

# Insurance Newsletter

June 2023



Security cameras may act as a deterrent to unauthorized entry into the building.

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### **Security Control Reminders**

Facilities of all types and sizes can experience security challenges and concerns, from random acts of vandalism, unauthorized entry and theft of property. Each of these adverse exposures has the potential to affect operations and can be a potential security threat to employees or visitors.

There are solutions that can be implemented to help empower employees to recognize and/or prevent issues before they happen. Forming partnerships with outside agencies, identifying and evaluating risks and exposures, and implementing actions to address security exposures are measures that can go a long way in keeping the facility, employees, and visitors productive and safe.

Incorporating strong partnerships with outside agencies such as law enforcement, attorneys, county services, and the human resources department is an excellent start. These agencies have the resources and capabilities essential to assisting with potential security risks and provide another level of safety and security to facilities and daily operations. Prior to forming a partnership with an outside agency, and if making policy, be sure to check local, state and federal laws to ensure that the policy is operating within the proper scope of those laws.

The next step in establishing a safe environment at your facility is to conduct a risk evaluation of the physical facility and daily operations. The risk evaluation should include:

- Identification of exposures
- 2. Evaluation of actual risks
- Development of an action plan (within the restraints of budget and available personnel) to address each identified issue according to its potential frequency and severity

The following list provides a general overview of the types of questions to include in your risk evaluation for the identification of potential security concerns. When using this list, keep in mind the occurrence of past security incidents along with the potential for future incidents.

- Does the facility have good-quality locks and means for securing the building? Use double-cylinder deadbolts if possible, and solid doors and tamper-proof hinges to make entry into the building difficult and time-consuming. Use panic hardware where needed on exits to avoid violating fire codes. Also, make sure that the hardware cannot easily be opened from the outside with a piece of wire. Control the distribution of keys and/or swipe cards. When was the last time a key or access check was completed? Has a key log been updated? Develop a system for key control among those who terminate employment.
- Is adequate lighting present in the interior and exterior areas of the building? Adequate interior and exterior security lighting is one of the least expensive and most effective deterrents against selfprotection, vandalism, squatters and break-ins. Photocells or timers can operate this type of lighting. Frequent checks of interior and exterior lighting should be completed to ensure proper operation. LED bulbs are a good investment because they tend to last longer. There may be some upfront cost to using these types of bulbs, but their longevity may save money over time.
- Are windows evaluated? Check windows in the building and keep them locked. Screen or glaze windows that are accessible from the ground or from other buildings with burglar-resistant plastic.

## Sample Employee Safety Orientation

Providing new employees with a formal Safety Orientation is critical to their safety and the safety of others. It also goes a long way in minimizing unnecessary claims and loss.

The following article contains a sampling of important information to convey to new employees regarding expected conduct and dress, along with general safety rules and practices for accident prevention. During the safety orientation, be sure to emphasize to the new employee your organization's commitment to providing a safe and healthful working environment.

#### **Safety Orientation Goals**

This orientation has been prepared to review general safety rules and practices for accident prevention and provide you with information on what to do if an accident or injury occurs. Keep in mind that the guidelines discussed are a condition of your continued employment. Failure to abide by these policies may result in termination or in reduction or complete elimination of any related benefits. Following workplace safety and health rules, using proper lifting and material handling practices, wearing appropriate personal protective equipment (PPE), recognizing slip, trip and fall exposures, using hand and power tools correctly and knowing emergency procedures are just a few of the actions you can take to prevent injuries on the job.

#### Conduct

As an employee, you represent our organization to other staff members, clients, and the general public. We trust you will conduct yourself in a professional and courteous manner at all times. We also ask that you report any questionable or suspicious behavior that you may observe to a supervisor.

#### **Dress Code**

All employees should dress appropriately for their assigned job tasks. This includes wearing proper footwear and any required safety equipment. If you are in doubt about how to dress for your job tasks, please ask your supervisor.



#### **General Safety Information**

The definition of an accident is an unplanned event that results in injury, property damage or the loss of time. Below are basic safety responsibilities that all employees must adhere to:

- ✓ Horseplay is not permitted.
- The use of cell phones, including texting, is prohibited when operating vehicles during your assignment.
- ✓ Smoking is not permitted except in designated areas.
- Drinking alcoholic beverages prior to or during work hours, is prohibited as well as the use of illegal drugs or prescription medication that may interfere with your tasks.
- ✓ Always work at a speed that is consistent with safety.
- ✓ Keep yourself rested and in good physical condition.
- ✓ Obey warning signs and tags.
- Operate only the machinery or equipment you have been authorized and trained to run safely.
- Never reach over the moving parts of machinery or equipment.
- Try not to work alone. However if you must, tell someone where you are and how long you will be.
- When you complete your task, make sure you leave it in a safe condition.
- Report any unsafe conditions or accidents to your supervisor.

