## **VISION ZERO**

## 7 Golden Rules – for zero accidents and healthy work

A guide for employers and managers





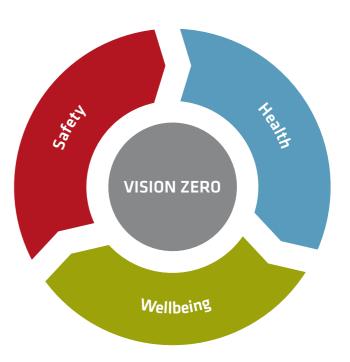




Accidents at work and occupational diseases are neither determined by fate nor unavoidable - they always have causes. By building a strong prevention culture, these causes can be eliminated and work related accidents, harm and occupational diseases be prevented.

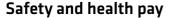
"Vision Zero" is a transformational approach to prevention that integrates the three dimensions of safety, health and well-being at all levels of work.

The ISSA's Vision Zero concept is flexible and can be adjusted to the specific safety, health or well-being priorities for prevention in any given context. Thanks to this flexibility, Vision Zero is beneficial to any workplace, enterprise or industry in all regions of the world.



## 7 Golden Rules for Vision Zero

- 1. Take leadership demonstrate commitment
- 2. Identify hazards control risks
- 3. Define targets develop programmes
- 4. Ensure a safe and healthy system be well-organized
- 5. Ensure safety and health in machines, equipment and workplaces
- 6. Improve qualifications develop competence
- 7. Invest in people motivate by participation



Safe and healthy working conditions are not only a legal and moral obligation – they also pays off economically. Investments in safety and health at workplaces avoid human suffering and protect our most valuable asset – our health and our physical and psychological integrity. Importantly they also have a positive impact on the motivation of employees, on the quality of work and products, on the company's reputation, and on the satisfaction levels of employees, managers and customers and thus on economic success.

International research on the return on investments in prevention prove that every dollar invested in safety and health generates a potential benefit of more than two dollars in positive economic effects. Healthy working conditions contribute to healthy business.

### Safety and health require leadership

Improving safety and health in the enterprise does not necessarily mean to increase spending. More important is that management acts with awareness, leads consistently and builds a climate of trust and open communication at every level in the company. Implementing the Vision Zero prevention strategy requires the active contribution and participation of many different actors at company level. One thing is clear: the success or failure of implementing the Vision Zero strategy will ultimately be determined by dedicated employers and executives, motivated managers and vigilant employees.



### How this guide was developed

To support employers and managers to continuously improve the safety and health conditions in their enterprise in line with Vision Zero, the ISSA has developed a practical management tool for developing a strong safety and health culture, based on comprehensive research of the most effective preventive measures. During this process, over 1,000 employers, executives, managers, prevention experts, workers' representatives and labour inspectors have been asked about best practices. As a result this practical and effective Vision Zero Guide has been created, structured around 7 Golden Rules.

### How to use this Guide

Each Golden Rule in the Guide has a brief overview followed by a series of principles and supported by a simple checklist. In this way you can quickly measure which of the 7 Golden Rules already are implemented in your enterprise, where you have room for improvement or whether you need to take corrective action.

## Join the campaign

You are invited to consult the Vision Zero website (www.visionzero.global) for further information and good practice examples and to sign up online to join the global community of Vision Zero Companies.

A safe and healthy workplace is possible. Now it's up to you!

### Rate the Golden Rules

○ GREEN: Fully implemented○ YELLOW: Room for improvement

O RED: Action required



# Be a leader – wave the flag! Your conduct as a leader is decisive for the success or failure of safety and health in your company.

Every employer, every executive and every manager is responsible for safety and health in their enterprise. The quality of leadership not only determines how safety and health are practiced in the enterprise, but also how attractive, successful and sustainable it will be. Leadership demands open communication and a clear management culture. Good leadership is exhibited for example by predictability, consistency and attentiveness.

Executives and managers are role models: they lead by example. They establish the rules, and they follow the rules. They make sure that everyone knows the rules and that they are followed. Violations of the rules need to be addressed immediately – look at things! Pointing out hazardous conditions is to be rewarded. What managers do, tolerate and demand sets the standard for other employees.

