



MATERNITY & ADOPTION POLICY

Approved and Signed by the Board of Trustees

15.12.23

CHANGES

April 2007:	Amended legislation Work & Families Act 2006
October 2008:	Legislative changes
February 2010:	Policy amended
March 2010:	Styling revised in line with corporate guidelines
August 2010:	Pension section amended
September 2010:	Updated for schools
October 2010:	Legislative changes from April 2011
July 2011:	Pension section amended
June 2012:	Updated following implementation of the Plymouth Book
April 2016:	Maternity & Adoption policy merged and updated throughout
June 2017:	Maternity Risk Assessment added in the appendix
June 2018:	Adopted by Discovery MAT
December 2018:	Amended to include most recent PLP changes: Change to the maternity and adoption pay paragraph to emphasise enhanced contractual adoption pay is discretionary
May 2020:	Updated Appendix C: Maternity Risk Assessment
July 2022:	Policy reviewed and no changes made
November 2023:	Policy Reviewed and no changes made
December 2023:	Minor changes

CONTENTS

PAGE

1	Policy Overview	3
2	Maternity & Adoption Rights	3
3	New & Expectant Mothers Risk Assessment	4
4	Maternity & Adoption Leave	4
5	Maternity & Adoption Pay	6
6	Early Births & Complications	7
7	Right to Request Flexible Working	7
8	Returning to Work	7
9	Pensions	8
10	Holiday Entitlement	8
	Appendix A: Terms & Abbreviations	10
	Appendix B: Adopting a Child from Overseas	11
	Appendix C: Maternity Risk Assessment	12

I POLICY OVERVIEW

This policy applies to pregnant employees at Discovery Multi Academy Trust (“the Trust”) and those newly matched with a child for legal adoption through an approved agency. This includes temporary, part-time and fixed term employees but excludes agency and self-employed workers. A certificate from a medical professional to confirm the pregnancy or confirmation of the adoption match must be shown to the employer in order for this policy to apply. It is worth noting that employees may also be entitled to take *Shared Parental Leave* and *Parental Leave*– see Shared Parental Leave and Parental Leave Policy for further information.

2 MATERNITY & ADOPTION RIGHTS

Keeping in Touch Days

Employees can work up to 10 paid days during their maternity or adoption leave called *keeping in touch* or KIT days. These days can be for general updates, meetings or training opportunities for example. KIT days are optional and need to be agreed by both the employer and employee. The employee’s right to maternity/adoption leave and pay is not affected by taking KIT days and employees will receive their normal rate of pay for each KIT day worked. If the employee chooses to work half days, that will still count towards one of the 10 KIT days. The maternity/adoption leave period will not be extended if the employee chooses to do KIT days. Outside of these KIT days, we would encourage a reasonable level of contact with the employee whilst they are on leave to keep them involved in school life (within reason).

Terms and Conditions Protection

Employment terms and conditions are protected during maternity/adoption leave and employees are entitled to any pay rises and improvements in terms and conditions implemented during the leave period. Pension contributions usually stop if a period of leave is unpaid – see Section 8 for further information.

Holiday Entitlement

Employees continue to accrue holiday entitlement and can take any holiday accrued before or after the maternity/adoption leave subject to agreement with their line manager.

Returning to Work

Employees have the right to return to their job if they take:

- Ordinary Maternity or Ordinary Adoption Leave
- Ordinary Paternity Leave
- Additional Paternity Leave
- 4 weeks or less Parental Leave

If the employee takes Additional Maternity, Additional Adoption Leave or more than 4 weeks Parental Leave, employees have the right to return to their job OR a similar job if it is not possible to give them their old job. A ‘similar’ job would need to have the same or better terms and conditions. If the employee unreasonably refuses to take the similar job, the employer can take this as their resignation

Redundancy

Employees have the same redundancy rights whilst on maternity/adoption leave. See the Trust's Redundancy & Selection Policy for further information. Employees have the right to be offered any suitable alternative job if they're selected for redundancy (even if other colleagues are more suitable for the role).

Discrimination

Employees have the right not to be dismissed or discriminated against for any reason connected with their pregnancy, maternity or adoption leave.

