

NEED TO KNOW



Taking A Global Approach To Chemical Hazard Communications

Even with a degree in chemistry, Dave Havick, EMC senior industrial hygienist, admits that the diverse and often confusing array of national and international labeling requirements presents a challenge. "That's about to change," says Havick, who joins other safety professionals in full support of OSHA's proposed adoption of the Globally Harmonized System of Classification and Labeling of Chemicals (GHS).

Improving Worker Safety

When adopted, GHS will have a dramatic impact on improving safety for workers and others through consistent and simplified communication on chemical hazards and practices to follow for safe handling and use. "It's all about reducing accidents and illnesses in the workplace," notes Havick. "Governments will also benefit through improved protection for the public from chemical hazards."

As a result of the European Union adopting GHS in winter 2008, companies who import chemicals have probably noticed a difference in labels and safety data sheets (SDS). Some of those differences include:

- The use of hazard pictograms (see page 2) that convey health, physical and environmental hazard information
- The use of signal words to emphasize hazards and indicate the relative level of severity

- The use of hazard statements to describe the nature of the hazard
- The use of a 16-heading SDS that provides vital information in a concise and consistent manner, country to country

Training Is Essential To GHS Success

According to Havick, once GHS is adopted, the biggest challenge facing its implementation will be training. "GHS does not provide any training resources for employers and/or their employees." As a result, EMC's Risk Improvement Department is already planning major revisions to its training materials on hazard communications, and Havick will be assisting policyholders to make the adjustment to GHS as easy as possible for them and their staffs.

Today, the hazard communication standard is among the top frequently cited standards by OSHA. "With a more diverse and mobile workforce than ever before, the need for more consistent hazard communication is essential," advises Havick, who is hopeful that the United States will follow the European Union's lead in adopting this universal and comprehensive approach to identifying hazardous chemicals.

For more information about OSHA and GHS, visit www.osha.gov.

ONLINE WORKSTATION ERGONOMICS COURSE

The Washington State Department of Labor and Industries recently launched the last major module for its office workstation ergonomics course. The online course contains sections on chair adjustment, workstation layout, keyboard and mouse placement, and monitor and document placement. Launch the online course at lni.wa.gov/Safety/TrainTools/Online/Courses/default.asp?P_ID=184.

LEARN ABOUT RESPIRATORS ON YOUTUBE

OSHA has released two new videos to help provide health care workers with training and guidance on respirator safety. Viewers will learn the difference between respirators and face masks and get tips on putting on and taking off a respirator as well as performing a user seal check. Both videos are available on YouTube™ in English and Spanish—youtube.com/watch?v=ovSLAuY8ib8 and youtube.com/watch?v=Tzpz5fko-fg.

NEW REPORT ON SEAT BELT USE

Passenger vehicle occupants who do not use a safety belt are 17.7 times more likely to be ejected from their vehicles when involved in a crash than occupants who use safety belts, according to a new study from the National Highway Traffic Safety Administration. Researchers concluded if safety belt use had been 100%, then an additional 5,024 lives would have been saved. Download a full copy of the report at www-nrd.nhtsa.dot.gov/Pubs/811206.pdf.

UNDERSTANDING The International Language Of Safety

No matter what language your employees speak, they will clearly understand the universal language of the Globally Harmonized System (GHS), a language based on the use of highly recognizable pictograms to identify hazardous chemicals.

One of the primary goals of GHS is to enhance the protection of human health and the environment by providing an internationally comprehensible system for identifying hazardous chemicals. The use of pictograms is a step in that direction.

As you can see from the GHS pictograms to the right, these symbols are graphical representations that convey essential and specific information about various chemicals. Your employees should become familiar with these GHS pictograms and their meaning.

Under GHS, these internationally accepted pictograms will appear on chemical labels as well as material safety data sheets.



- 1 Health Hazards—chemicals that may cause cancer, infertility or genetic defects, asthma-like symptoms, or may damage organs with one or repeated exposures
- 2 Gas Under Pressure—contents under pressure and may explode if punctured or heated
- 3 Irritant—causes discomfort if swallowed, inhaled or comes into contact with skin or eyes; may cause allergic response to skin
- 4 Corrosive—causes burns to skin and eyes; may be corrosive to metals
- 5 Explosive—may generate explosive gasses, heat, light, or smoke; may be unstable and explode on contact
- 6 Aquatic Pollutant—may be toxic to aquatic life
- 7 Oxidizer—may cause fire or explosion by liberating oxygen
- 8 Flammable—contents may burn, generate heat during chemical reaction or on contact with water, or may emit flammable gasses
- 9 Acute Toxicity—may be toxic or fatal if swallowed, inhaled or comes into contact with skin

For complete hazard definitions, refer to www.osha.gov.

INSIGHTS ONLINE



SCHOOLS

Housing Fires At Institutions Of Higher Education

Approximately 3,800 fires occur annually in housing at institutions of higher learning, the vast majority of which are cooking fires. Learn more about the risks your institution faces in a recent report published by the U.S. Fire Administration.

Pending School Bus Seat Belt Legislation

The recent onboard death of a high school student has many people talking about the use of seat belts in school buses. Read about how a Connecticut lawmaker is pushing for more stringent school bus seat belt legislation.



