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When you are the owner or manager of any business, the physical and mental well-being of your employees is of the upmost importance. And while losing hours due to sickness absence has a detrimental effect on any company, this is perhaps even more damaging if you are the head of a smaller company where a dedicated team of staff each play an integral part in the day to day operation of the business.

While it is, of course, only natural that people will fall ill from time to time, it is important to ensure that working conditions do not have a direct impact on your employees' health. As such, employers are legally obliged under the Health and Safety to provide a safe and healthy environment for their staff in which to work.

By following guidelines laid out by the Health and Safety Executive with regard to moving and handling personal protective equipment, computer usage and working time regulations (among others), you can help to protect your staff and also protect your company. In doing so, you may well limit the amount of time off taken by staff due to work related accidents.

Of course, implementing health and safety in the workplace is as much the responsibility of the employee as it is the employer. Making sure that all staff are fully aware of and understand the policies and procedures is an extremely important part of the process – it must subsequently be made certain that these rules are being adhered to and that suitable action is taken if this is not the case.

If you are confident you are following legal guidelines and have made every effort to protect the health and safety of your staff, it may make good business sense to go to the extra precaution of obtaining some kind of small business health insurance. This way, if any of your staff are unfortunate enough to be taken ill, they will be able to take full advantage of private medical care that could well ensure a speedy recovery to full health and work, thus limiting the amount of hours lost to your business.

At the end of the day, work should never impact on health. By ensuring your health and safety policies are up to date, and perhaps bolstering these with the added attraction of healthcare insurance, your employees should feel safe and happy in their place of work.

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