



Healthcare safety solutions

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Holiday decoration safety

The holidays are just around the corner and it is time to pull out all those great decorations once again. Here are some safety considerations for your staff to ponder during this holiday season.

Christmas tree safety tips

- For fresh trees, select a tree that is green and fresh. Grasp a branch and pull firmly towards you, allowing the branch to slip through your hand. If many needles fall off, this is an indication that the tree is dry and should not be selected. The needles of pines and spruces should bend, not break. The needles of a fir tree will snap like a carrot when bent. Also, a tree trunk that is sticky with sap or resin is an indication of freshness. Cut off at least 1 inch from the base of the tree's trunk to open the stem for the tree to take in water. Cut at an angle to increase surface area of the tree stem exposed to the water. Keep the tree secured and in a container of water until you are ready to bring it into the building. Keep the tree protected from the wind and sun to help it retain its moisture.
- Choose a safe location for your tree. Do not block hallways or doors that need to serve as exit ways in the event of an emergency. Do not place your tree near heat sources that can dry out your tree or serve as ignition sources, such as electronic equipment (televisions, computers, A/V equipment), portable heaters, heating vents, fireplaces, or cooking areas.
- If you are in an earthquake-prone area, or your tree is over 6-feet high, consider securing your tree to the floor, wall, or a stable ceiling support.
- Place your tree in a tree stand that is large and secure enough to prevent the tree from tipping over. Also, for fresh trees, the tree stand should be large enough to hold at least a 2 day supply of water. During the first week, expect your tree to "drink" 1 quart of water for every 1 inch in trunk diameter. Therefore, a 4 inch diameter tree will consume 1 gallon of water per day during that first week. Check the water level of your tree stand at least daily and refill the water as needed. Keep in mind that a tree will "drink" 65% of its water in the first week.
- Place a fire extinguisher (clearly accessible) within 25 feet of the Christmas tree to be used only by trained personnel during the beginning stages of potential fires.
- Contact your municipality or waste disposal service to determine when and how they can help with your tree disposal. Do not keep your tree inside your building if it becomes dried out. Typically, you should plan for your tree to be in use for no more than 2 – 3 weeks. If need be, remove your tree from your building before it becomes dangerously dry. Place it in an area outside of your building, away from ignition sources and potential malicious mischief, if you must wait more than 1 day for it to be disposed/picked up.

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Christmas decoration safety *(continued)*

- Do not burn your tree or tree parts if your establishment has a fireplace. Dry Christmas trees burn very rapidly and very hot. It is easy for the fire to overwhelm and spread outside of your fireplace.
- If using an artificial tree, make sure the tree is labeled “Fire Resistant” when you purchase one. While this does not mean that the tree will not burn, a fire resistant tree will be more resistant to ignition and should extinguish more easily.
- Do not use electric lights with a metal-framed or metallic tree. Defective lights can cause the tree to be electrically charged and lead to electrocution.
- Artificial trees with built-in electrical lights should be certified by product safety testing and certification organization such as Underwriters Laboratory (UL) label.

Christmas lights and decorations

- Only use lights that are designated for indoor use indoors. Likewise, for outdoor use—lights should be designated and approved for outdoor use.
- Before use, check lights for broken or cracked sockets, frayed or bare wires, or loose connections. Discard lights that cannot be repaired.
- Never use lights with empty sockets.
- Use no more than three strands of lights connected in series. Likewise, ensure that no electrical outlets are overloaded. If needed, use a surge protector with multiple outlets.
- Use low energy, miniature lights with your tree, as they draw less electricity and produce less heat.
- Make sure lights are not touching combustible material.
- Extension cords should be secured away from walking areas, ideally against the wall. Do not run cords underneath rugs.
- Turn off all Christmas lights when your establishment is closed, unless you have a guard service or other fire safeguards approved by your fire department.
- Candles should be in a sturdy holder, away from combustible material, and never on a tree.
- Candles and other open flames should be extinguished completely prior to closing of your establishment.
- Always use a step stool or ladder that is appropriate for the job to reach high places.
- Use only ornaments that are non-combustible or flame resistant to decorate a tree.



