

NEED TO KNOW

**WATCH FOR
LIGHTNING
THIS SUMMER**

Most people associate June and July with warm weather, but these two months are also the most severe for lightning. Approximately 90 million lightning bolts strike the United States each year, causing approximately 30,000 business fires, more than 400 personal injuries, and 30 percent of all power outages. Lightning is also responsible for more deaths and property losses than tornadoes and hurricanes.

As the prime season for lightning approaches, EMC loss control professionals encourage policyholders to develop a lightning protection system to protect buildings, occupants and contents from the thermal, mechanical and electrical effects of lightning. You'll find several Tech Sheets about lightning protection in the Loss Control section of www.emcins.com.

**CONSUMER PRODUCT
SAFETY DATABASE**

Consumers now have a new resource for product safety information. The website, www.SaferProducts.gov, was created by the Consumer Product Safety Commission (CSPC) as part of the Consumer Safety Improvement Act. The site allows consumers to research products they own or may consider buying, as well as report dangerous products.

The site was developed to help CSPC more quickly identify product hazards and provide consumers with instant access to safety information.



**Take Advantage Of Warmer Weather
To Tackle Slip And Fall Hazards**

While most people tend to look straight ahead when they walk, EMC Risk Improvement Manager Mike Duffield tends to keep his focus on the ground. "That's where the accidents happen," says Duffield, who works with EMC policyholders to reduce the frequency and severity of slip and fall accidents.

According to the Centers for Disease Control and Prevention (CDC), more than one million Americans suffer a slip and fall injury in the United States annually. In order to reduce this risk, businesses should frequently inspect their sidewalks and other exterior and interior walkways for hazards and make repairs as soon as possible. "Spring and summer are the perfect seasons to do just that," says Duffield. "Not only are sidewalks and other areas free of snow, but warm weather makes it easier for crews to do repair work."

Be On The Lookout For These Hazards

Based on his experience, Duffield cites the following sidewalk conditions that can result in costly slip and fall accidents:

- Vertical displacement and/or settlement of sidewalks greater than 1/2 inch
- Cracks greater than 1/2 inch across
- Significant portions of surface chipped away
- Holes or potholes greater than 1 inch in diameter
- Chunks or slabs of loose concrete
- Partially blocked pathways (fences, signs, vending machines, etc.)

- Utility plugs and valves that protrude 2/3 inch or more above the surface
- Low-hanging tree limbs, bushes or other plants growing into the sidewalk
- Wet leaves, rocks, sand, dirt or other debris accumulating on the sidewalk
- Misaligned downspouts directing water to walkways, which can result in slippery mold in the summer and icy surfaces in the winter

In addition to inspecting sidewalks, Duffield encourages policyholders to inspect parking lots, alleys, patios, stairs and other areas of pedestrian travel for the same types of hazards.

Little Fixes For Big Problems

When compared to the average cost of a slip and fall accident (\$16,000, according to the National Safety Council), the time and effort required to make repairs is a wise investment. "Now's the time to take a good look at your exterior walkways and repair any problems before fall and winter," reminds Duffield. "When you're done outside, don't forget to turn your focus to slip and fall hazards inside your facility."

For more information about slip, trip and fall prevention, visit the Loss Control section at www.emcins.com.

**DOES YOUR COMPANY
HAVE A SLIP AND FALL
PREVENTION PROGRAM?**

See inside for details

GO BEYOND REPAIRS: Institute A Comprehensive Slip And Fall Prevention Program

Slips and falls are the second leading cause of accidental death in the workplace and one of the most costly types of workers' compensation and general liability claims. Since no walking surface can be made completely risk-free, it is important to make every attempt to reduce and avoid conditions that could cause a slip and/or fall accident. A comprehensive slip and fall prevention program should be implemented in your organization to help reduce slip and fall injuries and related costs.

Assess Risks And Needs—Slip and fall incidences should be reviewed to determine where improvements are needed most. This review should include considerations for weather, cleaning activities, accidental spills, water leaks and uneven or elevated surfaces.

Establish And Communicate Procedures—Define formal procedures for maintaining walking and working surfaces, reporting hazards and incidences, and program responsibility and accountability. Procedures should be communicated to all employees to provide visible management involvement in the injury prevention process.

Provide Training For Appropriate Staff—Training should include communicating the organization's safety commitment, while ensuring employees have the proper skills to identify and eliminate potential hazards. Establish ongoing training to help employees remember those skills and implement the program effectively.

Conduct Regular Worksite Analyses—An initial worksite analysis should be conducted to establish a baseline for existing hazards. It can also be used to measure improvement after corrective actions have been taken. The evaluation of existing hazards should include a comparison to nationally recognized standards and basic concepts of workplace safety and health. The assessment should include employee input and appropriate management response.

Correction Of Unsafe Conditions—Develop and implement a method to provide timely response to all walking and working surface deficiencies.



Perform Effective Incident Investigations—Incident investigation teams should be established and trained to determine the root cause of each slip and fall incident and to make recommendations to prevent recurrence. Effective incident investigations should not punish the person involved in the incident, but instead consider all the factors that may have contributed to the incident. The investigation team also should periodically review incident trends to help focus their injury prevention efforts.

Perform Regular Analysis Of Accomplishments And Needs—The investigation teams should report the status of activities, needs and accomplishments to the appropriate management person(s) on a regular basis. The status of operational changes and needs should be communicated to all employees, who should be encouraged to express their ideas about ways to decrease slip and fall accidents.



