Risk Management and HSL, an agency of the Health and Safety Executive.



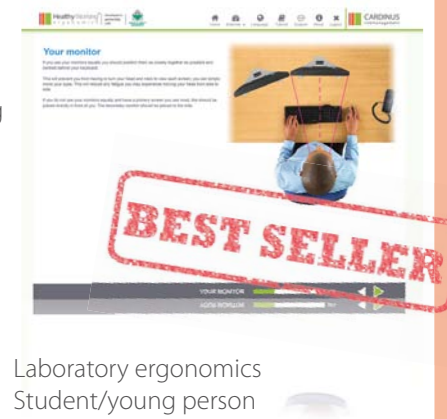
This award-winning program combines e-learning with self assessment processes. Your organisation will benefit from reduced administration and will see an improvement in productivity and injury-related discomfort. It goes without saying that the relationship between Cardinus and HSL has resulted in many features that are unique to Healthy Working.

Healthy Working uses a 3-step process to manage your risk:

Step 1. Each employee will receive e-learning that targets their individual needs. An integrated self-assessment allows for further dedicated feedback. Most of your employee risk will be resolved at this stage.

A number of e-learning variants are provided including:

- Desktop computer user only
- Laptop computer user only
- Combined desktop and laptop user
- Tablet user only
- Laboratory ergonomics
- Student/young person
- DSE assessor



Step 2. Healthy Working provides video-based stretching exercises, smart phone applications, hot-desking advice and real-time feedback and support. These are designed to mitigate risk further. Your employees can benefit right now from the existing free smartphone app. Simply search for Cardinus on the Android, Apple or BlackBerry networks.

Step 3. You can use our powerful management module PACE to resolve your small amount of outstanding risk that cannot be managed directly by the employee. This ensures intervention is targeted, appropriate and results-driven. **See page 14 for further details.**

Remember, Cardinus is able to deliver full DSE management services including telephonic and on-site assessments.

Display Screen Equipment (DSE) Solutions

AltMOUSE

AltMOUSE provides keyboard shortcut coaching. This innovative product learns the task you carry out most often with your mouse and advises you on the most efficient shortcut key alternatives. Employees become a minimum of 21 minutes per day more productive and reduce mouse use which is recognised as unhealthy.



CtrlWORK

CtrlWORK ensures office-based staff concentrate and remain energised by taking the appropriate breaks from computer work when required. CtrlWORK only advises when the user hasn't naturally taken pauses, to prevent the onset of mental fatigue and claim back a minimum of 15 minutes per employee per day in lost time.

SitStandCOACH

Sit/stand workstations are becoming increasingly popular. SitStandCOACH encourages office workers to use their desk properly by alternating between sitting and standing during the day. This enables your employees to stay energised by stimulating blood circulation at regular times. The optional connection with sit/stand desks ensures optimal use of the desk features and ensures the 20 minute per employee per day benefit is realised.

Ticken

Ticken online course teaches employees to touch type in 50% of the time compared to the equivalent classroom course. Touch typists are 55 keys per minute quicker and make 1/3 of the typing errors than employees without the skill. This makes them at least 20 minutes per day more efficient.

Driving

Safe Driving Plus

Safe Driving Plus should be seen as an essential part of every organisation's risk management programme. Safe Driving Plus is an engaging, powerful and innovative risk assessment and e-learning solution focused on the most important aim of any fleet operator – reducing incidents and collisions. Safe Driving Plus is a very effective way of driving down your fleet costs, reducing collisions and achieving compliance. **See page 18 for more details.**

Fire Safety

Fire Safety Plus

Fire Safety Plus provides the ideal platform for delivering new employee and refresher training. The course covers a wide range of important issues including how each delegate plays an important part in identifying and minimising fire hazards, understanding evacuation procedures, survival techniques and much more.

Fire Marshal Plus

Whereas Fire Safety Plus is ideal for training all employees on general fire awareness there is a need to provide training for fire marshals and incident control officers. These individuals require advanced training to help them understand how their role in co-ordinating people and events during an emergency can result in a positive outcome.

Manual Handling

Manual Handling Plus

Manual Handling Plus is available in office and industrial versions. This comprehensive e-learning solution addresses the challenges posed by the Manual Handling Operations regulations. Manual Handling Plus is so effective it has been chosen by many of the world's leading organisations to ensure their staff work safely every day.

Safety Induction

Health & Safety Essentials

Health & Safety Essentials is the simple, easy way to introduce mainly blue-collar delegates to basic health and safety concepts, create awareness of hazards and improve safety. The easy-to-use e-learning course engages delegates with quizzes, animations and interactive sequences.

Health & Safety Induction

Health & Safety Induction is a safety induction program designed for the office environment. This program covers a range of office-type risks and ensures each employee has a good understanding of health and safety in the workplace. This course also considers the legal obligations they have to their employer. It is a perfect e-learning solution in isolation but especially powerful when used with Safety for Line Managers.

Safety for Line Managers

While Health & Safety Essentials and Health & Safety Induction are great products for employees, they are not suitable for supervisors. This is where Safety for Line Managers is perfect. This higher-level induction course ensures a comprehensive safety induction programme can be implemented.

Safety Leadership

Construction Risk Audit

Our Construction Risk Audit enables your organisation to focus your training and any on-site consultancy on the areas that need action and offers supreme value as it allows unlimited usage.