Paid Time off for Antenatal Care

All pregnant employees are entitled to paid time off to attend antenatal appointments. These appointments must be made on the advice of a medical practitioner, midwife or health visitor and can include medical examinations, relaxation, antenatal classes and parent craft. Appointment letters or cards need to be shown in order for paid leave to be approved. Employees will not be required to make up time taken out for such appointments however the time taken per session needs to be pre-agreed. Parents/fathers will be eligible for paid time off to attend 2 antenatal appointments. Evidence of appointments will be required. This is only applicable in the case of maternity, not adoption.

3 NEW & EXPECTANT MOTHERS RISK ASSESSMENT

When the employee notifies their line manager they are pregnant, it is important a risk assessment is undertaken by the departmental risk assessor/line manager. It is the employer's responsibility to ensure the employee is not exposed to any risk that might cause harm to the baby or the employee. Any activity that does produce a high risk, greater than the level of risk expected outside of the workplace should be removed. This can be done by temporarily adjusting the working conditions or hours of work.

If the risks are significant and the employee cannot be offered alternative work, on the advice of occupational health, the employee can be asked to stay at home on full pay for as long as necessary to protect the baby. These provisions do not apply when the employee's doctor has signed them off sick, but when the employee is fit to attend work, but is unable to carry out their job duties within the workplace. Please refer to the Maternity Risk Assessment in Appendix C.

4 MATERNITY & ADOPTION LEAVE

Statutory Maternity & Adoption Leave

Employees are entitled to take up to 52 weeks' maternity/adoption leave and this is made up of:

- Ordinary Maternity Leave/Ordinary Adoption Leave – first 26 weeks
- Additional Maternity Leave/Additional Adoption Leave – last 26 weeks

The additional leave must immediately follow the ordinary leave with no gap between the two.

MATERNITY LEAVE NOTIFICATION

To qualify for maternity leave, the employee must notify their employer by the 15th week before the expected week of childbirth with certification from a medical professional. The employee needs to confirm:

- That they are pregnant
- When the baby is due
- When she would like her maternity leave and pay to begin

The *Employee Request for Maternity Leave and Pay* form needs to be completed once the employee has their MATBI form from their midwife. The Trust will acknowledge the leave request in writing within 28 days to confirm the employees start/end dates.

The earliest the employee can start their leave is 11 weeks before the expected week of child birth. Leave will also start:

- The day after the birth of the baby
- Automatically if the employee is off work for a pregnancy-related illness in the 4 weeks before the week that the baby is due (Sunday to Saturday).

Changing the Maternity Leave Start Date

Should the employee wish to change the start date of their maternity leave, they will need to give 28 days' notice or as close to that as reasonably practicable. Once a change of start date has been received, the revised end date of their maternity leave can then be calculated.

Compulsory Maternity Leave

If the employee is not intending to take Statutory Maternity Leave, they must take 2 weeks off after the baby is born. This is compulsory.

ADOPTION LEAVE NOTIFICATION

To qualify for adoption leave, within 7 days of being matched with a child, the employee needs to inform the employer:

- How much leave they are intending to take?
- When they would like their leave and pay to start
- The placement date

The employer can ask for this in writing and for proof of the adoption. Once received the employer will confirm the leave start and end dates within 28 days.

Adoption leave can start:

- Up to 14 days before the date the child starts living with you (UK adoptions)
- When the child arrives in the UK or 28 days of this date (overseas adoptions)
- The day the child is born or the day after (surrogacy)

Changing the Adoption Leave Start Date

Employees must inform the Trust within 28 days if the date of placement or the UK arrival date for overseas adoptions changes.

Employees must also give the Trust at least 8 weeks' notice if they want to change their return to work date.

Pre-adoption Leave

Employees with at least one year's continuous service may take up to 5 days paid leave prior to the placement. This may include a court appearance relating to the adoption order.

5 MATERNITY & ADOPTION PAY

ELIGIBILITY

In order to be **eligible** for Statutory Maternity Pay (SMP) or Statutory Adoption Pay (SAP):

- Be an employee and give appropriate notice
- Have a minimum of 26 weeks' continuous service by the end of the 15th week (the qualifying week) before the expected week of childbirth OR by the week the employee was matched with a child
- Have average weekly earnings that meet the minimum earnings limit for National Insurance Contributions
- Provide official confirmation of the pregnancy OR confirmation of the adoption match by the qualifying week
- For overseas adoptions, a [SC6 Form](#) must be completed. See Appendix 2 for more info.
- Still be employed during (but not necessarily until the end of) the qualifying week

An employee is **excluded** from receiving SMP if:

- Their earnings are lower than the minimum earnings limit for NI contributions
- They are not employed by the school during the qualifying week
- They are taken into legal custody during the first week of the maternity pay period
- They work for another employer after the childbirth and during the maternity pay period.

