Accident Prevention and Management Kit for Bulk Fuel/LP Dealers

Avoid extra expenses, frustration and loss of valuable time.

What To Do if Your Employee Is Injured at Work

What To Do if Someone Is Injured on Your Premises

What To Do in Case of Vehicle Accident

Spill Prevention and Preparedness Checklist

LP Delivery Checklist

Fuel Oil Delivery Checklist

Liquid Fuel Bulk Plant Checklist

Warehouse/Bulk Plant Office Checklist

LP Gas Fill Station Checklist

LP Gas Bulk Plant Checklist

Incident/Accident Report
Count on EMC® to help keep your business running smoothly and profitably—even when accidents occur.

Accidents can be time-consuming, frustrating and expensive, and they can impact numerous company resources. To help you cope with these problems, we’re offering you this Accident Prevention and Management Kit.

You’ll find several useful checklists and procedures to help verify that your company has taken the necessary steps to prevent accidents before they happen.

If you have questions about the enclosed materials, would like additional copies, or want additional help in preventing losses, contact your insurance agent or EMC loss control representative.

EMC Insurance Companies
Risk Improvement Department
800-477-2295, ext. 2520
losscontrol@emcins.com
### What To Do if Your Employee Is Injured at Work

A Workers’ Compensation First Report of Injury form must be completed per the following procedures:

1. The First Report of Injury form is to be completed only by the insured, supervisor or agent and signed at the following times:
   - a. When the insured has immediate knowledge of an injury occurring during the course of employment and at locations incidental to the employment
   - b. When the employee alleges an injury occurred at work or when a physical/mental condition is related to the employment, whether the insured agrees or not
   - c. Within 24 hours of a death that a survivor alleges to have been caused by or happened as a result of the employment, whether or not it occurred at the place of employment
2. Complete as much information as possible with special attention to:
   - a. Gross wages, including bonuses, overtime and vacation pay
   - b. Dependents
   - c. All dates the employee missed work due to the injury
3. The employer is obligated to obtain reasonable medical services and supplies to treat an injured employee.

If your state allows employers to select/direct medical care, inform employees of this by posting information about the designated medical provider. In states where employers have the right to choose their medical care, an employer-preferred listing of other available medical providers can be offered and posted. In states with state-run workers’ compensation programs, employers may opt to be part of a Designated Medical Provider (DMP) network. Employees may choose a physician through DMP or use their own physician.

*Failure to report injuries in a timely manner may result in a penalty.*

*Compliance with these recommendations will result in a more timely claim investigation.*

*If you do not have a First Report of Injury form, your agent can help you obtain one.*

### What To Do if Someone Is Injured on Your Premises

1. Call 911 if medical attention is needed.
2. Record injured person’s full name, address and telephone number.
3. Immediately inspect the area of the incident with the affected person to determine the location and cause of the incident. **Do not make statements about cause, responsibility or blame.**
4. Immediately fill out an incident report and take photos if necessary. A sample incident report is included in this kit.
5. Report the incident and provide any documentation to your insurance agent as soon as possible.

### What To Do in Case of Vehicle Accident

1. If anyone is injured, call for an ambulance and provide first aid if necessary.
2. Provide your name and address to the driver of the other automobile.
3. Record date, time and place of accident, as well as name, address and telephone number of the owner and driver of the other vehicle. Record names, addresses and telephone numbers of all witnesses.
4. Check with local police regarding what reports are required under law. All accidents, no matter how minor, should be reported to the authorities.
5. Cooperate fully with police, but do not make any admissions of fault. Do not sign any statements for anyone other than the authorized representative of your insurance company.
6. Report the loss to your insurance agent immediately.
Spill Prevention and Preparedness Checklist

Location: ____________________________________________ Date: __________________________

PROCEDURES:

☐ Are delivery drivers trained on safe handling and delivery procedures, and are they familiar with spill response procedures?

☐ Does the delivery truck have a customer reference book, spill kit, gloves and connectors? (Spill kits should include a shovel, kitty litter or sorbent pads, and plastic sheeting.)

☐ Have delivery procedures and protocols been established, such as checking the address and purchase order, sticking the tank and meeting with the resident or job site personnel?

☐ Do your spill response procedures and protocols include how to contain a spill, a list of resources available to your employees and emergency telephone numbers of company staff?

☐ Are drivers aware that small spills can be cleaned up quickly and easily by spreading a sorbent material on any free liquid that cannot be pumped up?

