

# Insurance Newsletter

#### September 2023



Your employees play a vital role in promoting and maintaining a safe work environment.

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## Guidelines for a Safe Work Environment

Creating and maintaining a safe work environment is not the sole responsibility of one individual or department. Workplace safety requires a team effort. Everyone must do their part to ensure their own safety and the safety of their coworkers.

What does this mean for your employees? It means that they are responsible for their actions in the workplace and can be held accountable for these actions. When an incident occurs, employees cannot and should not hide behind an excuse or point the finger of blame. Your employees play a vital role in promoting and maintaining a safe work environment. Talk with them often to make sure they are adhering to the safety guidelines put in place by your organization. These guidelines are critical to promoting a safe work environment for everyone.

### **Employee Safety Guidelines**

Preventing Incidents

- Always follow all safety rules, policies and procedures.
- Attend all safety training sessions offered by your employer. Taking short-cuts is not an excuse. Take initiative and learn how to safely perform your job duties.
- Familiarize yourself with all OSHA safety requirements pertaining to your workplace.
- Read and understand all applicable Safety Data Sheets (SDS) to familiarize yourself with the hazards associated with the substances or materials you work with.
- Know the emergency and evacuation procedures that are specific to your workplace.

- Know the location of all emergency stops for the equipment you work with.
- Never operate equipment that you have not been properly trained on.
- Ask questions! If you are or unsure or need clarification on a process or procedure it is important to ask a question before an incident occurs.

Maintaining a Safe Work Environment

- Keep your work area clean and organized. Dirty or cluttered work areas are potential slip, trip, and fall injuries waiting to happen.
- Always wear the appropriate personal protective equipment (PPE). These items are meant to protect you.
- Maintain your PPE to ensure proper protection. If you notice that your PPE is worn or malfunctioning, notify your supervisor.
- Stay focused on the task at hand. Distractions can lead to injuries to both you and your co-workers.

**Reacting to Unsafe Conditions** 

- If you notice an unsafe or hazardous condition, notify your supervisor immediately. Do not wait for an incident to occur before reporting it.
- Report any accidents or nearmisses to your supervisor. Bringing these incidents to your supervisor's attention allows the problem to be investigated which will help prevent any further injuries.
- Place a sign or other barrier around an unsafe condition until it can be fixed.
- If you recognize a way to make the workplace safer, suggest these improvements to your supervisor.

## Posture and Long-Term Health

Whether you are holding your body in a dynamic position (walking, running, bending over) or in a static position (sitting, standing, sleeping), paying attention to the position of your body is important for minimizing the risk of pain, injuries and other health problems, including chronic back conditions.

The position of your spine is the key to good posture. The structure of the spine includes three natural curves occurring at the neck, mid back and low back. To maintain the natural curvature of the spine when standing or sitting, the optimal body position is to keep your head above the shoulders and the top of your shoulders over the hips.

Subjecting the spine to a misaligned posture (such as slouching or slumping over) can create the following negative health conditions:

- Misalignment of the musculoskeletal system
- Spinal deterioration, causing it to become prone to injury
- Pain in the shoulders, neck and back
- A decrease in flexibility
- Abnormal joint movement
- Decreased balance and an increase in the risk of falling
- Problems with food digestion
- **Difficulty breathing** .

The good news is there are a number of actions you can take to improve your posture overall, as well as when you are sitting and standing. The following tips are excerpted from the *National Library* of Medicine, MedlinePlus article, Guide to Good Posture.

#### **General Tips for Improving Posture**

- Be mindful of your posture during everyday activities, such as when you are watching television, washing dishes, or walking.
- Stay active. Any type of exercise is helpful to improving posture, but the following are especially beneficial: yoga, tai chi, and other activities that focus on body awareness. Exercises designed to strengthen your core are also effective.



- Maintain a healthy weight. Excess weight can weaken the abdominal muscles, causing problems for the pelvis and spine and contributing to back pain.
- Wear comfortable, low-heeled shoes. Wearing high heels can throw off your balance and force you to walk differently, putting stress on your muscles and harming your posture.
- Make sure work surfaces are at a comfortable height, whether you are sitting in front of a computer, making dinner or eating a meal.

