

NEED TO KNOW

WHO HAS TO PAY FOR PPE?

Over the years, there has been some confusion about whether or not employers are required to pay for personal protective equipment (PPE). A late 2007 ruling from OSHA settles the issue — employers must provide, at no cost to employees, almost all personal protective equipment when the PPE is used to comply with OSHA standards. This final rule applies to PPE related to head, face, eye, hand and foot protection, with the exception of nonspecialty safety-toe protective footwear or non-specialty prescription eyewear.

When employers pay for PPE, they are more likely to select the PPE for the hazards, make sure the equipment is maintained and replaced as necessary, and generally take more responsibility for PPE selection and use. By clarifying who is responsible for paying for PPE, OSHA hopes to see fewer injuries and fatalities. This reduction in injuries is also expected to save the public over \$200 million per year in direct costs, including medical and insurance bills.



SAFETY committees at work

Once a month, a group of employees at DEMCO, an Iowa-based manufacturer, complete a safety audit of a different department within the company. Their efforts have resulted in a safer workplace for all DEMCO employees. “That’s exactly the role a safety committee should play in an organization,” comments DEMCO Safety Manager Kevin Welch.

DEMCO’s experience demonstrates the benefits of having an active safety committee. These include reducing the number of workplace injuries and illnesses and their associated direct and indirect costs, increasing safety awareness throughout the workplace and complying with state safety committee laws.*

“Many factors contribute to the success of a safety committee,” explains Welch.

Get employer buy-in — Management must show its full support for the safety initiative by providing needed resources to the committee and considering the recommendations made by that committee.

Without buy-in, safety committee members could easily lose their passion for safety.

Select the right people — Regardless of their tenure with the company, their work experience or their skill level, the best members are those who step forward and volunteer.

Organize the effort — Establish standard meeting times and set an agenda for each meeting. Sticking to that agenda prevents meetings from getting off track and wasting employees’ valuable time.

There’s one more thing Welch recommends — *Count on EMC*. From safety committee forms to meeting tips, audio-visual materials to consulting services, EMC is a great resource to help you create and maintain a safety committee focused on improving workplace safety.

SEE PAGE 3 FOR MORE INFORMATION ABOUT SAFETY COMMITTEES.

* The following states require safety committees: Connecticut, Florida, Minnesota, Montana, Nebraska, Nevada, New Hampshire, North Carolina, Oregon, Tennessee, Washington and West Virginia.

Count
on
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NOTICE SOMETHING NEW?

There’s a new look to EMC’s *Loss Control Insights*. It’s still packed with valuable loss control information from the professionals at EMC. Plus, look for the Insights Online icon  **INSIGHTS ONLINE** where you can find more information about many of the topics featured in this issue.

THE ROOF MOLD CONNECTION

You think a leaky roof is a problem? Wait until you read what can happen when that moisture leads to mold. Many building owners are starting to understand how mold can degrade indoor air quality, which can result in “sick building” symptoms and potential lawsuits.

“It appears moisture may be the single most probable catalyst to affect mold growth,” notes Curtis Liscum of Benchmark, a leading roofing consulting firm that partners with EMC on roof inspections. “Our experience has proven that leaks in a building can contribute to mold growth within as little as 24 to 48 hours.”

Benchmark roof inspectors have observed mold in ceiling tiles at areas of repeated roof leaks or areas where a lack of insulation creates condensation drips. They also note that mold can spread in gypsum board behind vinyl wallpaper where roof/window/wall leaks or condensation create a moist environment and the vinyl wallpaper prevents the moisture from drying out into the interior of a room.

In Case of Mold

Benchmark and EMC loss control experts stress that extreme care and diligence should be exercised to ensure that hidden and hard-to-see surfaces are thoroughly investigated for mold. Moisture meters should be utilized to determine excessive moisture content that would promote fungal growth. When investigating for mold, it is important to follow these safety tips:

- Do not touch mold or moldy items with your bare hands
- Do not get mold or mold spores in your eyes
- Do not breathe in mold or mold spores
- Use Personal Protective Equipment (PPE) such as a respirator, gloves and eye protection

Once the extent of mold is determined by visual assessment, remediation is next. Nonporous and semiporous materials that are structurally sound can usually be cleaned. Porous materials generally require removal and disposal.

Be Aggressive About Roof Maintenance

It appears that mold growth and roof leaks are directly related. That being the case, annual roof maintenance may be the first line of defense against mold development. If leaks do exist, they must be investigated and repaired immediately. An aggressive maintenance program should not only provide tangible results in mold prevention, but should go a long way in improving the health and welfare of employees, staff and visitors to your building.

For tips on developing a roof maintenance program, visit emcinsurance.com and click on the Insights Online icon.

[INSIGHTS ONLINE](#)

SPRING ROOF CHECKLIST

Winter can wreak havoc on roof systems. It's important to do a visual inspection during the spring months to determine if the roof has experienced any damage since your last inspection. Here are some things you should watch for.

Leaks — Check any areas where you suspect leaks have occurred during the winter. If these areas appear to be damaged, call a repair contractor to thoroughly inspect the roof.

