

In This Issue

- OSHA Top 10
- Fatality Facts
- Did You Know?
- Q & A
- iSurity Safety and Loss Services

Visit us
on the Web!

www.iSurity.com

iSurity, Inc

PO Box 6455
High Point, NC 27262

Phone:
(336) 869-3000

Fax:
(336) 869-7070

OSHA'S Top 10 Most Cited and What to Do About It!

Every year OSHA and the North Carolina Department of Labor publicize the top 10 most frequently cited standards. In the last three years, the most cited standard in general industry was failure to have a written hazard communication program. For construction, it was the lack of fall protection (See table below).

General Industry	Construction
Written Hazard Communication Program	Residential construction fall protection 6 Ft.+
Conductors not protected from abrasions	Accident prevention responsibilities & inspections
NC Admin Code Life Safety Code Building Safety	Training program for exposure to fall hazards
Fire extinguishers - monthly inspection	Eye and face protection not used
Fire extinguishers - not readily accessible	Head protection
Electrical equipment not grounded	Steep roof w/unprotected sides and edges—employees not protected
Hazard assessment	Portable ladder side rails less than 3 ft. above upper landing surface
Guarding of Abrasive Wheel Machinery	Fall protection 6 feet +
Hazard Communication - Employee Information and Training	Scaffold platforms more or less than 2 feet from point of access
Floor Loading Protection	Accident prevention responsibilities—initiate/maintain program

What should be done to implement a solid OSHA program and stay in compliance?

1. **Develop a Written Safety Manual.** Many standards such as the hazard communication standard, Personal Protective Equipment (PPE), and lockout tagout requires that you have a written program in place. These programs should be in writing and readily available for inspection. Keep it short and simple.
2. **Conduct Periodic Training.** For each of the required programs, such as PPE, conduct initial and annual training of your employees. This can be done individually or in groups. It is important to document the training by using a training log. Keep this with your written programs so it will be available during an OSHA inspection.
3. **Keep up with the OSHA 300 log.** OSHA will review and copy the last five years of OSHA 200 and 300 logs. Keep them neat and organized, preferably computerized. A cluttered and unorganized OSHA log is a symptom of a poorly kept safety program.

See 'OSHA Top 10' on page 2

OSHA Top 10 (cont'd)

Did You Know?

- North Carolina has the third best injury rate in the country.
- It takes less than one amp of electricity to make a 100-watt light bulb glow. It takes less than that to kill you.
- People die or are severely injured daily in electrical accidents, either because they don't know the dangers or aren't careful.
- Knowledge and caution are the keys to safety.

THE GOOD NEWS:

Accidents are predictable and preventable



4. **Keep an OSHA Facility Information Document.** OSHA will always ask for facility information such as: federal tax id numbers, experience modifier, number of employees, address, unemployment id number, etc. Having a document already prepared that can be easily copied and hand delivered will impress the inspector and show organization and cooperation.
5. **Update and Audit Programs Annually.** Do a mock OSHA inspection of your records to catch any irregularities such as employees not trained, documents missing, etc.
6. **Do a Physical Audit.** Walk through work areas to look for things such as improperly labeled chemical containers, blocked aisles, slippery floors, missing or discharged fire extinguishers, etc. Write down what is found and correct immediately.
7. **Involve the Employees.** Develop a safety team and/or committee that will help you look for things that need to be corrected. Provide tags that will make identification and correction easier.
8. **Use Voluntary Compliance.** OSHA will come in voluntary on your request and do a free on-site survey of your records and physical workplace just like an OSHA inspector would. They will give you a list of items that need to be corrected and a date to be completed. They only "catch" is that you do correct them by this date and that you provide documentation. If you don't they will turn it over to compliance. Voluntary inspections not only help you stay in compliance, they are also free of charge and show good faith if and when you have a regular inspection.
9. **iSurity Safety and Loss Prevention Services.** If you need help with compliance issues such as establishing a safety manual, training or mock OSHA inspection, please contact **Jacob Dahlin at 1-800-869-3999**. This is a service that is available at no charge to all members of the NCME Fund.



