

NEED TO KNOW

Protect The Roof That Protects Your Operation

A small leak in a Midwest school roof allowed water to penetrate the building, leading to hazardous mold problems. In another part of the country, loose roof flashing on a building was torn off by high winds and damaged a nearby property. These are just two examples Mike Duffield, EMC risk improvement manager, cites when talking about the importance of roof maintenance and repair.

Based on his experience, property owners often overlook small roof problems until they get out of control. Some of those problems can be easily found by looking up at the roof for loose flashing or inspecting interior walls for signs of moisture. "Both are indicators of potential problems that can result in expensive repairs and inconveniences for occupants," comments Duffield, who also recommends hiring an established, licensed and bonded roof inspector to get a more thorough evaluation of the roof's condition. "It's also important that inspections include a repair plan for the items that indicate signs of problems," adds Duffield.

Identifying The Visual Clues Of Roof Damage

The Institute for Business and Home Safety (IBHS) offers the following visual clues as possible signs of roof damage:

- Prolonged standing water or ponding on the roof can lead to premature aging and deterioration of the cover, which will lead to leaks.
- Bubbles may indicate trapped moisture within the roof cover, which can lead to leaks and reduce the life span of the cover and the roof cover system's effectiveness against a windstorm.
- Gaps in the roof flashing greatly increase the potential for roof cover failure during a high wind event.
- Tears in the roof cover or worn, cracking seams can allow water to enter below the cover.

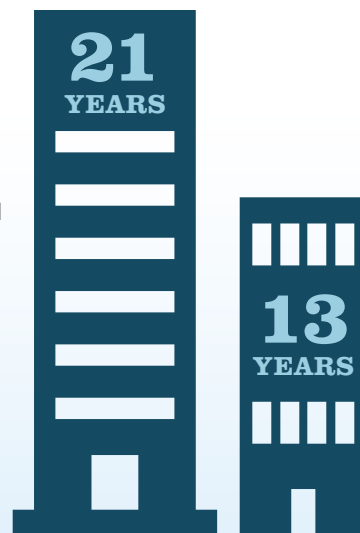
Duffield encourages property owners to follow IBHS guidelines for scheduling inspections every six months. "Fall is a great time to schedule this type of inspection because inspectors can look for damage caused by spring and summer storms and identify any potential issues before winter snow and ice set in."

Protect Your First Defense From Natural Hazards

Every day, your roof is exposed to weather and other elements that may contribute to decay and deterioration, increasing the risk of damage to the roof itself and the contents below it. Remember, a little maintenance can result in a lot of savings, especially when compared to the cost of repairing damage from an undetected leak or a catastrophic roof failure.

▶ Proactively maintained roofs last an average of 21 years, compared to an average lifespan of 13 years for reactively maintained roofs.

Source: BUILDINGS Media, BUILDINGS.com



VOICE-BASED VS. MANUAL TEXTING

Drivers using smartphone speech-to-text systems rather than their thumbs are no less distracted when driving, a Texas A&M study indicates. The researchers found that driver response times were significantly delayed no matter which texting method was used, and in fact, for many tasks, manual texting required slightly less time than voice-to-text methods. To learn more, visit www.upi.com.

SMARTPHONE APP ADDRESSES LADDER SAFETY

Falls from ladders are a common source of preventable construction injuries. A new smartphone app developed by the National Institute for Occupational Safety and Health may help reduce those injuries. The app uses visual and audio signals to make it easier for workers using extension ladders to check the angle of a ladder and access useful tips on extension ladder safety. The app is available for free download for both iPhone and Android devices at www.cdc.gov/niosh/topics/falls.

RECOMMENDED EXPOSURE LEVELS FOR CARBON NANOTUBES AND NANOFIBERS

Based on research showing that exposure to carbon nanotubes and nanofibers can cause pulmonary fibrosis in lab animals, the National Institute for Occupational Safety and Health (NIOSH) issued recommended exposure levels for these nanomaterials. These materials are used in plastics, ceramics, paints, coatings and electronics, but according to NIOSH, demand for nanomaterials is expected to grow in energy-saving products, consumer goods and medical devices. To protect your workers from exposure to hazardous nanomaterials, visit www.cdc.gov/niosh/docs/2013-145.



