

Insurance Newsletter

October 2022



Clean up grease and maintain stoves and ovens clean and free of grease residue.

Fire Prevention

Potential sources of fires include anything that can get hot, produces sparks, or has a flame such as a candle. Common types of heat producers include heaters and electrical equipment, cooking appliances, candles, cigarette smoking, overloading of electrical circuits, etc. The following are tips for preventing fires.

Electrical Devices

- Do not overload circuits by adding multi-outlet adapters, extension cords, or daisy chaining extension cords.
- Report and disconnect power to any electrical devices that may be overheating or smells • of burning plastic.
- Do not leave heat-producing appliances unattended.
- Do not leave space heaters unattended or plugged in overnight. •
- Do not use circuit breakers as an alternative to light switches. • •
 - Do not run extension cords under carpets, through doorways and walls.
- Utilize fluorescent light bulbs whenever possible (produce less heat).

Cooking

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- Regularly clean or replace vent screens. ٠
 - Make sure pilot lights always work.
- Clean up grease and maintain stoves and ovens clean and free of grease residue.
- Never leave appliance cords hanging from countertops. •
- Keep flammable objects (kitchen towels, cookbooks and curtains) at least three feet from the stovetop.
- Do not disconnect smoke alarm(s) while cooking.
- Never leave food unattended while cooking. •
- Wear short, close fitting or tightly rolled sleeves when cooking or barbequing. •
- Do not use turkey fryers.
- Do not use water or flour to extinguish a grease fire and never try to carry the pan outside.
- Put a lid on a grease fire to extinguish it or use a multi-purpose fire extinguisher—baking soda can also be used.
- In case of an oven fire, keep the oven door closed and turn off the heat.
- Call for help if you cannot extinguish a fire safely yourself, leave the area, and call 9-1-1.

Flammable Materials Storage

- Store flammable materials in approved areas only—do not store these materials in closets, attics, air-conditioned rooms, or other non-approved storage rooms.
- Substitute with non-flammable materials when possible. .
- Use flammable materials in well-ventilated areas only, away from any heat producing equipment, like gas operated stoves and hot water heaters.
- Keep flammable liquids in approved, airtight, metal containers.
- Do not place flammable storage containers near heat sources such as electrical equipment • rooms, boiler rooms or heater rooms.
- Do not use plastic gas cans—only use U.L. approved metal gas cans with self-closing lids. •

General Best Practices

- Report any unsafe conditions that might result in a fire.
- Ensure that employees and visitors know the facility's emergency evacuation plan.
- Fire equipment should be prominently displayed, labeled for usage and kept clear for easy . access at all times.
- Keep passageways and exits clear.
- Enforce "No Smoking" regulations.
- Do not use candles or open flames.
- Maintain good housekeeping practices to prevent accumulation of paper, boxes, and • other materials that can become a fuel source in the event of a fire.
- Use interior finishes that meet life safety codes.
- Schedule regular fire drills.

Remember-if there is a fire, get out and stay out. Never go back into a burning building. Call 9-1-1 from a neighbor's phone or cell phone.

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Winter Weather Preparation for Outdoor Workers

If your job requires you to work outdoors, or if you are outdoors performing maintenance to a home or building in winter weather conditions, it is important to be sure that you have the correct personal protective equipment (PPE) to do the job, as well as understand some basic safety precautions.

While OSHA requires that employers provide protective equipment in the workplace, there is no specific standard that discusses PPE for cold weather. The American National Standards Institute (ANSI) developed the National Standard for Classification of Insulating Apparel Use in Cold Work Environments, designed to help employers and workers determine the type of insulated clothing necessary to work safely. Appropriate dress for working in cold weather conditions includes the following.

- Wear multiple layers of loose, bulky clothing when working in cold weather environments. Layers of clothing will keep you warmer than one heavy layer. Choose clothing made of wool or synthetic materials and avoid wearing cotton, as it can hold in moisture and make you feel colder. Do not layer clothing tightly. Tight clothing not only restricts movement, but also blood flow, which reduces the amount of body heat going to the affected area.
- Wear an insulated coat/jacket as a top layer that is also water-resistant/ waterproof/wind resistant. Be sure to wear any required safety vest over winter layers to alert vehicles to your presence.
- Regular work boots may not provide enough thermal protection. Choose insulated, waterproof boots when necessary and wear several pairs of socks. Boots should be large enough to comfortably fit two pairs of thin socks or one pair of thick socks. As with clothing, boots that are too



tight can restrict blood flow. Consider using attachments such as ice cleats, etc. to add traction to boots if working on icy surfaces.

