

Loss Control

INSIGHTS **FOR** CONTRACTORS



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.

Maximizing Safety In Confined Spaces



Many construction sites contain spaces that are considered “confined” because their configurations hinder the activities of any employee who must enter, work in and exit them. The Occupational Safety and Health Administration (OSHA) estimates that 85 percent of deaths and injuries in confined spaces could be prevented with a complete, carefully planned confined space safety program.

THE FOLLOWING CHECKLIST FROM OSHA WILL HELP YOU ESTABLISH SUCH A PROGRAM.

- Are confined spaces thoroughly emptied of any corrosive or hazardous substance, such as acids or caustics, before entry?
- Is there either natural or mechanical ventilation provided prior to confined space entry?
- Is adequate illumination provided for the work to be performed in the confined space?
- Is the atmosphere inside the confined space frequently tested or continuously monitored during conduct of work?
- Is there an assigned safety standby employee outside of the confined space when required, whose sole responsibility is to watch the work in progress, sound an alarm if necessary and render assistance?
- Is the standby employee appropriately trained and equipped in case of an emergency?
- Are the standby employee and other employees prohibited from entering the confined space without lifelines and respiratory equipment if there is any question as to the cause of an emergency?
- Is all portable electrical equipment used inside confined spaces either grounded and insulated, or equipped with ground fault protection?
- If employees will be using oxygen-consuming equipment, such as salamanders, torches and furnaces, in a confined space, is sufficient air provided to assure combustion without reducing the oxygen concentration of the atmosphere below 19.5 percent by volume?
- Is each confined space checked for decaying vegetation or animal matter which may produce methane?
- If the confined space is below the ground and near areas where motor vehicles will be operating, is it possible for vehicle exhaust or carbon monoxide to enter the space?

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

VERSION 4



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 2007 • Vol. 38

Loss Control Insights is a free publication provided by 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 emcinsurance.com.