

## Controlling Workers' Comp Risks During Disaster Recovery Efforts: Protecting Your Employees...and Your Bottom Line

As businesses go through hurricane cleanup, repair and reopening, employees may be needed for tasks to which they are unaccustomed and for which they are not trained. Here are some tips to help you avoid needless accidents and injuries that are happening every day in recovery efforts. Taking a little time to train employees in the following areas will pay off in a big way.

### Lifting and Carrying

- Where possible, get employees to use two-wheeled hand trucks, wheelbarrows or carts. If this is not possible, instruct employees to get co-workers' help. Encourage work in teams of two or more for heavier loads.
- When removing wet carpet, pull evenly and carefully without jerking to avoid back strain. Cut carpet into small sections.
- Always use proper lifting techniques:
  - Lift with your legs by squatting, not bending, near the load.
  - Maintain secure footing and ensure a good grip on the load.
  - Keep your back straight as you lift.
  - Do not twist at the waist when lifting or lowering.

### Falls

Falls are the second most common type of accidental injury in Louisiana. When working at elevations, keep in mind the following fall prevention and protection guidelines:

#### *Falls from Ladders or Scaffolds:*

- Select the correct ladder for the task.
- Do not use ladders near power lines.
- Transport ladders horizontally, not vertically.
- Use caution around blind turns.
- Do not toss or drop the ladder as rough use can weaken it.
- Always inspect the ladder for good footpads, slippery substances on the rungs, or loose parts.
- Set up and use the ladder correctly.
  - Complete as much prep work as possible on the ground before climbing a ladder.
  - Provide a solid, level surface for the ladder.
  - Use barricades to block traffic.
  - Place extension ladders at the proper angle using the four-to-one rule. The ladder base should be placed one foot from the vertical support for every four feet of ladder height.
  - With a co-workers' help, tie off or brace extension ladders as close to the upper support as possible.
  - When a ladder is used to access an upper level, it should extend at least three feet beyond the support point.
  - Spreaders (the horizontal pieces connecting the legs of A-frame folding ladders) should be locked in place.
  - Avoid carrying tools by hand up a ladder; use a tool belt.
  - Face the ladder when climbing or descending, keeping at least one hand on the rails at all times.
  - Allow only one person on a ladder at a time.
  - Never stand on the top two rungs or steps.

#### *Falls from Roofs:*

- Jobs that require workers to be on roofs should be left to professional, trained contractors whenever possible.
- A ladder should extend at least three feet above the roofline.
- Install slide guards (2" x 6" boards secured at a 90-degree angle to the roof surface).
- Wear shoes with slip-resistant soles.
- Use of fall protection devices such as lifelines, shock-absorbing lanyards and body harnesses offer the most protection.

#### Be Aware of These Common Risks:

**Lifting and Carrying**—Most back, neck, and musculoskeletal injuries are caused by improper lifting and carrying. Follow these simple rules to reduce or eliminate the risk of injury.

**Falls**—Falling from ladders, scaffolds, and roofs are real threats during this time. Slipping and tripping also are common and can be avoided if certain precautions are taken.

**Equipment Operation**—Heavy machinery and other cleanup devices (such as chainsaws) can be dangerous when operators are not properly trained to use them.

**Vehicle Accidents**—Driving is the most common cause of workers' comp accidents and injuries. Wrecks caused by flying debris, fatigue, and cell phone distraction can result in potentially severe or fatal accidents.

**Biohazards**—Exposure to floodwater, which often contains infectious organisms, can result in serious illnesses. Proper immunization of employees is vital to preventing or reducing the severity of disease.

**Hiring Practices**—Following basic hiring practices is essential to both preventing accidents and injuries but also decreasing workers' comp claims that can impact your insurance premium. You could also lose the services of a valuable employee.

### Same Level Falls:

- Slipping on muddy or slick surfaces, or tripping on debris can easily cause back injuries or broken bones. Keep walking areas clear of debris.
- Wear proper shoes or rubber boots for traction.
- Avoid walking backward—many trips and falls occur while carrying materials walking backward.
- Use a hand truck or dolly to carry objects whenever possible. If you must carry objects, make sure you can do so comfortably and see over them.

## Operation of Heavy Equipment and Chainsaws

### Heavy Equipment:

- Use qualified operators who are certified, trained and experienced using heavy construction equipment, such as bulldozers, backhoes and tractors.
- Before approaching heavy equipment, make sure the operator sees you.
- Use backup alarms and travel alarms on moving equipment.
- Mark or barricade the area to keep workers away from operating equipment.
- Do not lift materials over other workers.
- Use signal persons to direct operators and protect other workers.

### Chainsaws:

- Be sure the chainsaw user is trained and has some experience.
- Choose the proper size chainsaw to match the job, and include safety features such as a chain brake, front and rear hand guards, stop switch, chain catcher and spark arrester.
- Wear appropriate protective equipment, including hardhat, safety glasses, hearing protection, heavy work gloves, cut-resistant leg wear (chainsaw chaps) that extend from the waist to the top of the foot, and boots that cover the ankle.
- Do not work around power lines.
- Cut at waist level or below to maintain secure control over the chainsaw.
- Co-workers should remain at least two tree lengths away from anyone felling a tree and at least 30 feet from anyone operating a chainsaw when removing limbs or cutting a fallen tree.
- Each saw cut must be evaluated to identify and avoid the potential movement of trees and limbs. Identify branches that may act as springs and release suddenly when cut.
- Clear the surrounding area of tripping hazards and obstructions before starting the cut.

## Vehicle Accidents

Accidents in vehicles are the primary cause of workers' comp-related injuries and deaths. Urge your employees who drive to be aware of the following risks:

- Flying debris from other vehicles that are hauling loads.

- Using cellular phones while driving can easily cause distractions.
- Working long hours can cause fatigue, which may cause driving accidents.
- Unusual traffic conditions, such as heavier traffic, signal outages, road obstructions, etc.

## Fatigue

- Working long hours may cause fatigue that can result in poor judgment, increasing the risk of injury.
- Plan tasks and pace the work, taking frequent breaks.

## Biohazards

- A Tetanus booster is needed if a disaster recovery worker is uncertain they have been immunized in the last 10 years.
- Follow the medical advice of your company's physician or a medical official familiar with workers' exposures.
- A Hepatitis A vaccination is needed if a worker will be exposed to raw sewerage.
- A Hepatitis B vaccination is recommended for healthcare workers, first responders, fire and police personnel, and any worker with possible exposure to body fluids.

## Hiring Practices

Most work-related accidents occur with employees on the job a year or less. Thus, new hires need training on any equipment they will use and need frequent oversight by supervisors or co-workers.

- Basic hiring practices should include the following:
  - A written job application form
  - Prior employment and reference checks
  - A motor vehicle record check for drivers
  - A written substance abuse program including pre-employment drug screening
  - Written job descriptions with physical demands
- Newly hired employees should be required do the following:
  - Complete a Second Injury Fund medical history questionnaire. This costs you nothing but can save big dollars.
  - Thoroughly review safe work practices and safety rules.
  - Review your company's accident-reporting procedures.

## More Information

For more information on a variety of safety topics, please visit LWCC's corporate Web site at [www.lwcc.com](http://www.lwcc.com) or on *Interactive*, LWCC's password-protected Web site for policyholders and agents. To register for *Interactive*, download the form from our corporate Web site or call LWCC's communications department at 800-227-4969.