## How do things look in your enterprise?

for my employees and managers.	Rating	Rating
I am responsible for the safety and health of my employees. I am aware of this and accept this responsibility.	000	
I have established and communicated occupational safety and health objectives (mission statement, principles).	000	
Safety and health take precedence for me – in case of doubt I say "stop".	000	
Safety and health is always the first item on the agenda in all meetings at my enterprise.	000	$\bigcirc$
I am aware that I serve as a role model. I follow the rules and use personal protective equipment. When I see unsafe actions, I intervene immediately and talk to the person involved.	000	$\bigcup$
I attend training opportunities on occupational safety and health (OSH) for leaders and obtain current information.	000	
The importance of safety and health is known to everyone in my enterprise – and we talk about it openly.	Individual Rating	Overall Rating
We have clear rules for working safely.	000	
I make sure that every employee knows the rules.	000	
I discuss safety and health matters with my employees.	000	
My employees always know who is responsible and in charge.	000	$\tilde{\bigcirc}$
I solicit feedback from my employees to determine whether I live up to my function as a role model.	000	
3 I act consistently and demonstrate the importance safety and health at work has for me.	Individual Rating	Overall Rating
Before anyone in my enterprise assumes management responsibilities, he or she attends an OSH leadership seminar.	000	
My managers know how important occupational safety is to me. Rules are followed equally by all employees and managers.	000	$\bigcirc$
I praise correct action and consistently address misconduct. I do not tolerate disorder or negligence at the workplace.	000	
I also emphasize the importance of occupational safety and health in the enterprise to contractors, companies we work with, suppliers and customers.	000	
4 I invest in safety and health in the enterprise.	Individual Rating	Overall Rating
My employees have sufficient time to do their work carefully and safely.	000	
My employees know their right and duty to stop work if it cannot be done safely.	000	
I and all my managers regularly verify that safe work practices are followed, for example in the course of safety inspections, safety audits, cross-audits and according to the	000	$\bigcirc$

I make sure that adequate means and a financial budget are provided for safety

✓ I demonstrate safety and health, set the standards and serve as a role model Individual Overall

6 Vision Zero Guide 7

and health.



Risk assessment serves as the essential tool for the timely and systematic identification of hazards and risks and to implement preventive actions. Accidents, injuries and near misses should also be evaluated.

You are smart, you use risk assessment that helps you to identify hazards and risks before accidents and production downtimes occur, and it assists you with evaluating the risk potential as well as establishing and documenting the required protective measures. That is why this tool is used around the world today.

Properly done, a systematic risk assessment is ideal for practical instruction of employees in your enterprise. Evaluating occupational accidents, injuries and near misses is important for identifying main focus points or potential improvements.

How do things look in your enterprise?		
I make sure that a risk assessment is prepared in my enterprise, documented and updated at regular intervals.	Individual Rating	Overall Rating
My managers know that they are obliged to prepare the risk assessment and to take all possible risks and hazards into account.	000	
My employees, the Board, the occupational safety and health officer, company doctor and other OSH experts are involved.	000	
I have established the basic approach for preparing a risk assessment:  1. Recording the organizational structure of my business 2. Specifying and defining activities performed 3. Determining activity-related hazards and risks 4. Evaluating hazards and risks 5. Establishing preventive measures 6. Implementing preventive measures 7. Verifying the effectiveness of preventive measures	000	
Maintenance, upkeep, troubleshooting and repairs as well as the activities of contractors and external companies and the procedure in case of emergencies are taken into account as well.	000	
Our risk assessment also encompasses health aspects, including mental health. Measurements of hazardous substances, noise and vibration are initiated as needed.	000	
I have established the intervals for updating the risk assessment.	000	
Occupational accidents, near misses and critical incidents are reported, recorded statistically and evaluated to determine the potential for improvements.	Individual Rating	Overall Rating
I am informed immediately of all occupational accidents, near misses and critical incidents in the enterprise, and of any impacts to the health of my employees.	000	
Occupational accidents, entries in the first-aid log, near misses and critical incidents are carefully investigated to determine their root causes and implement preventive measures.	000	
We maintain statistics in order to identify trends and focal points.	$\bigcirc\bigcirc\bigcirc$	
The three most common causes of accidents in my enterprise and the resulting costs are known to me.	000	
The results of these analyses are incorporated in the risk assessment and prevention programmes.	000	
I am aware that the number of near misses and critical incidents that are reported demonstrate the culture of trust in my enterprise.	000	

	Individual Rating	Overall Rating
I personally verify on a sampling basis whether the established protective measures are effective.	000	
The results of the risk assessment are used to make improvements in the enterprise.	$\bigcirc\bigcirc\bigcirc$	
Personal instructions are carried out and work instructions are prepared on the basis of the risk assessment.	000	$\bigcirc$

8 Vision Zero Guide Vision Zero Guide 9



## Success in occupational safety and health requires clear goals and concrete steps for implementation, which should be established in a programme.

