

NEED TO KNOW




**THE WEATHER
OUTSIDE IS
FRIGHTFUL**

So Is The Driving!

Cars may be safer than they were decades ago, and weather forecasting may be more accurate, but winter is still one of the most dangerous seasons for drivers on the road. "Most people don't realize that the leading cause of death during winter storms is vehicular accidents," notes EMC Senior Engineer Chris Murphy.

"Despite the technological advances, safe winter driving is still the same old story," advises Murphy. "Prepare your vehicle for winter, take time to slow down, pack a survival kit and know what to do if you get stranded."

Prepare Your Vehicle For Winter



Installing snow tires can have a significant impact on your vehicle's ability to handle winter driving conditions. All-weather radials can be used effectively in areas that do not receive large amounts of snow or ice. Whether you have snow or all-weather radials, now's the time to make sure they have adequate tread. While you have a mechanic check the tires, be sure he/she also checks other aspects of the vehicle, including your battery, antifreeze, brakes, wipers, defroster and lights.

Take Time To Slow Down

The rule of thumb is to allow a two-second following distance between the front of your car and the rear of the vehicle in front of you. In bad weather, add one additional second for every hazardous condition encountered.

Pack A Survival Kit

The Federal Emergency Management Agency (FEMA) recommends a safety kit be kept in each vehicle. FEMA suggests the kit contain a flashlight with extra batteries, a first-aid kit, several blankets, extra newspaper for insulation, a small shovel, bottled water, matches and booster cables.

Stay In Your Vehicle

If you become trapped in your vehicle during a blizzard, FEMA recommends you stay inside. Display a trouble sign by hanging a brightly colored cloth on the radio antenna and raising the hood. To keep warm, run the engine and heater occasionally, about 10 minutes each hour. Watch for signs of frostbite and hypothermia.

"These are the basics," says Murphy. For additional information on safe winter driving, he encourages policyholders to visit the following online resources:

- www.emcins.com
- www.fema.gov
- www.cartalk.com
- www.nsc.org
- www.redcross.org

**REPORT TELLS WHERE
AND WHEN CARGO
THEFT OCCURS**

The National Insurance Crime Bureau (NICB) identified 747 cargo thefts across the nation with an estimated loss value of \$171 million. Through careful review of cargo theft incident data, NICB analysts have identified the patterns and locations where most cargo theft occurs. As might be expected, truck stops, parking lots, warehouses and port cities have the most theft activity. The full report is available at www.nicb.org.

**FBI RELEASES NEW
CRIME STATISTICS**

The incidence of crime nationwide decreased again, according to the Federal Bureau of Investigation's Crime in the United States report. FBI Director Robert Mueller says, "The report offers a picture that experts can study, and as a result, produce new strategies or improve current methods of combating crime." The full report is available at www.fbi.gov.

**ZOMBIES HELP
PROMOTE DISASTER
PREPAREDNESS**

How would the Centers for Disease Control and Prevention (CDC) react to a zombie apocalypse? The very same way they would react to any emergency that threatened the health and welfare of the population. That's the message of a recent posting on the CDC's Public Health Matters Blog. The posting addresses steps individuals should take to prepare for zombies or hurricanes. Read more about Preparedness 101: Zombie Apocalypse at www.bt.cdc.gov/socialmedia/zombies_blog.asp.

Plan For The Worst To Keep Doing Your Best

You are in business to serve the needs of your customers and community, rain or shine. But what would happen if your building was destroyed or compromised by a storm? EMC Loss Prevention Information Manager Jerry Loghry shares his perspective on the subject.

Start With A Business Impact Analysis

Carefully assess how your organization functions, both internally and externally, to determine which staff, materials, procedures and equipment are absolutely necessary to keep the business operating.

Protect Yourself, Your Employees And The Public

Make sure employees know how to safely evacuate the building if a disaster occurs and how to protect themselves and people in your building. Consider providing CPR and other emergency training. We also recommend you have an updated list of emergency phone numbers, working smoke detectors, fire extinguishers and a disaster kit.

Protect Your Building And Its Contents

If you own the structure, consider disaster-resistant construction practices appropriate for your part of the country. But even if you don't own the building, it's vital to protect your building's contents from damage.

Remember, of all businesses that close down following a disaster, at least 25% never reopen. Unless you protect your organization from natural disasters, you risk losing it altogether. Visit the loss control section at www.emcins.com for a comprehensive list of resources from EMC and the Insurance Institute for Business & Home Safety.

FIVE THINGS YOU SHOULD KNOW ABOUT STORM CLAIMS

EMC's goal is to provide prompt and accurate claim service. The following tips could expedite the claims process.

Protect Your Property—Take whatever actions are necessary to protect your property from further damage, including moving any debris.

Save Receipts—Save all receipts and records to document any temporary expenses.

Document The Damage—Document any damage immediately after the storm through photos and/or videos.

Report The Claim As Soon As Possible

Although the typical time it takes to respond to a claim is the same whether you report it online or to your agent, the sooner a claim is reported, the quicker the call will come from an adjuster.