#### Improving Posture While Sitting

- Use a chair that provides good back support.
- Switch sitting positions on a regular hasis
- Get up and take a quick walk.
- Gently stretch muscles to relieve • tension.
- Sit with your feet on the floor, ankles in front of your knees. Refrain from crossing your legs.
- When seated, ensure that your feet • touch the floor. Use a footrest if this is not possible.
- Relax your shoulders—be sure they are not rounded or pulled backwards while sitting.
- Keep elbows in, close to your body, • and bent at an angle between 90 and 120 degrees.
- Support the curve of your lower back by using a pillow or other back support, if your chair does not have a backrest.
- Use a chair with a well-padded seat that supports your thighs. When seated, keep your thighs and hips parallel to the floor.

#### **Improving Posture While Standing**

- Stand up straight and tall with your shoulders back and pull your stomach in.
- Keep your feet about shoulder-width apart and place your body's weight mostly on the balls of your feet.
- Keep your head level and let your arms hang down naturally at your sides.

#### **Exercises for Good Posture**

There are exercises designed to improve posture and reduce associated tension or pain. As with any physical fitness program, check with your doctor to determine the exercises that are right for you.

- Neck Stretch: Sit straight. Gently lean • your head to the left and hold, then to the right and hold. Tilt your head forward and hold. Close your eyes and do it slowly. Relax.
- Chair Squats: Stand up with your feet hip distance apart. Arms out in front of you or on your hips. Bend as if you are going to sit down, but instead, hover above your chair for a few seconds and then stand back up again. You can also do this without the chair. Repeat throughout the day.
- Seated Obliques: Sit tall. Feet on floor. Hold your abdominals tight. Raise your arms overhead and lean gently to the side until you feel a tightening but no pain (and don't fall out of your chair!). Repeat on the other side.
- Upper Back Stretch: Extend your arms out in front of your body. Grasp your wrist with your other hand and gently pull your arm as you round your upper back. Hold for 10 seconds and repeat on the other side.

Sources: MedlinePlus [Internet]. Bethesda (MD): National Library of Medicine (US); [updated 2020 Jun 24]. Guide to Good Posture; [updated 2020 Jun 10; reviewed 2016 Aug 25; cited 2022 Aug 5]; [about 5 p.]. Available from: https:// medlineplus.gov/guidetogoodposture.html

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An extra hour of sleep is one of the benefits we look forward to when daylight saving time ends. However, increased hours of darkness during the fall and winter months can contribute to a number of safety risks for drivers, pedestrians and bike riders.

#### Prepare Your Vehicle for Nighttime Driving

Maximum visibility from the vehicle's windshield is important to driving safely during the nighttime hours. Reduce compromised vision and glare by cleaning the vehicle's windshield both inside and out.

In addition to cleaning the windshield, check the vehicle's wiper blades. Signs of worn wiper blades include smearing, skipping, or squeaking across the glass. Wiper blades typically last about six months, so be sure to buy replacements and change them on time.

Check the vehicle's lights on a frequent basis. Make sure that headlights and taillights are aimed properly and working. If headlight lens covers are cloudy, replace or restore them. Check turn signal and brake lights. Replace burned out and/or defective bulbs.

#### Safe Driving Practices

The National Safety Council reports that traffic death rates are three times greater at night than during the day. To drive safely during nighttime conditions:

- Turn headlights on and ensure that they are working properly. Don't overdrive the headlights—you should be able to stop inside the illuminated areas.
- Increase following distance and reduce speed. Limited visibility means less time to react to avoid a dangerous situation.
- When following another vehicle, keep headlights on low so they don't blind other motorists. If an approaching vehicle does not lower their high beam headlights, avoid glare by watching the right edge of the road.
- Keep your eyes moving while driving. Look at the road and traffic far ahead. check your mirrors often and scan the sides of the road.
- Check your instrument panel often making sure your speed is within

## Nighttime Awareness

posted limits and not becoming erratic because of fatigue or inattention. Be aware of pedestrians that may be out walking at dusk, especially during the period following the end of daylight saving time.