Occupational safety and health has many facets. Prioritize, establishing clear goals for OSH in your enterprise and striving to implement them over the medium term – for example in a three-year programme.

There are several options for a goal-oriented, programme-based approach: Either you set a goal to continuously reduce the number of accidents, or you establish themes to focus on – such as the operation of machines, the use of forklifts and personal protective equipment, or the reduction of dust exposure. Once your employees recognize that their safety and health is important to you personally and that something is being done in the enterprise, success will not be long in coming. You should also communicate regularly about the achievement of goals.

How do things look in your enterprise?		
I have established clear goals for safety and health.	Individual Rating	Overall Rating
Our enterprise objectives include commitment to the importance of safety and health protection at work.	000	
In order to achieve improvements over the short and medium term, I have established concrete OSH milestones.	000	
I also agree on personal goals with my managers and employees.	000	$\bigcirc$
I inform all managers, employees, contractors, partner companies, customers and the general public about my company objectives and the current milestones in a timely manner.	000	
2 I plan concrete activities to reach my goals.	Individual Rating	Overall Rating
With an action plan, I establish concrete activities, OSH programmes and additional measures intended to help reach my goals. I also establish a schedule.	000	
In order to establish activities, safety and health programmes, safety weeks, health days and the planned measures, I assign concrete tasks and appoint project managers.	000	$\bigcirc$
I communicate in a timely manner with all managers, employees, contractors, partner companies, customers and the general public about activities, safety and health programmes, safety weeks or health days, and invite them to participate.	000	
I also invite the families of my employees to activities, safety and health programmes and health days.	000	
3 I establish performance figures to verify the effectiveness of my measures.	Individual Rating	Overall Rating

3 I establish performance figures to verify the effectiveness of my measures.	Individual Rating	Overall Rating
On the basis of performance figures (number of accidents, training participants, visitors on activity days, response to health promotions or days), I measure acceptance and the achievement of goals and inform all employees of the results.	000	
Based on the number of accidents, the sick rate, days without accidents and health rates, I evaluate the extent to which I have achieved my company objectives.	000	$\bigcirc$
If the results are not satisfactory, I adjust my activities and my programme.	000	
As far as possible, I compare key performance figures for my enterprise with other operations of similar size in the industry (benchmarking).	000	$\bigcirc$
I communicate results and the achievement of objectives to my employees and managers at regular intervals, for example during employee meetings or using a bulletin board.	000	



# Systematically organizing occupational safety and health in your enterprise is a good idea. It pays off and is easy.

With well-organized occupational safety and health, every enterprise runs more smoothly because disruptions, production downtime and quality problems are reduced. These are all good reasons for you to make sure your OSH organization is effective – it pays off!

Checklists can help you. Those who want to do more should implement an OSH management system that allows for continuous improvement. Once everything is in place, a successful audit is rewarded with a certificate and recognition.

