

Loss Control

Quarterly Update



Winter Safety

The winter season is rapidly approaching and with it a need to remind employees about special considerations to ensure they work safely during adverse weather.

Slips and Falls

Slips and falls are a common hazard during the winter months. Snow and ice create hazardous conditions on sidewalks, parking lots, roadways and other surfaces. Weather conditions can also rapidly change creating these hazards in a short period of time. Employers should remind employees of these hazards through posters, flyers, emails or other means of communication. Awareness of these hazards is the first step in controlling slips and falls.

Plans should be in place for snow and ice removal. If vendors or contractors are hired for snow and ice removal, contracts should be obtained along with certificates of insurance. Established companies with experience are preferred. Ask for a list of references and contact them to evaluate the contractor.

Identify especially hazardous areas such as ramps, stairs and walkways across parking lots and other areas where employees or customers commonly travel on the property. Ensure that special consideration is given to these areas. Also provide good lighting to these areas. Entranceways of retail stores, restaurants and other buildings open to customers and the general public pose a significant liability hazard. Snow and ice tracked into entranceways can create wet slippery floors. Install mats, signs with warnings and provide frequent mopping and cleaning of these areas.

Employees should be reminded to wear appropriate footwear during winter months. This is especially important for route drivers, personnel in sales and other employees with more exposure to the elements. Wear boots and change into shoes once you get to the office. When encountering a slippery walkway avoid carrying loads and keep both hands free for proper balance. Take small steps and walk slowly. Use handrails and avoid taking shortcuts.

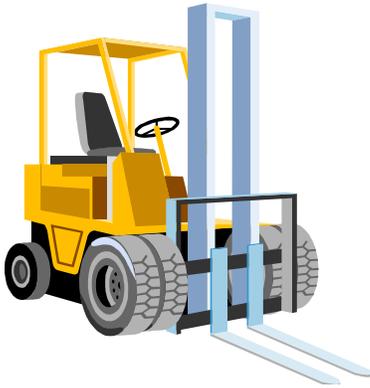
Inside this Issue

Winter Safety.....	1
OSHA Update	4
Produced by Erik Goplin-CIH, CSP	
608/825-5644	

Erik.Goplin@us.qbe.com

Industrial Trucks and Carbon Monoxide

Another common winter hazard concern involves fork-trucks and other powered equipment used inside buildings that are more enclosed during the colder months. Carbon monoxide is a silent killer because it's a colorless, odorless gas. Carbon monoxide interferes with the oxygen uptake into the blood stream and can cause headaches, dizziness and nausea. At high concentrations unconsciousness and death can occur.



Carbon monoxide results from incomplete combustion of fuels. Powered industrial trucks are the most common cause of elevated carbon monoxide levels in warehouses, manufacturing facilities and other buildings where this equipment is used. Diesel powered trucks produce less carbon monoxide than gasoline or propane powered equipment but can produce other types of emissions such as particulate and nitrogen oxides. Older units run less efficiently and can produce very high carbon monoxide levels. Powered industrial trucks should be tuned regularly. The fall months before the buildings are closed up is a good time to have all the trucks tuned. Special catalytic converters and carbon monoxide sensors that adjust the carburetor can be installed to help reduce emissions. Consider replacing the oldest units that produce the highest carbon monoxide levels with new machines or use electric trucks.

The (ACGIH) American Conference of Governmental Industrial Hygienists recommends that warehouses maintain at least 5,000 CFM (cubic feet per minute) of ventilation per propane lift truck and 8,000

CFM per gasoline lift truck. Total volume in the space should be more than 150,000 cubic feet. They also recommend using electrical powered equipment if there is poor ventilation or if there is less than 25,000 cubic feet per truck in the space.

Never use a generator indoors or in enclosed or partially enclosed spaces. Generators should be set up outdoors. Make sure there is 3-4 feet of clear space on all sides and above the generator to ensure adequate ventilation. Do not use a generator outdoors if placed near doors, windows or vents which could allow carbon monoxide to enter and build up in occupied spaces.

Other controls include:

- Provide carbon monoxide detectors with audible alarms if potential exposure exists within buildings.
- Educate workers about the sources and conditions that may result in carbon monoxide poisoning as well as the symptoms of exposure.
- Train operators in "low carbon monoxide" driving techniques. This includes maintaining steady speeds and avoiding abrupt starts and stops.

Winter Driving

Winter also brings additional hazards to employees who drive as part of their job duties. Defensive driving techniques should be reviewed with employees to ensure they drive safely during hazardous weather conditions.

Winter driving safety begins with the vehicle and proper planning. Ensure that vehicles are inspected and in good winter driving condition. Tires, batteries, lights, wipers, antifreeze, brakes and the defrost system should be in good working order. Employees should carry a cap, gloves, boots and other warm clothing in case they get stranded. Make sure cell phones are charged. Employees should listen to the latest weather forecasts to ensure they are aware of adverse weather conditions. Plan ahead and know the route. Expect delays,

postpone the trip as necessary and allow for extra travel time.



Visibility is an important consideration during winter driving.