FOLLOW THESE BASIC STEPS FOR SPILLS:

1. Follow the safety precautions for the spilled material.

2. Stop the source of the spill, if you can do so safely.

3. Secure the scene to protect the public and environment.

4. Contact local authorities and company contact.

5. Contact the National Response Center (NRC) at 800-424-8802 and your appropriate state agency. Be ready with critical information: name, address and phone number of company, name of driver/delivery person/employee involved in spill, exact location of spill, brief description of facts, whether or not the spill affected any water/drains and name of fire/police department responding.

6. Take pictures of the area.

7. Properly dispose of cleanup materials.

8. Report the claim to your agent as soon as possible.
LP Delivery Checklist

DRIVER AND RELATED SAFETY

☐ Have all drivers received hazardous material training within the past three years?
☐ Have all delivery drivers received CETP (or equal) training, and is it documented?
☐ Do all positions have written job descriptions?
☐ Do all delivery drivers have a valid CDL and are motor vehicle records reviewed annually?
☐ Is the required DOT drug testing current and records maintained?
☐ Is the driver provided with emergency procedures and phone numbers?

VEHICLE SAFETY

☐ Are truck markings clean, readable and in compliance with applicable state and DOT regulations?
☐ Are daily pretrip and posttrip inspections completed on all delivery vehicles and records maintained?
☐ Are vapor and liquid hoses inspected monthly, worn or otherwise damaged hoses replaced and documentation maintained?
☐ Are wheel chock blocks present on each truck, and are drivers required to use them when trucks are parked for any reason?
☐ Is an 18-lb B:C rated dry chemical fire extinguisher on each truck?
☐ Are shipping papers for the amount of product on board maintained and easily accessible at all times?
☐ Do all delivery trucks contain a *North American Emergency Response Guidebook #115*?
☐ Is there at least one remote emergency shutoff on the vehicle?
☐ Is the engine of the delivery vehicle off, requiring the use of off-truck pumps or compressors for loading purposes?

CONSUMER SITE DELIVERIES

☐ Do all customer locations have documentation on file (updated at least every 15 years) for the pressure and leak tests administered prior to fueling?
☐ Does the driver provide a cursory review of the customer’s site for changes or hazardous conditions prior to filling? (This includes the condition of the container, its supports, observing all piping for kinks or other damage, inspecting the valves, reviewing the dates of the regulators, looking for potential ignition sources and reviewing all required building opening distances.)
☐ Are delivery personnel provided with personal protective equipment, including gloves, goggles/face shields, and fire protection, and is this equipment used when loading, unloading and making deliveries?
☐ Is the driver able to view both the truck and the container being filled or able to control the flow by using a remote control shutoff?
☐ Does the driver take care of the customer’s property when driving, backing and pulling the hose to avoid possible damage?
☐ Are leak tests and/or pressure tests performed and documented for all new customers, installations and repairs?
☐ Is there an out-of-gas procedure in place? (See “EMC Tech Sheet, Out of Gas Procedure.”)
☐ Are containers filled to no more than 80-85% of capacity?
Fuel Oil Delivery Checklist

DRIVER AND RELATED SAFETY

☐ Have all drivers received hazardous material (HAZMAT) training within the past three years?
☐ Do all delivery drivers have a valid CDL, and are motor vehicle records reviewed annually?
☐ Is the required DOT drug testing current, and are records maintained?
☐ Is the driver provided with emergency procedures and phone numbers?

VEHICLE SAFETY

☐ Are truck markings clean, readable and in compliance with applicable state and DOT regulations?
☐ Are daily pretrip and posttrip inspections completed on all delivery vehicles and records maintained?
☐ Are hoses inspected monthly for needed replacement of worn, cracked, or otherwise damaged hoses or couplings, and is documentation maintained?
☐ Is a 4A:40-B:C rated dry chemical fire extinguisher on each truck?
☐ Are the contents of each tank compartment clearly identified and marked on both the truck and shipping papers?
☐ Are shipping papers listing the amount of product in all tank compartments maintained and easily accessible to the driver at all times?
☐ Do all delivery trucks contain a North American Emergency Response Guidebook #115?
☐ Are all tank ladders and catwalks properly maintained with abrasive, slip-resistant walking surfaces?