MUNICIPALITIES

New Website For Firefighter Assistance Program

Need quick access to information about various grant programs available through the U.S. Fire Administration? It's easier than ever to obtain that information on the Assistance to Firefighter Grant Program's redesigned website.

Protecting EMS Workers

There is new protection for EMS workers who care for victims of hazardous-substance release incidents. A recently published OSHA document covers hazard assessment and emergency response plans, as well as appropriate training and personal protective equipment.

Business Concerns About Employment Discrimination Charges

Earlier this year, 24 entertainment firms agreed to pay \$70 million to settle age discrimination claims by 165 television writers over the age of 40 in the largest settlement of its kind. It's not just big business that is being challenged by age discrimination charges. Two out of three small business owners are concerned that employees might bring discrimination claims or other employment-related charges against them, according to a recent survey conducted by Hartford Steam



Boiler Inspection and Insurance Company (HSB).

The HSB survey of small business owners found that 42% felt more vulnerable to employment charges because of a weak economy and recession-fueled layoffs. In addition, the survey noted that many small business owners greatly underestimate the true cost of defending themselves

against an employment claim, which could range from \$22,400 to \$40,500 or more.

To reduce the likelihood of any employment discrimination charges, EMC loss control experts recommend organizations have a formal policy regarding equal opportunity and harassment/discrimination in place and to make certain employees know and follow those policies. It is also important that the policy includes a formal procedure for investigating complaints.

Protect Yourself With Employment Practices Liability

Employment practices liability (EPL) coverage is available as part of the EMC Choice[®] Businessowners Program. Our EPL coverage, designed for "main street" businesses with 50 employees or fewer, can help defend against employment discrimination, sexual harassment and wrongful termination employment claims that can be expensive, disruptive and time-consuming.



CONTRACTORS

Virtual Tour Of Construction Site Highlights Hazards

To dramatize common hazards at construction sites, Jim Dollard, safety director of IBEW, Local 98, takes viewers through a tour of a high-rise construction project and offers practical solutions to make sites safer.

Road Construction Crews Must Dress For Safety

High-visibility warning garments are required safety attire for highway and road construction workers, according to a new letter of interpretation released by OSHA.



PETROLEUM MARKETERS

Pre-employment Access To Driver Records

The Federal Motor Carrier Safety Administration launched a pre-employment screening program to allow commercial carriers to electronically access applicants' inspection and crash histories.

Reports Of Increased Crime

According to the National Retail Federation, 92% of retailers said they were victims of organized retail crime in the last year. Find out what some retailers are doing to combat the situation.

On The Job With Dave Havick



As a senior industrial hygienist, part of Dave Havick's job is to assist employers with their hazard communication program. Although elements of that

training may change with the adoption of GHS, the basics will remain the same.

Havick reminds employers that employee training on hazardous chemicals needs to be provided at the time an employee starts working or whenever a new potential hazard is introduced into the workplace. "One of the best ways to protect employee health is by providing information about the materials they work with," advises Havick. "That means informing employees of the potential hazards, the best ways of handling hazardous materials and the right precautions to take to help ensure everyone is protected and jobs are performed as safely as possible."

More information on chemical hazard communication programs is available from your EMC loss control representative or the *Loss Prevention Information Manual* on emcins.com.

OSHA TOP 10

Go to Loss Control at www.emcins.com and click on **INSIGHTS ONLINE** to view the top 10 most frequently cited OSHA standards in fiscal year 2009. (Oct. 1, 2008, through Sept. 30, 2009).

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

THE
BEST
IN LOSS
CONTROL:

New CD Helps Keep Local Governments Safe

An inspection of a municipal building reveals that the entrance area allows potentially violent individuals to freely access the building and trap the receptionist with no means of escape. The EMC loss control representative conducting the inspection recommends redesigning the space with a set of inner doors to provide better access control and allow interaction with visitors before letting them in the office.

This is just one of the many situations presented in a new interactive CD from EMC. Designed to make local governments more aware of the loss control risks they face, the CD covers five basic areas—facility, worker, driver and passenger, public, and operations safety. An EMC loss control representative walks viewers through each area, pointing out possible risks and providing recommendations on ways to reduce the likelihood and severity of losses.

Ask your local EMC branch office or independent insurance agent for a copy of this informative loss control presentation or view it online at emcins.com/LossControl/Misc/marketing_material.aspx.

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.**

LOSS CONTROL
INSIGHTS

www.emcins.com | SPRING 2010

 EMC Insurance Companies.

IN THIS ISSUE:

- Taking A Global Approach To Chemical Hazard Communications
- Understanding The International Language Of Safety
- Business Concerns About Employment Discrimination Charges

Loss Control Insights is a free publication provided by EMC Insurance Companies' Risk Improvement Department.

Address your comments or requests for additional copies to:

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

Loss Control Insights is also available online at www.emcins.com.

© Copyright Employers Mutual Casualty Company 2010. All rights reserved.

Address Service Requested

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

 EMC Insurance Companies®

PRSR1 STD
U.S. POSTAGE
PAID
DES MOINES, IA
PERMIT NO. 3324