The assessment can be site or project-specific, or to assess your organisation's overall safety systems. Each risk element is scored. You get an instant report benchmarking how well you are performing and we give you instant advice and support on how to improve.

Effective Risk Assessment

By completing Effective Risk Assessment, employees will fully understand the concept of risk assessment. This e-learning course demonstrates why risks need to be addressed in a methodical way to provide a consistent and effective method of control.

Interactive sequences are used to practice the identification of hazards, the control of hazards and ensure delegates understand how to achieve a reduction in organisational risk.

Safety Climate Tool

The Safety Climate Tool was developed by our partners at the Health & Safety Laboratory. It provides great tools to measure your employee perceptions of your safety culture. There are extensive reports that then empower you to take action to improve your organisation's safety culture and benefit from fewer accidents.

Security Solutions

Data Protection Awareness

This is an important course that compliments Security Awareness Training. With data being essential to most organisations, it is increasingly important that your employees know how to manage this data. The financial and reputational impacts of a data event are becoming more damaging. Data Protection Awareness helps ensure employees can evidence an understanding of the rights and wrongs of data management.

Security Awareness Training

Security Awareness Training is a new e-learning program designed to help you protect your most important assets: your employees, their property and their data. Security Awareness Training aims to deal with security by educating your employees in proper security principles.

Stress Management

Managing Stress at Work

Managing Stress at Work is the perfect e-learning platform to ensure your supervisors and managers understand the causes of stress. With this new knowledge, management will be able to improve morale and attendance while reducing lost-time productivity. Use it with Stress Indicator to support the HSE's management standards.

Stress Indicator

Stress Indicator helps to support the HSE's management standards regarding stress management. This simple and effective survey follows HSE guidance to help you identify stress-related trends and to take action to remedy them.

Business Continuity

Business Continuity Plus

Most organisations will have business continuity plans in place. Some of the best intentioned plans fail in a real-world event because employees have not understood their role when an event occurs. Business Continuity Plus is great at ensuring everyone can demonstrate they understand their role and know how to act when business continuity plans take effect.

Diversity & Inclusion

Diversity & Inclusion: What is Discrimination?

Understanding how diversity and discrimination affects the workplace is becoming an increasingly important issue. Diversity & Inclusion: What is Discrimination? ensures delegates understand and comply with their equality legislation obligations and responsibilities, at both individual and corporate level.

Environmental Management

Environmental Essentials

Environmental Essentials covers the main issues that face organisations in their attempts to better manage their environment risks. This course helps managers and employees understand the part they can play in meeting their organisation's obligations and lessen impacts on the environment.

Management Information

PACE

Unique to Cardinus is PACE. It provides clients with a secure database and powerful workflow and task management tools to ensure all risk management activity is managed in the most efficient manner. PACE underpins all our online solutions and is often the deciding factor in why our clients buy our products.

The software manages your e-learning, survey, assessment, audit and valuation data using secure online reporting. PACE will hold your risk data in a structured format and is fully supported by our helpdesk, workflow and management information tools.

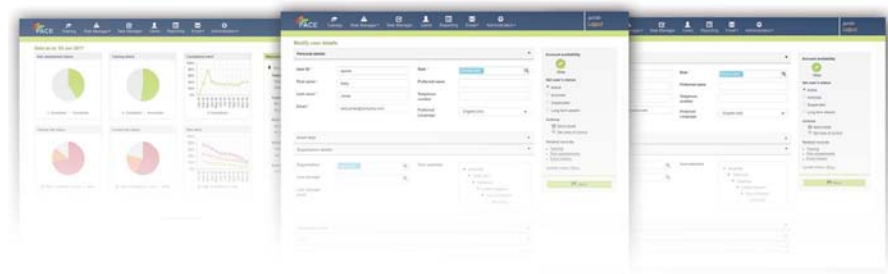
Reporting can be structured to provide everything from executive level summaries through to the granular detail required by managers. Multi-level users are provided with secure password access and can review detailed data, according to access level, such as scored risk ratings.

The system delivers PDF report documents, email alerts and is supported by a back office task management and workflow system.

The main benefit of this approach is that all relevant information is held in one place providing full reporting history for health and safety duty of care and ensuring risk mitigation actions are tracked.

PACE provides all the evidence needed to demonstrate diligence and compliance on behalf of the employer.

Most organisations using our e-learning solutions self-administer their systems. However, we can also manage the systems and data on your behalf. For less than it would cost to pay someone to run the system in-house we can manage your entire programme and provide surveyors, trainers and assessors when required to manage any risk, anywhere.



Fire Safety

Cardinus Risk Management offers a range of fire safety services and training courses. Whether you are protecting your own facilities or have responsibility for protecting buildings occupied by others, Cardinus can provide help in specific areas or combine its services to create a bespoke fire safety package tailored to your requirements.

Fire Alarm Testing and Maintenance

Electrical fire warning/automatic fire detection systems should be serviced, inspected and tested in accordance with current legislation.

Our team of competent engineers can help by providing your organisation with inspection, testing and maintenance support.

Fire Extinguishers (supply, testing, maintenance and replacement)

While many of our services test and maintain existing fire detection systems, we can also help to supply new systems. We can provide your organisation with a complete fire extinguisher solution from initial supply to testing, maintenance, replacement and staff training.

