

RiskReporter

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PROTECTING
THE GREATER
GOOD

**Church
Mutual**
INSURANCE COMPANY

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Grounds maintenance

Your organization is an important part of the community and likely experiences high levels of traffic. With many people coming and going, it's important to make sure your grounds are well maintained and ready for visitors.

This *Risk Reporter* will show you ways you can improve the safety of your grounds, reduce slips, trips and falls and avoid distracted walking. We've also included a parking lot form to help you keep track of salting, sanding and shoveling schedules.

It's impossible to know when an injury might occur at your organization. However, preparation and maintenance can help you avoid unnecessary accidents. At Church Mutual, we know your organization is important, and we're here to help you protect it.

SLIPS, TRIPS AND FALLS:

A three-pronged risk management approach

Slips, trips and falls are one of the greatest personal injury hazards facing your members, guests and staff. About 50 percent of liability and workers' compensation injuries reported to Church Mutual are the result of slips, trips or falls. Most of these incidents are preventable. Through maintenance, housekeeping and training, you can protect others from serious injury and prevent your organization from experiencing a costly claim.

Exterior maintenance

Regular inspections and maintenance of your exterior walking surfaces is your first opportunity to protect others from slips, trips and falls. Correct these common hazards to prevent incidents and injuries:

- **Uneven ground:** Look for potholes, cracks, bumps and other uneven surfaces. Variances in walking surfaces as little as 1/4 of an inch can cause people to trip and fall, so action should be taken to fill small cracks and permanently repair larger holes or cracks.
- **Unmarked obstacles:** Objects such as curbs and parking blocks can be a hazard. Draw attention to these obstacles by painting them with bright-colored paint.
- **Inadequate lighting:** Incidents are more likely to occur if walking surfaces are not illuminated. Replace burnt-out bulbs in a timely manner and increase lighting where needed.
- **Inclement weather:** Consider how snow or rain may lead to dangerous walking conditions and remove or correct developing hazards such as accumulating snow or slippery steps.

Interior housekeeping

Walking hazards inside your building are no less dangerous than those outside your building. Safety inspections and upkeep are important throughout your building, but pay close attention to these areas:

- **Entry ways:** Rain, snow or debris tracked in from outside can cause a slippery walking surface, especially on smooth surfaces such as tile. Place walk-off mats at each entry way to prevent incidents.
- **Stairs:** Make sure stairs are well lit, free of obstacles and have sturdy handrails to prevent serious injuries from occurring.
- **Kitchen:** Floors can easily become wet or greasy when the kitchen is in use. Clean spills immediately and use non-slip floor mats near areas likely to become slippery.

Training

Encouraging staff, members and guests to take ownership of their own safety is an effective method to reduce injuries from slips, trips and falls. Remind them to consider the following:

- **Footwear:** Recommend the use of non-slip footwear such as those offered by Shoes for Crews. Such footwear reduces slips reduce slips and falls by up to 50 percent.
- **Distracted walking:** Multi-tasking or not paying attention to ground surfaces causes people to lose focus on where they're walking.
- **Take time for safety:** People hurrying to their next task, carrying too much or using chairs instead of ladders are more likely to slip, trip or fall.

Did You Know?

Church Mutual policyholders receive a special discount from Shoes for Crews, a company that creates slip-resistant footwear. To learn more, visit www.churchmutual.com/shoesForCrews



Cellphone use

and walking don't mix

How many times have you caught yourself hustling from one place to another while talking on the phone or texting, and walking past the place you intended to go? This happens to more people than you would think. When you are distracted by your phone while walking, you are more prone to tripping or falling, striking an object or person or walking into an unsafe area.

The principals of distracted walking and talking are the same as distracted driving: your body's natural senses of sight, hearing, smell and feel are

reduced and increase your risk of injury. So put away the cellphone until you get to your destination.

The National Safety Council recently came to some alarming conclusions about distracted walking:

- Cellphone-related distracted walking injuries occur in all age groups
- Out of nearly 11,000 injuries between 2000 and 2011, talking on the phone accounted for 62 percent of cellphone-distracted walking injuries. Nearly 80 percent of the injuries were because of a fall.
- The rise in cellphone-distracted walking injuries parallels the eight-fold increase in cellphone use in the last 15 years.

Simple tips to help you navigate through the day more safely:

- **Avoid walking while texting, talking or sending emails on your phone.** If your phone rings or you receive an alert, simply step out of the way, then answer it or send your response. The time it takes to do this will often be less than if you continue walking and multitasking.
- **Walk on sidewalks or designed walkways.** These areas are often maintained better and are easier to walk on than grass or gravel.
- **Avoid wearing headphones.** This might seem harmless, but wearing them often restricts your ability to hear what is going on around you.
- **If you are crossing a roadway or walking through a parking lot, use the designated crosswalks.** Follow the basic principles of looking left, right and left again before crossing.
- **Watch out for others who might be distracted.**

The next time you are out for a walk or traveling, pay closer attention to what others are doing around you. You might be amazed at their actions. Share these tips with your staff, members and guests to help make navigating your buildings and grounds safer for all.

Did You Know?

