

# First Aid Questions



As an emergency medical technician for a volunteer fire department, Jim Stotser was always grateful for the assistance of civilians trained to handle emergency situations. Today, as an EMC loss control engineer, Stotser works with EMC policyholders on issues relating to first aid and assists them in compliance with OSHA requirements.

According to Stotser, OSHA's first aid requirement breaks down into three basic parts: (1) employers must ensure the ready availability of medical personnel for advice and consultation; (2) in the absence of a medical facility in near proximity to the workplace, a person or personnel shall be adequately trained to render first aid, and adequate first aid supplies shall be readily available; and (3) whenever the eyes or body of any person may be exposed to injurious corrosive materials, suitable facilities for quick drenching or flushing of the eyes and body shall be provided.

"As simple as it may sound, understanding the finer points of the OSHA guidelines can be a bit confusing," admits Stotser, "and fines for non-compliance can be expensive." We asked Stotser to address some of the most frequently asked questions he fields from policyholders about their first aid programs.

## When is an injury reportable?

A reportable injury is one that requires the injured person to return to the doctor or medical facility for a follow-up visit. For example, if a worker suffers a cut, visits an emergency facility for stitches and has to return to have the stitches removed, it is a reportable injury.

## What needs to be in a first aid kit?

At a minimum, we recommend having adequate supplies on hand to control bleeding, as well as a

cold pack to control swelling. (See article inside for additional recommendations.)

## Do I need to train people on CPR?

Although CPR training is not mandated by OSHA, we encourage policyholders to train employees on the use of CPR. This is particularly important for policyholders who deal with the public.

## Can you clarify OSHA's requirement for a bloodborne pathogen program?

Your bloodborne pathogen program should address how you plan to handle situations where blood is present. That includes procedures for cleaning up the blood and disposal of blood-soaked cleaning materials. The plan can usually be stated in less than a page.

## What's the most important element of a first aid program?

From my experience as an EMT, there is no substitute for training personnel on how to respond in emergency situations. That means everything from comforting victims to calling emergency personnel.

## Who can I call for objective advice about first aid equipment and services?

Companies who sell first aid resources often provide compelling reasons why their equipment or services will help you comply with OSHA requirements. For a more objective viewpoint, call your EMC loss control representative. Our focus is on helping you protect your workers and reducing the chances of facing OSHA citations.

More information about OSHA's first aid requirement is available in the *Loss Prevention Information Manual* at emcins.com.

Photos above: far left and middle photo by Rick Rodriguez/American Red Cross; far right photo by Daniel Cima/American Red Cross

## NEED TO KNOW

### TEXT MESSAGING BAN

President Barack Obama recently signed an executive order prohibiting federal employees from text messaging while driving government-owned vehicles. "This ban sends a very clear signal to the American public that distracted driving is dangerous and unacceptable," commented Secretary of Transportation Ray LaHood.

### OSHA'S NATIONAL EMPHASIS PROGRAM ON RECORDKEEPING

OSHA recently initiated a National Emphasis Program (NEP) on recordkeeping to identify and control underrecorded or incorrectly recorded workplace injuries and illnesses. Industries with high injury and illness rates will be targeted in the NEP. For details, visit [osha.gov](http://osha.gov).

### UPDATE: PERMISSIBLE EXPOSURE LIMITS FOR PREGNANT WORKERS

According to an OSHA letter of interpretation, the permissible exposure limit for nitric oxide is the same for all employees, including pregnant women. OSHA advises pregnant employees and their employers to consult Material Safety Data Sheets to find out whether certain chemicals present reproductive or pregnancy-related hazards. For details, visit [osha.gov](http://osha.gov).

### WC CLAIMS DECLINE

The overall frequency of workers' compensation claims has dropped for the second straight year, according to a report from the National Council on Compensation Insurance. Go to [ncci.com](http://ncci.com) to download the complete report.