Fire Safety Plus

Fire Safety Plus is an e-learning course that provides the ideal platform for delivering new employee and refresher training. The course covers a wide range of important issues including how each delegate plays an important part in identifying and minimising fire hazards, understanding evacuation procedures, survival techniques and much more.

Fire Marshal Plus

Fire Marshal Plus is an e-learning course designed to specifically train the advanced needs of fire marshals and incident control officers. These individuals require advanced training to help them understand how their role in coordinating people and events during an emergency can result in a positive outcome.



Fire Risk Assessment



Cardinus is certified in accordance with the new BAFE SP205 scheme for organisations that provide Life Safety Fire Risk Assessments. This means your organisation can be confident that fire risk assessments conducted by us are relevant and of a high standard.

Your organisation has an obligation to comply with The Fire Safety Order 2005; to do this they should appoint a Competent Person to:

- Carry out a fire risk assessment identifying any possible dangers and risks
- Consider who may be especially at risk
- Provide advice on removal or reduction from fire as far as it is reasonably possible and provide general fire precautions to deal with any possible risk left

By commissioning Cardinus to undertake your fire risk assessments your organisation will get a detailed report that will:

- Identify the fire hazards which have the potential to cause injury
- Identify who is at risk e.g. employees, visitors, and contractors
- Identify what measures are already in place to prevent a fire or reduce it to an acceptable level
- Determine what additional precautions need to be taken
- Provide recommendations for an ongoing review and monitoring of the preventative and protective measures

Process

The stages of our service are:

1. Define the initial scope of the assessment project
2. Identify the activities/premises which are to be assessed
3. Surveyor to visit the premises to identify and record the hazards associated with each activity
4. Record precautions already in place and recommend additional precautions to reduce risks to an acceptable level
5. Agree procedures for the review and monitoring of the fire risk assessment



Fleet Risk Services

Driving is probably the most dangerous thing you ask your employees to do. It can also be one of the most difficult risks to manage for any business. Cardinus offer a full range of fleet risk management services, used by hundreds of organisations.

Our range of services can be brought together to form a complete managed service or used in isolation to address specific requirements. Cardinus offer a broad mix of e-learning, classroom and behind the wheel training, driver checks and other fleet management services. Our driver solutions and services can improve your driving programme in a number of ways:

- Reduced insurance premiums
- Less incidents and accidents
- Reduced fuel costs
- Better, more aware drivers
- Compliance with legislation and your duty of care obligations

Cardinus is trusted by many of the industry's well known brands, including insurance providers, vehicle leasing companies and breakdown providers, to offer white-labelled services on their behalf. They know Cardinus can be relied on to provide premium quality services under their name.

Document Checking

Driver Licence Checking

Cardinus Risk Management can check your employees driving licence direct with the DVLA. The check will give your customers details of convictions, and should form part of the driver risk assessment.

Electronic Driver Permit

An Electronic Driver Permit forms part of our complete end-to-end driver risk management process. It identifies whether drivers are eligible to drive on company business, providing a clear, visual and fully auditable record of the status and eligibility of individual drivers and evidences whether they hold a valid driving licence and have completed a risk assessment and appropriate training. The permit also extends to grey fleet drivers to ensure they have also have a valid MOT certificate and appropriate business insurance.

Grey Fleet Checks (Business Insurance and MOT Checking)

Grey fleet drivers pose the greatest risk. Our grey fleet checks require all non-company vehicle business drivers to provide a hard copy of their insurance documents and details of their MOT certificate. We can then confirm they have the appropriate business insurance cover and valid maintenance records.

Driving

Safe Driving

Safe Driving Plus should be seen as an essential part of every organisation's risk management programme. Safe Driving Plus is an engaging, powerful and innovative risk assessment and e-learning solution focused on the most important aim of any fleet operator – reducing incidents and collisions. Safe Driving Plus is a very effective way of driving down your fleet costs, reducing collisions and achieving compliance.

Drivers are taken through a short five minute risk assessment that then tailors the e-learning experience to their needs. The e-learning module is an information-packed 20-minute course featuring interactive animations, videos and clickable images to make participation more enjoyable.

Cardinus has also developed highly effective retention techniques to ensure drivers remember the training and are able to recall and use the advice when out on the road. Throughout the program there are links to additional resources providing more detailed technical information about vehicle technology, tyres and road safety best practice.

Safe Driving Plus is the simplest and most effective way of reducing collisions, helping achieve compliance and driving down your fleet costs, including your insurance premium.

BEST SELLER



Fleet Management Services

Fleet Corporate Audit

The audit is designed to review the effectiveness of your organisation's fleet programme. We will provide a full report with guidance and advice to meet the requirements of current legislation.

Fleet Risk Management Workshop

This course provides training for employees with responsibility for managing those who drive a company vehicle (directors, senior managers, line managers or supervisors). The workshop can be run for up to 25 delegates at any location in the UK.

Fleetsafe Policy and Driver Handbook

If your organisation provides company vehicles it is their responsibility to produce and distribute a road safety policy statement. It is also important that any staff are issued with a Driver's Handbook. We can help produce both of these documents.

Vehicle Checks and Routine Maintenance

Using a suitable vehicle, our trainer will demonstrate daily, weekly and monthly checks that a driver must carry out to ensure their safety and reduce the risks of incidents and prosecutions. Our trainer will use a guide such as 'POWDER' (Petrol, Oil, Water, Damage, Electrics, Rubber) as a reminder for drivers.