- Read and follow labels before you use materials that come from spray cans, such as when decorating with artificial snow spray.
- Wear gloves and avoid eye and skin contact with spun glass “angel hair”, which can be an irritant to eyes and skin.
- Ensure additional safeguards for children (if present at your establishment)
- Discard old decorations that may contain lead, such as old tinsel or icicles.
- Place breakable ornaments or ones with small parts that may be choked on above the reach of small children.
- Likewise, keep natural decorations, such as holly berries and mistletoe, out of reach of small children.
- Consider not using popcorn chains, candy canes, and other edible decorations on a tree if children will be present. They may think that other tree decorations are also edible.

General

- Check smoke detectors—replace batteries if > 6 months since it was last done.
- Check and ensure operability of all other fire and life safety systems and equipment.
- Keep all hanging decorations at least 18 inches away from building automatic sprinkler system heads. Do not hang decorations from these devices.

References

“Christmas tree safety tips”. Zurich Services Corporation Risktopic 2-3.002.

Snow and ice removal

When snow and ice accumulate on walking surfaces, the potential for slips and falls greatly increases. Healthcare facilities must make a reasonable effort to reduce the potential for injury to visitors, vendors, staff and patients/residents. In order to control this exposure, it is wise to have an effective snow and ice removal plan in place.

Loss prevention considerations

In reviewing your facilities, the following are some of the questions that can be raised:

- Was there a snow removal plan?
- Is it “reasonable” given the geographic location and past history of snowfall in the area?
- Was the plan followed?

Some local ordinances may allow up to 24 hours for removing snow/ice from the sidewalks and in front of the premises. Compliance with such regulations may not diminish the liability for snow/ice-related accidents. A violation, on the other hand, is likely to result in statutory fines and provide evidence of negligence. Either having a plan and not following it or not having any plan at all will have the same adverse impact and will most likely strengthen a negligence allegation.

The determination of what is considered reasonable efforts in snow removal will depend upon specific facts and circumstances. It would be unreasonable to expect parking lots and walkways to be free of snow/ice in the middle of a blizzard. But, it is certainly reasonable to expect a facility to remove the snow/ice promptly once snow stops falling.

Faced with the responsibility to control snow and ice hazards, you have two options. The first consists of utilizing in-house personnel. There should be adequate staff and proper equipment to implement the plan. Due to the standby nature of snow removal activities, most organizations prefer the second option which is using contractors specializing in snow removal. Even if a business has the capabilities to perform their own snow removal, it would be prudent to at least have a contractor available on a standby basis “just in case.”

Contractor considerations

When utilizing a snow and ice removal contractor, there are some important insurance considerations. In addition to selecting a contractor based on review of expertise, response times, and capabilities, it is important to verify that the contractor has a comprehensive insurance program. There should be statutory Workers’ Compensation coverage for contractor’s employees. The contractor should have a General Liability coverage that will cover claims for the property damage and/or bodily injuries caused by contractor’s employees or their operations. There should be coverage for Products/Completed Operations that is intended to pay for any claims arising out of the completed work by the contractor. If the terms of a formal contract include hold-harmless and indemnification clauses, the contractor should have Contractual Liability coverage. It is important to obtain Certificates of Insurance to verify that the contractor does, in fact, carry all the stipulated insurance coverages and has appropriate limits.

The contract should specify under what condition snow/ice removal begins. Contracts can specify 1”, 2”, or 4” snowfall provisions. Others depend on a phone call requesting specific services. Most services will include distribution of rock salt or sand but there may be a separate charge. Special provisions may need to be established to control certain situations like water runoff from hillsides. Care must be taken when selecting a contractor. Many perform snow/ice removal during off-season lulls in their main business. These can include landscapers, nurseries and even window cleaners. There are also individuals who start their own business when they merely buy a four-wheel drive vehicle and attach a snowplow. The latter situation should be avoided. The former examples, particularly in the case of landscapers, may be a good choice to perform snow/ice removal. Those companies already know the property and there may be a cost benefit to combining the services. Even experienced contractors may use individuals to assist their efforts. This may occur during heavy snowfalls or if contractors have limited equipment resources. Again, experience and insurance provisions should play an important part in contractor selection.