#### **Your Healthy Back**

You may be required to lift materials when completing job tasks. Practicing safe lifting techniques will help to protect your back from injury. Use the

following basic safe lifting techniques whenever possible:

- ✓ Focus on the task. Think about what you're going to lift, where you're going to take it, how far you're going and if assistance is needed.
- ✓ When getting ready to lift an object, tense your stomach muscles. Remember to use these muscles so that you do not risk injuring your weaker back muscles.
- ✓ Bend at the knees. This helps to bring the item into your work zone.
- Move in close to the load. You have much more strength and endurance when you are close to the object versus being stretched out in front of it.
- ✓ Lift the object using the strength of your legs.
- ✓ Turn with your feet instead of twisting at the waist. This will help to prevent a "twist and lift" combination by making two steps out of one.

#### **Electrical/Fire Prevention Guidelines**

The use of electricity and the risk of fire may be present in your job tasks. To be prepared for fire emergencies, know the location of fire alarms and fire extinguishers as well as emergency exit routes. If you discover a fire, pull the fire alarm, call 911 and leave the building. Please also follow these best practices for the prevention of fire and related electrical accidents:

- Never use an open flame near flammable materials—this is not permitted.
- ✓ Inspect equipment and cords for damage prior to use.
- ✓ Don't overload electrical outlets.
- Do not work with electrical equipment in wet conditions.

#### Slip/Trip/Fall Prevention

Slips, trips and falls can be prevented by following some basic guidelines. To prevent a slip, trip and fall accident, one of the most important actions you can take is to watch where you are going and slow down! Other preventative measures to take include:

## Sample Employee Safety Orientation

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- Pay attention to walking surfaces and note changes such as varying heights.
- ✓ Watch walking surfaces for the presence of liquid or ice.
- ✓ Wear slip-resistant shoes when appropriate.
- ✓ If you are carrying a load, make sure that you can see over it.
- ✓ Keep work areas clean and free of clutter.
- ✓ When sitting in a chair, keep all chair legs on the floor at all times.
- ✓ Follow safety rules regarding footwear and keep the bottoms of your shoes clean.
- Use a stepladder to gain height instead of a chair, table or other makeshift object.
- ✓ Clean up spills immediately.
- Maintain work areas and storage facilities that are clean, neat and orderly.
- Keep all aisles, stairways, passageways, exits and access ways to buildings free from obstructions at all times.
- Return tools and equipment to their proper place when not in use.
- Lay out extension cords and tools in a way that minimizes tripping hazards.

#### Personal Protective Equipment (PPE)

For many people, the use of personal protective equipment (PPE) is a required part of every workday. While on the job, you may be required to wear PPE. Safety glasses, gloves and proper footwear are common types of PPE designed to protect you from serious workplace injuries or illnesses. However, please remember that the use of PPE provides a barrier between you and the hazard—it does not eliminate the hazard! If you are unsure of what PPE to use or how to wear it, notify your supervisor.

#### **Hazard Communication**

Some job tasks may require the use of chemicals such as cleaners, paint, gasoline, etc. If you use chemicals to complete job tasks, it is important that you understand how to use these items safely. OSHA's Hazard Communication

Standard is designed to protect you from accidental contact with chemicals. The standard provides you with the "Right-to-Know" about the chemicals you may encounter while on the job and explains how to protect yourself from the hazards associated with these chemicals. Depending on your job task, additional training may be provided on the safe use of chemicals. In the meantime, here are some basic safety practices to follow when using chemicals:

- ✓ Use chemicals only for their intended use.
- ✓ Do not mix incompatible chemicals.
- ✓ Wear appropriate PPE.
- ✓ Be familiar with the information contained in the Safety Data
- ✓ Sheet(s) (SDS) that corresponds with the chemical(s).
- Properly label containers that contain chemicals.
- ✓ Return chemicals to their proper storage location after use.