An employee is **excluded** from receiving SAP if:

- They arrange a private adoption
- They undertake short term fostering placements
- They become a special guardian, kinship carer, adopt a stepchild or family member

STATUTORY MATERNITY & ADOPTION PAY

SMP and SAP is paid for up to 39 weeks. You get:

- 90% of average weekly earnings (before tax) for the first 6 weeks
- Then a flat rate or 90% of average weekly earnings (whichever is lower) for the next 33 weeks

To check the current SMP flat rate, please visit the gov.uk website [Maternity Leave & Pay](#). Payments are subject to tax and National Insurance deductions.

If an employee is not eligible for SMP, they may be able to claim Maternity Allowance. The amount available to you depends on your eligibility. For further information please visit: [Maternity Allowance](#). You can claim Maternity Allowance once you have been pregnant for 26 weeks. Payments can start 11 weeks before your baby is due and are paid every 2 or 4 weeks for up to 39 weeks.

TEACHING STAFF OCCUPATIONAL MATERNITY PAY

Occupational Maternity Pay is a contractual benefit to eligible **teachers**, not support staff. It is only available to those with more than 1 years' service at the 11th week before the expected week of childbirth or the date of placement. If employees do not have more than one years' service before the 11th week, then please see Statutory Maternity Pay section above.

18 weeks Occupational Maternity Pay (OMP) is payable as follows:

- 4 weeks at full pay
- 2 weeks at 9/10th of a week's pay
- 12 weeks at half pay including SMP

This will be followed by 21 weeks SMP or SAP. The remaining 13 weeks' leave are unpaid. OMP will only be payable on condition that the teacher returns to work for at least 13 weeks (see Section 5 of the Burgundy Book).

*(N.B. *Whilst teachers are entitled under the terms of the 'Conditions of Service for Teachers in England and Wales (the Burgundy Book) to receive enhanced contractual maternity pay schools may choose to exercise discretion and apply these conditions to support staff and or to staff taking adoption leave.)*

6 EARLY BIRTHS & COMPLICATIONS

Employees can still get Statutory Maternity Leave and SMP if the baby:

- is born early
- is stillborn after the start of your 24th week of pregnancy
- dies after being born

If problems arise the employee is strongly advised to contact their line manager as soon as possible. The Trust can then arrange any maternity entitlements that need to be activated together with providing any support that may be required.

If the pregnancy results in a non-live birth (miscarriage) or termination before the 24th week of pregnancy, then Discovery MAT will grant either special leave or sick leave as appropriate on the basis of individual circumstances. The decision will be based on the needs of the employee and medical opinion.

7 RIGHT TO REQUEST FLEXIBLE WORKING

All employees have a statutory right to ask their employer for a change to their contractual terms and conditions of employment to work flexibly provided they have worked for their employer for 26 weeks continuously at the date the application is made. An employee can only make one statutory request in any 12 month period. Employees who have been employed for less than 26 weeks, agency workers and office holders do not have a statutory right to request flexible working.

8 RETURNING TO WORK

If an employee on OML or OAL wishes to return early, they must give their manager at least 7 days' notice in writing and for an employee on additional maternity or adoption leave, 21 days' notice must be given. If on the date of return, the employee is unwell due to sickness, a period of sickness absence will begin. Should the sickness continue, the Trust may wish to refer to its *Managing Attendance Policy*.

Returning after consecutive periods of maternity

It is possible that an employee may fall pregnant again whilst on maternity leave. In this case, the mother will be eligible for another period of maternity leave possibly without returning to work in between. The employee may not have earned enough (or anything) in the relevant calculation period to qualify for SMP. In this situation, the employee does not qualify for SMP. The employee may be eligible to claim maternity allowance. See Section 6.

Deciding not to return to work

If an employee resigns, their last day of service will be the last day of their maternity/adoption leave unless they give written notice to resign on an earlier date. The employee will accrue annual leave and bank holidays up to their final date of service. If annual leave was taken before going on maternity leave, the employee may be required to pay back some of their annual leave, as entitlement is proportionate to completed service during the year.