SCHOOLS

Raising Awareness About Sports Injuries In Children

The number of children participating in sports has grown exponentially over the past decade. Awareness of child injuries—particularly concussions—must increase as well. Read what the National Athletic Trainers' Association is doing about this issue.

The Cost Of Cheap

There is no substitute for proper roof design, use of time-tested products, high-quality workmanship, construction quality control and ongoing roof maintenance. The risks of shortcutting any of these factors are too high to ignore, and can often lead to premature roof failure.



MUNICIPALITIES

Injury Rates For Public Workers

Public employees are being injured at a greater rate than workers in the private industry, according to the Bureau of Labor Statistics. *Count on EMC®* for proven loss control strategies and tactics to help curb this disturbing trend.

Ready, Set, March

Parades are fun, exciting and a thrill to watch. With live animals, vehicles of all shapes and sizes, and spectators lining the route, parades also present some unique risks. EMC loss control experts offer a dozen tips for keeping parades as safe as possible for participants and spectators.

Walking The Tightrope *of* Social Media In The Workplace



Courts are wrestling with social media in the workplace—from using it in the hiring and/or termination process to controlling employees' use of social media.

"It will likely take the courts years to make a clear-cut decision in an area that is constantly evolving," admits EMC Staff Attorney Brian Lohse. Policyholders are encouraged to follow some basic rules he has learned from attending various legal seminars on the subject. Policyholders also are encouraged to send their HR staff to training on social media issues in the workplace.

Rule 1: Be careful when disciplining an employee for something said online. Those postings may be protected by a host of state and federal laws (such as The National Labor Relations Act or whistleblowers laws), as well as possible constitutional issues.

Rule 2: Looking at a prospective employee's social media site before

the first interview could open the door to allegations of discrimination by a prospective employee.

Rule 3: Develop a written social media policy and share it with current employees and new hires. This policy should cover how employees can use social media during working hours, a description of unacceptable social media use and the consequences of such actions.

Rule 4: Supervisors and human resources professionals should think carefully about "friending" subordinates. This will reduce the chance of facing allegations that they've made decisions based on the subordinate's personal life and online behavior.

Rule 5: The most important rule of all—consult **your own** attorney in any matter relating to the use of social media in the workplace, including the development of a social media policy.

On The Job With Mike Duffield



His business card reads "Risk Improvement Manager," but it just as easily could read, "extra set of eyes." When conducting on-site facility surveys, Mike Duffield may

recognize dangerous slip and fall hazards in and around your facility that have gone unnoticed for years.

As part of a comprehensive slip and fall risk assessment, EMC loss control experts, like Duffield, tour facilities to document and photograph any potential hazards. They also measure floor surfaces using a digital slip meter and review administrative policies regarding snow removal, floor maintenance procedures and other factors that could result in slip and fall accidents.

The survey is invaluable in providing policyholders with a comprehensive report that details the findings and suggests solutions to mitigate potential hazards. Upon request, EMC loss control experts also can provide slip and fall awareness and prevention training for employees.

Count on EMC[®] to be your "extra set of eyes" in developing a proactive approach to reducing injuries in your facility. To set up a slip and fall risk assessment, contact your EMC agent, local EMC loss control representative or email losscontrol@emcins.com.



CONTRACTORS

OSHA Crane And Derrick Document

OSHA has released a guidance document to help small businesses comply with the recently published cranes and derricks rule. To view this material, visit OSHA's Cranes and Derricks Construction webpage at www.osha.gov.

Which Hi-Vis Apparel Is Right For You?

According to an OSHA standard, all highway and road construction workers must wear high-visibility (hi-vis) apparel. Four classes of hi-vis apparel are described in the standard. Learn which class of apparel is right for your particular situation.



PETROLEUM MARKETERS

Stores Implementing Drive-Off Measures

According to a 2010 nationwide survey of convenience store owners, retailers lost nearly \$90 million due to drive-offs at the gas pump. Read what one Wisconsin retailer is doing to reverse that trend.

Warning Teens About Exploring Oil Production Sites

Since 1983, 36 teenagers and six young adults have been killed in explosions at oil sites. The Chemical Safety Board recently released a video to warn teens about the dangers of exploring oil production sites.

THREE WAYS TO REDUCE SLIPS AND FALLS INSIDE YOUR FACILITY

- Always keep aisles and walkways free of storage and debris.
- If objects must be stored on the floor, keep them above knee level.
- Clean up spills immediately. If spills or wet areas cannot be cleaned immediately, mark them with appropriate signs.

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

THE BEST IN LOSS CONTROL:

New Online Services Available

Online Training For Office Workers—A poorly-designed office workstation can create discomfort, fatigue and injury for your employees. With a new online training module from EMC, employees can learn how to customize their workstation layouts for increased comfort with simple adjustments to computer monitors, keyboards and desk organization. Employees also can take a quiz to check their understanding of the training material. View the workstation layout module, or other training modules at www.emcins.com. Click **Loss Control** and select **Online Training**.

Print Safety Posters On-Demand—Safety posters have always been free for EMC commercial policyholders, but now you can get these helpful tools faster than ever before. Download all of our posters as high-resolution PDFs that can be printed instantly from your computer. More than 50 posters are available to choose from on topics ranging from preventing slips and falls to proper use of safety equipment (many available in both English and Spanish). Posters are available in the Loss Control section of www.emcins.com.

LOSS CONTROL INSIGHTS

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 EMC Insurance Companies.

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