

## NEED TO KNOW

# Preparing For The *Slip & Fall Tsunami*

EMC Senior Engineer Larry Readout is predicting a slip and fall tsunami for this winter. "Several conditions are coming together that may make this cold weather season worse than previous years for slip and fall accidents," notes Readout. These conditions include:

- An aging population, which is more prone to slips and falls
- Distractions caused by the increasing use of smartphones and other digital devices
- Predictions of snowier-than-normal conditions and cooler temperatures throughout the country
- Larger retail spaces that require a greater degree of floor maintenance

### WINTER SLIP AND FALL PREVENTION STRATEGIES

In light of his prediction, Readout gives the following strategies to help avert slip and fall accidents and their financial implications. (The average cost of a slip and fall injury is \$28,000, including medical bills, physical therapy and missed wages, according to the Bureau of Labor Statistics).

- **Check floor mats**—Many slip and fall accidents result from curled floor mats or those that lack a high level of absorbency.
- **Use ice melt properly**—Using too much ice melt leaves a residue that can be tracked inside, resulting in slippery floors. Sand or other traction aids like kitty litter can also be tracked into buildings and cause a hazard, so be sure to monitor entrances and sweep away or vacuum excess sand.
- **Train employees**—Train employees on identifying and reporting slip and fall hazards, the benefits of wearing shoes and boots that provide the best traction on snow and ice, walking in designated



walkways as much as possible, using handrails if available, taking shorter steps and learning safe falling techniques.

- **Implement a snow and ice management program**—Be prepared for snow and ice removal by having a plan in place detailing when snow and ice will be removed, who is responsible for its removal and where it will be piled.
- **Install proper lighting**—Parking lot and walkway lighting should be in working order and timed to turn on when employees are arriving and leaving work.

### DO YOUR PART TO PREVENT SLIPS AND FALLS

"Slips and falls are some of the most preventable hazards in the workplace," says Readout. "Many of the strategies to reduce the frequency and severity of these accidents, are fairly inexpensive and easy to implement," he adds. *Count on EMC®* to provide you with posters, tech sheets, presentations, newsletters and more to protect you from the slip and fall tsunami that could be heading your way this winter season.

### SOCIAL MEDIA AND WEATHER WARNINGS

How do people sift important weather information out of the incessant buzz of 24/7 social media, text messages, smartphone app alerts, overflowing email inboxes, the blogosphere and traditional print and broadcast media? Four new research awards funded by the National Oceanic and Atmospheric Administration seek to answer this question and to improve the way potentially life-saving weather warnings reach those who need to act on them. More information about the research projects can be found at [www.noaa.gov](http://www.noaa.gov). Search for "social media and weather warnings."

### LOSS CONTROL GUIDES FOR SMALL BUSINESSES

A new resource released by the National Institute for Occupational Safety and Health (NIOSH) will help small business owners navigate the maze of occupational safety and health information. The *Small Business Safety and Health Resource Guide* is intended to assist time-pressed small business owners looking for resources on regulations, training materials and recommendations. Each resource included was reviewed for relevance, ease of use, cost and credibility. NIOSH will continue to update the guide, based on readers' feedback. For more information about this guide, visit [www.cdc.gov/niosh/topics/smbus](http://www.cdc.gov/niosh/topics/smbus).

### PROTECTING WORKERS FROM FLUORESCENT BULBS' MERCURY HAZARDS

Fluorescent bulbs can release mercury and may expose workers when they are broken as part of the routine disposal or recycling process. A new OSHA Quick Card provides information on how to properly clean up broken fluorescent bulbs to minimize workers' exposures to mercury. In addition, a new fact sheet explains how workers may be exposed, what kinds of engineering controls and personal protective equipment they need, and how to use these controls and equipment properly. To order these or any other of OSHA's educational materials, visit [www.osha.gov/oshdoc/quickcards.html](http://www.osha.gov/oshdoc/quickcards.html).

# Addressing Safety Challenges For Disabled Workers

The Americans with Disabilities Act (ADA) required many changes in the workplace to ensure employee safety. Complying with these requirements is not always easy, and in many situations, compliance falls on the shoulders of the safety professional.

