

Insurance Newsletter

January 2023



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Incident Reporting

Accidents can occur even in the safest work environments. When an incident occurs, it is imperative that an accident investigation be done to prevent future occurrences. The goal of the investigation is to correct the problem, *not* to place blame. The incident report plays a critical role in identifying the underlying cause(s) of the incident and what corrective actions need to be taken to prevent repeat incidents.

The key component of an accident investigation is the incident report. This report is what others will rely on to obtain information about the incident. A well-written incident report paints a clear picture of the incident for the reader and does not leave anything up to the reader's imagination. Keep the following guidelines in mind when completing an incident report:

DO:

- ✓ Answer all questions when asked.
- ✓ Complete the report as soon as possible after the incident to capture information that is fresh and clear in everyone's mind.
- ✓ State facts observed and obtained from interviews. Be objective. Would others who saw or heard the incident agree with your account?
- ✓ Give specific and clear information. We need to know exactly how the event happened.
- ✓ Stay calm as the purpose is to make sure the situation is fixed going into the future.
- ✓ Re-read your report to ensure it is an accurate depiction of what took place and does not contain statements that are ambiguous.
- ✓ Test your recommendations before submitting your report. Will your recommendations prevent repeat incidents?

DON'T:

- ✓ Avoid Yes/No questions or those that imply fault.
- ✓ Wait to complete the report. The accuracy and detail of the information you provide will only diminish as time from the incident lapses.
- ✓ Give your opinion or the opinion of witnesses. If you are unsure of a fact, don't include it in the report. Accuracy is very important.
- ✓ Give vague descriptions. Your account is what others will rely on to obtain facts and correct the problem.
- ✓ Comment on fault or liability. You are a reporter not a judge.
- ✓ Submit your report without reviewing it first. You want to make sure your language remains objective and that you have covered all the key points.
- ✓ Assume that your recommendations solve the problem. Be sure to follow up that the right fixes have been completed.

Defensive Driving in Winter Weather Conditions

The Winter driving season can be one of the most dreaded times of the year. Snow, ice and heavy rain can wreak havoc on the roads and on your nerves when behind the wheel. The silver lining to this is that driving during the winter season can be done safely when you have the knowledge of how to handle these weather-related conditions.

Remember that safely navigating the roads takes longer when they are snow packed and ice covered. Don't assume that your vehicle can handle all road conditions. Even four-wheel and frontwheel drive vehicles can encounter trouble on winter roads. Give yourself plenty of time to maneuver your vehicle by driving slowly and providing yourself with a cushion of safety around your vehicle. In ideal weather conditions, the recommended following distance is three to four seconds. However, on roads covered with snow and/or ice, this following distance should be increased to eight to ten seconds, possibly more, depending on the weather conditions.

Giving yourself an increased margin of safety provides you with a longer distance between your vehicle and those in front and in back of you, giving you more time to stop the vehicle safely. In addition, do not use the cruise control or overdrive feature on your vehicle when the roads are snow packed or icy.

Another important tip to remember when driving on snowy/icy roads is to accelerate and decelerate the vehicle slowly. This helps to retain traction and avoid skidding. When applying the brakes, if the wheels start to lock up, ease off the brake pedal.

Increasing your visibility is also important to avoiding an accident. Turn your lights on so that other motorists can see your vehicle. Oftentimes salt and spray from the roadway will create a film on your windshield, headlights and taillights. Check these items during your pre-trip inspection and make sure they are clean.



When climbing hills that are snowy or icy, use your low gears to provide more traction. Don't "power up" hills.

Applying extra power from the gas pedal on snow-covered/icy roads may cause your vehicle to lose traction, resulting in spinning the wheels. Try to get a little inertia going before you reach the hill and then let that inertia carry you to the top. As you reach the crest of the hill, reduce your speed and proceed down the hill as slowly as possible.

Bridges, overpasses and infrequently traveled roads can be especially treacherous in winter weather conditions because these structures often freeze first. Keep in mind that even when temperatures are above freezing, if the road conditions are wet, ice can be present in the shady areas of normal roadways and also on exposed roadways such as bridges.

As mentioned earlier, even if you are driving a heavy truck or have the four-wheel drive option engaged on your vehicle, don't assume that your vehicle can handle all road conditions. Snow packed/icy road conditions can pose trouble for any vehicle. If you are driving along and your rear wheels begin to skid, take the following actions:

- Take your foot off the accelerator.
- Steer in the direction you want the front wheels to go.
- If your rear wheels start sliding the opposite way as you recover, ease the steering wheel toward that side.

- If you have standard brakes, pump them gently.
- If you have anti-lock or ABS brakes, do not pump them. Apply steady pressure to the brakes by pressing down on the brake pedal. You will feel the brakes pulse and may hear an odd noise—this is normal.

If your front wheels begin to skid:

- Take your foot off the gas and shift to neutral, but don't try to steer immediately.
- As the wheels skid sideways, they will slow the vehicle and traction will return. As it does, steer in the direction you want to go. Then put the transmission in "drive" or release the clutch and accelerate gently.

If you get stuck in snow or ice:

- Do not spin your wheels, this will only dig your vehicle in deeper.
- Turn your wheels from side to side a few times to push the snow out of the way.
- Try rocking the vehicle out by lightly touching the gas and shifting from forward to reverse, and back again until the vehicle is free. However, check the vehicle owner's manual before taking this action as it can damage the transmission on some vehicles.
- If the vehicle is still not free, use a shovel and move the snow away from the wheels and the underside of the vehicle.
- Pour sand, kitty litter, gravel or salt in the path of the wheels to gain more traction.
- If none of these actions work, call for help and stay with the vehicle for safety and to keep warm. If you are waiting for help and the engine is running, open your window a little to reduce exposure to carbon monoxide.