DELIVERY

☐ Does the delivery driver verify that the correct product is delivered to the correct location described on the delivery ticket?
☐ Are all indoor tanks visually inspected for general condition, connection and venting on an annual basis, and is documentation maintained?
☐ Is the available capacity of the tank determined before delivery?
☐ Are “vent whistlers” or other positive fill notification alarms used while filling home basement tanks?
☐ Are all fill pipes and/or caps identified by labeling or color-coding using industry standard colors?
☐ Does the driver of a tank truck set the brake and turn off lights prior to beginning a fuel transfer?
☐ Does the delivery person remain in attendance during all transfer operations?
☐ Are the delivery rates limited to the vent capacity to reduce the possibility of rupture?
☐ Does the driver provide a cursory review of the customer’s site for changes or hazardous conditions prior to filling (ignition sources near the vent pipe, plugged vent pipes, excessive vegetation, unsecured fill caps or rust or corrosion on the piping)?
☐ Are delivery personnel provided with personal protective equipment, including gloves, goggles/face shields, and fire protection, and is this equipment used when loading, unloading and making deliveries?
☐ Does the driver take care of the customer’s property when driving, backing and pulling the hose to eliminate any possible damage?
☐ Are the drivers provided with, and do they use, drip rags to catch any small spills while connecting, disconnecting and transporting the hose?
Liquid Fuel Bulk Plant Checklist

Location: ___________________________________________ Date: __________________________

☐ Are labels displayed on containers and tanks where required?

☐ Is a 20-lb B:C fire extinguisher located within 75 ft, but not closer than 25 ft from the tank and containers?

☐ Has all fire protection equipment been properly maintained and inspected according to both standard practice and the manufacturer’s recommendations?

☐ Are “no smoking” and “shut off engine before operating pump” signs in place?

☐ Is smoking prohibited except in specially designated and identified areas?

☐ Are welding, cutting and similar spark-producing operations prohibited in areas containing flammable liquids (unless a person with authority inspected the area, determined appropriate safeguards are in place and gave written authorization)?

☐ Are dikes, pump areas and walkways clean and free of obstructions and overgrown weeds?

☐ Are vent pipes for underground tanks at least 12 ft above ground level, at least 5 ft from any building opening, at least 15 ft from powered ventilation air intake openings, and located to prevent vapor from accumulating in an unsafe manner?

☐ Are flexible fittings at transfer pumps in good condition with no visible leaks or oil spots below them?

☐ Are fill hoses in good condition?

☐ Are tanks painted and in good condition (no evidence of corrosion)?

☐ Are all tanks grounded?

☐ Are trucks bonded to the transfer equipment when liquids are being transferred?

☐ Does the loading platform have proper handrails and toe boards in place, and are they in good condition?

☐ Is the opening in the platform railing protected when trucks are not being loaded?

☐ Does the loading platform stairway have handrails in place, and are they in good condition?

☐ Are connections for filling or emptying tanks closed and liquid tight when not in use, and are the connections clearly identified?

☐ Are all pump controls locked except during loading or unloading operations?

☐ Are meters, pumps, connection bulkheads and other equipment protected from traffic with bollards or guard posts no less than 4 inches in diameter, filled with concrete, spaced no more than 4 ft apart, and not less than 3 ft above ground?

☐ Is there an emergency stop button to shut off the flow of product in an emergency, and is it easily accessible and identifiable?

☐ For top-fill platforms, do fill spouts extend to within 6 inches above the bottom of the compartment being filled to minimize the risk of static electric sparks?

(See next page)
☐ If flammable liquids are transferred, is the electrical wiring at the platform and in the immediate vicinity in threaded conduit and explosion-proof class 1 wiring?

☐ Are written procedures in place to verify a tank has sufficient capacity available to receive a load of product prior to delivery?

☐ Is there an emergency action plan or HAZWOPER consistent with the available equipment and personnel and established to respond to fires, large spills, severe weather or other possible emergencies?

☐ Does the emergency action plan or HAZWOPER designate individuals responsible for various safety duties during emergencies, address training, require drills, include evacuation procedures and reference maintenance of fire protection equipment?

Notes/Problems Identified: __________________________________________________________

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Warehouse/Bulk Plant Office Checklist

Location: ___________________________________________ Date: __________________________

EXTERIOR:

☐ Is all outdoor electrical equipment contained in or protected by appropriate weatherproof enclosures or covers?
☐ Is the yard and surrounding property well-maintained (e.g., without overgrown weeds or trash lying around)?
☐ Is the inlet for the heating gas (from local gas utility) protected from traffic hazards?
☐ Are wheel chocks available, and are employees required to use them when loading or unloading trucks with a forklift?
☐ Is sand, salt or ice melt spread on outside surfaces when conditions become icy in the winter?

