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Hand Protection Self-Check

Whether caused by machinery, lack of protective wear or repetitive motion, injuries to employees' hands create workers compensation claims and days of lost productivity, costing employers millions each year.

Worker safety has evolved, yet many of the same exposures that have caused injuries to employees' hands in years past are the same today. That's because employers have been trained to identify and respond to hand injuries but not adequately trained to prevent them, according to *Occupational Health & Safety*.



OH&S offers tips for employers hoping to reduce the hazards that commonly lead to hand injuries. The organization has created a checklist for employers to use as a self-audit in determining the strength of existing safety measures. It includes an ergonomics assessment, evaluation of personal protective equipment and first aid, a review of training, and suggestions on measuring and tracking injuries to identify problem segments of your workplace.

To test yourself or your staff using the full checklist, visit <http://ohsonline.com/articles/2010/08/01/foundations-of-hand-protection.aspx?admgarea=ht.Ergonomics>.

Liability Coverage in Your WC Policy

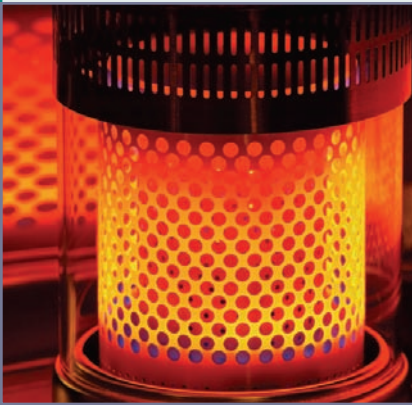
In return for purchasing a workers compensation policy, employers in most states receive an exemption from lawsuits filed by employees injured or made ill by their work, with few exceptions. On the other hand, most states do allow the family of the ill or injured worker to sue the employer if it is determined that the employer's negligence contributed to the injury or illness.

Employers will not find protection from such a suit in the commercial

general liability (CGL) policy due to the fact that the CGL does not cover claims against the employer made by employees. Only employers liability coverage will cover such a claim.

That coverage is typically found in a workers compensation policy. Employers liability insurance is provided up to dollar limits specified in the policy. Most providers will allow you to increase these limits for an additional premium.

Winter Worker Safety



As cooler temperatures set in across the country this winter, the National Safety Council reminds employers of a risk that, surprisingly, increases significantly during cooler months: fire.

Each year, according to the NSC, thousands of Americans are killed resulting from fires, flames and smoke. Many of these deaths occur at work. There are many reasons, including old or damaged wiring, malfunctioning HVAC equipment, improper use of space heaters, combustibles piled near heat sources, overloading of outlets, taping overload kill switches and general ignorance of appropriate responses to a fire when it starts.

Employers should take precautions: inspect for potential hazards, prepare workers on the proper use of fire extinguishing equipment, train them to identify exposures and report them immediately, and run all employees through a yearly evacuation exercise.

Benefits Cover More Than Medical Bills

Workers compensation is designed to pay the medical bills of an employee injured at work or who incurs an illness due to a work-related activity. Most state laws require that the workers compensation policy cover 100% of the injured worker's medical bills.

It's important to understand what other costs are covered by workers compensation. Disability benefits, also called lost wages, are paid up to an amount specified by state law and depending on the nature

Disability benefits, costs of rehab and even death benefits may be payable.

of the injury. Costs associated with rehabilitation from the injury may also be covered. In some cases, the workers compensation policy will pay a death benefit to a beneficiary of an employee who dies as a result of the injury or illness.

If you would like a refresher on your workers comp benefits, either for your managers or for your whole staff, please let us know. We can assist you with information that will help everyone.

Sending Employees Overseas

If your firm is considering sending an employee overseas, it's important to answer this question:

If the worker is injured or becomes ill as a result of the job, will your workers compensation policy cover the related costs?

A typical workers compensation policy will not cover injuries sustained on overseas travel. However, for a premium, many providers can amend their policy to cover such costs, depending on the terms of the trip. The amendment may also cover costs not typically associated with your workers compensation coverage, including fares to transport the worker to a medical facility and charges associated with endemic diseases.