Post-Accident Interview

We will interview your drivers shortly after a 'driving at work' incident to establish the circumstances of the incident and whether there was anything that either the driver or the company could have done to avoid or reduce the effects of the incident. The findings from the interview will allow both parties to agree on future actions that may help reduce the likelihood of the same type of incident happening again.

In-Vehicle Training

Driver Awareness Training

This in-vehicle course is carried out via our national network of qualified expert trainers. Courses may take place at any location in the UK, in the vehicle the individual would use on company business. The session is not a test, so the trainer will concentrate on helping individuals to develop the visual and mental strategies required to improve risk perception and decision making processes. Our fleet training methods are 'real-world' and hazard-perception based.

Driver Training for Inexperienced Drivers

This is a great in-vehicle driver training course for organisations that have employees who are not experienced driving on company business. The course is designed to reduce the driver's vulnerability to accidents and the risk of personal injury or damage to the vehicle by developing greater hazard awareness and risk perception skills. The training will also examine specific areas of driving skill and address any areas of concern.

Speed Awareness Training

In-vehicle speed awareness training is carried out via our national network of qualified expert trainers. We can hold courses anywhere in the UK and in the vehicle the individual would use on company business. The session is not a test, so the trainer will concentrate on helping individuals to develop the visual and mental strategies required to improve risk perception and decision making processes. It will also focus on two essentials, knowing how to identify speed limits applicable to the road or to their class of vehicle, and build understanding of the importance of speed limits and why they're used.

UK Familiarisation Training

UK familiarisation training will help a foreign driver develop greater understanding of the rules and habits that they will encounter on UK roads, thereby reducing their vulnerability to accidents and the risk of personal injury or damage to the vehicle. The training will examine specific areas of driving skill and address any areas of concern and ensure that the driver is fully aware of the validity of their driving licence in the UK and what must be achieved in order to continue driving legally in the UK.

Seminars

Driver Safety and Economy

This is an enjoyable and educational classroom-based seminar designed for up to 25 delegates at any location in the UK. The seminar explores attitudes to driving as well as illustrating the risks that people take on the roads. Drivers will learn about the root causes of accidents, and actions they need to take in order to avoid them.

Winter Driving

The seminar will explore individual knowledge relating to driving in winter conditions as well as illustrate the risks that people take on the roads. Drivers will learn how to read the changing conditions and adapt accordingly. The seminar can be run for up to 25 delegates at any location in the UK.

Train the Trainer

Driver Assessor

Driver assessor training is a way of ensuring that there are individuals within your organisation who have a full understanding of the goals of the road risk programme. This course also aims to deliver the skills to identify drivers who need assistance in reaching acceptable and safe driving standards.



Property Risk Services

Cardinus Risk Management has built a leading reputation in the landlord, property owner and managing agent sector. We deliver UK-wide solutions to some of the major residential landlords and commercial property owners and managers in the UK. Our ability to aggregate services such as providing a single expert to conduct a fire risk assessment and rebuilding costs report on a single visit means we save time and money for our clients.

Cardinus provides comprehensive solutions for freeholder and landlord responsibilities, managing agents and insurers, residential management companies, commercial tenants and anyone else with a legal responsibility for property.

Cardinus Risk Management offers high quality accredited services. A great example of this is our certification in accordance with the new BAFE SP205 scheme for organisations that provide Life Safety Fire Risk Assessments.

Asbestos Management Survey

Properties built before 2000 could have asbestos in them and our service is to assist the client in meeting their obligations under the Control of Asbestos Regulations 2016.

We will identify the presence of any asbestos containing materials (ACMs) which have the potential to cause injury or ill-health, provide a report that logs these ACMs and include a plan of what action is required.

Carbon Monoxide Detectors (supply, testing and maintenance)

Our consultants can help by supplying and installing detectors in line with BS EN 50291:2001 and manufacturer's recommendations.

Emergency Lighting Inspection

Our Emergency Lighting Inspection services are perfect for helping your organisation meet its obligations under BS5266-8:2004.

Compliance with this standard will assist your organisation in meeting requirements of the Regulatory Reform (Fire Safety) Order.



Fire Risk Assessment

Cardinus is certified in accordance with the new BAFE SP205 scheme for organisations that provide Life Safety Fire Risk Assessments. This means your organisation can be confident that fire risk assessments conducted by us are relevant and of a high standard. **See page 16 for more details.**

Fixed Electrical Wiring

The Electricity at Work Regulations 1989 requires that your organisation's electrical systems and equipment are in a safe condition. The Health and Safety Executive recommend that in order to comply with the regulations, an electrical inspection and testing programme should be undertaken at all places of work. For most buildings, it is recommended that this inspection is carried out at 5 year intervals.



Health and Safety Risk Assessment

Health and Safety Risk Assessment provides a comprehensive report which will assist organisations in meeting their obligations (but not exclusively) under the Health and Safety at Work etc Act 1974 and the Management of Health and Safety Regulations 1999. It will also detail a set of recommendations for risk improvement having identified the general health, safety and welfare hazards in the workplace.