## How do things look in your enterprise?

<b>3</b> , ,		
Structure, responsibilities, competencies, procedures and processes – my enterprise is well-organized in regard to occupational safety and health.	Individual Rating	Overall Rating
I have an organigramme for OSH competencies and fields of responsibility.	000	
I have described and established the tasks, responsibilities and competencies of managers – also in the areas of safety and health – and assigned them in writing.	000	
We have experts for safety and health (safety engineer, company doctor, industrial psychologist, industrial hygienist and so on). They support and advise me and all managers. In the organizational structure, they report to me directly.	000	
I have established who reports to whom and how. This also encompasses safety and health in the enterprise.	000	Ŏ
I make sure that the risk assessment and work instructions are always kept up to date, and that my employees are informed and instructed regularly.	000	$\bigcirc$
Employee safety and health representatives, first aiders and fire protection helpers are available in sufficient numbers and receive training and continuing education.	000	
Whether the preventive medical examinations of the employees according to occupational medicine requirements are regularly planned, offered and carried out is reviewed at regular intervals.	000	
2 Safety and health in the enterprise is an important factor when filling management positions.	Individual	Overall
— management positions.	Rating	Rating
In my enterprise, consistently observing and implementing the rules for safety and health is a requirement for becoming a manager.	Rating	Rating
In my enterprise, consistently observing and implementing the rules for safety and health	Rating	Rating
In my enterprise, consistently observing and implementing the rules for safety and health is a requirement for becoming a manager.  Before I appoint a new manager, the person in question attends a training course	Rating  OOO  OOO	Rating
In my enterprise, consistently observing and implementing the rules for safety and health is a requirement for becoming a manager.  Before I appoint a new manager, the person in question attends a training course for managers on the topic of safety and health at work.  I have established brief safety meetings conducted by the superiors with their employees	Rating  OOO  OOO  OOO	Rating
In my enterprise, consistently observing and implementing the rules for safety and health is a requirement for becoming a manager.  Before I appoint a new manager, the person in question attends a training course for managers on the topic of safety and health at work.  I have established brief safety meetings conducted by the superiors with their employees before the start of work.  My managers conduct regular safety inspections in their area of responsibility. They pay	Rating  OOO  OOO  OOO	Rating
In my enterprise, consistently observing and implementing the rules for safety and health is a requirement for becoming a manager.  Before I appoint a new manager, the person in question attends a training course for managers on the topic of safety and health at work.  I have established brief safety meetings conducted by the superiors with their employees before the start of work.  My managers conduct regular safety inspections in their area of responsibility. They pay particular attention to order and cleanliness.  I regularly talk to my managers about their OSH responsibilities and review whether they meet the requirements.	Rating  OOO  OOO  OOO	Rating
In my enterprise, consistently observing and implementing the rules for safety and health is a requirement for becoming a manager.  Before I appoint a new manager, the person in question attends a training course for managers on the topic of safety and health at work.  I have established brief safety meetings conducted by the superiors with their employees before the start of work.  My managers conduct regular safety inspections in their area of responsibility. They pay particular attention to order and cleanliness.  I regularly talk to my managers about their OSH responsibilities and review whether	Rating  OOO  OOO  Individual Rating	Overall Rating
In my enterprise, consistently observing and implementing the rules for safety and health is a requirement for becoming a manager.  Before I appoint a new manager, the person in question attends a training course for managers on the topic of safety and health at work.  I have established brief safety meetings conducted by the superiors with their employees before the start of work.  My managers conduct regular safety inspections in their area of responsibility. They pay particular attention to order and cleanliness.  I regularly talk to my managers about their OSH responsibilities and review whether they meet the requirements.	OOO OOO OOO	Overall
In my enterprise, consistently observing and implementing the rules for safety and health is a requirement for becoming a manager.  Before I appoint a new manager, the person in question attends a training course for managers on the topic of safety and health at work.  I have established brief safety meetings conducted by the superiors with their employees before the start of work.  My managers conduct regular safety inspections in their area of responsibility. They pay particular attention to order and cleanliness.  I regularly talk to my managers about their OSH responsibilities and review whether they meet the requirements.  The organization of safety and health in my enterprise meets the applicable legal requirements as a minimum.  I review all areas at regular intervals to determine whether the appropriate organizational	OOO OOO OOO	Overall
In my enterprise, consistently observing and implementing the rules for safety and health is a requirement for becoming a manager.  Before I appoint a new manager, the person in question attends a training course for managers on the topic of safety and health at work.  I have established brief safety meetings conducted by the superiors with their employees before the start of work.  My managers conduct regular safety inspections in their area of responsibility. They pay particular attention to order and cleanliness.  I regularly talk to my managers about their OSH responsibilities and review whether they meet the requirements.  The organization of safety and health in my enterprise meets the applicable legal requirements as a minimum.  I review all areas at regular intervals to determine whether the appropriate organizational requirements are met.	OOO OOO OOO	Overall

legal requirements as a minimum.	Rating	Rating
I review all areas at regular intervals to determine whether the appropriate organizational requirements are met.	000	
I personally attend seminars for entrepreneurs or top managers.	000	
My safety and health experts are included in all decision-making processes related to safety and health.	000	
I have established an OSH committee in which we regularly discuss our OSH goals and plan the promotion of OSH in my enterprise.	000	
I personally head the OSH committee.	000	$\widetilde{\bigcirc}$
In addition to the managers, employee representatives, occupational safety and health representatives and safety and health experts attend the meetings, which are held at least quarterly.	000	Ŏ
We are prepared for emergencies through regular emergency and fire protection exercises based on my emergency and rescue plan.	000	
I verify the level of occupational safety and health at companies I work with.	000	
I have already set up an OSH management system for our enterprise and proven its functioning by means of an external audit. The corresponding certificate is available.	000	



Safe production facilities, machines and workplaces are essential for working without accidents. Health effects have to be considered as well.