INTERIOR:

☐ Have all employees received hazard communication training, and is that training documented?
☐ Are all chemical containers (e.g., drums, buckets or bottles) properly labeled?
☐ Is there a Department of Labor poster explaining minimum wage, EEOC and job safety prominently displayed along with other notices for employees?
☐ Are first aid kits stocked with supplies appropriate for the facility?
☐ Are exit and nonexit doors clearly identified with “EXIT” or “NOT AN EXIT” signs?
☐ Are exit doors free of obstructions, and are exit signs by the doors illuminated and clearly visible?
☐ If a doorway is designated as an emergency exit and is normally locked during business hours, is it equipped with panic hardware to allow for quick and easy opening during emergency situations?
☐ Is emergency lighting working properly and tested monthly for 30 seconds and annually for 1.5 hours?
☐ Is the interior properly maintained (e.g., good housekeeping, organized storage, no tripping hazards and no slippery spots)?
☐ Are all tool guards and work rests in place and properly adjusted (e.g., saws or grinders)?
☐ Are ladders well-maintained, and are damaged ladders marked/tagged “Do Not Use” until they are removed from the premises?
☐ Are fire extinguishers appropriate for the surroundings, easily accessible, properly mounted, identified and inspected/charged annually?
☐ Are GFCI receptacles installed in bathroom outlets, and are GFCI adapters used with portable electric tools when repairs are being made to facilities or equipment?
☐ Are multiple outlet strips and extension cords used only for temporary purposes?
☐ Is all permanent wiring enclosed and protected from damage?

(See next page)
☐ Are electrical cords free from recognized hazards (e.g., no fraying or broken insulation), and are grounded cords in good condition with the third prong still in place?

☐ Do electrical panels have at least 36 inches of clear access around them?

☐ Are circuit breakers and disconnect switches clearly labeled to indicate what they control?

☐ Are all open circuit breaker spaces and knockouts in circuit breaker panels filled or sealed?

☐ Are all electrical cover plates in good condition and in place?

☐ Are wooden pallet stacks limited to less than 6 ft high and no more than four stacks together within an 8-ft area?

☐ Are maximum load bearing capacities posted for overhead balcony or loft storage areas, and are guardrails, handrails and toe boards in place?

☐ Are stairs with four or more risers equipped with sturdy handrails?

☐ Are flammable materials stored in safety cans or cabinets?

☐ Are compressed gas cylinders secured?

☐ Are proper gasoline cans being used (safety cans with emergency venting)?

☐ Are oily rags kept in covered metal containers and not left in the open?

☐ Are forklift drivers trained, and is the training documented?

☐ Where eyewash facilities are required, do they meet ANSI standards, are they easily accessible, do they provide 0.4 gallons of water/min/eye for 15 continuous minutes, have a highly visible sign, and are they within 9 ft of the hazard?

☐ Is there an emergency action plan or HAZWOPER for fires, large spills, severe weather or other possible emergencies?

☐ Does the emergency action plan or HAZWOPER designate individuals responsible for various safety duties during emergencies, address training, require drills, include evacuation procedures and reference maintenance of fire protection equipment?

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LP Gas Fill Station Checklist

Location: __________________________________________ Date: __________________________

☐ Are storage containers legibly marked “Flammable” and either “LP Gas,” “Propane” or “Butane”?

☐ Are “No Smoking” signs in place in the area?

☐ Is lighting provided to illuminate storage containers, containers being loaded, control valves and other equipment?

☐ Do storage containers with more than 2,000 gallons of water capacity have functional pressure gauges?

☐ Are vent tubes from safety relief valves unobstructed and fitted on top with a rain cap device?

☐ Are tank, control valves and equipment protected from traffic with bollards or guard posts no less than 4 inches in diameter,
filled with concrete, spaced no more than 4 ft apart, and not less than 3 ft above ground?

☐ Are emergency shutoff provisions provided and capable of being operated from a safe distance?

☐ Is there at least a 3-ft clearance provided around all storage containers, control valves and other equipment to allow
emergency access?

☐ Are trained operators at least 18 years old, and do they wear goggles/face shields and rubber gloves while connecting
or disconnecting hoses?

☐ Are areas around storage containers, control valves and other equipment clean and free of obstructions?

☐ Is there at least one fire extinguisher with a minimum of 18-lb B:C rating provided in the area?

☐ Is the amount of propane stored inside a building not frequented by the public limited to less than 300 lbs?

☐ Is the scale used to weigh LP gas filled tanks protected from precipitation, and does it have a current certification?

☐ Are rubber transfer hoses in good condition with no evidence of deterioration?

☐ Are cylinders (4-40 lb propane capacity) fitted with overfill protection devices?

☐ Are cylinders refilled for customers only if they are within 12 years of manufacture or 5 years from the last recertification?

☐ Are cylinders only filled if they are in good condition and not overly corroded or dented?