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snow and ice removal *(continued)*

Management considerations

- Develop and implement a written plan that outlines responsible individuals, use of snow/ice removal log, contractor selection guidelines, frequency of snow/ice removal procedures, use of sand or salt, and proper claim handling practices.
- Record pertinent data on a snow/ice removal log. This should include individual's name, estimated snowfall amounts, ice buildup, temperature, action taken (called contractor, used plow, applied sand/salt), dates and times, inspection notes, and any unusual conditions.
- Use the services of professional snow removal companies. Many of these companies will furnish a list of their activities along with their regular bill for services rendered. Some can provide an immediate printout of their activities once completed. Service should include regular checks on the location, 24-hour, and on-call capabilities.
- Provide appropriate equipment, tools, and supplies when using internal personnel for snow/ice removal. Ensure that these employees promptly report unusual conditions.
- Post appropriate warning signs in high hazard areas.
- Provide adequate lighting, where possible, in all areas.
- Conduct accident/incident investigations promptly. The injured person should be attended to immediately. Treatment at a local health care facility should be emphasized, no matter how minor the injury initially appears to be. Compassion is important. Showing adequate concern for the safety and well-being of the injured person will go a long way in creating goodwill and reducing unwarranted litigations.
- Assign a coordinator to coordinate snow removal efforts of contractors with any in-house snow removal activities to assure that all areas are treated properly.
- Allow sufficient time (if possible) for treatment to take full effect.
- Consider type of treatment for given conditions. Calcium chloride is more effective than rock salt in extreme cold. It is also less damaging to plants and soil.
- Temperature can fluctuate widely between night and day thus allowing a refreeze to occur.
- High piles of snow can also reduce visibility around corners. Melting of snow from piles adjacent to a walkway can result in refreezing of water on the walkway.



- Consider engineering controls like heated walking surfaces when practical. Relocate downspouts if they discharge water onto walking surfaces.
- Excessive salt and sand used in the treatment can be tracked indoors resulting in possible damage to the carpets and floor surfaces and can even cause a potential slip and fall hazard.
- Remove or provide warnings of "hidden" hazards that could be inadvertently struck by cars or pedestrians if covered by snow (fire hydrants, curbs, grates, and debris in walkway).

Remember, the first line of prevention and defense against snow and ice accidents is a well-planned strategy and implementation of a snow removal plan. A limited amount of liability for losses can also be transferred if removal operations are sub-contracted out to others. From a post-loss standpoint, having and following an effective plan goes a long way toward fulfilling the obligation owed to the general public. A proactive approach, rather than a reactive one or none at all, will be viewed favorably.

Reference

"Snow and ice removal plans for public places." Zurich Services Corporation. Risktopic 4-3.006.

Winter safe driving reminders

The first thing to consider is whether your journey is absolutely necessary – if the emergency services are advising against traveling, consider postponing your journey until the conditions improve. If you must drive, here are some helpful winter safe driving reminders for the operators of your healthcare fleet. These are also good general safety reminders for all your staff who drive to work, so consider passing them on before winter weather hits your area.

Check your vehicle

- Has it been maintained/serviced and do you have a good battery? Your battery has to work much harder in the winter (working lights and wipers, for example) and can fail completely with hardly any warning.
- Do tires have a good tread depth and are they inflated correctly (including the spare)?
- Does your cooling system contain antifreeze at the correct strength, and is at the correct level?
- Are windscreen wipers and washers working properly and does the washer fluid have additives to prevent freezing and is it fully topped up?
- Are your lights clean and working properly?

Check the weather conditions

- Have you checked your local and national TV and radio for travel and weather information?
- Can you postpone your journey, if at all possible, until conditions improve?
- Are all windows and mirrors clear from mist, frost and snow, at the start and throughout your journey? Snow and ice reduce your visibility, and can be dangerous to other road users as it falls off your vehicle.

In extreme weather conditions such as falling snow

- If conditions deteriorate during your journey, would it be safer to stop/turn back and wait for conditions to improve?
- Do you have a full tank of fuel?
- Have you let someone know your destination and your expected time of arrival?
- Do you have a cell phone (but don't use it whilst you are driving), warm clothing, hot drinks, food, boots, a torch and shovel in the event you become stranded for a long time?