Contact us for advice on insuring your overseas workers before they embark on a journey. Some companies offer local assistance abroad, and others provide tailored policies for global operations. We would like to show you your options.

Safe Driving

Encouraging employees to drive safely in the course of employment is more than good advice; it may just be the encouragement a worker needs to stay alive.

According to the Bureau of Labor Statistics, motor vehicle-related incidents are consistently the leading cause of work-related fatalities in the United States. Of approximately 5,700 fatalities annually reported by the BLS, 35% are associated with motor vehicles. Between 2002 and 2008, on average:

- 1,354 workers died each year from crashes on public highways
- 324 workers died each year in crashes that occurred off the highway or on industrial premises
- 358 pedestrian workers died each year as a result of being struck by a motor vehicle.

Improving safe driving at your business may be as simple as taking a few steps, such as:



- Making sure your drivers have enough sleep. Watch for signs of fatigue and survey drivers about their sleep habits.
- Prohibiting driving while on substances that cause drowsiness—It's not only illegal drugs or alcohol that cause disorientation and slow reac-

tions. Over-the-counter medications for colds and muscle pain can have the same effect, as can some prescription drugs. Always ask.

- Mandating safe-driving courses—It may seem like something we all know, but an annual review course can keep safety at the top of everyone's mind.
- Forbidding cell phone use behind the wheel—Institute a no-calls, no-texting policy, check drive times against phone records, and punish violators.

Of course, leaving enough time for deliveries or meetings between departure and arrival is key so no one is rushed, and emphasizing from the top down that safe driving is important can make it part of an overall culture of safety.

Leased and Temporary Employees

As more employers seek the services of leased or temporary workers, it becomes extremely important to note who is responsible for compensating the individual if he/she is injured on, or becomes ill from, the job.

If you use or plan to hire leased or temporary workers, pay close attention to the language in the contract concerning coverage. In some cases, the leasing company or temp provider will cover the person. In others, the contract may shift that responsibility to the employer

seeking the services. That doesn't necessarily mean the worker is covered by your workers comp insurance, just that you will bear

The important thing is to know coverage is secure before hiring temporary or leased workers.

the costs for any job-related injury or illness.

Some insurers are willing to mod-

ify an existing workers compensation policy to cover these workers. Others aren't. The important thing is to know coverage is secure before hiring temporary or leased workers.

If your contract stipulates that the temp agency or leasing office will insure the workers, it would behoove you to verify that insurance. We recommend you run contracts such as these through your legal counsel. For help on insuring your leased or temporary workers, please give us a call.



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New OSHA Rule on Cranes

The U.S. Department of Labor's Occupational Safety and Health Administration's new rule on cranes became effective on November 8, 2010, affecting about 4.8 million workers nationwide. The previous rule dated back to 1971.

The rule addresses critically important provisions for crane operator certification as well as crane inspection, set-up and disassembly. It is designed to prevent the leading causes of fatalities, including electrocution, crushed-by/struck-by hazards during assembly/disassembly, and collapse and overturn. It sets requirements for ground conditions and crane operator assessment and addresses tower crane hazards and the use of synthetic slings for assembly/disassembly work. The rule clarifies the scope of the regulation by providing both a functional description and a list of examples for the equipment that is covered.

The complete rule is available at: http://www.osha.gov/FedReg_oshapdf/FED20100809.pdf.



Have we got you covered?

Fill out this form and fax it in.

Or give us a call today.

We'd like to provide you with further information about your business insurance needs and other special coverages. And don't forget your friends! We'd be happy to provide them with the same great service.

Name of someone you'd like us to contact:

Name: _____

Phone: _____

E-mail: _____



Workers Compensation

My name: _____

E-mail: _____

My preferred number: (____) _____

Best time to call: _____

Please call me about:

- Our workers compensation policy
- Directors and officers coverage
- Workplace safety issues
- Our employee benefits plan
- Employment practices liability coverage