Insurance Risk Survey

The objective of the insurance risk survey is to provide a comprehensive report on the principal insurance risks associated with business activities. The report can be used for the placement of insurances by brokers or to underwriters to determine acceptance and insurance terms. Our team of consultants have wide ranging expertise whether gained in industry or having worked for or alongside insurance companies or insurance brokers for many years (or both). Their experience and skill will assist your organisation in the placement of insurance risk into the insurance market.

Lighting Protection

Electrical surges can be especially problematic and expensive to rectify. This service enables us to help your organisation to minimise the risk of physical damage and harm to your employees from electrical surges.

PAT Testing

The Electricity at Work Regulations 1989 require that any electrical equipment that has the potential to cause injury is maintained in a safe condition. The frequency of inspection and testing depends upon the type of organisation and the use of the electrical item. For example, a power tool used on a construction site should be examined more frequently than a lamp in a hotel bedroom. This service will also help your organisation comply with any insurance requirements.

PIR Safety Inspection

This service helps your organisation meet their obligations with electrical installation regulations whilst their systems are 'under load'. This allows us to highlight issues with the installation without the need to power down. We are then able to quote for correcting identified faults to comply with BS7671 and identify any exposed live parts.

Reinstatement Cost Assessment

Cardinus can provide a building insurance valuation report under BCIS (Building Cost Information Service) guidance provided by the RICS (Royal Institution of Chartered Surveyors) applicable for commercial and residential property which will remove the risk of either over-insuring or under-insuring your property.

We also provide Reinstatement Cost Assessments to insurers, turn to page 29 for more information.

Smoke Detection (supply, installation and maintenance)

Cardinus will provide your organisation with a complete smoke detection solution, offering initial supply, installation and maintenance solutions.



Property Risk Management Software

FEATURED PRODUCT

Indigo is our new Risk Management Gateway for the instruction and tracking of property risk management and valuations surveys, including interactive assisted risk improvement functionality to help you ensure your buildings meet legislative requirements and are safe for occupants. Indigo provides a user friendly "everything in one place" approach for managing, booking, reporting and executing surveys and risk improvements. It brings all parties together into one platform, ensuring a more organized and successful risk management process.

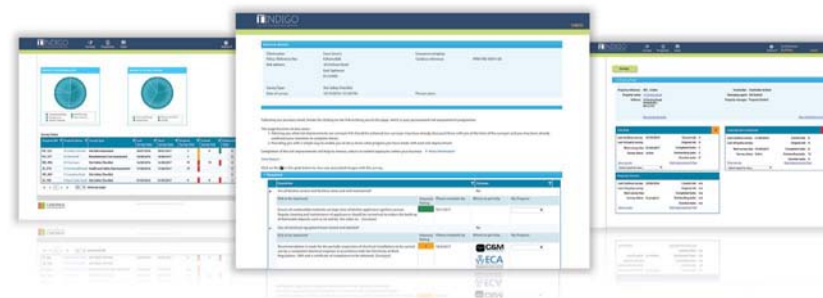
Indigo can be used to track and manage all of your property risk surveys, from fire risk assessments, asbestos surveys, and ensuring that your building insurance valuations are carried out at the right time.

Tracking within Indigo means that all risks are identified providing you with an easy to read approach to carrying out appropriate actions to reduce or eliminate these risks. This can be updated live, and all interested parties have access to see the actions that have been taken.

This works alongside and comes free with all our on-site surveys and assessments, eliminating the need for survey spreadsheets and separate files.

We find that our number of our clients using Indigo also need the data added to their existing property management platform, and as such all of the data held within can be extracted if this is an additional requirement.

INDIGO
the risk management gateway



Insurance Risk Services

Indigo is our straight forward end-to-end process for insurers, surveyors and policyholders to carry and manage insurance risk surveys. It's an easy and inclusive approach to the current way in which risk surveys are ordered and delivered, allowing all interested parties across different organisations to see in real time what stage the process is at and what actions are required.

Indigo is simpler, faster and more efficient than any other solution in the market and modernises the way in which risk surveys are ordered, tracked and delivered. We deliver over 5,000 risk and valuation surveys a year in the UK and abroad, using our own risk survey team and reporting software. We use Indigo and like it – so will you!

