

THE TOOLBOX

a loss control resource for members

Compliments of  member INSURANCE



Risk Management - Keeping Your Employees Safe



The decision to ignore employee safety could cost your business upwards of \$100,000 when you factor in medical expenses, lost time, and in some cases, legal expenses. If your injured worker has been released for light duty, you must also consider finding them something to do that's not just busy work but beneficial to your retail operation. Next, there is the cost and time of hiring and training another employee to do the job that the injured employee once did. It's important that you never assume a new employee knows and understands how to operate equipment. As the owner of a retail operation, it's your job to keep your employees safe.

Developing and implementing a formal safety program for your retail operation is critical to employee safety. Today's business owners simply have too much on the line to risk running a business without a formal safety program. The creation of a safety program may sound like a lot of work, but in the end, your business will thank you. It's important you have the right tools and knowledge to evaluate your risk to build a solid safety program. At Member Insurance, we make it our business to help our members be proactive in their commitment to employee safety. To get started, visit this site to request a FREE safety program template and a FREE on-site risk evaluation: <http://memberinsurance.com/RiskEvaluationSafetyProgram>.

Identify your RISKS and EXPOSURES typically associated with the retail environment.

- ✓ Repetitive task such as: Lifting, standing, sitting, cutting, etc.
- ✓ Machine or tool use: Forklifts, saws, ladders, box cutters, pipe cutters, key machines, pallet jacks, etc.

Develop formal procedures that focus on each of the above RISKS and EXPOSURES.

- ✓ Assign a manager or senior level employee as the person responsible for overseeing your safety program and training.
- ✓ Train with purpose. Each employee should be trained how to effectively and safely perform their duties. This includes all employees - office workers, sales floor associates, warehouse staff, etc.
- ✓ Documentation of employee training. Provide copies of procedures, sign off sheets, etc.
- ✓ Assess and assign duties on employee's skill level which can be verified by completion of training program and procedures.
- ✓ Provide all employees with appropriate personal protective equipment, such as safety glasses, ear protection, gloves, etc.
- ✓ Conduct daily or weekly equipment inspections. Verify all safety devices are in working order, all electrical components are in good condition, and verify that the equipment is appropriate for the task at hand.





Rewards, Reviews and Repercussions.

- ✓ Establish rewards for things such as being accident or claims free, cleanest workstation, etc.
- ✓ Establish disciplinary protocol for violation of company procedures.
- ✓ Enforce the program via weekly or biweekly inspections.
- ✓ Provide follow up training or refresher courses on a regular basis to ensure employees are using the latest techniques and equipment properly.
- ✓ Complete quarterly safety performance reviews.

Use Incident Reports as a Risk Management Tool

Incident reports are not just important to document and protect businesses from past incident liability, but they can be a useful loss control resource.

These reports can be used by management as a way to review possible liability risks or “problem areas” that have experienced a pattern of incidents. Multiple accidents or near-accidents may suggest a need for a policy change to be instituted at the location or to the procedures.

What happened?

This should include only the facts of the situation.

Why it happened?

This step is used to determine the root cause of the incident.

What should be done?

This is the most important step of the incident review process. By finding corrective solutions to the incident, the number of future incidents can be greatly reduced.



Record Witnesses Statements – Ask witnesses to draft statements regarding their observations related to the incident, including the apparent physical condition of the person(s) involved and their election to seek medical attention. These documented comments can play a significant role in the defense against alleged negligence or wrongdoing.

Photograph the Scene – It is always suggested to photograph the area the incident took place to visually show the exact placement and condition of the location in question. If a camera is not available, sketch the scene as accurately as possible.

Investigate the Scene – Be sure to inspect and document the immediate area and gather as much information that may have a bearing on a possible claim.

Reference of Training Requirements on Heavy Equipment



As with any mechanical device before using, employees need to be trained and in some cases certified to use devices that are self-propelled. OSHA and NIOSH Supplies safety information in working with pallets, pallet jacks, conveyors, as well as other mechanical devices. See the following:

https://www.osha.gov/SLTC/etools/woodworking/commonhaz_forklifts.html

<https://www.osha.gov/SLTC/powerindustrialtrucks/standards.html>

<https://www.osha.gov/dte/library/pit/ppt/index.html>

<http://www.cdc.gov/niosh/docs/2001-109/>

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