Minimizing the Impact of Flu Season

For most of us, moving into the season of winter includes more time indoors, colder weather, limited hours of daylight and the risk of exposure to flu illness. Sometimes even the most proactive actions can still result in illness. It is important to take the necessary actions to preclude widespread illness, which can have adverse impacts both at home and on the working environment.

The following information, excerpted from the Centers for Disease Control and Prevention (CDC) bulletin *Everyday Preventive Actions Can Help Fight Germs, Like Flu,* provides helpful reminders for increasing your chances of not becoming sick.

CDC Says "Take 3" Actions to Fight Flu

- 1. Take time to get a flu vaccine.
- 2. Take everyday preventive actions that help slow the spread of germs that cause respiratory (nose, throat and lungs) illnesses like flu.
- 3. If you get sick with flu, take prescription antiviral drugs if your doctor prescribes them. Early treatment is especially important for older people, young children, people with certain chronic health conditions and pregnant people.

How Flu is Spread

Flu viruses are thought to spread mainly from person to person through droplets made when people with flu cough, sneeze, or talk. Less often, a person might get flu by touching a surface or object that has flu virus on it and then touching their own mouth, nose, or possibly eyes.

Many other viruses spread the same way. People infected with flu may be able to infect others beginning 1 day before symptoms develop and up to 5 to 7 days after becoming sick. That means you may be able to spread flu to someone else before you know you are sick as well as while you are sick.

Young children, those who are severely ill, and those who have severely weakened immune systems may be able



to infect others for longer than 5 to 7 days.

Everyday Prevention Actions

- Avoid close contact with people who are sick.
- While sick, limit contact with others as much as possible to keep from infecting them.
- Cover your nose and mouth with a tissue when you cough or sneeze. Throw it in the trash after you use it and wash your hands.
- Wash your hands often with soap and water for at least 20 seconds.
 If soap and water are not available, use an alcohol-based hand rub.
- Avoid touching your eyes, nose and mouth. Germs spread this way.
- Clean and disinfect surfaces and objects that may be contaminated with germs that can cause respiratory illnesses like flu.
- For flu, CDC recommends that you (or your child) stay home for at least 24 hours after fever is gone except to get medical care or for other necessities. Fever should be gone without the use of a fever-reducing medicine. The stay-at-home guidance for COVID-19 may be different.
- In the context of the COVID-19 pandemic, local governments or public health departments may recommend additional precautions be taken in your community. Follow those instructions.

Preventing Respiratory Illness at Work

 Find out about your employer's plans for outbreaks of flu or another illness and whether flu

- vaccinations are offered on site.
- Take the necessary steps to communicate your illness to your reporting supervisor per the attendance/leave work policies.
 - ⇒ For key meetings and critical work-related projects that may require attendance, consider using telecommunications to participate. Web meetings, telephone conference call-ins, or other conferencing resources can help to address the concerns of staff members being present. Check with your supervisor and Human Resources to determine your organization's telecommunication policy.
- Train others on how to do your job so they can cover for you in case you or a family member gets sick and you have to stay home.
- To help remove germs, building maintenance should provide increased cleaning and disinfection of commonly used areas and items throughout the building, including (but not limited to): door handles, phones, key boards and conference/ meeting rooms.
- Make sure your workplace has an adequate supply of tissues, soap, paper towels, alcohol-based hand rubs, and disposable wipes.
- If you begin to feel sick while at work, go home as soon as possible.

Flu Virus Vaccinations

For flu prevention, vaccine is the key to increasing your chances of not contracting the flu. The CDC recommends a yearly flu vaccine as the first and most important step in protecting against flu viruses.

- Many deaths each year from flu are largely in older people and in people with underlying conditions. The flu can make a healthy adult feel very ill and keep them out of work for days.
- According to the CDC, the at-risk population includes people who have certain medical conditions

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including asthma, diabetes, and chronic lung disease; pregnant women; people 65 years and older; and children under five (especially those two years old).

- Many local pharmacies, grocery stores and company-sponsored wellness programs offer flu vaccination programs. For more information about Flu Vaccination, visit https://www.cdc.gov/flu/prevent/flushot.htm.
- The CDC reports that the composition of flu vaccines has been updated. For the 2022-23 flu season, there are three flu vaccines that are preferentially recommended for people 65 years and older. These are Fluzone High-Dose Quadrivalent vaccine, Flublok Quadrivalent recombinant flu vaccine and Fluad Qaudrivalent adjuvanted flu vaccine.
- The recommended timing of vaccination is similar to last season. For most people who need only one dose for the season, September and October are generally good times to get vaccinated. Vaccination in July and August is not recommended for most adults but can be considered for some groups. While ideally it's recommended to get vaccinated by the end of October, it's important to know that vaccination after October can still provide protection during the peak of flu season.

Sources:

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Comfort Tips for Office Workers

The following comfort tips are recommended to help avoid placing additional stress on your neck, shoulders, arms, hands/wrists or back. Proper workstation layout, including adjustments of your chair, computer and keyboard, will allow for a safe and comfortable work environment leading to a more productive workflow.

- Minimize glare on the computer screen.
- Adjust the top of the screen to be at eye level.
- Keep your head upright and facing forward.
- Relax your shoulders.
- Sit up with your chair slightly tilted back
- Keep elbows at your side at a 90degree angle and your wrists straight.
- Keep your thighs approximately parallel to floor.
- Rest your feet firmly on the floor or on a footrest.
- Keep the backs of your knees slightly away from chair.
- Use a document holder while typing information.
- Use a light touch on keyboard and keep your keyboard at elbowheight.
- Do not overstretch your fingers while keying—use a wrist pad during typing pauses.





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