- When temperatures approach freezing, use insulated gloves.
 Keep in mind that when temperatures approach zero degrees Fahrenheit, mittens are more effective in keeping fingers warmer.
- If you're working outdoors in the cold, wear a wool hat that covers the ears. If you have to wear a hard hat, winter hard hat headliners may help to keep you warmer. In extremely cold temperatures, consider wearing a knit mask that covers the face, but be sure the mask is approved by your organization, safe for use and does not interfere with work operations.
- To prevent eyewear from fogging, separate goggles and safety glasses from the nose and mouth. Wearing eyewear that provides UV and glare protection is helpful in outdoor environments where the sun creates glare hazards from snow reflection.

Outdoor Worker Safety Tips

 Grease and oil can become thick and hard in cold weather. When this happens, moveable parts of equipment may stick, making it necessary to heat the equipment before it will work. Follow your organization's procedures and use proper tools for warming up equipment before operation.

- Tools often become brittle during cold weather. Treat them with care to avoid snapping or breakage, which can cause injury.
- Follow your organization's work rules about length of exposure to cold weather and keep yourself as warm as possible. Periodically, move to a warm location and drink only warm fluids.
- Bring an extra change of dry clothes in case your clothing becomes wet. Carry cold weather survival gear to the jobsite when necessary, including such items as blankets, change of socks, gloves and a thermos of hot liquid.
- Take breaks in heated areas.
 Overexertion can cause sweating, which can lead to wet, cold clothing.
 Drink warm fluids, but avoid alcohol and caffeine.
- Acclimate yourself to working in the cold weather.
- Do not touch cold metal surfaces with bare skin.

Sources:

Ferraro, Tony (https://www.realsafety.org/author/tony/). Stay Safe and Warm with Personal Protective Equipment (PPE). Retrieved from <u>https://</u> www.realsafety.org/2014/11/stay-safe-and-warm-withppe/.

American National Standards Institute (ANSI). ANSI/ISEA 201-2012 Classification of Insulating Apparel Use in Cold Work Environments. Retrieved from <u>https://</u> webstore.ansi.org/Standards/ISEA/ANSIISEA2012012.

Inclement Weather Safety

The cold weather safety reminders in this bulletin are helpful for getting through the cold temperatures many of us experience during the winter months. Consider using these tips both at work and at home.

Cold Weather Safety Precautions

- Review your organization's emergency plans. There are many types of emergencies that can occur due to extremely cold weather. Power outages, furnace failure and fire are a few examples. Prior to cold weather emergencies, review and update contact information in emergency messaging systems.
- Contact your supervisor or follow your emergency messaging system for instructions about building closures and work activity.
- Make sure fire and carbon monoxide (CO) detection systems are working. These devices will give you the earliest possible warning that something is wrong so that everyone can escape safely.
- Keep thermostats set at the lowest comfortable temperature as furnaces may struggle to keep the building warm. Wear warm clothes and do not use an alternate heat source.

Space Heaters

Fires caused from the use of space heaters are very common during spells of cold, frigid temperatures. In fact, during a recent five year period, one in every seven space heater fires has caused a fire-related death. Do not use space heaters at your facility. If a furnace failure occurs, follow your facility's emergency procedures.

Prevent Carbon Monoxide Poisoning

Carbon monoxide poisoning is another huge risk during extremely cold weather situations. The use of propane or charcoal grills or generators inside a building or garage – even with the door open – poses a serious risk of CO poisoning. In addition, never use a gas oven to generate heat.

Generator Safety

Use generators outdoors and away from windows, doors and vents. Point the

exhaust away from the building. Do not use a generator unless you have been trained to do so. Always be sure to test a generator prior to using it in an emergency situation or power outage.

Gasoline should be stored outside the building in small quantities in approved containers. Always remember to allow equipment to cool before refueling to prevent vapors from igniting.

Clear Away Snow from Furnace and Dryer Vents

Keep outside furnace, hot water and dryer vents clear of drifting snow to prevent flue gases from backing up into the building and creating a carbon monoxide hazard.