Effective occupational safety and health strategies include technical, organizational and personal measures. Technical measures should take precedence. Therefore it is essential to keep machines, facilities, equipment and also the workplaces up to current OSH standards, and to also exclude or minimize detrimental effects on health. Naturally, it is not always possible to use the latest technology.

This is where retrofitting is required. Informing purchasing that safety comes first and that the principle that safety equipment must be part of any activity has proven itself. It should be borne in mind that most accidents occur in the course of troubleshooting, repairs or maintenance because design and construction is often not applicable to these tasks and also because safety devices are bypassed or fail to function. Preventing this is a management responsibility.

## How do things look in your enterprise?

We make sure that the current safety standards are met in the construction and/or procurement of new production facilities, machines and equipment, and in the design of workplaces.	Individual Rating	Overall Rating
In cooperation with purchasing, we prepare a performance specification for all procurement processes, establishing the applicable safety requirements.	000	
I take my risk assessment into account in purchasing and procurement.	000	
I only buy machines and equipment if the manufacturer or dealer is able to provide an operating manual and a risk analysis for the delivered package.	000	
I involve experienced employees, the Board and my safety and health experts such as the safety engineer and the company doctor.	000	Ŏ
In the purchase of machines and equipment, I make sure they comply with the applicable rules and standards, and if possible have a safety certification mark of an independent certification body.	000	
In the daily operation of production facilities, machines and equipment, I make sure that the safety devices work reliably and are used.	Individual Rating	Overall Rating
I make sure that the safe state of technology is reviewed at regular intervals.	000	
I make sure that the information contained in the operating manual provided by the manufacturer is incorporated in readily comprehensible work instructions, and used for the training and regular instruction of the employees.	000	
l establish inspection intervals and appoint responsible persons.	000	
I establish how to proceed for maintenance, repairs and troubleshooting since these situations are prone to accidents	000	
I establish how the traffic routes in the enterprise are kept in a safe state at all times.	000	
I make sure that escape routes as well as fire and explosion protection facilities are kept in a safe condition at all times.	000	
We make sure that our production facilities, machines and equipment do not pose any health hazards, and that these are minimized.	Individual Rating	Overall Rating
I make sure that emissions such as dust, hazardous substances, noise and vibrations are determined and/or measured, minimized as far as possible and that the effectiveness of the protective measures is reviewed at regular intervals.	000	
Facilities for the reduction of emissions, such as dedusting systems, are maintained at regular intervals and their effectiveness is verified.	000	Ŏ
We pay attention to the ergonomic design of workplaces and work equipment, e.g. adequate lighting, ergonomic handling, a good sitting position and avoiding unfavourable constrained postures.	000	$\bigcirc$



# Invest in the training and skills of your employees, and make sure that the required knowledge is available at every workplace.

After an accident one often asks: How could this happen? Technical facilities and production machines are becoming increasingly productive and faster, but also more complex and prone to malfunctions. This makes it all the more important to systematically deploy well qualified and trained persons at the workplaces. It is a top management responsibility to make sure that a detailed description of the qualification requirements for every position in your enterprise has been made and that every worker is able to perform the duties of his or her position.

The workplace changes constantly. The half-life of knowledge is growing shorter and shorter, and the skills of workers need to be refreshed at regular intervals. More than ever, providing training and continuing education is a must, while leadership and management need to be learned too!

