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Insurance Loss Control Association

ILCA E-News

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## Cell Phones and Cars Can Be a Dangerous Mix

*Save cell phones for emergencies when behind the wheel of a church-owned vehicle*

Did you know motorists who talk on cellular phones are as much of a threat behind the wheel as drunken drivers? According to a 2006 study at the University of Utah, the level of driver impairment between talking on a cell phone and driving while intoxicated are alarmingly similar. Whether a driver uses a handheld phone or a hands-free model, the conversation presents a significant distraction that increases the risk of an accident.

Cell phones represent a real threat to the safety of our roads, and most states already have legislation in place to curb or prohibit their use while behind the wheel:

- \* California, Connecticut, New Jersey, New York, and Washington prohibit all drivers from using a handheld cell phone while behind the wheel.

- \* Seventeen states and the District of Columbia have special cell phone laws for novice drivers.

- \* In many states, school bus drivers are prohibited from using cell phones when passengers are present (except in emergency situations).

### **Create a Cell Phone Policy**

Does your ministry have a cell phone policy? If not, it might be a good idea to create one. Here are some guidelines:

**Turn It Off.** Urge your drivers to turn off their cell phones when they get behind the wheel of a ministry-owned vehicle. This will drastically decrease the likelihood that they will use their phone while driving.

**Post Safety Warnings.** Use decals or stickers to post safety warnings like these in your ministry's insured vehicles:

- \* Pull off the road to use the cell phone.
- \* Ask a passenger to oversee the phone while driving.
- \* Let incoming calls go to voice mail. Return these calls when you reach your destination.
- \* Keep conversations short when it is absolutely necessary to use the phone.
- \* Do not attempt to talk while driving in heavy traffic.

**Encourage Driver Safety Training.** Require all of your employees and volunteers to participate in a driver safety course prior to getting behind the wheel of a ministry-owned vehicle.

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## Delivering “Ten Minute Topics” to Drivers

Ongoing communication about driving safety is one of the best ways to prevent vehicle collisions.

Companies who have been successful at reducing collisions rely on frequent, simple, focused discussions with their drivers. Key topics range from backing maneuvers, how to report accidents, and keys to effective driving.

All drivers - full time, part time and the occasional - should participate in these training sessions.

You don't have to be a professional speaker to provide an effective message. Here are some tips on preparing and delivering a consistent presentation.

### Preparation

1. Read through the topic materials and jot down any questions you have about the material for follow up later.
2. Check with your safety management team to see how this topic has been addressed in the past by your company.
3. Familiarize yourself with any company policies that relate to this topic.
4. Plan a schedule for the training event - you may want to conduct the session more than once if not all drivers will be able to attend the first session, or if there are multiple shifts, locations or many part-timers who will not be present.
5. Try practicing your introduction to the session so that it is natural (not forced or simply read from a card) and run through the main discussion points out loud.
6. If the topic could be supported with visual aids such as having a truck handy or using pictures of actual equipment, get these items in order well in advance of the meeting.
7. Print or photocopy handouts from our training topics and any other material you intend to use at the meeting (copies of company policies, etc.).

### On The Day of Training

Plan to limit the length of your presentation. Our topics are designed to be presented in about ten minutes, but you need to allow for questions during or after your presentation.

After welcoming your drivers, promote how these training meetings not only provide valuable information but also give everyone the opportunity to get together and exchange ideas.

Start the training session with statistics that relate to the topic (provided in most of our training topic articles), and add any company specific statistics that you have found (i.e. “Nationally, motor vehicle collisions are the number one workplace fatality. Thankfully, our company has never had a fatality and we are meeting today to help assure that we never do”).

The purpose of any training session is to get people to think about safety problems and how they, personally, will change their own habits. Encouraging their questions and fair discussion can be more effective than simply reading the training topic and dismissing the audience. Some suggestions:

- Have your audience describe situations or hazards that they have seen that relate to the topic, and what they did to deal with them.
- Encourage the audience to offer suggestions to improve safety performance related to the topic.
- When asking questions, try to use “open-ended” questions instead of questions that require only a yes or no answer.

Whenever possible, insert examples from your company's own experience (i.e. Past accidents, patterns in previous accident histories, insurance carrier recommendations on fleet safety that support this topic, etc.) In some topics, you might want to demonstrate the message by using one of the company's vehicles.

At the end of the presentation, repeat the key points to reinforce the topic. Make sure to thank your drivers for their interest and enthusiasm.

If your company sponsors a safety award system, mention how this topic (and their attention to it) will impact the program (for example; “If no backing accidents during the next thirty days, we'll add money to the safety bonus jackpot”, etc.)