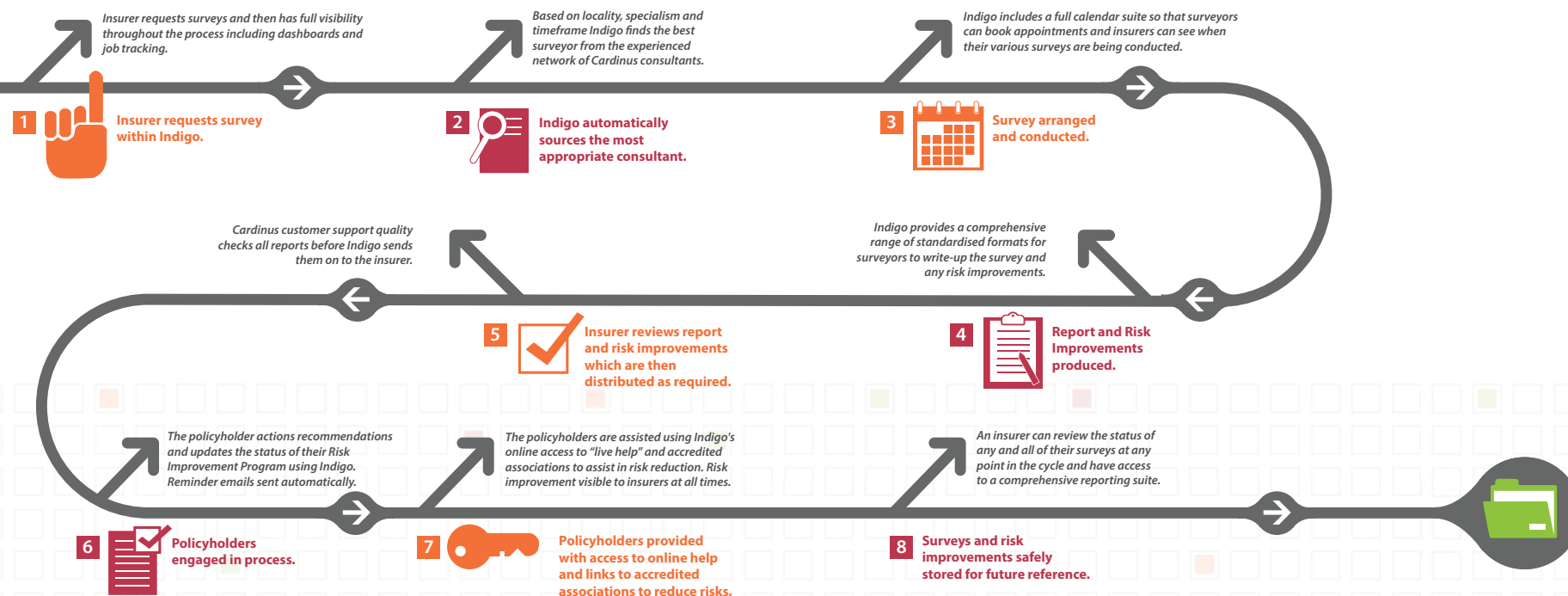
Features include:

- Easy access, intuitive software
- Online survey request forms

- Automatic pricing structures
- Automated invoicing
- Our in-office experienced support team
- Our professional on-site risk and valuation survey team (if required)
- Sector-specific field operations with experienced management
- “Live” job tracking and “at a glance” management information
- Auto emails to keep you up-to-date on progress
- Auto reminder emails to policyholders to encourage risk improvements
- Insurer specific messaging on emails to policyholders

Indigo brings about much improved service levels, a better experience for policyholders, improved success with risk improvements, a database of risk and improved risk knowledge and a database of all policyholder and broker details.

Indigo provides an end-to-end solution for managing your insurance surveys.



Insurance Risk Surveys

We have a large team of specialist consultant surveyors available to undertake any number of risk surveys, across both the UK and Europe. Our surveyors cover a wide-range of risk, including fire and special perils; theft and money; employers, public and/or products liability; business interruption; contractors across all risks and 6.5.1 contracts; fleet risk management; reinstatement cost assessments; marine risk; and high net worth risk. These surveys can be provided using our custom report formats or within your own standardised reporting format.

Our team carry out over 5,000 insurance risk surveys each year with the knowledge and expertise to ensure that you know all risks have been identified, and understand what actions are required to reduce these risks.

Risk Engineering

Cardinus has a proven track record of auditing and surveying major risks in the UK, Europe, Latin America, the Caribbean, Asia, the Middle East and US markets. We fully recognise the importance of the link between high quality risk management and positive insurance outcomes.

Our team of consultant engineers has many years of experience across multiple sectors, including retail, public sector, food, leisure, distribution, logistics, transport, industrial plants, utilities, mining, construction, power plant, ore, manufacture, refineries, chemical and pharmaceutical risks.



Reinstatement Cost Assessment



Cardinus can provide a building insurance valuation report under BCIS (Building Cost Information Service) guidance provided by RICS (Royal Institution of Chartered Surveyors), applicable for commercial and residential property.

Your building's insurance will normally require that reinstatement cost assessments are carried out every three years to ensure that your property is correctly protected.

A reinstatement cost assessment looks at the complete process of a rebuild of the building if the worst were to happen, this includes the removal of debris from the site, access to the property which may have changed since it was built, and ensuring that it would be rebuilt to the same standard. This is unlike the value of a building which identifies the price of a building, rather than what is necessary to rebuild it.

With a regular reinstatement cost assessment, the true value and the extent of any under or overinsurance is often not discovered until it is too late, such as when a claim is made. If a property is underinsured, in the event of a loss you would need to make up the difference

There are many benefits to this service, including:

- Ensuring the property is 100% protected
- Allowing property to be insured on an 'agreed value' basis with no 'averaging'
- Reducing premium rates as a result of increases in property values
- Improving borrowing facilities based upon increased asset values.

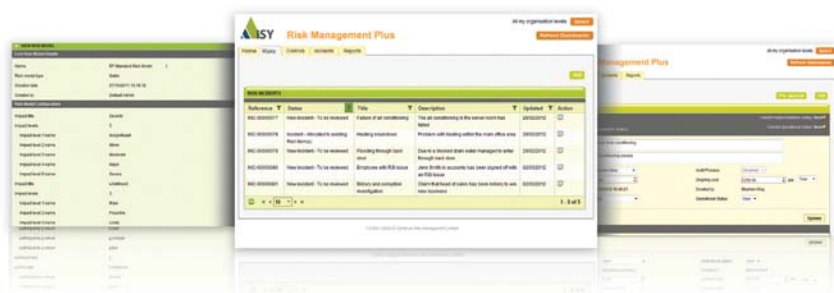
During recent years we have found properties are underinsured on average by up to 60%. Ensuring that a reinstatement cost assessment is carried out every three years provides you with the protection of your property that you require.

