

# Insurance Newsletter

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Keep moving. You'll keep warmer if you're walking or staying active.

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# Cold Weather Warning: Avoid These Extreme Dangers

During the winter months, keeping toasty warm is more than just a matter of comfort—when you're outdoors, it can be a matter of life or death. Watch out for these two hazards of freezing weather:

- Frostbite. Freezing of body tissues can cause permanent loss of feeling and movement in affected areas and may require amputation of the affected limb. A less serious condition, frostnip, can usually be reversed by rubbing the affected areas to warm them, but don't do that for frostbite victims. Their limbs need to be heated quickly with blankets and warm (not hot) water, preferably in a hospital. Frostbite usually affects the nose, ears, cheeks, chin, fingers, or toes. Symptoms include white or grayish-yellow skin, numbness, and a firm, waxy feeling when touching the affected skin.
- Hypothermia. Loss of body heat due to prolonged exposure to the cold can impair movement and rational thinking. Someone with severe hypothermia may appear unconscious or even dead, but CPR can keep the victim alive until medical aid arrives. If you must move the victim, handle him or her gently. If medical attention isn't immediately available, warm the center of the body first (chest, neck, and groin) with an electric blanket if available. Symptoms of hypothermia include extreme shivering and exhaustion, confusion, slurred speech, memory loss, and extreme drowsiness.

Always take these common-sense precautions when going outdoors in cold weather:

- **Dress in layers.** Clothing should be warm, loose, and dry, made of cotton or wool. Your top layer should be waterproof.
- **Cover your critical areas.** You can lose up to 40 percent of your body heat if you don't adequately cover your head, face, hands, and feet.
- Stay dry. If you get wet, dry off or change clothes immediately.
- Keep moving. You'll keep warmer if you're walking or staying active

### Twenty Tips for Preventing Falls in the Office

In the United States alone, nearly one out of every twenty-seven office workers is injured on the job every year. In addition, one out of every twenty-two workers' compensation claims is reported by an office worker. To ensure a safe workplace in an office environment, everyone must be alert to possible unsafe acts and conditions, which could result in an office accident. The following are twenty tips to follow for preventing falls in the office.

- Keep file and desk drawers closed when not in use and keep aisles clear at all times.
- 2. Keep floors clean. Even something as small as a pencil or paper clip could cause someone to slip and fall.
- Keep wastebaskets, phone and extension cords out of walkways as they could cause serious tripping hazards.
- Watch your step. Do not read while walking, do not carry bulky objects that obstruct your view, and use caution when coming to a blind corner.
- 5. Wipe up wet spots promptly. Carry beverages in covered containers or on trays to help prevent spills. Mark wet floor areas with proper signage.
- Wear shoes with moderate heels—they lessen fatigue and provide you with firmer footing.
- 7. Be cautious of slack cuffs that are



too long, leather heels, and untied shoestrings that can cause a fall.

- Use chairs properly and safely. Do not tilt back in a chair since this often results in overbalancing and a fall. Be sure your chair is behind you before sitting down.
- Report defective chairs immediately to your supervisor. These can be extremely dangerous, especially for the unsuspecting victim.
- Do not stand on chairs, desks, or other office furniture.
  Whenever it is necessary to climb to reach something, a stepladder should be used. Do not accept any substitutes.
- 11. When using a stepladder, be sure the stepladder spreaders are open and the ladder is placed on level ground.
- 12. Stay off the top two steps of the ladder and always face the front of the ladder going up or coming down.
- 13. Move the ladder to the area you need to access. Do not reach

and extend out to the side or jump down when descending.

- 14. Always keep one hand free to balance while ascending, standing, or descending the ladder.
- 15. There should be only one person on the stepladder at a time. Too much weight can break or weaken the ladder.
- Always use handrails on stairways, ramps and at entrances.
- Take one step at a time when ascending or descending stairs. Do not run or take shortcuts.
- Do not go up and down stairs with your hands full. When carrying materials, take your time and use the handrails. Never let packages obstruct your vision.
- Do not congregate on stairs or landings, or stand near doors at the head or foot of stairways. Use caution when approaching a doorway.
- 20. Remain alert when using stairs. You may be risking a fall if you are talking, laughing and turning or pointing to others while going up or down stairs.

### Effective Safety Committee Meetings

Successful safety meetings require thorough planning and effort. Notice of meetings, preferably accompanied by an agenda, should be sent to each member of the committee.