9 PENSIONS

SUPPORT STAFF

As a member of the LGPS, the first 26 weeks of OML or OAL will count for full pension purposes, irrespective of whether the employee receives any pay. If the employee does receive pay, then they will pay the normal percentage rate, but only on the actual pay they receive, with the employer also paying any required employer contributions under the scheme regulations.

After the first 26 weeks, the employee will continue to pay the normal percentage rate on any pay they receive and this will also count in full, however no contributions will be paid by the school or by the employee during any period of unpaid leave. If the employee returns to work, they can choose to pay LGPS contributions for the period of unpaid maternity leave. If they do choose to pay the contributions, the school will also pay the required employers contributions. If they choose not to, then the school will not pay the employers contributions and that period will not count towards any pension benefits. For further advice: www.lgps2014.org

TEACHING STAFF

As a member of the Teachers' Pension Scheme, if the employee receives pay during the first 26 weeks, then both the employee and the school will be required to pay pension contributions on the pay they are receiving. Benefits will continue to accrue for the employee as if you were working and receiving normal pay. If the employee does not receive any pay during the first 26 weeks, then the service will not count for pension purposes.

After the first 26 weeks, service will only count if the employee receives at least half of their normal pay with the required employee and employer contributions deducted from the pay. If the employee does not receive any pay, or less than half pay, then the service will not count for pension purposes. For further advice: www.teacherpensions.co.uk.

10 HOLIDAY ENTITLEMENT

SUPPORT STAFF

All year round support staff who receive annual leave are entitled to accrue their leave throughout the whole of their maternity/adoption leave period. Support staff with an annual leave entitlement should discuss when

to take leave with their line manager at the earliest opportunity when the needs of the Trust will also be taken into consideration.

If the maternity/adoption leave spans two annual leave years, all year round support staff should aim to take as much leave as possible before beginning maternity leave as the Trust's policy normally restricts to 5 the number of days that can be carried. If the baby is born prematurely resulting in the employee not having the opportunity to use the annual leave before going on leave, discretion will be exercised to allow more than 5 days holiday to be taken into the next leave year. Bank holidays also accrue during maternity leave.

Term time only support staff receive an enhanced rate of pay in lieu of annual leave and a calculation will be undertaken to ensure no loss of entitlement occurs as a consequence of taking maternity/adoption leave.

TEACHING STAFF

Teaching staff are employed under contracts that are all year round but do not normally require work to be undertaken during school holiday period. The Trust will check to ensure that in any school leave year affected by the period of maternity/adoption leave the teachers has received no less than the statutory entitlement to annual leave and Bank holidays (currently 5 weeks plus 8 days, pro rata for part time teachers).

Where in any leave year the teacher, due to their maternity/adoption leave, has not received their due entitlement to leave the number of days owed will be agreed and arrangements to reimburse confirmed.

APPENDIX A: TERMS & ABBREVIATIONS

Childbirth: The live birth of a child or a stillbirth after a pregnancy has lasted at least 24 weeks.

Expected week of childbirth (EWC): The week the baby is expected to be born.

Compulsory maternity leave: The two weeks immediately after childbirth during which employers are prohibited from allowing the employee back to work. This is part of the OML entitlement.

MATBI: The certificate issued by the employee's GP or midwife (no earlier than 20 weeks before the EWC) to confirm the date of the EWC.

Actual week of childbirth (AWC): The week the baby is born.

Qualifying week: This is defined as the 15th week before the EWC. It is used to determine entitlement to statutory maternity pay, as the employee needs to have worked for the same employer for at least 26 weeks up to and including the qualifying week (in addition to paying appropriate National Insurance contributions).

Ordinary Maternity Leave (OML): The first 26 weeks of maternity leave

Ordinary Adoption Leave (OAL): The first 26 weeks of adoption leave

Additional Maternity Leave (AML): Weeks 27 to 52 of maternity leave

Additional Adoption Leave (AAL): Weeks 27 to 52 of adoption leave

Statutory Maternity Pay (SMP): Providing the employee qualifies, they will be eligible for SMP

Statutory Adoption Pay (SAP): Providing the employee qualifies, they will be eligible for SAP

Occupational Maternity Pay (OMP): This is an additional benefit specific to teachers pay and conditions

Occupational Adoption Pay (OAP): This is an additional benefit specific to teachers pay and conditions

Maternity allowance (MA): Where the employee does not qualify for SMP she may be entitled to MA, which is paid directly by the Department for Work and Pensions.