Risk Management

Risk Management Plus

All organisations have to deal with risk. This risk will relate to health and safety, financial, reputational and other risks. Risk is risk and needs to be managed.

Risk Management Plus provides a solution that significantly eases the risk management process. This online system allows your organisation to manage risk items, control measures and risk incidents by categorising, recording, sorting and proactively managing them. We use our risk scoring matrix to map pre- and post-control measures and allow hierarchies of risk owners to have constant transparency of all risks in the business.



Establish the strategic and operational context of risk within your organisation.

- **Risk items** allow risk identification and analysis in terms of likelihood, consequence and rating.
- **Risk control** allows you to identify the best way of mitigating a risk, controlling it through policies and procedures and even transferring the risk to another contracting party or insurer.
- **Risk audit** controls allow you to ensure risk controls are being properly implemented.
- **Risk incidents** can all be recorded, quantified and attached to risk items.
- **Reporting and auditing** can be easily configured and produced with history and version control options.
- **Managing risk** is easy with Risk Management Plus. The system provides you with alerts and reminders to support reviews and audits. It enables ratification of controls and much, much more.

BEST SELLER

Safety Consultancy

Our consultancy services offer clients specialist expertise in risk review, development of safety management systems and culture change. Our experts have knowledge of all industry sectors, including construction, manufacturing, oil and gas, electronics and communications, service industries and laboratories. Our team undertakes every type of risk management task, from hands-on auditing and surveying through to senior director presentations.

We operate worldwide to meet the needs of many global organisations using our knowledge of regulatory requirements and changes in all the territories in which they operate.

Developing a Health and Safety Management System

The Cardinus team of experts are experienced in developing safety management systems for organisations of all sizes from multi-national to local. Systems developed are bespoke and based on prioritising risk as well as involvement of key staff. We can help to implement a comprehensive safety management system or specific aspects of a system or both for your clients including (but not limited to):

- Development of your health and safety policy
- Establishment of an internal organisation to implement and maintain the policy
- Developing a communication strategy
- Setting performance measures including both leading and lagging indicators
- Establishing an audit process to ensure that the system continues to be appropriate for the business
- Risk review and prioritising
- Developing safety management procedures
- Risk assessment and risk control procedural development
- OHSAS18001 system

A management system from Cardinus will provide you with all the evidence you need to help protect your employees, your managers and the organisation without adding to your paperwork burden.

Developing an On-Site Emergency Plan

This practical workshop will introduce delegates to the key components of an effective emergency plan. It will provide them with the opportunity to practice building such a plan and allow them to develop a draft plan for their own facility under supervised conditions.

Health and Safety Due Diligence

This course aims to introduce managers and others who may become involved in Hazard and Operability studies (HAZOP) exercises, to the correct approach and techniques employed.

When carrying out risk assessments of activities where there is the potential for a serious incident such as an explosion or major toxic release it is essential that all possible causes of such an incident are identified. Hazard and operability studies (HAZOP) have become a standard technique for identifying such risks.

Incident Investigation and Root Cause Analysis

This course looks at the benefits of carrying out thorough investigations and gives practical guidance to those who may be involved.

Introduction to Quantitative Risk Assessment

In the majority of situations, a 'suitable and sufficient' risk assessment can be carried out using intuitive or semi-quantitative techniques. Your customers may be exposed to risks where the potential impact is so great that they may need to use techniques that will provide them with a measurable probability of the occurrence of an event. This course will introduce delegates to some of the more common techniques and will allow opportunity for practical exercises.

Techniques for Managing Major Hazards

The one-day course will, by means of tuition and practical exercises, familiarise delegates with the techniques available to carry out an appropriate analysis.

Safety Training (Classroom)

We offer a wide range of safety courses. The list below is representative but not exhaustive. If your organisation needs something specific, please ask; we will almost certainly be able to provide it.

- Safety System Development and Implementation
- Health & Safety Programme Development and Implementation
- Health & Safety Leadership
- Health & Safety Audits and Action Planning
- Contractor Safety Programmes
- Regulatory Compliance
- Accident Investigation and Reporting
- Emergency Action Planning
- Safety Training Schedules
- Behavioural Training and Programme Development
- CDM Awareness Training
- CDM Designer Duties
- CDM Client Duties
- Claims Defensibility Programmes
- Construction Health & Safety Risk Awareness
- COSHH Assessment
- Developing a Health & Safety Management System
- Developing an On-site Emergency Plan
- EHS for Line Managers
- Hazard and Operability Studies
- Health & Safety - for Safety Representative
- Health & Safety Due Diligence
- Health & Safety - Risk Assessment in the Workplace
- Incident Investigation and Root Cause Analysis
- Introduction to Quantitative Risk Assessment
- IOSH Managing Safely
- IOSH Working Safely
- Mentoring
- PACE Management Information System
- Personal Safety Workshop
- Risk Prioritising
- Safety for Directors and Senior Managers
- Spill Training



Awards, Memberships and Recognition



IIRSM

Through our commitment to delivering the best products, the International Institute of Risk and Safety Managers (IIRSM) has endorsed all our e-learning products.



