

Loss Control

INSIGHTS



Practicing safety should not stop when an employee heads home from work. According to the National Safety Council, nine out of 10 fatalities and nearly two-thirds of disabling injuries to workers each year occur off the job.

From employee education to wellness programs, organizations of all types and sizes are beginning to understand that even modest efforts to carry over ideals of workplace safety and health to their employees' homes and communities create an opportunity to reduce costs while resulting in a more satisfied workforce.

Read on to learn how some companies are bringing safety home.

Bringing Safety Home Pays Off In More Ways Than One

Employees at a Minnesota-based paint manufacturer can purchase fire extinguishers at a reduced price from the company. A public utility in Louisiana holds safety events at flexible times so employees' families can participate. A food manufacturer in Illinois provides homeland disaster prevention checklists and family readiness guides to employees. In Pennsylvania, the employees of a building products manufacturer promote safety topics at its annual Kids at Work Day.

These are just some of the many examples of how organizations throughout the country are bringing safety home. After all, with twice as many workers getting hurt in off-the-job incidents than at work, a comprehensive approach to identifying and reducing the causes of disabilities and fatalities can impact productivity and profitability. It also demonstrates an organization's commitment to the health and welfare of employees and their families.

Why All The Attention On Off-The-Job Injuries?

Beyond the sheer number of off-the-job injuries and fatalities, employers lose nearly \$38 billion each year due to off-the-job injuries, research of the Home Safety Council (HSC) showed. These figures include medical payments, wage replacement, lost productivity, tax payments toward police, fire and emergency services, and other costs.

"Educating employers and workers about the importance of home safety is especially important as many don't realize some of the hazards that exist in the comfort of their own homes," explains HSC President Meri-K Appy. "Every year, on average, there are almost 20,000 people who die in and around their homes as a result of unintentional, preventable injuries," she says. "If people were more aware of the risks, they would take the necessary steps to keep themselves and their loved ones safe."

Simple Strategies for a Safer Home

1. Install smoke alarms on every level of your home. Test each smoke alarm every month.
2. Develop a fire escape plan for your family that shows two ways out of every room and a place to meet outside.
3. Always stay in the kitchen while food is cooking on the stove.
4. Keep all stairways and paths well-lit.
5. Install grab bars in bathtubs and showers. Use a nonslip mat or safety strips inside bathtubs and showers.
6. Put emergency numbers, including the Poison Control Hotline number (800-222-1222), next to every phone.
7. Keep child-safety locks on all cabinets used to store dangerous items.
8. Set your water heater at 120 degrees F or less.
9. Install four-sided fencing with self-locking and self-closing gates.
10. If you have a pool, install fencing that completely isolates the pool from the home and is at least 5 feet high.

» ASSESSING ENVIRONMENTAL ISSUES IN SCHOOLS

The Healthy School Environments Assessment Tool can help schools identify and prevent health, safety and environmental problems before they arise. For details about this software, visit epa.gov.

» LIFTING INJURIES AMONG HEALTHCARE WORKERS

According to a recent study, more than half of nurses and radiology technicians have suffered job-related chronic pain resulting from lifting, moving or repositioning patients. For solutions, visit aft.org.

» INDOOR AIR QUALITY IS EVERYONE'S RESPONSIBILITY

Activities like using a microwave or a copier can generate odors and pollutants. By being aware of indoor air issues, all building occupants can help prevent problems. Find out more at epa.gov.

What Organizations Are Doing To Bring Safety Home

Each year, HSC recognizes one corporation with the Salute to Home Safety Excellence Award in recognition of the company's efforts to promote off-the-job safety in the workplace. In addition to those examples noted previously, here is a sampling of other initiatives Salute to Home Safety Excellence Award winners have implemented:

- Distributing monthly safety publications featuring seasonal tips and suggestions for improving employees' home safety habits
- Offering radon testing kits to employees for use in their homes
- Sending batteries to employees' homes and reminding them to test their smoke alarms monthly and change their batteries once a year
- Conducting seasonal informational meetings that highlight home safety issues such as Halloween and the installation of holiday lights
- Creating and distributing safety calendars featuring artwork from a children's safety poster coloring contest
- Producing and distributing home safety manuals to all employees
- Posting a guide to family/home safety on the company's website
- Demonstrating safe bike handling skills during a company picnic
- Providing free health screenings for employees

Start Bringing Safety Home Today

As these initiatives demonstrate, bringing safety from the workplace to the home doesn't have to involve a significant investment of time

or resources. If your company already has a workplace safety program, it can be as simple as integrating home safety information into your current communications and training programs. For those without a structured workplace safety program, start with simple fliers and posters to spread the word that safety is a 24/7 issue.