The ADA disallows discrimination against otherwise qualified individuals in an employment setting because of mental or physical disabilities. This means that in many situations, the employer has to adjust a work environment to allow an employee to function.

## WORKPLACE ADAPTATIONS

Making accommodations in the workplace is important, yet one must avoid making a spectacle of employees with disabilities. One concept being utilized in workplaces is universal design, which is best defined as designing products and work spaces to allow use by everyone, regardless of disability. This eliminates many cases of employees standing out or requiring special assistance to be able to complete their tasks.

## OSHA COMPLIANCE

Complying with OSHA guidelines can be more difficult in regards to employees with disabilities. This difficulty lies with ensuring that employees are aware of all hazards in the workplace. Multiple disabilities will create multiple reasons that may keep employees from recognizing hazards.

## THE SAFETY PROFESSIONAL'S CHALLENGE

For some employees with disabilities, it may be necessary to provide restricted duty programs that may control the type of work conducted by the employee, the length of time the employee works without breaks, the amount of energy it takes for an employee to complete a task and the length of time it takes an employee to complete a task. Safety professionals often are expected to not only oversee restricted work programs, but also to determine what type of work falls into specific categories.

## ENABLING LEARNING

Safety professionals are also tasked with making sure all employees understand the company's policies and procedures. Training may need to be conducted in multiple ways to make sure all employees understand. Testing of the training may have to be offered in writing and orally to appropriately test all individuals. Additionally, safety professionals must keep up with laws as they continue to be molded in the court system. Interpretations of the law may change what is required for all locations.

Employees with disabilities have a right to a safe work environment, and it often is up to the safety professional to make sure it exists.

*These are excerpts from an article written by Brandon Emmick, an OSHA outreach instructor for construction, and used with permission from EHS Today. Copyright 2012 by Penton Media, Inc. To view the full article, visit [www.ehstoday.com](http://www.ehstoday.com).*



INSIGHTS ONLINE



## SCHOOLS

### Protecting Workers Who Use Cleaning Chemicals

NIOSH and OSHA have produced "Protecting Workers Who Use Cleaning Chemicals," an information sheet that provides tips to help keep workers safe when using cleaning chemicals, including green cleaning products.

### Create Healthy Indoor Learning Environments

Poor indoor air quality can impact the health of students and staff, which can affect concentration, attendance and performance. The Environmental Protection Agency offers schools several valuable resources to reduce exposure to indoor environmental contaminants.



## PETROLEUM MARKETERS

### OSHA's Crane Operator Rule Impacts Petroleum Marketers

The Petroleum Education & Research Council details how the new rules on crane operator qualifications and certification established by OSHA affect petroleum marketers.

### Unique Challenges for Convenience Store Security

Although the convenience store business is designed to easily accommodate customers, this business model also makes stores an attractive target for robbers and other criminals.

# Protecting Your Property From Wind Damage

Wind damage to commercial property is a growing concern, according to insurance industry data. Eighteen of the top 20 catastrophic events since 1985, as identified by Insurance Services Office's Property Claim Services, involved wind.

On July 17, 2012, the Insurance Institute for Business & Home Safety (IBHS) conducted the first high-wind test of commercial structures inside the IBHS Research Center. The test was intended to compare and contrast the high-wind performance of full-scale commercial strip mall-type structures; one was built using common construction practices and the other was built using stronger, safer wind-resistant elements.



## The results of that test showed that:

- ▶ Better-built structures are needed to protect consumers and workers in commercial buildings
- ▶ Small business owners who want to stay in business and quickly recover from catastrophes should lease, buy or build stronger, safer structures
- ▶ Carefully following high-wind construction guidance and choosing slightly more expensive products and systems can produce significantly stronger, safer buildings

By focusing on several key components when constructing a new business, including the roof, the doors and the walls, business owners can significantly improve commercial building performance by utilizing relatively low-cost mitigation measures.

For more information or to view videos of the IBHS high-wind test, visit [www.disastersafety.org/ibhs-commercial-building-wind-demo](http://www.disastersafety.org/ibhs-commercial-building-wind-demo).