Investor in Customers

To support our annual customer satisfaction survey Cardinus appoints IIC to run an annual audit of our business. Customers and staff participate in this audit. Our second audit in 2015 gave us a three-star "exceptional" status.

Exceptional



ISO 9001 Quality Management

Cardinus is committed to quality in all areas of our business. 9001 is a quality management systems standard we have implemented to formalise our quality initiatives.



ISO 27001 Information Security Management

The internationally recognised best practice framework for an information security management system.



OHSAS 18001 Occupational Health and Safety

An internationally applied standard for occupational health and safety management systems.



ISO 14001 Environmental Assurances

The internationally recognised standard specifies the requirements of an environmental management system.



ARHM

Cardinus is a member of the Association of Retirement Housing Managers, an organisation which represents 55 member organisations who manage 105,000 retirement properties in the UK.



ARMA CONFERENCE
2016 SPONSOR

Association of Residential Managing Agents

Cardinus is an active sponsor of ARMA, the leading trade association for residential managing agents in England and Wales. ARMA works to promote high standards of leasehold management and professionalism through advice, training and guidance, qualities that we mirror.



Attendees' Choice Award

Cardinus participates each year at the world's largest ergonomics conference, Ergo Expo. Attendees are asked to vote for the product they feel will have the most positive impact in the ergonomics industry. Healthy Working MOVE won this coveted award in both 2013 and 2015.



BAFE and NSI

Cardinus has been successfully assessed by NSI and granted Certification in accordance with the new BAFE SP205 scheme for organisations that provide Life Safety Fire Risk Assessments. This means that companies commissioning Fire Risk Assessments from Cardinus can be confident that the services are relevant and of a high standard.



Royal Institution of Chartered Surveyors

Cardinus are 'Regulated by RICS', the world's leading professional body for qualifications in land, property, infrastructure and construction.



Cyber Essentials

Cyber Essentials has been developed by the government to provide a clear statement of the controls organisations should implement to mitigate the risk from internet-based threats. The government requires that all suppliers bidding for contracts that handle certain sensitive and personal information are Cyber Essentials compliant.



FORS - Transport for London's Fleet Operator Recognition Scheme

FORS is an accredited scheme for fleet and van operators around the London area. Cardinus has supported FORS with seminars and advice.



FTA – Freight Transport Association

Cardinus works closely with the FTA and recently wrote their fleet guides for their van excellence clients. Van excellence is an accreditation sponsored by the FTA which many fleet operators such as Sainsbury's, Celesio, and Iron Mountain hold.



Institute of Fire Engineers

We are a member of the IFE, a professional body and registered charity with 11,000 members in Fire and Rescue Services and the wider fire sector, which supports the protection of life and buildings from fire.



NADIP – National Association of Driver Intervention Providers

Cardinus is an associate member of NADIP who run the NDORS (National Driver Offending Retraining Schemes).

Free Resources

Here at Cardinus we value the benefits of knowledge and education. To support this claim we provide a number of free products and events.

These include:

Forums and Events

Cardinus host a number of forums throughout the year. Industry experts discuss topical issues that have a material impact on the workplace. Delegates benefit from workshops and leave with new skills that can be applied immediately. Recent subjects included safety culture, mental health in the workplace, musculoskeletal disorders, telematics and more.

Healthy Working Smartphone App

Help your employees manage the effects of discomfort wherever they may be. Search for "Cardinus" on the Android, Apple and BlackBerry networks for a free-to use stretching exercise app.

Training

We offer regular free-of-charge training from our Central London offices. The numbers are limited to just 12 delegates, with a maximum of two from any one company. This training is very hands-on and delivered by qualified trainers. No previous knowledge is assumed.

■ DSE Assessor Training

DSE assessor training is aimed at new DSE assessors who have responsibility for reducing DSE risk and seeking regulatory compliance.

■ Fleet Manager Training

The training is aimed at new Fleet Managers or other employees seeking a refresher; employees who have responsibilities for achieving regulatory compliance in administering company vehicle fleets and reducing accidents while driving at work.

White Papers

We have a large library of white papers all of which are free. Each white paper is written with industry experts and provides tips and ideas that can be used in the workplace.

Call 020 7469 0200 or email events@cardinus.com to book your place or request your white paper.

These comments are taken from our Investors in Customers survey...

Cardinus has availability and accessibility of user friendly quality products. However it is basically the excellent and consistent support through the years from my focal points what has been invaluable all the way. From product selection to application, and more importantly, to keep the processes running smoothly with little intervention on my side.

Front facing staff are friendly, customer focussed and helpful

I have dealt with Cardinus for many years now and have always felt like a valued customer.

Customer care has the ethos of, "I am not seen as a difficult customer - but a customer with difficulties", which is good and always willing to help.

We have been using Cardinus products since 2005 and the product and service have been more than expected. They are friendly and approachable and provide an excellent service.

Cardinus knows its customers very, very well and provides free services above and beyond what one would expect.

The courses we have cover all the necessary requirements for ISO27001, 14001 and H&S.

Have used products from this company in previous organisations and recommended it to my current organisation. I would continue to recommend in the future as I feel they are a brand leader.

I have always had faith in the company and the person I deal with on the phone.

The package does what it says on the tin and fulfils our requirements to support our staff and meets the required legislation, so why would I not recommend them?

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