Use Flashlights and Battery-Operated Candles

In most commercial buildings, emergency lighting systems will activate in the event of a power outage. Flashlights and battery-operated candles can also be used for safety. Do not use flame burning candles.

Prevent Frozen Pipes

If a building is unoccupied, do not turn the heat all the way off. Also, if there is a possibility of a pipe freezing, let water drip from the pipe. This may help prevent the pipes from freezing. Open cupboards under sinks to let heat circulate around the pipes as well.

Electronics Safety

- Do not leave electronic equipment in vehicles. Damage may occur.
- Do not use a cold car cell phone battery charger. Let it warm up first.

Travel Precautions

- Dress for the weather. Wear a hat, gloves, boots, scarf, and a heavy jacket.
- If you must travel and weather is extreme, inform a supervisor (or friend or relative if you are not at work) of your proposed route and expected time of arrival.
- Periodically start vehicles to help ensure they will turn over in the cold temperatures.

• Make sure all fluids are full, including the vehicle's gas tank.

Follow these safety rules if you become stranded in your vehicle:

- Stay with your vehicle unless safety is no more than 100 yards away. Continue to move your arms and legs. Be aware of your surroundings so you can describe them to emergency dispatch to help emergency responders find your location.
- Clear snow from vehicle tailpipes. A few years ago, two children from Boston died from carbon monoxide poisoning while sitting inside running vehicles where the tailpipes were clogged with snow.
- Keep your vehicle visible to others by turning on your hazard lights, turning on the inside overhead light (when the engine is running) and raising the hood when snow stops falling. If your vehicle has an antenna, tie a bright cloth to it.
- Run the engine and heater only 10 minutes every hour.
- Keep a downwind window cracked open.
- Keep the vehicle's gas tank full to avoid ice in the tank and fuel lines.
- Use wintertime formula windshield washer fluid.
- Prepare a winter emergency kit to keep in your car in case you become stranded. Include:
 ✓ Blankets
 - Blankets
 Food and water
 - ✓ Booster/jumper cables, flares, tire
 - inflator, and a bag of sand or cat litter (for traction)
 - ✓ Compass and maps
 - ✓ Flashlight, battery-powered radio, and extra batteries
 - ✓ First-aid kit
 - ✓ Plastic bags (for sanitation).

For more information on cold weather safety, please visit: www.cdc.gov/ disasters/winter/.

Source: www.cdc.gov

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A Healthier Home Workspace

Many of us have found ourselves unexpectedly working from home since last year, and often we are not set up with the most ideal workspace. Some of us work from our dining room table, the couch, and even a closet or our cars so that we can have quiet.

How does working this way make your body feel? Ergonomically, we may be in positions that are stressful to our backs, spine and necks. Over time, it will be pretty tough to tolerate being uncomfortable unless we do something about it.

The following are some suggestions on how to make your home workspace more ergonomic.

The workspace – It may not be easy but try to find an area to work with a table, desk, counter, etc. that is as distractionfree as possible, is comfortable and allows for easy access to whatever you may need to work productively.

The chair – If you can use a desk chair, that is ideal as you can adjust it properly so that you have a good ergonomic fit. If not, your dining chair can be made more comfortable with pillows behind your back for added comfort and to allow you to sit up straight. A lumbar pillow can help as well. Sit with your feet flat on the floor. Use a stool or other floor support if your feet do not touch. (You want to be working at your computer with your arms at a 90-degree angle.)

A standing desk – You want your arms at a 90-degree angle standing as well as sitting. This may even work for you at a



bar-height counter. You can also purchase adjustable desk risers to put on a table or desk. You place your laptop on it and can either stand or sit while you work. Standing has the advantage of being able to move while you work, and it is a more fitnessfriendly option. Adding a standing desk cushioned mat to stand on makes it easier to stand for longer periods.

The computer – Most people use a laptop, but a desktop is actually better ergonomically. The laptop, however, can be hooked up to a larger monitor, and you can add an external keyboard and mouse for ease of use. Choose a space that doesn't produce glare and raise your computer or monitor so that the screen is eye level.

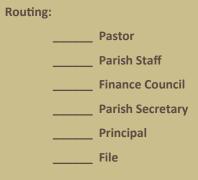
Movement Breaks – Get up every 30-60 minutes and move around. Stretch, do some exercises, take a quick 3-5 minute walk outside your house. In addition, if you are uncomfortable, adjust yourself or your workspace so that you feel better.



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