If you are out on the roads in poor conditions

- Use the main roads which have been treated as much as possible, but do not assume that they will be free of ice and snow – deteriorating weather conditions after treatment can mean that conditions can still be extremely hazardous.
- Allow extra time for your journey.
- Avoid the rush hour, wherever possible, to help reduce congestion.

Generally, when driving in wintry weather

- Drive according to the conditions – on treated and untreated roads.
- Reduce speed in poor visibility, where there is snow, or if ice may have formed.
- Use the highest gear possible to help keep control of the vehicle and avoid any harsh braking, acceleration or steering.
- Increase your following distances – two seconds between vehicles is for good conditions! On wet roads you need to be at least four seconds behind the vehicle in front, and in icy conditions you need to allow much greater following distances.
- Use dipped headlights in poor visibility and snow, so others can see you!
- Use rear fog lights in poor visibility, but remember to switch them off when conditions improve.
- Watch out for other road users, including motorbikes, pushbikes, pedestrians and children, who may also be having difficulties in the conditions.



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safe driving (continued)

If you do break down

- If you get into trouble, stay with your vehicle, if possible, until help arrives.
- On motorways it is safest to leave the vehicle, by the nearside doors, and wait well away from the vehicle. If you need to return to the vehicle for warmth, ensure that all occupants are wearing their seatbelts in case of a collision.
- If you do have to leave your vehicle, make yourself visible to others. Ensure that you carry high-visibility jackets, and put these on before leaving your vehicle. Never obscure any of your vehicle's lights as this will make it more difficult for on-coming traffic to see your vehicle.
- If you have to abandon your vehicle, give local police the details and park safely to avoid obstructing emergency services and maintenance vehicles, such as snow plows.



General advice in adverse weather

Fog is often a hazard in autumn and winter, and is a major factor in many collisions. Slow down, keep your distance, and turn your lights on in fog. Drive very slowly using dipped headlights. Use fog lights if visibility is seriously reduced. Remember to switch them off when visibility improves. Don't hang on the tail lights of the vehicle in front – this gives you a false sense of security and means you may be driving too close. Don't speed up suddenly – even if it seems to be clearing, you can suddenly find yourself back in thick fog.

Ice, snow and slush drastically reduce the ability of your tires to grip the road, which means that slowing down, speeding up, or changing direction all become hazardous. The trick to driving in these conditions is to be as smooth as possible. Drive slowly, allowing extra space to stop safely. It can take ten times longer to stop in icy conditions than on a dry road. Use the highest gear possible, maneuver gently, and avoid harsh braking and acceleration. To brake on ice and snow, get into a low gear earlier than normal, allow your speed to fall gradually, and use the brake pedal gently. If you start skidding, steer more gently and/or ease off the accelerator but do not brake suddenly.

Floods: It is best not to enter floodwater at all – if you can, take an alternative route. If you enter floodwater, drive slowly in first gear, but keep the engine speed high by slipping the clutch (or in vehicles with automatic transmissions, select a low gear and use the brake and accelerator to maintain a slow road speed with high engine revs). This will stop you from stalling. Go through the water one vehicle at a time, and avoid waves formed by other vehicles. Avoid the deepest water, which is generally near the curb. Don't attempt to cross if the water seems too deep. Watch others! Remember – test your brakes a few times after you are through the flood before you drive at normal speed.

Remember:

- Be sure to give cyclists and motorcyclists extra room in bad weather.
- Dazzle from the low winter sun can be dangerous. Carry a pair of sunglasses in the car.
- It takes twice as long to stop on a wet road as it does on a dry one, and up to ten times longer in icy conditions.

Reference

"Severe weather driving tips". Zurich Services Corporation

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Telecommuting and home office safety

More and more employees are working away from the office. Many times this activity is called “telework.” “Telework” is defined as work performed away from the principal office under circumstances that reduce or eliminate the employee’s commute. Teleworkers typically work at home or at a telework center one or more days a week. This definition excludes home-based businesses, those who work off site for after-hours catch up and those who work remotely when they travel.

