

How many times have you seen one of your workers climbing a ladder positioned on uneven ground, standing dangerously close to the edge of scaffolding, or awkwardly lifting materials?

Most times, nothing happens. It's business as usual. But what about the one time something does? One wrong step can sideline experienced workers, delay projects, and cost you time and money.

Slip, trip and fall hazards are often in plain sight but can be overlooked simply because they are so commonplace.

According to the Bureau of Labor Statistics, "slips and trip and falls" and "falls to a lower level"-usually off a ladder or roof-were the second and third leading causes of workplace accidents.



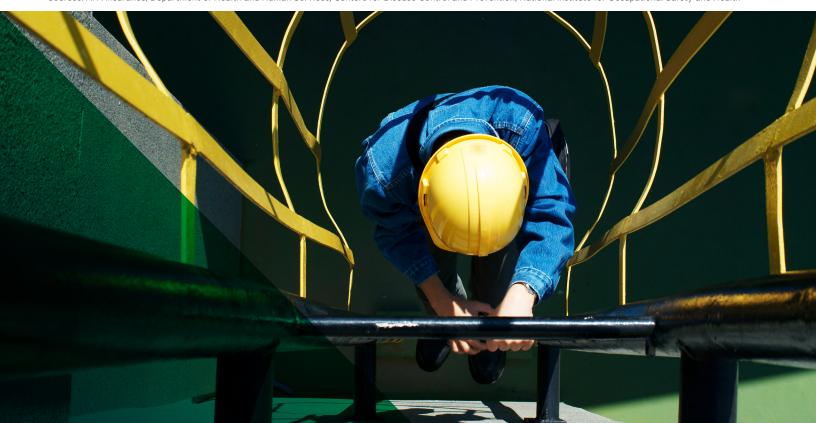
There are a number of prevention strategies you can use to reduce these accidents. For example:

- Rushed jobs or understaffing can be avoided with some good pre-planning in estimating the amount of labor needed for the project and the type of equipment to be used.
- Classroom and on-the-job training can ensure employees adopt safe practices.
- Be diligent about the use of proper tools and personal protective equipment.
- Create a safety culture by training your more experienced installers to mentor and encourage safe practices among younger, less experienced apprentices.

There are also plenty of useful, onsite ways to protect your fence business from slip, trip, and fall claims. This handy guide untangles some common exposures for fence companies and will help you take some sound steps to fewer accidents, fewer claims, and a stronger bottom line both at your place of business and on the jobsite.

HAZARD	PREVENTION
Ladders	<ul> <li>Visually inspect any ladder before each use for damage or defects</li> <li>Don't use metal ladders near power lines or exposed electrical equipment</li> <li>Use ladders on level, secure surfaces</li> <li>Keep ladder surfaces and rungs free of slippery or oily materials</li> <li>Use a ladder with the correct load rating and length</li> <li>Use signage or barricades to block off any area where the ladder is used</li> </ul>
Clutter, loose cords, hoses, wires	<ul> <li>Organize storage areas to eliminate clutter</li> <li>Clear walkways</li> <li>Use cord organizers to bundle cords</li> <li>Cover cords on the floor with a beveled protective cover or tape cords to the floor</li> </ul>
Walking surfaces or platforms	<ul> <li>Inspect for ice or other slippery conditions that should be salted or cleaned before work begins</li> <li>Inspect for debris caused from completed work that could cause trips or falls</li> <li>Patch, fill, or repave outdoor areas that have grooves, cracks, or holes</li> <li>Use yellow warning paint to indicate changes in walkway elevations</li> <li>Remove stones and debris from walking surfaces</li> </ul>
Carrying or moving cumbersome objects	<ul> <li>Use proper lifting techniques, maintaining the natural curve of your lower back and using your legs to do the heavy work</li> <li>Be sure the load is well balanced</li> <li>Ask for assistance if loads are excessively heavy, cumbersome or awkward</li> </ul>

Sources: AFA Insurance, Department of Health and Human Services, Centers for Disease Control and Prevention, National Institute for Occupational Safety and Health



## Time to Test Your Knowledge

How do you score on trip and fall hazards? Take the OSHA guiz.

- 1. What can improve traction on floors that are frequently wet?
  - a. Strap cleats onto your shoes
  - b. Painting gritty coatings on the floor
  - c. Using a greasy floor finish
  - d. Putting up a sign
- 2. If you carry loads that you can't see over or around:
  - a. Make sure you have good lighting
  - b. Stay off the stairs
  - c. Take small steps
  - d. You could trip and fall; don't carry such loads
- 3. Loose carpeting, stair treads, and floor tiles:
  - a. Are tripping hazards
  - b. Should be covered with a rubber mat
  - c. Should be reported right away
  - d. Both a and c
- 4. What is a safe way to move materials up a ladder?
  - a. Hoist them up using a rope after you climb the ladder
  - b. Have someone throw them to you when you reach the top
  - c. Carry them in one arm as you climb
  - d. All of the above
- 5. When is it safe to stand on the top step of a stepladder?
  - a. When you can't get a longer ladder
  - b. When you can hold on to a sturdy item above while you work
  - c. When the ladder is less than six feet tall
  - d Never

Source: Occupational Safety and Health Administration

## Crunch the Numbers on Slips, Trips, and Falls

How serious are slips, trips, and falls? The numbers tell the story:

Percentage of all **Work injuries** requiring time off attributed to slips, trips, and falls in 2014

29.3 Number of accidents per 10,000 full-time workers

700,000 Number of patients hospitalized each year

\$35,000 The average hospital cost

Sources: Bureau of Labor Statistics, U.S. Centers for Disease Control and Prevention

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Answers: 1-b, 2-d, 3-d, 4-a, 5-d

## About The AFA Insurance Program

The AFA Insurance Program is the exclusive insurance partner of the American Fence Association. Created by Alliant Insurance Services, Inc. AFA Insurance is the only program custom-built to address the unique risks of the fence industry, unlocking a wealth of benefits, including lower rates, broader coverage, and enhanced convenience. Because of the customized nature of the program and the strength of Alliant, the majority of AFA members can save significantly on insurance costs while broadening their coverage upon switching to AFA Insurance.

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