

NEED TO KNOW



Protecting Commercial Buildings From Wind-Driven Rain

More than 60% of the United States is vulnerable to damage from high-wind events such as hurricanes, straight-line winds and severe thunderstorms that can produce high winds and heavy rains. "The damage can be devastating in more ways than one," comments EMC Engineering Services Supervisor Chad Veach. Beyond the damage to a building's exterior and roof, water intrusion can take its toll on everything from inventory and equipment to interior walls and electrical systems. "The extent of the damage and the necessary time to clean up after a wind-driven rain event could also result in significant interruption of business," adds Veach.

According to Veach, simple steps can make a big difference when it comes to reducing the damage caused by wind-driven rain. It pays to prepare early, so that when a hurricane or other severe weather threatens, the focus can shift to gathering supplies, protecting employees and heeding potential evacuation orders. EMC Insurance Companies wants to help you understand your risks and offers the following recommendations from the Insurance Institute for Business and Home Safety (IBHS).

WINDOWS, WALLS AND DOORS

- Check for leaks around your windows and doors, especially near the corners
- Check for peeling paint; it can be a sign of water getting into the wood
- All vents, including gable vents, roof vents, and exhaust vents, should be well-anchored to the roof, flashed and sealed to prevent leaks

BASEMENTS

- Make sure basement windows and doors have built-up barriers or flood shields

EXTERIOR WOOD SHEATHING, SIDING AND WALLS

- Replace wood siding and sheathing if it appears to have water damage
- Inspect wood-sided walls to ensure there are at least 8 inches between any wood and landscaping materials or dirt
- Use a high-quality silicone caulk around outside wall openings such as vents, outdoor electrical outlets and locations where cables or pipes go through the wall
- Check the roof for signs of deterioration or leaks; make sure all drains and gutters are clear
- Shutter and seal gable-end vents to prevent wind-driven rain from entering attic space

LANDSCAPING

- Landscape features should not include soil or other bedding material mounded up against walls
- Keep trees trimmed so that branches are at least 7 feet away from any exterior building surface
- Vines should be kept off all exterior walls because they can help open cracks in the siding, which allows moisture to enter the building

Count on EMC® and IBHS to help protect your business from the ravages of wind-driven rain.

For more tips about what to do to prepare for the rainy season, protect your building in advance of impending weather and what to do immediately following any water intrusion, talk to your EMC loss control representative or visit www.disastersafety.org.

THE RISKS FOR PEDESTRIANS WEARING HEADPHONES

Serious injuries to pedestrians listening to headphones have more than tripled in the past six years, according to new research from the University of Maryland School of Medicine and the University of Maryland Medical Center. In many cases, cars or trains sound horns that the pedestrians cannot hear, leading to fatalities in nearly three-quarters of cases. The study noted two likely phenomena associated with these injuries and deaths: distraction and sensory deprivation. The distraction is caused by the use of electronic devices, in which multiple stimuli divide the brain's mental resource allocation. The distraction is intensified by sensory deprivation, in which the pedestrian's ability to hear a train or car warning signal is masked by the sounds produced by the portable electronic device and headphones. To view the complete study, visit www.umm.edu.

NEW FALL PROTECTION GUIDE

The International Safety Equipment Association released two new guides for personal fall protection for users, employers and anyone involved in planning, designing and implementing fall protection on the job. Both documents are available at www.safetysystem.org in PDF form.

KEEP UP WITH NFPA 70E

The 2012 edition of the National Fire Protection Association's Standard for Electrical Safety in the Workplace (NFPA 70E) uses the term "arc-rated" or "AR" to refer to a material property or attribute in terms of a material's performance when exposed to an electric arc. Arc-rated material is flame-resistant, but flame-resistant material may not be arc-rated. This is just one of many changes in NFPA 70E. Implementing NFPA 70E correctly is a key to saving lives, reducing injuries and satisfying OSHA mandates for electrical safety. Visit www.nfpa.org to learn more about the most recent changes to this standard.