Telework is no longer just a business strategy but a business necessity. Companies and government agencies are starting to view telework as a way to control costs while improving productivity. However, its success depends on using it for the right positions and the right people, as well as implementing an effective infrastructure.

When selecting which jobs may be possible candidates for telework, consider the following:

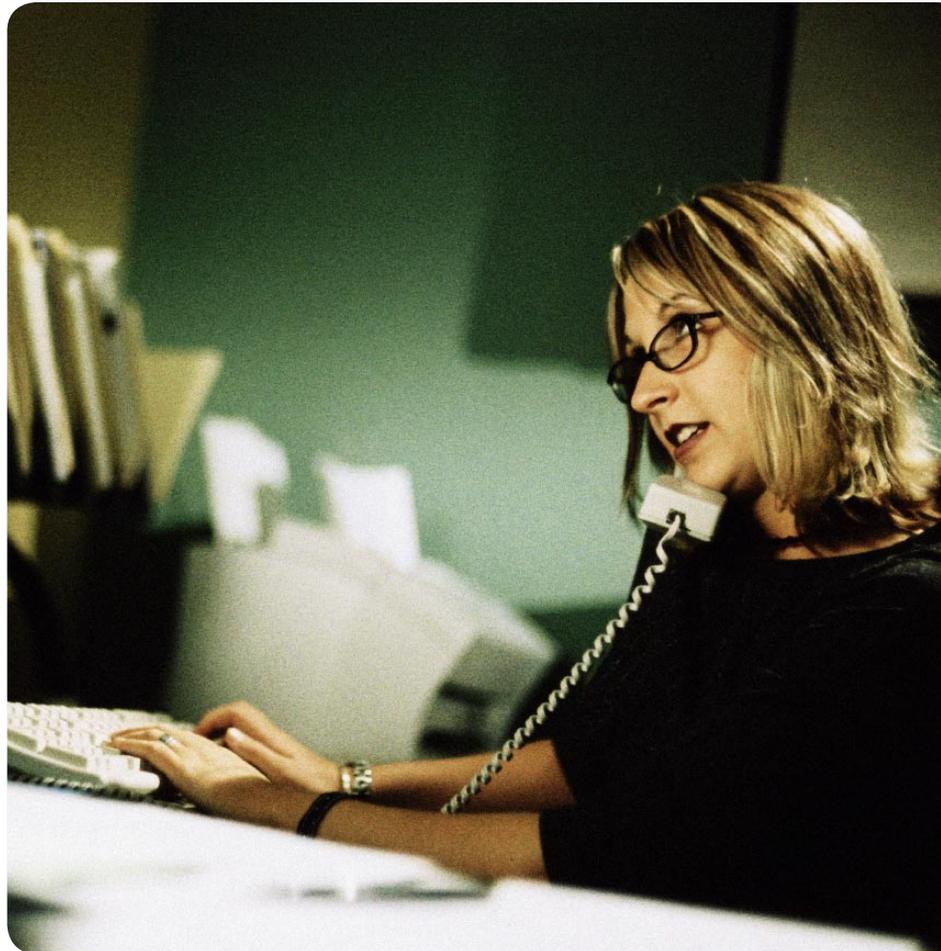
- Nature of business
- Level of client contact needed
- Ability to work independently
- Reporting requirements or the degree of supervision required
- Types of equipment required
- Level of security

The creation of home offices creates a unique exposure from an employer’s standpoint, as the workstation and related surroundings are not under the employer’s control. They are, however, responsible for all injuries sustained by the employee while they are performing their normal job duties. The employees also have an added burden of ensuring that their home offices are safe and secure and that their home office operations do not endanger their personal assets and families.

There are many business and employee related benefits of telework. Employers may experience increased productivity, reduced turnover, and a decrease in traffic/congestion. Environmental benefits include a reduction in gasoline usage, air pollution and miles traveled each year.

Advantages for employees include increased productivity, reduced/eliminated commute time and balancing of career as well as family priorities. Telework can help businesses and governments successfully recover from natural disasters such as earthquakes and hurricanes, as well as terror actions such as 9/11. Some of the advantages of using a telework program as a part of business continuity strategy are minimized disruption, reduced recovery expense, a boost in competitive advantage, improved public health, etc.

