

risk reporter

Winter
2009

Vol. 8
issue 1

A quarterly publication by Church Mutual Insurance Company



Protecting your maintenance workers

Custodians and maintenance personnel are crucial to the smooth and safe operation of a congregation. However, the nature of their everyday job responsibilities allows significant opportunity for injury. Church Mutual insurance claims show that 25 percent of all worker injuries reported are to custodians.

Slips, falls, cuts and muscle strains top the list of commonly reported injuries. On the positive side, many of these injuries are easy to prevent with proper safety equipment and training.

"On-the-job safety needs to be a priority for management as well as employees," said Ben Theonnes, human resources director at Trinity Fellowship Church in Amarillo, Texas. "Developing a comprehensive safety strategy is the key to injury prevention."

Conducting a self-assessment

Self-assessment is the first step in creating a safety strategy.

"We conduct a self-assessment on an annual basis, beginning with a review of our loss history," Theonnes said. "We identify any injury-related trends and formulate a plan to address the risk areas."

"In addition, we perform an internal staff safety survey," he said. "The survey identifies areas where managers and employees would like to receive additional training along with the types of training that are most effective."

"Performing an accurate self-assessment requires having a formal system for reporting injuries," said Terry Long, president of Premier Cleaning Services in Jenkintown, Pa. "We use a 'near miss' procedure that requires employees to report any accident immediately for a full investigation and documentation."

The safety strategy should include areas of risk, strategies to address the problems and goals for improvements.

Employee training

"Excellent training procedures are fundamental to the safety of our employees," Theonnes said. "New employees receive a copy of our handbook, *Employee Code of Safe Practices*, and participate in an initial training seminar."

"Our safety training seminars are mandatory and are conducted for all maintenance personnel on a regular basis," Theonnes said. "We achieve the best results with hands-on training performed by experts from outside our organization."

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Trinity Fellowship Church also conducts specialized training seminars for anyone operating a forklift, scissor lift or boom lift.

Once employees are trained, the organization's safety strategy should be enforced by managers, overseeing daily activities and reinforcing safe work practices.

"We enforce consequences for employees who do not obey safety guidelines," Theonnes said. "There is an initial warning for the first offense with serious penalties for additional offenses."

Preventing slip and fall injuries

There are two common types of slips and falls. Same-level falls, such as slips and trips, are the most frequent type and are primarily caused by a slippery surface. Elevated falls, including those from ladders, are generally more severe but occur less often.

"Keep walking and working surfaces dry and require slip-resistant footwear to prevent slips and falls," Long said.

Nonskid strips and floor coatings should be used in areas that are generally slippery. Stairwells should have handrails on both sides, and all stairs should have the same rise and depth with visible edges. Employees should always keep one hand free when using the stairs.

"Adequate lighting also is important, as well as visible signage alerting employees to common slip or trip hazards," Long said.

Employees also should refrain from carrying large objects that obstruct vision while walking and climbing stairs. All work areas should be kept free from obstructions that might cause tripping.

Ladders should be approved by the American National Standards Institute (ANSI) and be appropriate for the specific job. Take care to properly set up ladders. Use the one-to-four ratio to set up straight and extension ladders. The base of the ladder should be spaced one foot away from the object it leans against for every four feet in height to the point where the ladder rests. The ladder should extend a minimum of three feet over the roofline or work surface.

Face the ladder when climbing or descending and use both hands. The body should remain centered between the rails of the ladder at all times.

Avoiding strain injuries

Strain injuries are most often caused by improper lifting techniques but also might result from pushing, pulling or carrying heavy objects. It is important to practice proper technique when lifting or carrying objects.

"Before you lift, first size up the load and observe its position to surrounding hazards," Theonnes said. "If the load is heavy or awkwardly shaped, get help."

Stand as close to the load as possible and spread your feet shoulder width apart, either parallel or one in front of the other. Take a secure grip, keeping your elbows close to the body, and bend your hips and knees, keeping your back straight. Rely on leg and hip muscles, not your back, to do the lifting. Avoid lifting and twisting at the same time.

"When reaching for an object overhead, grip it with your palms up and lower the object slowly, keeping it as close to the body as possible," Long said.