Be Alert About Workplace Fatigue!



It could begin with a yawn, irritability, loss of appetite or giddiness, and it's an epidemic affecting all types of businesses. It's fatigue, and according to a recent study in the *Journal of Occupational and Environmental Medicine (JOEM)*, nearly 40% of U.S. workers experience it.

"We know from experience and research that fatigued workers are less productive and more likely to have accidents," comments EMC Senior Risk Improvement Engineer Paul Porter. According to a JOEM study, fatigue also costs U.S. employers \$136.4 billion per year in health-related lost work time. Porter encourages policyholders to take a comprehensive and proactive approach to curbing the incidence and cost of this workplace epidemic.

Fighting Fatigue With Engineering And Administrative Controls

EMC loss control experts like Porter use the hierarchy of hazard control when dealing with workplace safety issues, including fatigue. "We start with a job hazard analysis to determine the cause of injuries and then implement engineering and/or administrative controls to mitigate future losses," Porter explains.

Engineering controls for reducing fatigue include:

- Implementing ergonomic changes to reduce unnecessary stress on the body, which could result in fatigue
- Taking steps to increase employee alertness by changing elements of the work environment such as lighting, temperature and noise

Administrative controls for reducing fatigue include:

- Balancing workload and staffing levels to reduce excessive overtime
- Training employees on the prevalence, impact and health risk of sleep disorders
- Providing adequate breaks
- Educating managers to look for signs of fatigue and giving them the authority to take appropriate action to improve alertness among workers

Fatigue Studies Reach The Same Conclusion

The results of two studies published in the JOEM lead to one conclusion—fatigue is a major problem in the U.S. workforce that impacts productivity and costs. Researchers suggest that

interventions targeting workers with fatigue can have a positive effect on their quality of life and productivity. *Count on EMC®* to help assess your workforce and work environment and recommend the needed controls to stave off the effects of fatigue.

THE TOP 5 CAUSES OF WORKPLACE FATIGUE



Dehydration



Inadequate Sleep



Repetitive Work



Poor Lighting



Skipping Meals

INSIGHTS ONLINE



SCHOOLS

White Paper Helps Schools Address PCB Risks

PCBs in building materials of schools pose a significant environmental liability to school districts and municipalities. Learn ways to mitigate that risk in a special white paper available from Environmental Health & Engineering.

Passengers Can Check Bus Safety Online

A new app created by the DOT's Federal Motor Carrier Administration gives bus riders the ability to review a bus company's safety records. Known as SaferBus, the app encourages people to think about safety first when riding with commercial passenger carriers.



CONTRACTORS

Ladder Safety Top 10 List

According to a Consumer Product Safety Commission report, every year thousands of people are injured and hundreds are killed in ladder accidents. Learn how to prevent these accidents by following the tips in this article.

Hearing Protection Important To Overall Worker Health

Your whole body responds to noise, not just your ears, according to a recent report from the Michigan School of Nursing. Noise-exposed workers are more prone to headaches, fatigue and risk of injury. This article offers three tips to help managers protect their employees from noise exposure.



Coming To A Digital Device Near You

EMC Insurance has provided policyholders with loss control information through the *Loss Control Insights* newsletter for more than 10 years. In an effort to improve our service to you, we are updating the format of the newsletter.