#### **Vehicle Orientation**

If you are required to operate a vehicle, practice the following safety rules:

- ✓ Do not use any vehicle without permission.
- Remember that cell phone use and texting are PROHIBITED while operating a vehicle.
- Always inspect the vehicle and report any damage or concerns immediately.
- ✓ Wear your seat belt at all times.
- If you are involved in an accident, notify the police and your supervisor immediately.

#### **Bloodborne Pathogens**

If you are working with other people, it is important to be aware of the risk of bloodborne pathogens. Always use universal precautions and assume that any blood or bodily fluids are infected. Bloodborne pathogens are microscopic organisms that may be present in blood and other bodily fluids. Hepatitis B, C and the Human Immunodeficiency Virus (HIV) are all types of bloodborne pathogens. They can enter the body of another person through open wounds, the eyes, nose, and mouth or from a puncture wound. If you encounter

blood or bodily fluid, take the following steps to protect yourself:

- ✓ Use personal protective equipment, such as gloves, and/or goggles when anticipating contact with blood or bodily fluids.
- Practice good housekeeping by cleaning work surfaces with a disinfecting agent.
- Wash hands and skin surfaces immediately after any contact with blood or bodily fluids.

#### **Hand and Power Tools**

If you are required to operate hand and power tools as part of your job, use the following safe practices:

- ✓ Select the right tool for the job.
- ✓ Always wear the correct PPE.
- Before using the tool, check the handle and head for tightness and proper working condition.
- ✓ After using tools, clean and return them to their proper place.

#### **Emergency Preparedness**

Emergencies due to fire, severe weather and national events can occur at any time. It is important to know what to do in the event of an emergency situation:

- Be aware of all evacuation routes, exits, assembly and shelter areas at your workplace.
- Do not use elevators to evacuate.
- Remain in the designated assembly/ shelter area until authorities give the "all clear" signal.

#### Conclusion

Preventing accidents takes a team. For the team to be successful, it is important for you to notify your supervisor and ask for instructions if you are unsure of any job task that you are asked to perform. Also, be sure to notify your supervisor if you have questions, notice an unsafe condition or if you observe another employee engaged in an unsafe act.

#### Security Control Reminders

(Continued from page 1)

- Can unauthorized entry into the building be detected? An intrusion detection and alarm system may be necessary. Use care when selecting this type of system to ensure that the system meets the needs of your facility and is of good quality. These systems can be designed to ring a local alarm or signal a remote location, such as a police department or security service upon detection of an intruder. Security cameras may also be useful to help with evidence or act as a deterrent.
- Are building activities and events monitored? Adequate supervision of all activities and post-use inspections to detect stay-behinds can also assist with the prevention of unauthorized access and the potential for damage or vandalism to facilities.
- Are prevention steps in place for glass breakage? Glass breakage is one of the most common vandalism problems. Give special attention to protecting windows as well as any other glass located in the building, including decorative glass, special bookcases and display areas. When glass is broken, make repairs immediately to prevent safety issues and discourage further destruction. Keep the grounds free of rocks, bottles and other items that can be turned into missiles for destructive purposes.
- Are valuable items secure? Store these items in locked rooms or cabinets. Keep money to a minimum and store it in a safe along with any other valuable documents and essential records. Retain a copy of equipment inventory off-premises or in secure electronic cloud storage. In addition, engrave or label all computer, AV and related

- equipment with tamper-resistant asset tags. Engravings and asset tags should include the facility's full name and an inventory number that corresponds to that item.
- Are efforts made to prevent vandalism? Vandalism prevention can involve input and surveillance from the neighboring community. Neighboring residents can be a helpful source of information in the prevention of incidents as well as in finding out details related to incidents. Ask neighbors and nearby businesses to report any suspicious activity observed in buildings or on the grounds at once. Offer to do the same for them. Request additional police patrols. Increasing the frequency of patrols may deter vandals.
- Anytime someone feels threatened or illegal activity has taken place (for example, theft or vandalism) the local authorities should be contacted. Taking immediate action by calling 911 may be necessary in a threatening situation as the police may help make a determination of what additional action, if any, should be taken. A report of the incident should then be made by the police so there is official record of the incident.

Following these guidelines will not absolutely prevent a determined person from causing damage or creating security issues at your facility. However, these guidelines may help deter a situation, and keep employees and visitors safer. Also, by addressing these areas of concern, the losses your facility may be experiencing from vandalism, burglary, arson and other destructive acts may be reduced.



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Claim Reporting Number: 833.273.5479



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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