When you bring safety home, you'll be doing something of value for your employees, their families and the health and welfare of your organization.

Information cited in this article is courtesy of the Home Safety Council, National Safety Council and *Occupational Hazards* (June 13, 2006).]

Five Tips for Creating a Successful Off-the-Job Safety Program

1. Make sure everybody sees that the top person of the organization cares about home safety. For instance, a CEO who shows each worker where the fire exits are at an off-site meeting also is showing them the importance of staying safe off the job.
2. Make safety a presence in the company. Putting up posters and signs pinpointing the importance of home safety will make the message visual.
3. Make it fun! Getting families of workers involved and providing incentives for employees to take safety home with them will make them more willing to follow safety rules when off the job.
4. Create materials for adults whose reading levels are at or lower than the basic reading level. According to a National Assessment of Adult Literacy study, more than 90 million adults are reading at or below basic level. When creating materials for employees, include illustrations and boil down safety messages to the basic point.
5. Evaluate and share your successes with other companies. Sharing best practices will not only help you pass the home safety message along, but also will allow you to learn what other companies have accomplished with their home safety programs.

CAN YOUR ORGANIZATION PASS THE

STRESS CHECK?

Stress-related medical conditions can take time away from work and can cost employers more than \$150 billion a year. Almost 15 percent of workers' compensation claims can be traced back to stress. Consider the following questions as they relate to your workplace to help evaluate the level of stress workers experience, and whether additional stress-prevention measures may be in order. Any checked red boxes indicate potential stressors for employees.

- Do workers consider their jobs as being too complex, repetitive or monotonous? ... YES NO
- Are workers allowed some control over their job assignments? YES NO
- Are workers allowed control over the way they do their work? YES NO
- Are workers electronically monitored? YES NO
- Are child and elder care programs available? YES NO
- Do workers feel secure in their jobs? YES NO
- Do workers feel valued? YES NO
- Are workload demands seen as overwhelming, either physically or mentally? YES NO
- Do managers and coworkers offer psychological support? YES NO
- Is the workplace environmentally safe? YES NO
- Do workers feel like managers are committed to their safety? YES NO
- Has the company been purchased recently? YES NO
- Have downsizing or layoffs occurred within the past 12 months? YES NO
- Have employee benefits been cut recently? YES NO
- Is mandatory overtime frequently required? YES NO
- Do workloads vary greatly? YES NO
- Is work fast-paced or done by machine? YES NO
- Do workers have to react quickly and accurately to changing conditions? YES NO
- Are there few opportunities for advancement? YES NO
- Do workers have to cope with bureaucracy when they attempt their work? YES NO
- Are personnel conflicts common on the job? YES NO
- Is staffing, money, training or technology inadequate? YES NO
- Are mental health benefits provided in health care coverage? YES NO
- Are exercises and other stress reduction classes offered? YES NO
- Are employees free to talk with each other during work hours? YES NO
- Is there an employee communications program? YES NO
- Does management talk openly with employees? YES NO



Fleet Safety Services

Each year, more than six million traffic accidents result in property damage, injuries and fatalities. A high percentage of these accidents are due to driver error. Here are some of the services EMC offers to help reduce the likelihood of accidents.

- **Driver training** — As a certified National Safety Council Training Center, EMC's Risk Improvement department can provide drivers with one of the most respected defensive driving training programs available.
- **Training materials** — Access more than 500 safety videos and 2,000 Safety Talks (one-page sheets that cover a full range of safety topics).
- **Safe Driver Awards** — Recognize drivers who complete 12 consecutive months or more of driving without a preventable accident.
- **Online driving tips** — Use these helpful reminders in newsletters, emails and other communications to ensure that your drivers and their vehicles are prepared to handle the road.
- **Accident packet** — When accidents do happen, drivers can quickly record all the pertinent information with this valuable packet.

Count on EMC to help keep your drivers safe.

Proper Boiler Start-Up Procedures Can Reduce Boiler Failures



As business equipment insurance specialists, Hartford Steam Boiler Inspection and Insurance Company (HSB) has investigated thousands of boiler failures resulting in claims as high as \$300,000. The trouble often starts with a leak.

