

## Insurance Newsletter

April 2023



Conduct a pre-season survey of all shelter spaces.

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## Tornado Preparedness Checklists

#### **Pre-Season To-Do List:**

- Develop and confirm protocols to facilitate decision-making regarding temporary structures, special-needs employees and visitors, assembly areas, outdoor activities, etc.
- Identify a means of communication for remote personnel.
- Conduct a pre-season survey of all shelter spaces.
- Prepare emergency equipment.
- Make provisions for quick shut-off of utilities.
- Pre-assign responsibilities for staff members.
- Identify potential post-event assembly areas.
- Communicate/coordinate plans with local emergency response personnel.
- Train employees and staff.
- Conduct a practice drill.

#### **Pre-Storm Checklist**

- Keep a weather alert radio in a central location and constantly monitor conditions for current information. Additional information sources include The Weather Channel, internet and local TV/radio news stations.
- Provide staff with regular communications, advising them of impending weather conditions and any alerts issued by the National Weather Service.
- Events and other activities scheduled to take place in areas with large roof spans should also be suspended or postponed. Remember that these areas often collapse and are not recommended for tornado shelters.
- Anticipate immediate evacuation of staff and visitors in temporary or portable structures, special-needs employees and visitors, and younger children to shelters as severe weather approaches.

## After a Tornado Strike—Post Event Checklist:

 Provide immediate directions to those in shelter areas. If shelter areas appear undamaged and safe, remain in the space until further directions are given.

- If necessary, send a pre-assigned staff member to shut-off building gas, electric and water as needed.
- Check the identified post-event assembly areas for hazards. Outdoor areas should be checked for downed power lines and hazardous debris. Indoor areas should be checked for damage, debris and other hazards. Choose the best available area. Direct staff and shelter supervisors to assemble all persons in the designated assembly area for a headcount, first aid assistance, etc.
- Implement post-event staff assignments, including building security, staff and visitor supervision, traffic control and first aid.
- Do not allow anyone to enter a damaged building. Secure the building as needed to keep persons away from weak structures and wreckage until professionals arrive to assess the structure and clear away debris.

#### **Tornado Danger Signs:**

- Dark, greenish sky
- Large hail
- Low-lying cloud that may be rotating
- Loud roar, like a freight train
- Sudden drop in barometric pressure
- Strong winds >60 mph
- Frequent, intense lightning

#### Terms to Know:

#### Tornado Watch:

Tornadoes are possible in the area. Be ready to act quickly if a warning is issued.

#### Tornado Warning:

A tornado has been sighted or indicated by weather radar. Take shelter immediately underground to a basement, storm cellar or interior room.

#### **Shelter Areas:**

#### **Best Shelter Areas:**

- Basements or interior lower levels
- Areas with a short roof span
- Away from glass or other safety hazards.

#### Hallways:

Use interior hallways at a 90 degree angle to thru hallways that exit to the

A study published by the National Highway Traffic Safety Administration (NHTSA) reported, "Rear-end crashes are the most frequently occurring type of collision, accounting for approximately 29 percent of all crashes and resulting in a substantial number of injuries and fatalities each year." In addition, the Federal Motor Carrier Safety Administration (FMCSA) reports, "The large truck Crash Causation Study (LTCCS) reported that five percent of truck crashes occurred when the Commercial Motor Vehicle (CMV) driver was following the lead vehicle too closely."

Despite these statistics, it is important to remember that rear-end collisions are preventable. These types of collisions occur primarily due to drivers following the vehicle in front of them too closely. Another factor that contributes to rearend collisions is a driver's inattention or distraction while driving. Rear-end collisions occur primarily in the city environment, on expressways during heavy or stop and go traffic conditions, in construction zones when traffic typically slows down and during inclement weather events.

The FMCSA defines following too closely as, "situations in which one vehicle is following another vehicle so closely that even if the following driver is attentive to the actions of the vehicle ahead he/she could not avoid a collision in the circumstance when the driver in front brakes suddenly."

The physics of a driver's reaction time and their vehicle's stopping or braking time play a significant role in preventing rear-end collisions. Reaction time is the time it takes to recognize the need to stop or maneuver the vehicle. The average person's reaction time is approximately three-fourths of a second if they are paying attention.