About iSurity

iSurity has been in business since 1994 and we still have our very first client. In the world of "here today, gone tomorrow" companies, that says a lot. We go the extra mile to make sure you are satisfied with our service and products. We guarantee that a person, not voicemail, will answer your calls during normal business hours and there will always be someone to help you.

We strive to develop a lasting partnership with the agent and insured by offering timely coverage quotes, quick policy issuance, accurate policies and proactive account management.

Fatality Facts

Fall Protection

Falls are the leading cause of fatalities in the construction industry. An average of 362 fatal falls occurred each year from 1995 to 1999, with the trend on the increase.

Unsafe fall arrest equipment contributed to the fatal 150-foot fall of an Oregon construction worker recently. Burn holes in the worker's fall arrest straps and a faulty self-retracting lanyard were blamed for the failure. These could have been discovered if adequate equipment inspections had been conducted.

Would you gamble with **your** life? A lot of people do just that when they fail to inspect their personal fall arrest equipment daily. They gamble that the equipment will save their life if they fall. Wearing fall arrest equipment without inspecting it, provides a false sense of security.

This equipment is subject to tremendous loads during a fall, so unless each component is thoroughly inspected and properly used, it may not save your life. Always follow manufacturers' recommendations when inspecting your equipment. Here are several things to look for.

Belts & Body Harnesses:

Thoroughly inspect all nylon webbing on belt/body harnesses for frayed edges, broken fibers, burn marks, deterioration or other visible signs of damage. Do the same if the belt or body harness is constructed of other materials. Stitching should be intact and not torn or loose. The belt or harness should be somewhat "soft" and flexible and not stiff from dirt or contaminants. If you find any of these conditions during the inspection, do not use the equipment.

Lanyards:

Completely check the entire length of the lanyard. Looking for cuts, fraying, deterioration, knots, kinks, burns or visible signs of damage. Stitching should be intact and not torn or loose. Spliced ends must also be carefully examined for damage or deterioration. Check to see that the lanyard is somewhat "soft" and not stiff from dirt or contaminants. Please refer to the instructions and labels of your equipment for details.

Don't gamble with your life!

Report Claims Immediately: 1-800-869-3999

Post Accident Drug Testing Is Required and is fully paid for by the NCME Fund



Q and A

Q: I have only one employee. Am I required to have workers comp coverage?

A: By law, you are only required to have coverage if you have three or more employees.

Q: If my one employee gets injured, who is held liable for lost time and medical bills?

A: You will be held liable for all lost wages, medical bills and all expenses related to the accident. Therefore it may be in your best interest to have workers comp coverage even though the law does not require a policy.

Q: What if I have more than three employees and do not have coverage?

A: The state of NC can fine you per day for the time that you operate without coverage in NC.

Q: I have only one employee, do I need to comply with OSHA regulations?

A: Yes, the federal OSHA Act states that "employers," defined as any company with employees, are required to follow the Act and are subject to penalties under the Act.

isurity

Call today to schedule complimentary on-site problem solving and hazard assessments, mock OSHA inspections and safety reviews.

**SAFETY
MATTERS**

iSurity Safety & Loss Prevention Services

Do you need assistance with your Safety Program?

All members of the NCME Fund have access to free consultative services from iSurity's Safety & Loss Prevention Department.

We have a multitude of sample programs, toolbox meetings and training materials available upon request, including but not limited to:

Sample Programs

- Hazard Communication
- Personal Protective Equipment (PPE)
- Lockout Tagout
- Respiratory Protection
- Blood Borne Pathogens
- Substance Abuse
- Emergency Response
- Fire Prevention

Toolbox Topics

- Back Injury Prevention
- Chemical Safety
- Fall Protection
- Personal Protective Equipment
- Fire Extinguishers
- Holiday Safety
- Safety Awareness
- Slip, Trip and Fall
- First Aid Response
- Hand Tool Safety

We also provide on-site problem solving and hazard assessments, mock OSHA inspections and safety reviews.

For additional information or assistance in your Safety and Loss program, please contact Jacob Dahlin at 1-800-869-3999 or via email. jdahlin@iSurity.com



PO Box 6455
High Point, NC 27262
www.iSurity.com