- Drive carefully in areas known to • have high deer populations and in areas where roads divide agricultural fields from forestland. The peak season for deer movement is during the months of October through December. Deer are most active between sunset and midnight, and during the hours shortly before and after sunrise. If you see a deer, slow down and be prepared to stop. Keep in mind that when you see one deer, there are probably others nearby.
- Get enough sleep prior to driving your vehicle. When daylight saving time ends, it can take a person several days to adjust to a new sleep schedule. To prevent fatigue while driving, keep the vehicle interior fairly cool with plenty of fresh air. Shift position frequently, instead of remaining static for long periods of time. Take breaks at least every two hours. Remember that the only substitute for sleep is sleep. Shortterm measures may help you stay alert for a while, but eventually you will need to sleep. If you are too tired to drive, do not drive!
- If you have vehicle trouble, pull as far . off the road as possible. Turn on the hazard lights, stay away from the roadway and get all passengers to safety.

#### **Pedestrian and Bike Safety**

As a walker or bike rider, being seen during nighttime hours is critical to your safety. According to the National Highway Traffic Safety Administration, "Most pedestrian deaths occur in urban areas, on roadway locations away from intersections (where higher speeds might occur), and at night."

- Avoid walking in poorly lit areas-• stay in areas where there are street lights and never take shortcuts through alleys or side streets.
- Use reflective clothing and other

safety accessories, including head and taillights for your bike.

- Never use earbuds or headphones as • this decreases your ability to hear oncoming traffic.
- . Always assume that motorists do not see you. Wait a few extra seconds for drivers to notice you before proceeding through an intersection.

#### **Exterior and Parking Lot Lighting**

Ample lighting is not only critical to preventing theft and other crimes, but also to avoiding the exposures of slip, trip and fall injuries.

- Ensure that lighting on and around buildings and parking lots is functioning and adequate for the months when darkness falls early and lingers longer.
- . Periodically inspect exterior lighting around all buildings and grounds areas to guarantee it is functioning. During the inspection, determine where additional light fixtures would be beneficial for security and theft deterrents, as well as the potential for slip, trip and fall accidents.
- Make immediate repairs to all lights . and fixtures that are not functioning.

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## **Developing Written Emergency Plans**

Does your organization have formalized and written plans to adequately address an emergency situation? Is everyone prepared? A crisis like a fire, terrorism or natural disaster can occur with little or no warning. Organizations of all types need to have written and organized plans to prepare them to survive a disaster, limit financial losses and avoid business interruption.

The worst time to think about emergency preparedness is after an emergency situation occurs. All too often, safety committees convene within business occupancies after a problem has already happened. We must learn from some of the significant disasters that have occurred in modern times including a deadly fire in Las Vegas in 1980 at the MGM Grand Hotel and Casino, the terror attacks on our country in 2001, and a fatal fire at a nightclub in Rhode Island in early 2003 that killed over 100 patrons and employees.

Unfortunately, high profile disasters are often the catalyst for change. Codes and ordinances are typically adopted after tragedy strikes to help a society avoid making the same mistakes over and over. Safe practices and common sense dictates that an organization should not wait until a crisis adversely affects a business operation before emergency preparedness is considered.

Written emergency plans depend on the size of the organization. Obviously, the larger the organization, the more elaborate the plans must be. It is important that smaller organizations consider the creation of emergency plans, as well.

The primary element of a good emergency plan or procedure is that it be well written and easy to understand. A recipe-type format is ideal for most procedures. A description of the problem, what to do and how to do it is



essentially the formula to use. It is recommended that emergency plans be created for the following emergency situations:

- Fire Alarm Activation (No smoke or fire present in building.)
- Fire (Smoke or flames in building.)
- Severe Weather Conditions (Thunderstorms, Tornados, Floods,
- etc.)
  Civil Disturbance, Terrorism or National Emergency
- Natural Disasters (Earthquake, Wildland Fire, etc.)
- Evacuation and Relocation
- Take Cover (Potential Building Collapse, Fall-out, Hazardous Atmosphere, etc.)

Occupants of a building, especially employees, need to know what to do during a potentially dangerous situation. Life-safety can only be reasonably assured during a crisis if a plan of action is in place and practiced on a regular basis. In today's modern and uncertain times, nothing can be left to chance.

It is essential that your plans be designed to protect your organization and its most important component, the "people" that work there and utilize and visit the establishment. We learned in September 2001 that anything can happen, even the unimaginable. Being prepared is essential to continuity of operations and survival.



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