## How do things look in your enterprise?

We know what qualifications and competencies we need for the safe and healthy operation of our production technology and to avoid disruptions.	Individual Rating	Overall Rating
I regularly determine the existing qualification requirements at the workplaces in my enterprise.	000	
When new employees are hired, these requirements are systematically reviewed. I prepare a training plan for new employees.	000	
I also make sure that employees who are leaving document their knowledge and pass it on to their successors, for example by means of overlapping training.	000	
I analyse the possibilities and offer continuing education and additional qualifications to my employees.	000	
2 I invest in the systematic training and continuing education of my employees and also support their personal further development.	Individual Rating	Overall Rating
We regularly determine the need for training and continuing education, for example in the course of employee review meetings, and prepare a plan for the medium term.	000	
I utilize the training and continuing education offers of universities, technical schools, government authorities and accident insurance providers, and regularly send employees to training courses.	000	
I also use the continuing education offers of manufacturers, suppliers and associations. I also use new media (the Internet, e-learning) to keep updated.	000	Ŏ
I pay attention to the quality of continuing education measures and make a point of ensuring they contain practical elements as well.	000	
I put the expanded or new competencies of my employees to use and assign them suitable new responsibilities.	Individual Rating	Overall Rating
After continuing education seminars, I talk to my employees and ask about new insights and ideas.	000	
I make it possible for employees who complete continuing education to also share their insights with colleagues.	000	Ŏ
I am convinced that continuous education is necessary for maintaining a high level of safety and health in the company.	000	$\bigcirc$
4 Knowledge leads to safety - which is why I highly value practical, comprehensible instructions for the employees.	Individual Rating	Overall Rating
Instruction is geared towards the participants, taking the form of a discussion rather than frontal teaching. Related training for managers is available.	000	
We take the differing state of knowledge and various language skills of the staff into account for the purpose of instruction.	000	Ŏ
I verify that the employees have understood the subject matter of instruction. Instruction as well as training and continuing education measures are documented.	000	$\bigcirc$



## Motivate your staff by involving your employees in all safety and health matters. This investment pays off!

Motivating your employees to act in a safe and healthy manner is one of your most important leadership responsibilities. Enterprises that show appreciation for their employees and also actively involve them in safety and health within the enterprise are tapping into important potential: their knowledge, abilities and ideas.

When employees are consulted, for example while conducting the risk assessment or in the development of operating instructions, their willingness to follow the rules is improved. Motivation is promoted through regular interactive events or awareness days where safety and health can be "lived" or "experienced". It costs nothing to praise employees for safe behaviour, ask them about their ideas, and express interest in difficult work tasks and also to address unsafe actions or near misses immediately. This can shape the personal attitude of the employees and motivate them to work safely and with awareness and above all, confidence.

The goal is for everyone to look after their colleagues as well as themselves – "one for all – all for one!"

## How do things look in your enterprise?

I demonstrate my personal appreciation to the employees. I also expect this from all managers and senior staff.	Individual Rating	Overall Rating
I involve my employees in decisions related to safety and health in the enterprise. I praise employees for safe behaviour – and address unsafe behaviour immediately.	000	
I am approachable for my employees and show my presence in the enterprise.	000	
I take information, reports about disruptions and ideas of my employees seriously, make sure solutions are found and provide feedback in a timely manner.	000	$\bigcirc$

2 I use the topics of safety and health at work for the establishment and further development of a positive company culture.	Individual Rating	Overall Rating
We maintain a company culture that is based on trust, respect and cooperation.	000	
Problems are openly addressed in my enterprise. Everyone has the right and duty to say "stop" in case of danger and unsafe working conditions.	000	
I make an effort to ensure that the employees and their families know they are working in a safe enterprise.	000	
The employees in my enterprise look out for each other.	000	$\bigcirc$
I not only invite my employees but also their families and our customers and partners to health days, OSH participation events or OSH awareness days.	000	

In our enterprise, we have established structures that are helpful for participation and motivation.	Individual Rating	Overall Rating
I reward good performance and safe work practices of employees and managers with financial or intangible incentives.	000	
I motivate my employees to contribute their ideas about safety and health, for example with a suggestion box, bulletin board or via the Intranet.	000	
In doing so, I also use the platforms of national and international OSH initiatives, campaigns, prizes and awards, where I submit the best ideas of my employees.	000	
I motivate my employees to openly report near misses and reward such reports.	000	$\bigcap$
I demand safe behaviour as a fundamental requirement for a career in my enterprise.	000	
The employees are informed of unavoidable health risks and familiarized with the required preventive measures.	000	

Join the Vision Zero campaign today!

## www.visionzero.global #visionzeroglobal



The Vision Zero Guide has been prepared by the International Social Security Association (ISSA) and its Special Commission on Prevention in consultation with a wide range of enterprises and experts.

While care has been taken in the preparation and reproduction of the data published herein, the ISSA declines liability for any inaccuracy, omission or other error in the data, and, in general, for any financial or other loss or damage in any way resulting from the use of this publication.

This publication is made available under a Creative Commons Attribution-NonCommercial-NoDerivs 4.0 Unported License (CC BY-NC-ND 4.0).

Version published in 2017.

ISBN 978-92-843-1222-1

© Asociación Internacional de la Seguridad Social, 2017