Keep In Contact With Your Adjuster

You will be contacted by an EMC adjuster within 24 hours of reporting your claim. Get the adjuster's phone number or email address and contact him/her with any additional questions or concerns.



INSIGHTS ONLINE



SCHOOLS

Improving The Safety Of Balcony Guardrails

EMC Risk Improvement Manager Mike Duffield shares some tips on reducing the risk of a fall from school auditorium balconies. "Even though railings may appear to meet code, the risk of a fall could be reduced by making some alterations," he explains.

Support Staff Crisis Response Plan

Does your support staff know what to do in a crisis? Having already created online crisis response plans for administrators and teachers, EMC introduced an online support staff crisis response plan. All three fillable PDF plans can be found in the Schools section at www.emcins.com.



PETROLEUM MARKETERS

How To Avoid Being A Victim Of Skimming

A number of recent news reports have focused on the topic of credit card skimming. The National Association of Convenience Stores provides tips for what retailers and consumers can do to minimize the likelihood they will become a target.

Complete Phone Ban For CMV Drivers

To further improve highway safety, the National Transportation Safety Board is recommending that the Federal Motor Carrier Safety Administration ban the use of handheld and hands-free cellphones by commercial drivers while driving.

CYBERSECURITY: Small Steps Can Prevent Big Problems

Small business owners believe the majority of cybercrime is focused on attacking large companies, according to a study sponsored by Visa, Inc. and the National Cyber Security Alliance (NCSA). The findings are surprising, in light of growing concern from security experts and law enforcement that hackers and cyber criminals are honing in on small businesses as their new targets.

"The greatest threat to a company's cybersecurity is complacency," said Michael Kaiser, executive director of the NCSA. "We encourage small business owners to take the necessary precautions to protect their customers, employees and their businesses." EMC loss control experts offer the following simple and inexpensive tips:

- At a bare minimum, update antivirus software on a daily basis.
- Use strong passwords that require a combination of uppercase and lowercase letters, numbers and special characters.
- Keep servers, workstations and security up-to-date to protect against existing and new threats.
- Install firewalls to block applications from unnecessarily accessing the internet, and block the internet from connecting to your work stations.



- Enable encryption at the router level using the recommended and authenticated protocols WPA or WPA2.
- Train your employees about all of the potential security threats your business faces so they are prepared to meet potential security challenges.

Count on EMC® to help protect your business from cybercrime. You'll find more helpful tips in the Loss Control section at www.emcins.com.

On The Job With Chris Murphy



"Preventing winter driving accidents should be a companywide safety initiative," says EMC Safety Engineer

Chris Murphy. He suggests scheduling a meeting to cover winter driving and make sure drivers and other employees understand the risks and the basic safety recommendations for winter driving. "EMC can augment these meetings in a number of ways," Chris notes.

- EMC Safety Talks on winter driving safety can be used as a quick refresher for drivers. Search "winter" for titles that include "Are Your Ready for Winter?" "Winter Driving," "Winter's Coming" and "Winter Driving Tips."
- Two videos are available from EMC's online video library— "Winter Driving" and "Winter Driving, When The Rules Change." These 15-minute presentations demonstrate the key techniques for driving in winter conditions.
- Display EMC safety posters related to winter driving. A poster may be the last thing drivers see before heading out the door and may have an impact on their behavior behind the wheel.



CONTRACTORS

Preventing Nail Gun Injuries

Nail guns are easy to operate and boost productivity for nailing tasks. They are also responsible for an estimated 37,000 emergency room visits each year. OSHA and NIOSH have developed a new guide to help construction employers and workers prevent work-related nail gun injuries.

Online Demolition Training

The National Demolition Association is now offering the construction industry access to a powerful online training system with thousands of essential courses validated by industry experts, covering topics like safety and health and environmental and information technology.



LOCAL GOVERNMENTS

Improving Ambulance Safety For EMS Workers

Research has revealed a number of important factors involved in ambulance worker injuries and deaths. The study addressed the layout and structural integrity of ambulance compartments, design of hardware and restraints.

Meeting The New ADA Requirement For Pool Entry

Starting March 15, 2012, all public swimming pools in the United States must be equipped with assisted entry systems, including pool lifts or sloped entries. This will ensure that disabled Americans will be able to enjoy the health and leisure benefits of public pools.

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

EMC Insurance Companies

Drive Safely This Winter

EMC Insurance Companies

Find your footing first
when exiting your car in snow and ice.

NOT SAFE

SAFE
Keep hands free for balance

If There's Snow, Take It Slow

Reach for needed items after safely exiting your car.

EMC



**THE
BEST
IN LOSS
CONTROL:**

Find Loss Control Resources Faster

What's the fastest way to get the safety information you need? Visit the Loss Control section at www.emcins.com.

Now you can search loss control services by topic, as well as by industry, to quickly find the online training, safety signs, videos and other materials that relate to your specific needs. We've also added a "New in Loss Control" listing to help you stay on top of our latest loss control offerings.

Count on EMC® to make it easier for you get the information you need to keep your workplace safe. Check out all the new changes at www.emcins.com.



LOSS CONTROL
INSIGHTS

www.emcins.com | WINTER 2011



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