Keep the following tips in mind when carrying objects:

- Keep your back as straight as possible.
- Keep the weight load close to the body and centered over your pelvis.
- Counterbalance your load by shifting part of your body in the opposite direction from the load.
- Put the load down by bending the hips and knees with your back straight and the load close to the body.

Strain injuries also might occur from repetitive motions, such as bending, twisting, reaching, kneeling and frequent use of hand tools. Some injury can be avoided with safe work techniques. For many maintenance professionals, a warm-up is recommended as well as smooth, efficient motions during work.

"We also encourage stretching muscles before, during and after work," Theonnes said, "as well as regular exercises for the muscles outside of work."

Reducing cut and puncture injuries

Most cut or puncture injuries result from power or hand tool use. Proper training, safety equipment and operating procedures can help eliminate harm.

"We require that anyone using specialty machines or tools complete equipment-specific training every five years and be at least 18 years of age," Theonnes said. "Certified or licensed professionals conduct all equipment training."

"All custodians and maintenance personnel have a personal set of safety glasses," Theonnes said. "In addition, we provide machine- or tool-specific safety equipment, such as gloves, at each workstation."

Resources

- **For more information** on improving workplace safety, go to www.churchmutual.com, click on "Safety Resources" and select "Risk Alerts." You will find alerts on Ladder Safety, Aerial Lifts and Lifting and Strain Prevention. You also can order our safety booklet and video "Preventing Workplace Injuries Is No Accident" from the Web site.
- A variety of safety information also can be found at www.osha.gov.



Managing Your Risks

Don't unknowingly insure your contractor

Almost every religious organization uses independent contractors for a variety of tasks, such as electrical repairs, plumbing repairs and cleaning. Unfortunately, many organizations do not realize if the contractor does not carry workers' compensation insurance, the organization is absorbing the financial risk if an injury occurs to the contractor or their employees.

The cost to the religious organization for this can come in many different forms.

- The claims for these injuries might increase your workers' compensation premium when the policy is renewed.
- Your insurer might add a construction code (charge) to your policy in midyear as the premium charged for the original policy did not include a factor for covering independent contractors.
- You're also susceptible to fraud. If a contract worker is injured elsewhere, they might claim the injury occurred at your facility because you have deep pockets — your workers' compensation policy.

A few years ago, a Church Mutual customer hired a contractor to install a concrete slab for a church addition. The church did not ask the contractor for any proof of insurance. In a tragic accident, three workers were severely injured — two permanently.

It was only after the accident that it was learned the contractor did not have workers' compensation coverage. Next in line to provide coverage was the organization that hired the contractor. Large claims were made against the church's workers' compensation policy, and they were paid. The church never intended to provide coverage for the contractors but in the end did. And they will be paying for that mistake for years.

Whenever you hire a contractor to perform work, require a certificate of workers' compensation insurance be produced before allowing work to be done. All insurance companies provide these certificates for their customers when requested. Make a copy of the certificate and keep it in a file.

Transferring risk through contracts is an excellent way of controlling exposures, but all parties need to be aware of how they could be impacted.

Richard J. Schaber, CPCU
Risk Control Manager



seasonal spotlight winter

Preparing for bloodborne pathogen exposure

Whether it's a slip on icy steps or a fall on the playground, accidents are bound to happen. Most of the time, these types of mishaps are minor, but there is always the potential for a dangerous situation.

"Places of worship draw people from all walks of life and provide an array of activities for their congregations," said Mandy Johnson, program manager of Health and Safety Services for the American Red Cross East Georgia Chapter. "So it's important to have a First Responder Program in place to address any accidents that might occur."

An important element of a First Responder Program includes preparation for bloodborne pathogens. After an accident has occurred, there is a risk of exposure to blood or bodily fluids that might be contaminated by bloodborne pathogens, such as Human Immunodeficiency Virus (HIV) and Hepatitis B and C.

"Knowing how to handle a situation involving blood is incredibly important for personal safety and the safety of others," Johnson said.

Educating key members of the First Responder Program with professional training courses is vital preparation for emergency situations.