The move to telework also has its challenges, particularly in regards to employee safety concerns. With the increase in telework over the past several years, employee safety concerning these remote locations requires increased scrutiny.



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telecommuting (continued)

The following table outlines key telework safety and security factors along with recommendations to help mitigate the safety or security issue. The sample checklist may assist you in further evaluating your company's "at home" work exposures.

Factors to consider	Explanation	Recommendations
Office location	A physically separate workspace is desirable. Interruptions by family members can be distracting.	Look for a remote space away from daily home activities. The space should be large enough to accommodate sufficient room for furniture, equipment, and working files.
Office furniture	The desk and chair will likely be the area most often used in the office. It should be ergonomically sound.	Be sure to choose furniture (desk and chair) that allow adjustability of computer equipment and seated height. See the Zurich Services Corporation bulletin, Terminal tips, for more information on ergonomic design of computer workstations.
Air quality	For those who have to make a basement or part of a garage into an office, chemical storage can be a hazard. Carbon monoxide and fuel leaks should be considered as potential hazards. In some areas of the country, radon can be a major concern for those working in basements or below-grade rooms.	Take an inventory of basement storage to uncover any lurking hazards. Oil based paints, flammable solvents, pesticides, and lawn or garden chemicals should be removed or properly disposed. Homes heated by combustion should have carbon monoxide detectors where they will detect a problem early. Radon exposure should be evaluated whenever there are any questions.
Business related visitors	Although, employees should be discouraged from holding meetings and inviting business clients into their homes, they may encounter delivery persons, technical support personnel, etc.	Before allowing any visitors into the home, the following should be considered: Require the person at the door to show a valid ID, indicating their name, company name and telephone number. If the visitor is unexpected, consider calling the company the visitor represents to verify the purpose and person making the visit. If possible, do this prior to opening the door for the individual.
Climate	In cooler areas, employees may use space heaters to supplement heating.	Do not place the space heater underneath your work surface and keep them away from combustibles.

Telework is becoming a viable business necessity. It improves employee morale and productivity, saves energy and helps in business continuity planning. While telework has many benefits, there are challenges relating to the safety and security of the employee and business records. By evaluating these safety and security issues and taking steps to mitigate any issues found, telework can be a viable option for most businesses.

Reference

"Telework and home office safety". Zurich Services Corporation. Risktopic 1-2.018.

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Telework employee self checklist

When setting up your home work station, the following areas are offered for the consideration of your safety and comfort.

Safety checklist	Yes	No
1. Is the home equipped with a centrally monitored alarm system or sufficient locking mechanisms for all points of entry?		
2. Is the computer equipped with virus screening software, secure wireless connections, etc.?		
3. Are there accessible and direct means of egress from the work area in case of an emergency?		
4. Is the home equipped with smoke detectors, carbon monoxide detectors, and/or portable fire extinguishers?		
5. Has the presence of flammable/combustible liquids, gasses, chemicals such as pesticides, radon, etc. been evaluated?		
6. Is electrical equipment plugged into rated surge protectors to prevent overloading of circuits?		
7. Is all electrical equipment free of recognized hazards that would cause physical harm (frayed wires, bare conductors, loose wires, flexible wires running through walls, exposed wires fixed to the ceiling)?		
8. Does the office area have adequate spacing around furniture with well-secured filing cabinets and bookcases?		
9. Are the phone lines, electrical cords, and extension wires secured under a desk or alongside a baseboard (to minimize a tripping hazard)?		
10. Are aisles, doorways, and corners free of obstructions to permit visibility and movement?		
11. Do chairs have any loose casters (wheels)? Are the rungs and legs of chairs sturdy? Are the chairs designed to allow easy ergonomic adjustments?		
12. Are all stairs with four or more steps equipped with handrails?		
13. Is the office space neat, clean, and free of excessive amounts of combustibles?		
14. Are floor surfaces and coverings such as carpets and runners clean, dry, level, and free of worn or frayed seams?		
15. Is the computer station adjusted ergonomically in regards to monitor, keyboard and chair height?		

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