

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - DECEMBER 2018

WINTER SAFETY



- DURING THE WINTER MONTHS, WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS.
- A SOUND SNOW AND ICE MANAGEMENT PLAN LOOKS TO REMOVE SNOW AND ICE AND INCORPORATES CONTINUOUS MONITORING OF PROBLEM AREAS.
- CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY.
- PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
- PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CREATE ICY PATCHES
- DISCUSS FOOTWEAR WITH EMPLOYEES
- PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
- MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS

- 62 YEAR OLD PUBLIC WORKS EMPLOYEE THAT WAS SHOVELING MUCH OF THE DAY LEADING TO SEVERE LOW BACK PAIN. DIAGNOSED WITH HERNIATED DISCS, THE EMPLOYEE UNDERWENT EXTENSIVE PHYSICAL THERAPY AND HAD INJECTIONS AND THE TOTAL INCURRED ON THE FILE IS \$73,000.
- PIPES BROKE IN WALLS OF STORAGE ROOM OF POLICE DEPARTMENT CAUSING EXTENSIVE WATER DAMAGE TO A COURT ROOM AND ADJACENT ROOMS AND OFFICES. THOUGH HEAT WAS MAINTAINED ENOUGH TO KEEP THE MAIN AREAS HEATED, THE HEAT DID NOT FULLY REACH THE SELDOM USED STORAGE ROOM DURING EXTREMELY LOW TEMPERATURES. THE TOTAL DAMAGES WERE \$293,000.