*Reprinted with permission by the Institute of Business & Home Safety*



## CONTRACTORS

### Maps Document Fatal Construction Falls

Almost every workday, a construction worker somewhere in the United States dies as a result of a fall. Maps have been posted by the Center for Construction Research and Training (CPWR) to call attention to this hazard and try to reduce the annual death toll.

### Don't Let Your Work Run You Down

Working around earth-moving equipment such as dump trucks, scrapers, loaders, crawler or wheel tractors, bulldozers, off-highway trucks, graders, agricultural/industrial tractors and similar equipment can be extremely hazardous, especially when this type of equipment is backing up.



## LOCAL GOVERNMENTS

### Winter Hazard Guidance

Do you know the necessary steps that employers must take to keep workers safe while working in winter conditions? OSHA has created a web page to help protect workers from hazards they may face during winter storm response and recovery operations.

### Protect Emergency Responders

To ensure that emergency responders can meet the challenges of disasters, every effort must be made to protect them from the safety and health risks inherent in their work. A technical assistance document developed by National Institute for Occupational Safety and Health is now available, which provides a recommended health-monitoring and surveillance system.

## On The Job With Larry Readout



When EMC Senior Engineer Larry Readout walks into a commercial facility, he keeps a watch on the floor, looking for uneven walkways, standing puddles of water and

physical obstructions that could result in slip and fall accidents. He also comes armed with the technology to analyze the safety of surfaces.

"For the first time in its history, the Occupational Safety and Health Administration (OSHA), has instituted three standards on how to measure floor conditions," says Readout.

- The first standard specifies the process by which walking surfaces shall be audited for slip resistance using a National Floor Safety Institute-approved device that measures the slip resistance of a hard surface.
- The second standard specifies the process for measuring friction so building owners will know when regular maintenance or more serious attention is required.
- The third standard specifies the process for measuring the force required to initiate sliding.

"There is a science to preventing slips and falls," notes Readout, who measures floors according to these new standards and regularly conducts employee training sessions on the subject of slip and fall prevention.

## Slips & Falls By The Numbers

- Over one million people in the United States experience a significant slip or fall each year.
- Slips and falls are the third largest cause of workplace injuries.
- Slip and fall accidents kill more workers than all other on-the-job fatalities combined.
- Slips and falls lead to 104 million lost workdays per year in North America.

*[Source: National Safety Council and the Bureau of Labor Statistics]*

For complete industry updates, visit [www.emcins.com](http://www.emcins.com), click **Loss Control** on the homepage and then  **INSIGHTS ONLINE**.



## THE BEST IN LOSS CONTROL:

### **SAFETY PROGRAM TEMPLATES: A Perfect Loss Control Solution For Small Businesses**

Companies of all sizes can benefit from effective loss control practices, but smaller businesses may lack the people or finances to institute such programs. Recognizing this challenge, EMC added a series of easy-to-use safety program templates to the Loss Control section at [www.emcins.com](http://www.emcins.com).

The templates can be used by small businesses to develop a customized written program to address a variety of safety needs. The user-friendly templates guide business owners through the process with visual prompts that identify areas where their input is needed. Business owners may also change any of the text in the template to meet their organization's needs.

Count on EMC® to help clients of all types and sizes provide a safe workplace for their employees and customers.

Visit the Loss Control section at [www.emcins.com](http://www.emcins.com) for the following safety program templates:

- ▶ Fleet Safety
- ▶ Industrial Ergonomics
- ▶ Lockout/Tagout
- ▶ Manual Material Handling
- ▶ Slip and Fall Prevention
- ▶ Hazard Communication

## LOSS CONTROL INSIGHTS

[www.emcins.com](http://www.emcins.com) | WINTER 2012

 **EMC Insurance Companies.**

### **IN THIS ISSUE:**

- Preparing For The Slip & Fall Tsunami
- Addressing Safety Challenges For Disabled Workers
- Protecting Your Property From Wind Damage
- Safety Program Templates: A Perfect Loss Control Solution For Small Businesses

*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](mailto:losscontrol@emcins.com)

*Loss Control Insights* is also available online at [www.emcins.com](http://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**