APPENDIX B: ADOPTING A CHILD FROM OVERSEAS

To qualify for leave and pay, an employee who adopts from overseas must have received a written official notification from the Secretary of State for Health which confirms that the adopter is eligible to adopt and has been assessed and approved as being a suitable adoptive parent. There are a number of modifications to the statutory adoption scheme for employees adopting a child from overseas. [SC6 Form](#)

Eligibility

To be eligible for adoption leave for a child from overseas, an employee must have been continuously employed for at least 26 weeks ending with the week in which they received the official notification that they are a suitable adoptive parent. An employee may receive the official notification a year or more before the child enters the country and an employee may have changed jobs during that period. Therefore, an employee will still be able to take adoption leave once they have completed 26 weeks' service with their current employer even if this is after the official notification has been received.

Notification requirements

The employee must provide the following information at least 28 days (where reasonably practicable) before commencing their adoption leave:

- A copy of the official notification
- The date they received the official notification
- The date the child is expected to enter Great Britain (within 28 days after the date they received their official notification or the date they completed 26 weeks' continuous employment, whichever is the later)
- If the child has already entered Great Britain, evidence of the date they entered the country (e.g. plane tickets) within 28 days of that date
- The date they expect their adoption leave to begin
- A declaration that they have elected to receive SAP and not SPP.

How to start adoption leave

Employees may choose to start their leave;

- On the date the child enters Great Britain, or
- On a specified date within 28 days after the child enters Great Britain.

When an employee adopts a child from overseas their adoption leave cannot begin until the child enters Great Britain. The employee must notify their employer as soon as reasonably practicable if the child is no longer going to enter Great Britain.

Termination of employment

Once an employee has qualified for SAP they keep their entitlement even if their employment ends, i.e. they resign or are dismissed. In these circumstances adoption leave will start on a day chosen by the employee. The employee must give their ex-employer 28 days' notice and start their leave within 28 days of the child entering Great Britain.

If the employee's adoption leave has still not started after six months the liability to pay SAP will transfer to the Inland Revenue, unless and until the employee qualifies for SAP through working for another employer.

APPENDIX C: MATERNITY RISK ASSESSMENT



REF NO:

ACADEMY NAME:

DATED:

RISK ASSESSMENT: NEW AND EXPECTANT MOTHER

This form is provided for managers to undertake a risk assessment for the purpose of determining the additional hazards and risks likely to be experienced by a pregnant member of staff to enable suitable and sufficient risk control measures for the health and safety of the employee and her unborn child. The form can also be used as a guide to identify the requirement for any health and safety related adjustments in relation to a pregnant student and their studies.

Risk Assessment for:		Additional Information:	Maternity leave date:.....
Job Title:			
Main Tasks:			
Assessor:			
Job Title:			
Responsible Person:			

Physical Hazards	Risk (H/M/L)	Current Control Measures	Additional controls measures:	Additional Control Measures in place: Y/N		Assessor Comments
				In Place	Adequate	
Manual Handling	M	Pregnant workers are especially at risk from manual handling injury.	<ul style="list-style-type: none"> Manual Handling Operations Regulations 1992 apply to all employees required to undertake manual handling duties. Restrictions on manual handling as the pregnancy progresses may be required. Colleagues to support if any risk involved. 	Y	Y	
Ergonomics / Posture	L	<p>Pregnant workers are more at risk from fatigue caused by work demands such as standing, sitting for long periods.</p> <p>Postural problems can occur due to increasing size.</p> <p>Dexterity coordination and balance may be impaired increasing the risk of accidents for example from slips trips and falls.</p>	<ul style="list-style-type: none"> Breaks from a seated position can help promote good circulation and posture. More frequent breaks from workstation may help reduce fatigue. The comfort of the individual at work should be reviewed regularly and adjustments made as required. 	Y	Y	
Vibration	L	Regular exposure may affect the pregnancy.	<ul style="list-style-type: none"> Avoid excessive exposure. 	Y	Y	