### In Addition to the Topic Material

There may be times when you want to add to the discussion driver safety problems that your firm is encountering at the moment. You could review recent accidents for tips on how they might have been prevented. You could review company

policies that address safety in order to highlight why the policies are important and to assure that everyone is familiar with the details of the policy.

## Recording Keeping

Now that you've taken the time to prepare and present the training topic, take an additional moment to record the time, place, date, topic and attendees of your driver safety meeting. You may also want to record any specific problems or concerns raised during the session and any significant suggestions or comments made by the attendees for management's consideration.

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# Protecting your employees from exposure to Bloodborne pathogens

by John Schmidt

Imagine getting a call that someone has been injured at your facility. A co-worker has fallen down steps and appears to be seriously hurt. Someone has called 911 and a handful of company employees are tending to the victim's injuries, which include a severe laceration to the head. It takes you a few minutes to get to the scene and just as you arrive, you see firefighters and paramedics taking over care of the victim. These rescuers have a job to do and they do it well. The victim is stabilized, quickly packaged for transport to the hospital and gently placed on the stretcher. As you watch, you can't help but notice that every firefighter and paramedic is wearing medical gloves and goggles. As EMS personnel leave the area you approach a group of your coworkers, including the first responders, who are chatting about their role in helping the victim. Almost immediately you become aware of a very frightening sight. Two of the rescuers have fairly large spots of blood on their clothing and, even more upsetting, are using hand towels to wipe blood from their hands. It is obvious that these Good Samaritans did nothing to protect themselves from disease transmission and have become contaminated with blood from the victim.

Wearing PPE (personal protective equipment) is an important part of the professional rescuers' equipment. They know that protecting themselves from bloodborne pathogens is, in some ways, just as important as caring for the victim. But what about your people – do they have the knowledge and know the risk? Does your company provide employees with PPE? If your company provides first aid kits for employee use, then they should have access to protective equipment and bloodborne pathogen education as well.

I was recently asked to evaluate exposure risks for an association of tow truck operators, body shop technicians and auto mechanics. These people, like the EMS workers, know their job and do it well. But unfortunately they were very lacking in bloodborne pathogen prevention. Tow truck operators wear thick, leather work gloves and routinely pick up bloodstained windshields or wrap contaminated airbags around steering columns. Body shop technicians pull contaminated seats from wrecked vehicles then sit on them on breaks or at lunchtime. Mechanics have a bad habit of cutting their knuckles or forehead while repairing vehicles. They also share tools with fellow employee - tools that are contaminated with blood from their last mishap.

I know you're not in the automobile repair business. The above examples are intended to get your attention and, hopefully, get you thinking about your own company's risks and exposure. Do you have a first responder team or people assigned to respond to an emergency? Are first aid kits available to employees? Do employees share equipment or tools that could become contaminated? Who is responsible for cleaning up body fluids after an accident or injury? Without proper communication policies and training in preventing disease transmission, any employee could find themselves exposed to the same dangers faced by the paramedics and firefighters coming to their aid.

So what can you do to reduce the risk of exposure? Let's start with looking at bloodborne pathogens and the impact that exposure can have on employees and employers alike.

Bloodborne pathogens are pathogenic microorganisms that are transmitted via human blood and cause disease in humans. They include, but are not limited to, hepatitis B virus (HBV) and human immunodeficiency virus (HIV).

Wow! I know for many people (myself included), words like microorganisms, immunodeficiency, and pathogens bring back thoughts of high school and health classes, the last place in the world most of us want to revisit. So before we go any further, let me put it in my terms. Something I hope anyone can understand: *There's a lot of junk out there that can make us very sick or even kill us if we become contaminated. We need to constantly be on guard and very careful not to get ourselves contaminated.*

Emergency responders know the risks and they know how to protect themselves. Unfortunately, far too many people in the workplace or Good Samaritans on the street do little, if anything, to take the necessary precautions. Too often, they realize they've been exposed to body fluids after the emergency when it's too late to do anything about it. I've been teaching CPR and First Aid training for over 25 years and often get asked if I would do rescue breathing without a barrier on someone I do not know. I respond without hesitation, "If I found someone unresponsive and not breathing, I would immediately call for help and begin chest compressions on the victim. But there is no way I am doing mouth to mouth on this individual without a breathing barrier."

Here are a few simple rules to follow when looking at the possibility of exposure to bloodborne pathogens or, for that matter, any body fluids. This information is presented as guidelines for both employees and employers. The American Heart Association calls it "Making a PACT, know how to act."