Beginning with the summer 2014 issue, *Insights* will be a monthly, electronic-only newsletter. This change provides a number of benefits for EMC policyholders:

- Access to more timely loss control topics
- More interactive user experiences with valuable links, videos and graphics
- Updates on EMC loss control services sent directly to your inbox

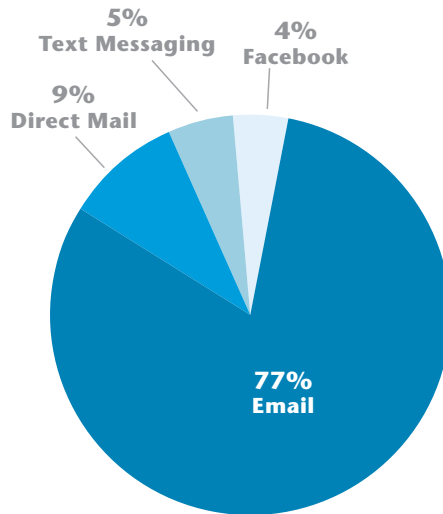
The fastest way to sign up:

- Go to www.emcins.com/LossControl.
- Click **Sign Up for Loss Control News** in the bottom left corner.



- Enter your email address.

If you prefer, you can send your email address to your loss control representative or email losscontrol@emcins.com.



► Email is by far the most popular channel among U.S. online consumers for receiving permission-based messages.

[Source: Exact Target]

On The Job With Craig Black



For the past several months, EMC Industrial Hygienist Craig Black has been immersed in understanding how OSHA's revision of the

Hazard Communication Standard to align with the United Nations' Globally Harmonized System of Classification and Labeling of Chemicals impacts policyholders. The result of his effort is the hazard communication safety program template.

"The safety program template is designed to serve as a guideline for employers who will have to supplement it with information about the specific chemicals in their facility," notes Black. Black and other EMC loss control staff members made this program easy for policyholders and their employees to understand the differences between the old and new classification system:

- Because "caution" does not translate across the globe, "warning" and "danger" have become the two signal words.
- Material Safety Data Sheets will now be called Safety Data Sheets and contain 16 standardized sections.
- Under the old system, chemicals were ranked 1 to 4 from low to high hazard. Under the new system, the ranking is reversed.

"The new system will take some getting used to," admits Black. "It is our hope that EMC's training materials will make the transition and training easier for employers and employees, assuring a safer workplace for all."



PETROLEUM MARKETERS

Preventing Fuel Delivery Mishaps

Small mistakes or overlooked details can lead to big problems when delivering fuel. EMC provides some best practices to help you develop your own standards for safe fuel delivery.

Handling Cleaning Chemicals

According to the American Federation of Teachers Health and Safety Program, six out of every 100 custodians have a lost-time injury every year due to chemical exposure. Read the key components of a cleaning chemical safety program to help protect workers.



LOCAL GOVERNMENTS

Sitting Down On The Job Is Bad For Your Health

Back and neck pain, colon and breast cancer, and obesity are just a few health-related problems associated with today's sedentary workplace. Promoting physical activity on the job could lower injury costs and improve productivity.

Making Playgrounds Safe

Protect children heading to the playgrounds after school and on the weekends. The Consumer Protection Safety's playground safety checklist can help you keep your playground a safe place for children throughout the year.

For complete industry updates, visit www.emcins.com, click **Loss Control** on the homepage and then **INSIGHTS ONLINE**.

THE
BEST
IN LOSS
CONTROL:



OSHA Hazard Communication Standard Training

OSHA's new Hazard Communication Standard requires employers to provide updated hazard communication training to employees by Dec. 1, 2013. To help you meet this requirement, EMC has developed four new online training courses. You can access the following programs in the Loss Control section at www.emcins.com.

- **Module 1:** The Basics of the Hazard Communication Standard
- **Module 2:** Pictograms
- **Module 3:** Safety Data Sheets
- **Module 4:** Understanding Labels

"Exposure to hazardous chemicals is one of the most serious threats facing American workers today," said former U.S. Secretary of Labor Hilda Solis. "Revising OSHA's Hazard Communication Standard will improve the quality and consistency of hazard information, making it safer for workers to do their jobs and easier for employers to stay competitive."



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LOSS CONTROL
INSIGHTS