- Drive with vehicle lights on.
- Take the time to clear snow and ice from windows, mirrors and headlights before driving. Snow, ice and salt can combine and reduce visibility through the windshield.
- Make sure windshield wipers are in top form.
- Keep washer fluid filled. Make sure defrosters are working properly.
- Drive at least 8 seconds behind snowplows to avoid accidents and spray for snow and salt.

The most important defensive driving technique during adverse winter weather is to slow down. Winterize attitudes and behaviors. Winter road conditions result in longer stopping distances. Additional following distance provides more space cushion. Look farther ahead in traffic to be more alert to actions of other drivers, slowed or stopped vehicles or disabled vehicles. This provides extra reaction time. Reduced traction requires slower speeds, slower acceleration, slower steering and slower braking. Avoid abrupt actions such as braking or acceleration. This can cause loss of vehicle control. Be aware that road conditions can vary considerably with clear areas rapidly changing to icy areas. Be especially cautious for ice on bridges and overpasses. Bridge decks will ice up before other areas of the roadway. Don't use the cruise control. Drivers have more control

over the vehicle with the cruise control off. Don't get overconfident in 4-wheel drive vehicles. Remember that 4-wheel drive may get you going quicker but won't help you stop any quicker. These vehicles are often heavier and this also increases stopping distance.

Ice and freezing rain pose the most hazardous driving conditions. Wet roads can become icy whenever temperatures fall below freezing. Black ice can form on pavement due to vehicle exhaust. It's called black ice because it tends to look like the rest of the pavement on the road. Black ice is particularly prevalent on bridges, below overpasses and in areas surrounded by trees or other shaded areas. Black ice usually forms about the freezing point in the early morning and evening. During daylight hours, the road is usually warmer and less likely to create black ice. If you see cars suddenly swerve for no apparent reason, black ice is a likely cause. When encountering black ice drivers should:

- Slow down by de-accelerating. Slowing down will give more control. Do not touch the brakes; doing so will likely cause the vehicle to skid.
- If the driver can, shift into a lower gear. Lower gears give more traction and control.
- Find traction areas. Head towards areas of pavement that offer more traction – textured ice, snow covered areas, spots with sand. Try to stay in your own lane.
- If the vehicle skids, stay calm. (Going slow will make this easier). Black ice is often (not always) patchy, so hopefully the vehicle tires will find traction soon.
- Get off the road as soon as possible. Alert other drivers by using the four ways and flashing the vehicle head lights.

If drivers become stranded or are in an accident, they should stay in their vehicle. The vehicle is a good shelter and provides protection from other vehicles in chain reaction type accidents. Many motorists are killed when they get out of their vehicles at an accident scene and are hit by other drivers who lose control as they come up to

the accident area. Call 911, describe the accident and its location and follow the operator's instructions until help arrives.

OSHA Update

Congress is in recess right now and the OSHA budget and regulatory activities will probably be affected by the mid-term election. OSHA activity includes:

Final Rule on Reporting Severe Injuries

OSHA has announced a final rule that would require employers to notify OSHA when an employee is killed on the job or suffers a work related hospitalization, amputation or loss of an eye. The rule will go into effect on January 1, 2015. Fatalities are to be reported within eight hours and hospitalizations, amputation or loss of eye must be reported within 24 hours. Previously, OSHA required an employer to report only work related fatalities and hospitalizations of three or more employees. The rule will allow employers to report these incidents electronically in addition to phone reporting.

Silica

Following extensive public hearings and comments, OSHA is reviewing the comments to determine if they should make any changes to the proposed silica standard. It may take six to nine months or longer before all this material has been reviewed. The rule will lower the PEL (Permissible Exposure Limit) for silica in general industry and construction and require medical evaluations and other controls when exposures exceed the PEL or the Action Limit. The White House has given OSHA the go ahead and expect the agency to move forward with this standard.

Infectious Diseases

After numerous delays, OSHA is preparing to move forward with the small business review panel on this proposal. This is the beginning the process on a new infectious disease standard. Perhaps the recent Ebola concerns will put more emphasis on this effort.

Beryllium

The OSHA proposed beryllium rule has been sent to the Whitehouse for review. The public has not reviewed the proposed rule but it is believed that the beryllium PEL will be lowered to 0.2 micrograms per cubic meter of air and employers will be required to perform exposure monitoring. This is only the beginning of the process and there is debate that the PEL should even be lower. This standard is probably a year or more away at this point.

Permissible Exposure Limits (PELs) Update

The Whitehouse has given OSHA approval to move forward with publication in the Federal Register of a Request for Information (RFI) regarding the issue of updating the PELs. The RFI will seek out recommendations and options to update the exposure limits for hundreds of chemicals, many of which date back to 1970. This is the beginning of a long process and don't expect any changes very soon.

We know how important it is for you to have a safe and efficient work place for employees. Be sure to check out our QBE loss control website at <http://qbena.com/for-policyholders/loss-control.aspx> Find safety training information, webinars and other resources to help your efforts. If you need more help, be sure to reach out to your QBE loss control consultant! Made possible by QBE.