"We recommend first responders participate in a professional training course specific to bloodborne pathogens," Johnson said. "The Red Cross offers a Preventing Disease Transmission course through our local chapters."

The following guidelines deal with containment and cleaning in the case of an accident that involves blood or other bodily fluids:

- Cautiously approach all bodily fluids as if it has contaminated blood.
- Make sure to warn others in the area before isolating the contaminated spot.
- Put on personal protective equipment, such as latex gloves, goggles and a mask, before covering the spill with absorbent towels.
- Apply a bleach solution or purchased bloodborne pathogen-specific cleaning solution to the towel surface, allowing adequate contact time, approximately 20 minutes, before wiping up.
- Remove used towels and reapply clean towels and bleach solution as many times as necessary.
- Mop or wipe up the area and clean again with soap and water.
- After a clean-up procedure, always remove and dispose of gloves, towels and other equipment in a properly labeled hazardous waste container or bag.
- Wash hands thoroughly after dealing with any type of accident.

All congregations should have a well-stocked first-aid kit with latex gloves, goggles and a face shield for CPR, as well as bloodborne pathogen kits containing absorbent paper towels and a bleach solution or purchased bloodborne pathogen-specific cleaning solution for disinfecting.

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A Perspective

Buses are often used to transport congregation members to a variety of activities, from local outings to cross-country trips. Regardless of distance, it is important to ensure all buses are well maintained and in good working order for every trip.

Risk Reporter spoke with Jason Barthel of Don's Bus Service Inc. in Albertville, Minn., about how their stringent maintenance standards help provide safe transportation services for students.



- For questions regarding bus safety, contact Jason Barthel at jasonbarthel@embarqmail.com.

Risk Reporter: What type of maintenance records do you require for each bus, and what information is included?

J. Barthel: A maintenance record is kept for each bus that includes the year, make, model, VIN and tire size. The record also shows the nature and due date of various inspections and maintenance operations to be performed as well as a record of all repairs and maintenance.

Risk Reporter: Do you require drivers to perform a daily vehicle inspection?

J. Barthel: Yes, before the driver operates the bus, they must complete a "pretrip log." This daily checklist requires the driver examine all aspects of the interior and exterior of the bus. They verify that all lights are functioning properly, windows are free from cracks, interior and exterior mirrors are properly positioned, windshield wipers operate correctly and are full of windshield washer fluid and heat and defrost equipment are properly functioning. Tires should be the correct size with adequate tire pressure and tread; the fuel tank should be filled, closed and not leaking; the exhaust system should not be loose, damaged or leaking; and the brakes should be properly functioning.

The checklist also requires a review of important safety equipment, such as service doors and emergency exits, handrails, a first-aid kit and at least one UL-approved fire extinguisher.

This same checklist should be completed posttrip. Any minor maintenance issues or concerns should be noted during the trip.

Risk Reporter: Are there any seasonal maintenance issues congregations should be aware of?

J. Barthel: Depending upon the weather where your bus operates, different maintenance issues might arise. Due to Minnesota's climate, we change our fuel filters in the fall to prevent debris from harming the fuel lines. This simple procedure protects the fuel lines from becoming dirty and freezing in the colder, Midwest climate. Although some companies change bus tires, depending on the season, we always operate with traction tires for safety. All inspections should be in accordance with the manufacturer's suggestions and your state-mandated regulations.

Risk Reporter: What types of emergency procedures are in place if a bus experiences maintenance problems with passengers on board?

J. Barthel: All drivers are equipped with a two-way radio, which connects them to the main office. Most drivers also carry cell phones. Depending on the incident, drivers are prepared to handle different situations accordingly. For example, if there are problems with a radiator, the driver will pull over and call into the office to report the problem, and our office will dispatch another bus to meet them.

It also is important to practice bus evacuation drills with all possible passengers. We recommend performing the drills twice each year, focusing on front door evacuations, rear door evacuations and front and rear door evacuations.

Risk Reporter: How do you train drivers to respond to emergency procedures, including briefings on new or changing procedures?

J. Barthel: We hold an in-service day each August in preparation for the new school year. At the training, we review safety and maintenance issues. We also alert drivers to any changing procedures with internal memos and postings.