Field Membrane — Walk the entire roof to check the membrane for damage or minor deficiencies.

Perimeter Flashings/ Penetration Flashings — If flashings look deteriorated or attachment is questionable, have them fixed as soon as possible.

Roof Related Sheet Metal — Check for missing or unsecured metal items.

Drains — Ponding water on the roof is often a sign that drains are plugged or inoperative. Remove any debris from drains, scuppers and gutters, etc.

[Courtesy of Benchmark, Inc.]

Industry Updates



CONTRACTORS

The Good and Bad News about Safety Harnesses

The good news — safety harnesses save many lives and prevent injuries. The bad news — harnesses can become deadly whenever a worker is suspended for durations of over five minutes in an upright posture, with the legs relaxed straight beneath the body. Learn more about suspension trauma and what you can do to keep it from happening to your workers.

[INSIGHTS ONLINE](#)

Flood Cleanup:

When the Water Recedes, the Work Begins

As the hurricane season approaches, EMC loss control experts offer some advice on proper procedures for cleaning a building that experiences flooding as a result of inclement weather.



Don't let floodwater sit. Use a mop, squeegee or wet/dry vacuum cleaner to remove standing water. Remove as much mud as possible. Once you have checked the water system for leaks, hose down the inside of affected areas and their contents.

Clean all walls, hard-surface floors and other surfaces. After cleaning an area with soap and water, go over it again with disinfectant to kill germs and odors left by floodwaters.

Protect yourself from harmful bacteria during cleanup. Wear rubber boots and waterproof gloves when cleaning up after a flood. Always wash your hands with soap and clean water after working in the area.

Read the labels. Use caution when using industrial cleaners, disinfectants and bleach. Follow product directions and be aware of any caution or danger warnings. Never mix bleach with other cleaning agents.

Use the two-bucket method. Put cleaning solution in one bucket and rinse water in the other. Replace rinse water frequently.

When in doubt, throw it away. Remove and discard contaminated goods such as wall coverings, rugs, cloth and drywall that can't be disinfected.

For additional tips on flood cleanup, EMC loss control specialists encourage you visit the Centers for Disease Control at cdc.gov.

WHAT DOES A SAFETY COMMITTEE DO?



EMC Risk Improvement Engineer Chris Murphy assists companies like DEMCO in developing and maintaining safety committees to accomplish the following tasks:

- **Detect workplace hazards** by routine walk-throughs of the workplace and discussions with workers. As a general rule, these inspections should be completed at least monthly.
- **Analyze and solve problems** by reviewing accident and near miss reports, looking for trends that could pinpoint hazards. Proper analysis relies on thorough accident investigation of incidents resulting in work-related injuries, illnesses and complaints.
- **Assist with the management of safety** by following through with recommendations, promoting safety leadership, communicating effectively and motivating others to work safely.

You can download a complete package of safety committee instructions, tips and forms developed by Chris Murphy and other members of the loss control team at emcinsurance.com. Select **Loss Control** on the homepage, and then click **Loss Prevention Information Manual**.



MUNICIPALITIES

Utility Workers: Beware of the Dog

According to the American Humane Society, 4.7 million Americans are bitten by dogs annually. More than 16,000 of those attacks were reported by workers. With people owning more aggressive breeds of dogs for protection purposes, those numbers are likely to increase, but there are precautions workers can take to avoid being bitten.

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PETROLEUM MARKETERS

The Mechanics of Slips and Falls

According to the National Safety Council, the average cost for a slip and fall accident is \$5,000. Surface conditions, inappropriate footwear and behaviors can all be to blame. EMC Risk Improvement Engineer Chad Veach offers some slip and fall prevention techniques in his article, "The Gravity of Slips and Falls."

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SCHOOLS

Preventing Bullying Is Everyone's Job

Almost 30% of youth in the United States are estimated to be involved in bullying, according to the National Youth Violence Resource Center. EMC loss control specialists recognize the fact that preventing bullying requires a coordinated effort of all members of that community — administrators, teachers, students and parents.

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**THE
BEST
IN LOSS
CONTROL:**

Commercial Building Valuations

EMC Cost Estimating Supervisor Charles Smith may not be able to predict the weather, but he is definitely confident in this prediction: Whatever it cost to construct your building, it will certainly cost more to rebuild or repair it in the event of a loss. "Whenever material and fuel costs rise, construction costs follow," notes Smith, who oversees a staff of building valuation experts. "These specialists are

trained to provide EMC commercial policyholders with the added peace of mind that comes from knowing that in the event of a loss, their insurance is on par with current reconstruction costs in their region of the country." Ask your EMC agent to learn more about this service, provided at no additional charge to EMC policyholders.

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Address your comments or requests for additional copies to:

Jerry Loghry
EMC Insurance Companies
717 Mulberry, Des Moines, Iowa 50309
email: LossControl@EMCIns.com

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Address Service Requested

Home Office Risk Improvement
P.O. Box 712
Des Moines, IA 50306-0712



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