**PROTECT** – Protect yourself from blood or blood-containing materials. This includes wearing protective equipment such as gloves, goggles and using a breathing barrier if you are performing CPR. Consider your options if you find yourself with no protective equipment.

**ACT** – If you find you have come into contact with another person's body fluids or blood, act quickly and safely. Wash the area immediately with hot, soapy water for up to a minute before rinsing. If you have contamination in the eye(s), flush the eyes with clean water for up to 5 minutes. If a flushing agent is not available at the scene, have someone get water for you. Firefighters or paramedics can assist you if they are still at the scene.

**CLEAN** – After an emergency, especially in the shop area or office, clean any areas contaminated with blood or body fluids. Wear protective equipment. Clean the area with a solution of 1 part Clorox and 8 parts water. Completely flush the area and let the solution stand for at least three minutes. Be careful when wiping up the area especially if you are dealing with broken glass or wood/metal splinters. Put all soiled items, including soiled cleaning materials, in a plastic bag and take it to the dumpster as soon as you are finished. If there is an injection device (such as a needle) involved, try to give it to the medics or firefighters before they leave, otherwise, get it in the dumpster and use extreme caution while doing so.

**TELL** – Report the incident immediately to your supervisor or human resource department. Ask for a dated copy of the report (even if it is only hand-written).

*Employers have an awesome responsibility in protecting their employees from exposure to bloodborne pathogens. Here are the basic guidelines and responsibilities placed on management/owners.*

**PERSONAL PROTECTIVE EQUIPMENT** - Any employee at risk of being exposed to bloodborne pathogens must be provided with the protective equipment necessary to keep them safe from exposure. This equipment includes access to gloves, goggles and, if required, breathing masks or barriers (for CPR).

**EDUCATION** – Not all professions are required to have Bloodborne Pathogen Training. Actually, this is a very gray area with the exception of emergency and health care providers. A call to OSHA may or may not give you the answer you are looking for. It appears that OSHA looks at a number of areas of concern when trying to determine if an employer does, or does not, have to comply. For example, if you offer

Voluntary CPR/First Aid training to your employees, they may not be required to do B.P.T. training. If you have designated First Aid responders within your organization, you probably fall under the training requirements.

Many of you know your employee’s occupational exposure risk. If you have personnel who are routinely or even occasionally exposed to blood or body fluids in the execution of their duties, you may want to give serious consideration to offering personal protective equipment and training to these employees.

**ENGINEERING CONTROLS** - Engineering controls should address issues such as providing goggles and rubber gloves to employees likely to be exposed to pathogens. Cleaning contaminated equipment, work areas, or clothing is another important part of controlling the spread of pathogens in the workplace.

Here’s an example of engineering controls. An employee, using his leather work gloves, realizes he has come in contact with body fluids and the gloves are contaminated. Two controls should be in place to protect the employee. First, knowing the exposure risk, the employer should have a spare set of gloves in the vehicle so the operator can complete the job. Secondly, the company should have a procedure for disposing of or cleaning the exposed gloves.

**WORK PRACTICES** – Setting standard practices for preventing disease transmission is a very important part of an employer’s responsibility in protecting their employees.

In the case of the above-mentioned body shop, good work practices would include establishing a policy which would require workers to wrap plastic around interior seats pulled from a wrecked vehicle. Create policy against allowing employees or visitors from sitting on the seats, even with the plastic cover in place.

Good workplace practices would also include providing employees with their own toolboxes. If they share tools, have a policy in place for cleaning and decontaminating tools, especially after an accident or injury. Make sure employees know the importance of disposing of or cleaning contaminated personal protective equipment such as work gloves, goggles, coveralls, etc.

Offer your employees a course in Bloodborne Pathogen Training. It is an excellent way of communicating the importance of preventing disease transmission and protecting your company from a huge liability/workers compensation claim.

**HAVE WRITTEN POLICY AND REPORTING PROCEDURES IN PLACE** – Begin setting standards for your employees and your business. Start small, then expand on the policy as new issues surface. Communicate to your people. Make sure they know the reporting procedures and the importance of reporting any possible contamination. Use the Internet to find trends in your industry then pass them on to employees.

OSHA has templates for creating your own company Bloodborne Pathogens policy/procedure. Simply download the forms, fill in the blanks with your company name, etc., print it out and you’re good to go. Oh, and make sure you distribute it to your employees with documentation included. Here is an excellent link for gathering the necessary information for putting together a program.