Braking distance includes a variety of factors such as the condition of the road surface; dry, wet or icy, plus the condition of the vehicle's brakes and tires; proper inflation and good treads, and how many passengers or additional

## Safe Following Distance

weight the vehicle is transporting. The formula for how fast a vehicle will stop equals reaction time plus braking distance.

To illustrate how this formula is applied, consider the following scenario: When driving a car at 65 miles per hour in good driving conditions—where visibility is good and the pavement is dry—your vehicle can travel close to a football field's length in 3.75 seconds before stopping. This calculation takes into account an attentive driver's average reaction time of three-fourths of a second of which the vehicle will travel 72 feet before the brakes are actually applied.

The relationship between a driver's reaction time and stopping distance is a critical factor that is applied to following distance. One of the most important actions drivers of all vehicles can take is to maintain a safe cushion of space between their vehicle and the vehicle in front of them. The more space or cushion present between your vehicle and those in front of you, the less risk for a rear-end collision and more time for you to react. Proper following distance gives drivers the opportunity to make well-planned decisions and provides other drivers with the opportunity to scan the sides of the road, look far ahead and view the vehicle immediately in front.

A good guideline for safe following distance is to establish a cushion of safety between your vehicle and the vehicle in front of you. Larger vehicles need more space than smaller vehicles. According to the FMCSA, "If you are driving below 40 mph, you should leave at least one second for every 10 feet of vehicle length. For a typical tractortrailer, this results in 4 seconds between you and the leading vehicle. For speeds over 40 mph, you should leave one additional second."

Road surfaces impacted by weather conditions can have a significant effect on braking distance as well. Fog, rain, ice, snow and debris are just a few of



the factors that can impact a roadway, necessitating the need to slow down and adjust following distance. In adverse weather conditions, it is recommended to double your following distance. This also applies to travel in construction zones or high congestion traffic.

At red lights and stop signs, most vehicles stop too closely to the vehicle in front of them. To create a safe following distance in this situation, while you are stopped, leave a space that is equal to two car lengths between your vehicle and the one in front of you. Before proceeding through the light or stop sign, count to one thousand and two. This ensures that you have maintained a safe following distance.

In heavy traffic conditions when vehicles are following each other bumper-to-bumper, the chance for a rear-end collision occurring greatly increases. Maintaining a safe space between the vehicles in front and behind you puts you less at risk of rear-ending the car in front of you, should the driver himself be rear-ended.

Another hazard that often results in a rear-end collision is tailgating. Tailgaters are drivers who aggressively follow your vehicle too closely. Check your mirrors every 8-15 seconds, especially in the city environment to identify tailgaters. If you are being tailgated, don't panic. Some drivers will speed up or stab at their brakes to ward off tailgaters—this is NOT recommended. These actions only serve to taunt the tailgater. The best defense is to be calm and increase your following distance by one additional second to

## Addressing Diversity in Safety Trainings

By Gallagher Bassett Technical Services

Addressing diversity in safety trainings is essential for a successful and safe workplace. Inclusion in training helps to ensure that all employees are informed of safety practices, and that everyone understands the expectations of the workplace. This can help to reduce the risk of workplace injuries and create a better work environment for everyone.

The following are key areas that should be included when striving for inclusion:

- Understanding of safety processes
- Access to information
- Understanding of workers' rights
- Ongoing training and support

When addressing diversity in safety trainings, it is important to consider the different backgrounds, cultures, and unique circumstances of each individual. Not everyone will have the same understanding of safety procedures, so it is critical to make sure that everyone is on the same page. In addition, differing levels of education and the literacy of international workers should also be considered. Interactive activities and discussions, as well as the use of visuals and videos, help to bridge some of these differences.

It is also important to ensure that everyone has access to the same information. According to OSHA, language barriers are a factor in 25% of all work-related incidents. Employers should ensure materials are provided in multiple languages, if applicable, or provide interpreters or translators for non-English speaking employees.

In addition, providing the correct training



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minimizes the need for workers to repeat classes in order to understand the requirements, which reduces teaching costs and time away from the job.