What Prevention Through Design Can Mean For You



“As Benjamin Franklin said, ‘An ounce of prevention is worth a pound of cure,’” notes EMC Senior Engineer Chris Murphy, when explaining the value of Prevention through Design (PtD), a national initiative being lead by the National Institute for Occupational Safety and Health (NIOSH).

According to Murphy, the mission of PtD is to prevent or reduce occupational injuries, illnesses and fatalities through the inclusion of prevention considerations in all designs that impact workers. “Identifying and eliminating or reducing risks may require a bit more time in the planning phase, but it will more than pay off in reduced claim frequency, severity of injuries and insurance costs,” Murphy adds.

According to NIOSH, a growing number of business leaders are recognizing PtD as a cost-effective means to enhance occupational safety and health. Many U.S. companies openly support PtD concepts and have developed management practices to implement them. Other countries are actively promoting PtD concepts as well. The United Kingdom began requiring construction companies, project owners and architects to address safety and health during the design phase of projects in 1994, and companies there have responded with positive changes in management practices. The Australian National OHS Strategy 2002–2012 set “eliminating hazards at the design stage” as one of five national priorities.

NIOSH proposes the following strategies to help U.S. companies realize the full value of PtD:

- **High-Quality Research:** NIOSH will continually strive for research and prevention activities that will lead to reductions in occupational injuries and illnesses.
- **Practical Solutions:** The NIOSH PtD program is committed to the development of practical solutions to the complex problems that cause occupational diseases, injuries and fatalities.
- **Partnerships:** NIOSH recognizes that collaborative efforts in partnership with labor, industry, government and other stakeholders are usually the best means of achieving successful outcomes.
- **Research to Practice:** Every research project will formulate a strategy to promote the transfer and translation of research findings into prevention practices and products that will be adopted in the workplace.



“Employers can expect more than just safety improvements when they implement PtD,” explains Murphy. “Workplaces designed with risk control in mind from the start also experience higher productivity, better quality and an overall increase in morale.” Benefits like these go straight to the bottom line and allow companies to grow more profitably.

INSIGHTS ONLINE



SCHOOLS

Averting Gas Leak Exposures

While conducting an energy savings survey for an elementary school, a Hartford Steam Boiler inspector identified a major problem in the heat exchangers that could have leaked carbon monoxide into the classroom.

Preventing Bullying In Schools

A recent report from the [American Medical Association](#) estimates that approximately 3.7 million youths engage in, and more than 3.2 million are victims of moderate or serious bullying each year. The [National Association of School Psychologists](#) takes a look at the problem and recommends solutions.



PETROLEUM MARKETERS

Oil, Gas Production Sites Pose Hazards To Public

According to a report from the U.S. [Chemical Safety Board](#), children and young adults frequently gather at oil sites in rural areas unaware of the explosion hazards. The report calls on the [Environmental Protection Agency](#) and state regulatory bodies to improve current safety and security measures.

Verifying The Presence Of Odorants

In gas explosion accidents that include personal injuries, it is standard to obtain a liquid sample of gas to be tested to determine the level of odorant in the gas. Protect yourself and your customers by properly documenting odorant levels and sniff tests.

DATA THIEVES

Target Smartphones

"With the explosion of smartphones, people are sending more private information over the mobile web for business, shopping, banking and other applications," says Mark MacGougan, Hartford Steam Boiler vice president for identity theft and data breach programs. "Hackers and criminals are following the money and scheming to steal that personal data."

It's the growing capacity of smartphones to store and transmit personal and financial data that is increasing security risks. Mobile payments make it easy to purchase goods and services and share business information on the go, but cell phones loaded with personal and company data are easily lost or stolen, and many people don't use password protection.

Smartphones, like laptop computers, can also provide a channel for hackers to invade company servers and steal personal and corporate information. Yet data security strategies are not keeping up as many businesses issue mobile devices to their employees without taking even basic measures to safeguard confidential records.

The problem is growing worse. One study found that nearly half of employees were



allowed to connect their personal mobile phones to corporate systems, and 70% of employees were allowed to use corporate-owned computing devices for personal activities. Another survey showed that nearly half of small business owners report that they own smartphones themselves. A data breach from a mobile phone or other source can threaten their company's profits, customer base and reputation. Many smaller businesses lack the resources and expertise to protect the information they keep.