While cellphone-distracted walking injuries were most common among those ages 40 and younger, a study also found that 21 percent of those injured were 71 and older.

Ladders vs. chairs

Choose with safety top of mind

Throughout the day, we encounter many choices. Some of the choices seem harmless, while others may have more serious consequences. An example of a seemingly innocent task is retrieving an item from a shelf in a storage room, in the kitchen or above a cabinet. You look around the area and think, "What can I stand on? Is there a ladder or stepstool nearby? Or should I just pull that chair over and stand on it?"

Why take the time to look for a ladder when you can drag a chair over, right?

However, that chair was designed for sitting. It was built to help distribute your weight and support your back. When you stand on a chair, your center of gravity is shifted higher and you can become unstable and lose your balance quickly. If a chair has wheels or slides, the risk of it sliding out from under you increases. A curved seat or pad might also pose a challenge, especially when the time comes for you to get off the chair. Any of these scenarios could lead to a serious injury.

By taking the extra time to grab a ladder, you are reducing this risk of injury and setting a good example for those nearby. The ladder was designed for these tasks so it's more stable, allowing you to maneuver up the ladder, following the three-point contact rule. You can grab the item you are looking for and step down, again following the three-point contact rule. The ladder allows you to maintain your balance and easily step on to the floor.

Chairs and ladders are made for specific purposes and should be setup and used accordingly. To improve safety for your staff members, consider providing ladders or stepstools throughout your facility.

**Did You
Know?**

Ladder safety is crucial.
Find Church Mutual's
Ladder Inspection
Checklist here:
[www.churchmutual.com/
LadderChecklist](http://www.churchmutual.com/LadderChecklist)

Sidewalk, parking lot inspections key to safety

With the changing of the seasons, the condition and maintenance of your organization's sidewalks and parking lots might be the least of your concerns. Routine yet important maintenance and upkeep are often overshadowed by holidays, events and other happenings. The maintenance and upkeep of sidewalks and parking lots, however, is an extremely important task that should be a priority of all organizations.

The condition of and hazards on your sidewalks and parking lots are likely to change along with the seasonal temperatures. Ground saturation and freezing during cooler months could cause heaving or cracking of your walking and driving surfaces. Additionally, leaves or snow could gather and mask or cause additional risks. These issues lead to injuries every year.

Did You Know?

Emerging technology, such as drones, can safely and efficiently inspect your grounds and walking surfaces. Please contact Risk Control Central for questions.

To reduce injuries on sidewalks and parking lots, follow these steps:

1. **Develop an inspection program.** Staff members should conduct inspections by walking all sidewalks, parking lots and exterior steps. Note any problems such as:
 - Potholes, cracks, rises or deteriorating steps
 - Unmarked changes in elevation, such as curbs or parking blocks
 - Fading of crosswalk markings
 - Loose handrails on ramps, steps or ledges
2. **Keep inspection records.** The records should indicate what areas were inspected, any issues discovered and resolution.
3. **Fix problems.** Any area that needs improvement should be repaired as soon as possible.
4. **Determine and document criteria** for the repair and replacement of sidewalks, parking lots and other walking surfaces. If there are budget limitations, concentrate on the most obvious problems and high traffic areas.

For those living in winter climates, frequent inspection and upkeep of your sidewalks and parking lots becomes even more important once winter precipitation falls. Avoid injuries and liability by doing the following:

- Promptly remove snow and ice from walking surfaces. Designate a team to take the lead and clear sidewalks and parking lots as necessary.
- Once clear, inspect walking surfaces for re-freezing and keep an eye out for areas where runoff from snow piles or gutters might run onto walking surfaces. Apply salt and sand as necessary.
- Document your snow and ice removal efforts in an inspection and maintenance log.

Regular inspections and maintenance for all sidewalks and parking lots should be an important part of any organization's safety program. The earlier potential issues are addressed, the easier they are to correct and the less likely it will be for an injuries to occur. Don't wait until someone is injured; be proactive and make your grounds safer for today.

For organizations with parking lots and sidewalks, it is important to keep records of all maintenance inspections, repairs and accident reports. This will help identify any potential hazards that need corrective action. Below is a log that we created to help you track parking lot and sidewalk activity year-round.

Inspection and maintenance log for parking lots and sidewalks

Name of facility:

Example:

Date of Activity	Start/Stop Time	Location (Building, Lot, Etc.)	Snow/Ice Removal (✓)	Inspect (✓)	Salt, Sand, or Both Applied	Remarks	Your Initials
2/2/15	6:30 am 1:15 am	Main building entrance area, sidewalks and North parking lot	✓	✓	Both	Lot was plowed and sidewalks shoveled due to a winter storm the night before	EAS

Date of Activity	Start/Stop Time	Location (Building, Lot, Etc.)	Snow/Ice Removal (✓)	Inspect (✓)	Salt, Sand, or Both Applied	Remarks	Your Initials

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Our new safety resource, Ask Risk Control Central, puts you directly in touch with our Risk Control staff who are happy to consult with you to help protect your people, property and organization.

Fill out the form at www.churchmutual.com/AskRCC and click "Submit."



Do you have a safety or risk management related question?