**Antiseptics and  
Cleansers** for  
sterilizing a wound.

**Antibiotics** to protect wounds  
against infection.

# Essentials For Good First Aid Response

Matthew Marc Henry, a former EMT who has served on several Cal/OSHA advisory committees and the Associated General Contractors Safety Committee, offers recommendations for a well-balanced first aid kit.

In addition to the items noted in the photo, Henry also recommends the following supplies for a complete first aid kit.

## **Latex-Free Wraps**

Latex-free wraps or triangle slings are a must for splinting and binding.

## **Gloves/Personal Protective Equipment**

Personal protective equipment is for the safety of the rescuer and the comfort of the injured employee. Gloves should always be latex-free.

## **Cold Packs/Instant Cold Compresses**

Cold treatment is needed for sprains, strains, bumps and bruises.

## **Pain Meds**

Aspirin, nonaspirin and other pain relief items should be available in single-dose packages.

## **Eye Injury First Aid**

Don't ignore eye injuries. Our list includes eye wash, eye pads and eye drops.

## **Burn Care**

Burns can happen frequently in every line of work, so be prepared with burn treatment materials that match your workplace's hazards.

## **First Aid Guide**

Remember, not everyone has attended a first aid course or remembers what was taught if they did attend.



**Latex-Free  
First Aid Tapes**  
to secure gauze.

**Adhesive Bandages**  
should be plentiful and  
in a variety of sizes for  
different purposes.

**Scissors** to trim gauze.

## **Automated Electric Defibrillator (AED)**

Although an AED will not fit in your first aid kit, you should give serious consideration to the lifesaving value of placing an AED in your workplace.

## **Finding What You Need**

First aid is required by OSHA for all businesses, but that doesn't mean you have to pay a lot for quality first aid items, good service and selection. We found that the top natural searches under "first aid products" on the internet (not the "sponsored" listings) offered everything on our list, along with fair prices, fast service, reasonable shipping and live customer service available through a toll-free number.

Source (with permission): *Industrial Safety & Hygiene News*, March 2009

**Gauze Rolls/Gauze  
Pads/Trauma Dressing**  
for stopping severe  
bleeding and protecting  
an injury.

INSIGHTS ONLINE



## **SCHOOLS**

### **School Safety Statistics Released**

Find out what risks your school may be facing by reviewing the latest statistics from the Bureau of Justice Statistics and the National Center for Education Statistics.

### **Research On Driver Distraction In School Zones And More**

Researchers from Safe Kids USA noted a high number of drivers are distracted in school zones. Of the 41,426 cars observed traveling through an active school zone, one in every six drivers was distracted, and about 10% were observed using handheld electronics.



## **MUNICIPALITIES**

### **Improving The Visibility Of Emergency Vehicles**

Learn how you can enhance emergency vehicle visibility and roadway operations safety for both emergency responders and the general public.

### **Law Enforcement And Firefighter Deaths**

Recent reports detail the leading causes of death among these professionals.

### **Police Radio On Internet**

The internet site, scanamerica.us, streams a number of public radio channels, including those used by police and emergency medical services responders.

# Start Planning For Emergencies

Every year, emergencies take their toll on business and industry—in lives and dollars. But something can be done. Businesses can limit injuries and damages and return more quickly to normal operations if they develop an emergency action plan.

## Plan Checklist

EMC loss control professionals refer to OSHA's emergency action plan checklist when developing and/or evaluating such plans. Below are some of the key points from that checklist.



The plan should:

- Consider all potential natural or man-made emergencies that could disrupt the workplace
- Contain a list of key personnel with contact information, as well as contact information for local emergency responders, agencies and contractors
- Identify the conditions under which an evacuation would be necessary
- Identify how and when employees will be trained so they understand their responsibilities and actions as outlined in the plan

## Count On EMC® To Help

As you can see, there are numerous details to consider when developing an emergency action plan. The loss control staff at EMC can assist your organization in developing a plan or evaluating a plan you already have in place. EMC also recommends the following online resources to help in the process:

- [osha.gov/SLTC/etools/evacuation/implementation.html](http://osha.gov/SLTC/etools/evacuation/implementation.html)
- [emcins.com](http://emcins.com)
- [nsc.org/safety\\_home/resources/pages/emergencypreparedness.aspx](http://nsc.org/safety_home/resources/pages/emergencypreparedness.aspx)
- [safety.nmsu.edu/programs/emerg\\_plans/considerations\\_for\\_emerg\\_action\\_plan.htm](http://safety.nmsu.edu/programs/emerg_plans/considerations_for_emerg_action_plan.htm)



## CONTRACTORS

### Bilingual Workforce Training

The Construction Safety Council developed a training kit in an easy-to-understand format for non-English speaking workers. The kit addresses four major construction hazards and methods to avoid those hazards.

### OSHA Construction Safety Course Mandatory In Seven States

Construction workers in seven states are now required by law to complete the OSHA 10-hour construction safety training courses before they can work on certain projects.



## PETROLEUM MARKETERS

### New Air Brake Standard

A new federal rule decreases stopping distance requirements for heavy truck tractors. The rule requires new heavy truck tractors to achieve a 30% reduction in stopping distance from current levels.

### Be On The Watch For Large Volume Gas Theft

Drive-offs are how most gas thefts occur, but during the past few years, gasoline theft rings with trucks specifically designed to siphon large amounts of fuel have emerged.

## What Sets EMC Apart?



**EMC Vice President-Risk Improvement Norm Anderson talks about the EMC difference.**

EMC's loss control operations are really nontypical for a company ranked in the top 60 property and casualty insurers. In fact, according to the Ward Group (an operational consulting firm that benchmarks insurance companies), EMC spends approximately twice the amount on loss control that our competitors spend.

While other companies our size may have comparable field operations, they have very limited home office functions. For example, many of our competitors' underwriters use a calculator checklist to get a replacement estimate on a building, while EMC has a dedicated cost estimating team.

Generally, only the largest insurers have the expertise to handle sprinkler designs or tackle problems such as mold or dangerous school chemicals. And most of the bigger companies limit such assistance to only their largest accounts. But, EMC bucks the trend by providing those same "larger insurer" services to all of our commercial policyholders.

All told, EMC is able to combine the more sophisticated service offerings of a larger insurer while still maintaining the personal touch of a smaller operation. That's why our policyholders can always *Count on EMC!*

## Winterize your roof



Don't forget to get your roof ready for winter. Visit [INSIGHTS ONLINE](#) for helpful tips about minimizing snow loads, ice dams, leaks and other winter-related problems that can have a chilling effect on your maintenance budgets.

For complete industry updates, visit [emcins.com](http://emcins.com) and click [INSIGHTS ONLINE](#) on the homepage.

Count  
of  
EMCTHE  
BEST  
IN LOSS  
CONTROL:

## Compliance Benchmarking

It can be difficult to navigate the rules of many agencies that regulate your workplace. Between OSHA, NFPA, ADA and other regulatory agencies, it's natural to be unsure about what measures you should take to keep your employees safe. EMC's loss control specialists can identify noncompliance issues that may be hazardous to your employees and offer practical solutions for improvement.

Compliance Benchmarking at EMC involves three steps: on-site inspection; a review of your written safety program and training programs; and a report detailing the findings and offering possible solutions to help bring you into compliance.

Count on EMC® to help your workplace meet regulatory standards. To set up a Compliance Benchmarking consultation, contact your independent insurance agent, local EMC loss control representative or email [losscontrol@emcins.com](mailto:losscontrol@emcins.com).

### Wanted: Your Insights For Our Loss Control Insights

If you have suggestions for articles to appear in EMC's *Loss Control Insights*, we'd like to hear from you. Tell us about the loss control challenges your organization faces. Share your loss control best practices. Send us a question you've been struggling with. Your insights will help make our *Insights* even better. **Send your ideas, suggestions and questions to [losscontrol@emcins.com](mailto:losscontrol@emcins.com).**

## LOSS CONTROL INSIGHTS

[emcinsurance.com](http://emcinsurance.com) | WINTER 09

 EMC Insurance Companies.

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