It is also important to make sure that everyone is aware of their rights in the workplace. This includes a clear understanding of the company's policies on harassment and discrimination and how to report any incidents. Without inclusive training, there may be incidents that go unreported, which can become larger or more dangerous issues in the future.

Finally, it is important to provide ongoing training and support to ensure that everyone is up-to-date with safety protocols. This can include refresher courses and regular check-ins to make sure that everyone is aware of any changes in safety procedures.

Job site safety is simple: if employees fully understand safety processes and expectations, they can perform their jobs more efficiently and safely. By providing training with relevant language and examples, the cost of both training and accidents can be reduced.

Gallagher Bassett Technical Services strives to make safety training inclusive to all who participate and can provide training and other resources to clients in several languages.

Taking the time to address diversity in safety trainings can help ensure that everyone is informed of safety protocols and understands their rights in the workplace. This can help to create a safe and productive work environment for everyone.

## Safe Following Distance

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allow you extra time to slow down if traffic is coming to a stop. If the tailgater continues, try to pull off the road into a populated parking lot or area.

When driving on the freeway, the risk for rear-end collisions can be mitigated by staying between packs of vehicles. Remember that the more space you have in front and behind your vehicle, the less risk you have for being in a rear-end collision.

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## Safe Ladder Use

On an annual basis, falls from ladders result in approximately 24,882 injuries, 36 fatalities and 11,570 lost workday injuries. In a ladder accident, you don't have to fall far to get hurt. Workers injured in falls are usually less than 10 feet above the ladder's base of support. Most ladder injuries associated with falls include slips, loss of footing or unstable ladders. Keep in mind the following when using ladders.

- Ladders must have surfaces that will not cut workers or snag their clothing.
- Ladders must be able to support at least four times their maximum intended load, the worker with tools, and materials.
- Ladder rungs must be parallel, level and equally spaced between 8 and 12 inches apart and be made to limit
- A metal spreader must hold the front and back sections of a stepladder in an open position when being used.
- When the climbing height requires two or more ladder lengths to be used, there must be a landing between each ladder and the ladders cannot directly line up. Use conventional fall protection at the landings.
- Place a straight ladder at 75° angle or a 4:1 ratio.
- Select the proper ladder for the job and never use a metal ladder for electrical work or work near power lines.
- Never stand on the top two rungs of the ladder or reach beyond your belt buckle while on the ladder.
- Extend and secure a straight ladder 3 feet above the ledge or roof.
- Always ensure the ladder is placed on a firm, flat surface and that the safety feet are in place.



- Inspect the ladder before use and never use a defective ladder.
- Clean mud and grease from the ladder rungs and your shoes before climbing the ladder.
- Hold the ladder with two hands and use a tool belt or other approved method to carry tools.

#### **Conducting a Ladder Inspection**

Ladders should be inspected prior to use. The following checklist is broken down by ladder part and what to look for during the inspection.

- Rungs: holes, bent, twisted, broken joints, or missing rungs
- Run Wear Sleeves: missing, wornout or loose
- End Caps: missing, broken or loose rivets
- Rail Enclosures: missing, broken or loose rivets
- Rails: Cracks, splits, or breaks
- Shoes/Spurs: missing, broken brackets, or missing/torn rubber pads
- Locks: missing, broken or open
- Lock Springs: worn or broken
- Lock Flippers: broken springs or broken flippers
- Rope: missing, worn or substandard
- Pulley: worn out or loose rivets
- Guide Brackets: bent, loose or broken

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### Tornado Preparedness Checklists

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outside to help reduce wind tunnel effects.

Harden hallway shelter areas as needed to reduce exposure to flying debris and other hazards.

#### Do Not Use:

- Areas with large roof spans such as gymnasiums, auditoriums, cafeterias, etc.
- Temporary or portable structures.
- Hallways that have glass doors at each end that open to the outdoors.

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If there are any subjects you would like to see addressed in this newsletter, or questions about a topic presented, please contact Mr. Tom Schoenberger, Gallagher Bassett, 2850 Golf Road, Rolling Meadows, IL 60008, Telephone: 614.873.2602, Email: Tom\_Schoenberger@gbtpa.com.

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