DON'T THINK IT CAN HAPPEN TO YOU?

It happened to a policyholder in Iowa. Their boiler's feed pump and low water cut-off mechanism broke down. The boiler overheated, and repairs required removal of asbestos. The total paid loss was \$94,186.

If the boiler's safety devices are working properly, the small leak will cause problems over time that will require repair. If the safety devices are not working properly, serious problems are imminent because "low water" in a boiler is like an engine without oil. The results of a boiler failure are repairs, replacement and possible new construction costs.

As you prepare to start up boilers for the colder months ahead, keep the following

maintenance tips from HSB inspectors in mind to help you avoid the most common boiler heating problems.

- Have a competent service firm disassemble the low water cut-off and make-up water feeding devices. All parts should be thoroughly cleaned and reconditioned as required, then tested before the boiler is put into regular service.
- Burner equipment should be cleaned and adjusted for maximum efficiency.
- The boiler heating surfaces, firebox, ash pit, casing and ducts should be cleaned of all deposits.
- The safety/relief valve should be tested for freedom of operation. These valves should also be tested once a month while in service.
- If the boiler is a type designed to permit cleaning of water spaces, this should be done, and where necessary, a suitable chemical treatment should be used to prevent corrosion.
- All pressure and temperature controls and gauges should be checked for satisfactory operation.
- The water level gauge glass must be cleaned to indicate the proper level at all times.
- Any leaking pipes or fittings located on the boiler or anywhere throughout the heating system should be repaired or replaced.
- Water lines exposed to freezing temperatures should be insulated.
- All mechanical equipment, such as fans and pumps, should be well-lubricated.
- A suitable record of boiler operation should be established and maintained throughout the season.
- The boiler room should be kept dry and clean.

For a copy of HSB's heating boiler log, visit hsb.com/cmsfiles/423.PDF.

AVOID BECOMING A "CYBERVICTIM"

Unwanted email messages can be more than a nuisance. Many contain a scam known as "phishing," which attempts to obtain vital personal financial information. *Consumer Reports* projects that one million U.S. consumers lost billions of dollars in the past two years to such scams. Here are some tips to help you avoid being a "cybervictim."

- Be suspicious of any email with urgent requests for personal financial information.
- "Phisher" emails are typically not personalized, while valid messages from your bank or e-commerce company generally are.
- If you suspect the message may not be authentic, don't use the links in an email to get to any web page.
- Avoid filling out forms in email messages that ask for personal financial information.
- Always ensure that you're using a secure website when submitting credit card or other sensitive information. To make sure that you're using a secure web server, check the beginning of the address in your address bar. It should be "https://" rather than just "http://."
- Regularly log into your online accounts to ensure that all transactions are legitimate.
- Ensure that your browser is up to date and that security patches are applied.
- Report "phishing" emails to spam@uce.gov or notify the FBI's Internet Fraud Complaint Center at ifccfbi.org.

Address Service Requested

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Six Tips For Surviving A Winter Storm In A Vehicle

Winter weather often poses a dangerous risk to drivers. According to the National Highway Traffic Safety Administration, drivers are 36 percent more likely to be involved in a vehicle accident in January than July. Preparing for winter driving and learning defensive driving skills can certainly help avoid on-the-road accidents, but about 25 percent of winter driving injuries result from being trapped in a vehicle during a storm.

Here are six important tips from the Centers for Disease Control and Prevention to help you stay safe in the event you are caught out in a storm.

1. STAY IN YOUR VEHICLE

Do not leave the vehicle to look for help unless help is visible within 100 yards.

2. DISPLAY A "CALL FOR HELP" SIGN

Raise the vehicle's hood or hang a brightly colored cloth on the antenna to signal for help.

3. KEEP WARM

Turn on the car's engine for about 10 minutes each hour. Do light exercise to keep warm. Wrap your body and head with extra clothes, blankets, newspapers, maps or removable car mats.

4. AVOID CARBON MONOXIDE POISONING

Keep the exhaust pipe clear of snow and slightly open a window for fresh air.

5. STAY AWAKE

If you're alone, stay awake as much as possible. If more than one person is in the vehicle, take turns sleeping.

6. AVOID OVEREXERTION

Since cold weather puts an added strain on the heart, unaccustomed exercise such as shoveling or pushing a vehicle can bring on a heart attack.

Loss Control **INSIGHTS** Winter 2008 • Vol. 38

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

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