Extremes of cold and heat	L	Heat and cold tolerance reduces with pregnancy.	<ul style="list-style-type: none"> • Rest facilities and access to refreshments should be available. • Avoid prolonged exposure to excessive heat; • Avoid dehydration. 	Y	Y	
Psychological Wellbeing	L	Excessive physical or mental pressure may lead to stress which may affect the pregnancy by resulting in raised blood pressure and interfere with breast feeding.	<ul style="list-style-type: none"> • Discuss working hours with employee. • Pregnant workers should be allowed greater control over their working day. • Consideration should be given to workload and work demands. • Avoid excessive working hours. • Encourage good time management. 	Y	Y	
Chemicals	M	Certain chemicals are potentially harmful to a pregnancy or may affect breastfeeding.	<ul style="list-style-type: none"> • Review COSHH assessments, • Avoid exposure to chemicals, with the following risk phrases: <ul style="list-style-type: none"> • R40: risk of irreversible effects • R45: may cause cancer • R46: may cause heritable genetic harm • R47: may cause birth defects • R61: may cause harm to the unborn child • R63: possible risk of harm to the unborn child 			

			<ul style="list-style-type: none"> • R64: may cause harm to breast fed babies. 			
Biological agents	M	Exposure to certain bacteria and viruses e.g. Rubella and Cytomegaly can present an increased risk to pregnant workers and their unborn child.	<ul style="list-style-type: none"> • Review exposure and advise of increase in risk; • Check if woman is a first aider and is aware of good practice for first aiders; • Avoid contact with chickenpox between weeks 13-20 of pregnancy • Ensure good working practices • Ensure good hygiene and infection control • Contact H&S office/GP if there are any concerns; • Where exposure is likely as a direct result of their work, restrictions should be imposed to prevent the exposure. 			
Other Related Factors			<ul style="list-style-type: none"> • 			
Nausea / Sickness	L	Early shift work Exposure to nauseating smells.	<ul style="list-style-type: none"> • Consider flexible working hours • Remove from work involving smells until nausea ceases. 			
Backache	M	Standing/ Sitting / Posture Manual Handling.	<ul style="list-style-type: none"> • See above. 			
Increasing Size	L	Access / Egress Evacuation in emergency Manual Handling Protective Clothing.	<ul style="list-style-type: none"> • Make arrangements to ensure emergency evacuation is not compromised; • Consider impacts for DSE work and review as is required. 			

Frequent toilet visits	L	Difficulty in leaving job/site.	<ul style="list-style-type: none"> • Ensure adequate welfare provision. 			
------------------------	---	---------------------------------	--	--	--	--

Does the employee have any particular concerns relating to workplace and /or pregnancy or breastfeeding in the Workplace?

None, Fellow workers are aware of my condition and are taking on some of the more manual tasks.
 OM sometimes needs a cuddle and TAs will support him.
 TN can be very violent; MF is not to intervene call TEAM (Duty of Care decision to be made only). If TN is outside MF will take an adult with her to support

Summary of significant risks:	Control measures to be implemented
<ul style="list-style-type: none"> • Chemicals • Bacterial • Manual Handling • Physiological Well-being 	<ul style="list-style-type: none"> • Brief on COSHH procedure • Will be kept informed of any potential hazards • Work routine modified to remove risk from manual activities. • Consider changing working hours due to morning sickness, nausea and fatigue.

Signed

Employee _____ Assessor _____ Line _____
 Manager _____

Review Date: _____

Recommended review times

- Initial Assessment Upon written notification of pregnancy
- 1st Review Second trimester 3-6 months or earlier if required
- 2nd Review Third trimester 6-9 months or earlier if required.
- 3rd Review Prior to return to work.
- 4th Review following return to work.

Date of Next Review:

Review Comments:

A COPY OF THE COMPLETED ASSESSMENT SHOULD BE GIVEN TO THE INDIVIDUAL AND THE ORIGINAL STORED SECURELY WITH THE LINE MANAGER.

RESIDUAL RISK RATING	ACTION REQUIRED
VERY HIGH (VH) Strong likelihood of fatality/Serious Injury	The activity must not take place at all. You must identify further controls to reduce the risk rating.
HIGH (H) Possibility of fatality/serious injury occurring	You must identify further controls to reduce the risk rating. Seek further advice, e.g. from your H&S Team.
MEDIUM (M) Possibility of significant injury or over 3 day absence occurring.	If it is not possible to lower risk further, you will need to consider the risk against the benefit. Monitor risk assessments at this rating more regularly and closely.
LOW (L) Possibility of minor injury only	No further action required.