Hartford Steam Boiler (HSB) provides programs through EMC Insurance Companies to help small and midsize businesses respond to data breaches. HSB's identity recovery and data compromise coverages are affordable and easy to add to EMC policies.

The content contained herein are copyrighted materials of The Hartford Steam Boiler Inspection and Insurance Company and are used with its permission.



What The New Cell Phone Ban Means For Companies And Their Drivers



EMC Senior Safety Engineer Jim Stotser answers questions about the National Transportation Safety Board's recent ban on handheld cell phones for commercial motor vehicle (CMV) drivers.

What exactly does the ban prohibit?

The new ruling states that CMV drivers cannot use a handheld mobile telephone while driving a CMV. Handheld cell phone use is allowed only if the vehicle is moved to the side of or off the highway or stopped in a safe location.

What is the reason for the ban?

Data from the Federal Motor Carrier Safety Administration indicates that the odds of being involved in a safety-critical event are three times greater when the driver is reaching for an object. The odds of being involved in a safety-critical event are six times greater while the driver is dialing a cell phone.

What are the penalties for cell phone use?

Commercial Drivers License (CDL) and non-CDL drivers who violate the ban will face federal civil penalties of up to \$2,750 for each offense and disqualification for multiple offenses. Companies that allow drivers to violate the ban face penalties of up to \$11,000 for each violation.

How can companies be certain drivers are complying with the new ban?

Some commercial carriers are installing electric onboard recorders to monitor driver activity in the cab. However, driver training and education is the best practice. EMC encourages companies to enact a policy that addresses hands-free devices as the only accepted communication device allowed in a cab.

For a complete review of the ban, Stotser recommends visiting the Department of Transportation Action Center at www.distraction.gov.



CONTRACTORS

Making Green Jobs Safe For Workers

Green construction may be good for the environment, but the crews who work on these types of projects suffer more falls than workers on traditional projects, are exposed to new, high-risk tasks and incur more lacerations, strains and sprains.

Protecting Workers In Trenches

In response to more than 200 fatalities and hundreds of serious injuries involving unprotected trenches since 2003, the [Occupational Safety and Health Administration](#) has issued new guidance material to protect workers in trenches.



LOCAL GOVERNMENTS

Post-Traumatic Stress And Police Officers

According to a recent study in Canada, the symptoms associated with the development of post-traumatic stress syndrome in police officers can be lessened or prevented with specific and adapted intervention.

Infectious Disease Exposures For Emergency Responders

New resources from the [National Institute for Occupational Safety and Health](#) provide a full list of life-threatening infectious diseases, descriptions of how emergency responders may be exposed to such diseases and guidelines for medical facilities to determine whether exposures have occurred.

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



Slip, Trip And Fall Prevention Guide

What's the leading cause of workplace accidents? Slips, trips and falls, according to the National Safety Council. More than 9 million disabling slip/fall injuries occur per year, resulting in 95 million lost workdays and an average cost of \$20,228 per slip/fall accident. EMC Insurance Companies is striving to reduce these numbers with a recently published *Slip, Trip and Fall Prevention Guide*.

"The guide provides a real-world, real-solutions approach to the problem," comments EMC Senior Engineer Larry Readout, who helped compile the document. "We used actual examples of hazards we see during our inspections to provide helpful tips on ways to reduce or eliminate them." According to Readout, many of the solutions require only a minimum investment of time or money. The guide also provides recommendations for ways to influence human behavior that might be contributing to the incidence of slip and fall accidents.

Property owners and those responsible for buildings and grounds can access this 26-page guide in the Loss Control section of www.emcins.com.

THE
BEST
IN LOSS
CONTROL:

LOSS CONTROL INSIGHTS

www.emcins.com | SPRING 2012

 **EMC** Insurance Companies.

IN THIS ISSUE:

- Protecting Buildings From Wind-Driven Rain
- What Prevention Through Design Can Mean For You
- Data Thieves Target Smartphones

Loss Control Insights is a free publication provided by the 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 2012. All rights reserved.

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

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

 **EMC** Insurance Companies