☐ Are stored filled cylinders located in an area that minimizes exposure to excessive temperature increases, physical damage
or tampering by unauthorized persons, and are they stored at least 10 ft from the area where they are filled?

☐ Are filled cylinders in storage located at least 5 ft from any doorway to a building with at least two means of egress,
or 10 ft with only one means of egress, or 20 ft from any automotive service station fuel dispenser?

☐ Are passengers asked to exit vehicles before vehicle-mounted LP tanks are refilled?

(See next page)
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LP Gas Bulk Plant Checklist

Location: ___________________________________________ Date: _______________________

☐ Are storage containers, containers being loaded, control valves and other equipment enclosed by at least a 6-ft industrial-type fence, which is locked after hours, or are all control valves locked in the closed position when LP transfers are not taking place?

☐ Is a minimum 3-ft clearance provided around all storage containers, control valves and other equipment to allow emergency access?

☐ Is lighting provided to illuminate storage containers, containers being loaded, control valves and other equipment?

☐ Are storage containers legibly marked “Flammable” and either “LP Gas,” “Propane” or “Butane”?

☐ Are metal nameplates on storage containers legibly marked and attached in a visible location?

☐ Do storage containers with more than 2,000 gallons of water capacity have functional pressure gauges?

☐ Are safety relief valves unobstructed and fitted with a rain cap device?

☐ Are valves and piping protected from vehicle damage by bollards or guard posts no less than 4 inches in diameter, filled with concrete, spaced no more than 4 ft apart, and not less than 3 ft above ground?

☐ Are “No Smoking” signs and at least one fire extinguisher with a minimum of 18-lb B:C rating provided in the area?

☐ Has all fire protection equipment been properly inspected and maintained according to both standard practice and the manufacturer’s recommendations?

☐ Are storage containers, control valves and other equipment fenced in and clean and free of obstructions, trash or overgrown weeds?

☐ Are the concrete saddles under the tanks lined with noncorrosive material?

☐ Are the tanks painted and in good condition (no evidence of corrosion)?

☐ Do emergency shutoff valves have a manual shutoff from a remote location within 25 ft of the tank end?

☐ Are temperature-sensitive elements of the emergency shutoff valves free of paint or other coatings?

☐ Is a hydrostatic relief valve installed between each pair of shutoff valves?

☐ Is piping from storage tanks securely fastened to a bulkhead where rubber transfer hose connections are made?

☐ Are transfer hoses, pull-away couplers and shutoff cables in good condition?

☐ Do all propane delivery trucks have the North American Emergency Response Guidebook #115 in the vehicle?

☐ Do operators wear goggles/face shields and rubber gloves while connecting/disconnecting hoses?

(See next page)
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**Incident/Accident Report**

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FOR ORGANIZATION USE ONLY

Reviewed By:  □ Manager  □ Security/Safety  □ Technology  □ Risk Management  □ Owner

Additional Actions To Be Taken: __________________________________________________________
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COMPLETE ONLY IF THIS INCIDENT WAS REPORTED TO LAW ENFORCEMENT

Law Enforcement Agency: ________________________________________________________________

Officers Name: _____________________________________________________________________

Law Enforcement Agency Contact Information: ____________________________________________
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Expert Solutions

Since 1926, EMC Insurance Companies has provided policyholders with expert evaluations, technical expertise and effective loss control solutions. Today, with the support of leading-edge technologies, we have one of the most sophisticated loss control teams in the insurance industry.

Here are some additional services we offer:

• Construction safety
• Security consultation
• Noise assessment
• Mold consultation
• Indoor air quality assessment
• Online training
• Streaming safety videos
• Safety program templates

National Coverage

EMC Insurance Companies is in the top 50 property/casualty organizations in the United States and is one of the largest property/casualty companies in Iowa, based on net written premium. EMC is rated A (Excellent) by A.M. Best, the premier insurance credit rating organization that rates a company’s ability to meet their obligations to policyholders. *

Organized in 1911 to write workers’ compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. With more than 100 years of experience, we’ve proven to our customers that they can Count on EMC – and you can, too.

Contact Us

Contact your local independent insurance agent and ask how EMC can help protect your business or organization.

EMC Insurance Companies
717 Mulberry Street
Des Moines, IA 50309
800-447-2295 • 515-280-2511

www.emcins.com

EMC Office Locations

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*The A.M. Best rating is an independent opinion of an insurer’s financial strength and ability to meet its ongoing insurance policy and contract obligations using a rating scale of A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F, S.

http://www.nsc.org/Pages/NSCFocusesOnPreventingOverexertionatWorkandatHomeDuringNationalSafetyMonth.aspx