<http://www.osha.gov/Publications/osha3186.pdf>

This OSHA site can also be found by searching under “Bloodborne Pathogens and Hazard Communications Standards” or by calling the regional OSHA office in Philadelphia. The telephone number is (215) 861-4900.

Remember how much industry resisted many of the regulations we all take for granted today. The Commercial Driver License, Hazardous Material Data Sheets, and posting our company’s Workers Compensation policies seemed to be creating additional burdens on all of us. We survived those changes and we’ll survive OSHA’s Bloodborne Pathogen policies and guidelines as well.

I am a business of one. But if I did have employees, I can assure you they would have bloodborne pathogen training and my company would have a policy in place. It’s the right thing to do for my business, my employees and myself. And just imagine the feeling of knowing you are in compliance should OSHA decide to pay you a visit.

Invest an hour for setting up your program, distribute the information to your employees, and arrange for a half-hour Bloodborne Pathogen class. The investment is small but the dividends to you and your employees could be huge.

John Schmidt owns Safety Outsourcing. He offers courses in CPR, First Aid, A.E.D., Highway Safety Training and the American Heart Association’s course in Bloodborne Pathogen Training.

*Prior to starting his own business, John was Supervisor of Instruction for the American Red Cross in Philadelphia, Safety Manager for the Krapf Bus Companies, and a professional EMT and firefighter for over 20 years. Visit him at <http://www.safetysourcing.net>.*

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## AADM Offers Emergency Planning Tips

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Sep 08, 2009

In observance of September as National Preparedness Month, the American Academy of Disaster Medicine has issued a list of recommendations designed to help the public be prepared in the event of a disaster emergency. AADM is reminding people that disaster emergencies come in many forms, some natural and others man-made. The organization, comprised of physicians from all medical specialties with knowledge in disaster management, offers these emergency planning tips that may save your life or that of a loved one:

- First, consider what kinds of disasters are most likely to occur in your community and how residents will be notified (e.g., hurricane, tornado, flood, blizzard, etc.).
- Think about the different safety needs for every kind of potential emergency.
- Determine where the nearest disaster emergency centers or shelters are in your community.
- Map out an evacuation route in case it is necessary.
- Post emergency phone numbers near telephones or program them into your cellular phone and keep in wallets or pocketbooks at all times.
- Prepare a list of family physicians in the event you or a family member are injured.
- Store all necessary emergency items at easily accessible places in backpacks or duffel bags.
- Emergency items may include prescription medicine, eye glasses, drinking water, non-perishable food, a manual can opener, personal hygiene items, extra set of clothes and rain gear.
- Select one place near your home to meet-up together and another place to meet outside your neighborhood in case you and your family members can't return home after a disaster.

"Disasters may strike at any time so it's always important to be ready and prepared to maintain the health and safety of yourself and your loved ones until first responders are able to arrive," said AADM President Gary M. Klein, M.D., MPH, MBA, CHS-V.

AADM is the educational and advocacy affiliate of the American Board of Disaster Medicine, the first medical board in the United States to offer physician certification in Disaster Medicine. More information is available at [www.aapsus.org/academies/disaster-medicine/index.html](http://www.aapsus.org/academies/disaster-medicine/index.html).

### WEBSITES OF INTEREST

This is a link to the OSHA Website. The subjects of these pages include specific workplace hazards, as well as individual industries

<http://www.osha.gov/SLTC/index.html>

Most of us are well versed in the need for UL 300 and its requirements, but this link was put together by FEMA and gives some simple Q and A for common questions regarding this topic.

<http://www.femalifesafety.org/docs/2926-FAQ-UL300&K.pdf>

It can be difficult for insureds to determine if they fall under the Drug and Alcohol testing requirements for DOT (49 CFR Part 40). Complying with the requirements can be even more difficult. This website, provided by DOT, makes these jobs much easier.

<http://www.dot.gov/ost/dapc/index.html>

**The odds of dying from...** The attached table was prepared in response to frequent inquiries asking questions such as, "What are the odds of being killed by lightning?" or "What are the chances of dying in a plane crash?" These can be useful for gaining attention when giving presentations or writing reports.

<http://www.nsc.org/research/odds.aspx>

**Special Thanks**

I would like to thank Russ Howard, Betty Ayrton and Steve Edmonds, among others, for all of their hard work on the conference this year. We have a very exciting program put together that will provide useful information in many areas of the Loss Control profession. A special thanks to all of you who have already registered to attend the conference. If any member would like to be a part of the executive committee, further the organization and earn additional CEU's, please contact a current committee member during the conference for more information.

I look forward to seeing you all at the conference.

Scot Gudenrath  
2nd Vice President, ILCA Executive Committee

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