The frequency of meetings varies, depending upon the type of committee and the program. There should be sufficient items of business for at least one meeting a month. When the interval between meetings is longer than one month, the members tend to lose interest.

Where possible, the meeting place should provide appropriate accommodations. Each person attending the meeting should be provided with a seat and be in a position to see and hear the speakers. A telephone may be useful.

Meetings should be conducted according to the general accepted rules of order.

Formality should not be allowed to overwhelm the meeting and inhibit free and frank discussions.

The following is presented as a suggested order of business that may be adopted for safety committee meetings in general.

- Call to Order: The meeting should be called to order promptly at the appointed time.
- Roll Call by the Secretary: Names of members and others present should be recorded. Members who cannot attend should notify the secretary in advance and the reasons for absence should be noted in the minutes. Arrange for a substitute to attend the meeting during any absence.
- Introduction of Visitors: A brief introduction of the visitors should be provided in the meeting.

- Minutes of the Previous Meeting: Should be read and any corrections/additions made.
- 5. **Unfinished Business:** All matters on which definite decisions have not been made are brought up for needed action.
- Review of Accidents and Statistics: The cause should be determined for each serious accident.
- Safety Education: When desirable, the chairperson should request a member to speak at the next meeting. The subject to be discussed should be reviewed with management and approved.
- 8. **Posters:** The chairperson should question each member as to the condition of bulletin boards in the jurisdiction of the committee. Posters are useful in obtaining subject matter for meetings.
- 9. Activities: The chairperson may wish to appoint subcommittees to arrange the following:
  - A. Competition between departments
  - B. Special no-accident weeks or months
  - C. Safety rally programs
  - D. Speakers' announcements
  - E. Accident statistic summaries
  - F. Revision of safety rules and practices
  - G. Review safety suggestions
- Adjournment: Minutes should be taken, prepared and circulated by the secretary, after approval by the chairperson. The minutes are of great importance since they are often sent to others besides committee members, especially top management. The minutes

must record accurately all decisions made and actions taken, since they serve as a means of keeping management informed of the group's work and as a follow-up tool.

Safety Committee Structure and Function

### **Chairperson's Duties**

- 1. Notify members of meeting
- 2. Arrange meeting/program
- 3. Schedule and notify committee members of next meeting
- 4. Arrange for a meeting place
- 5. Review previous minutes and materials prior to meeting

### Secretary's Duties

- 1. Report unsafe conditions
- 2. Distribute minutes
- 3. Report status of recommendations
- 4. May assume the chairperson's duties in their absence

### Member's Duties

- 1. Report unsafe conditions
- 2. Attend all safety meetings
- 3. Report all accidents or near accidents
- 4. Contribute ideas and suggestions for improvement of safety
- 5. Set an example for safe performance
- 6. Encourage others to work safely
- 7. Make inspections as delegated



### Office Safety and Workstation Design

A combination of proper equipment and a knowledgeable employee can eliminate most conditions that often lead to employee complaints such as, strains and sprains of the neck, back, shoulder, carpal tunnel syndrome, headaches, eye strain, or undue stress. The key to reaching an ergonomic balance is "flexibility," employee training, and management direction. Below are recommended ergonomic principles.

### 1. Adjust Your Chair

- ✓ Select a chair that has adjustable arms, a backrest and height adjustment.
- Position your feet on the floor with your knees at a 90° angle and/or higher than your hips.
- ✓ A footstool can be used to support your feet.

#### 2. Adjust Your Workstation

- Workstation height is measured when your wrists are straight and your arms are relaxed at your sides.
- ✓ The computer monitor should be in line, at arms-length away with the top positioned at eye level.
- ✓ Use a document holder.

### 3. Adjust Workstation Lighting

- ✓ Control outside light by using window coverings or angling the monitor.
- ✓ Use anti-glare filters on your monitor.
- Adjust contrast and brightness controls on the monitor for better viewing.

#### 4. Adjust Your Work Habits

- ✓ Get plenty of rest.
- ✓ Use relaxation exercises and breathing to reduce stress.
- ✓ Take short breaks every few hours.

ARCHDIOCESE FCINCINNATIOR

> 100 East 8th Street Cincinnati, OH 45202

Charlotte Carpenter Director of Risk Management

ccarpenter@catholiccincinnati.org 513.421.3131

Routing:	
	 Pastor
	 Parish Staff
	 Finance Council
	 Parish Secretary
	 Principal
	 File

Archdiocese of Cincinnati Local Claims Adjuster:

Paul Kenkel 513.779.2980 paul\_kenkel@gbtpa.com

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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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