

# INSURANCE INSIGHT



Weiser Insurance Services, LLC, P.O. Box 70, Adel, IA 50003  
[www.weiserins.com](http://www.weiserins.com) 877-993-1829

## Make safety meetings more meaningful

If you're just going through the motions to deliver safety meetings to your employees or skipping them altogether, you're missing the point. Effective discussions about hazards make the workplace safer which ultimately benefits employees and the bottom line. Here are a few tips for making your safety meetings better:

- **Don't call it a safety meeting.** Best practice is to include safety as a discussion point in regular operations meetings, but if you hold safety meetings, try disguising them with a clever name like Morning Mash-up, Toolbox Talk or Team Huddle.
- **Keep it short.** A few minutes can be effective.
- **Include everyone.** Consider topics like tornado drills, avoiding heat exhaustion or recognizing road rage.
- **Avoid Monday morning or Friday afternoon.**
- **Invite participation.** Ask participants if they've known

### Sample agenda for a safety meeting

- Discuss recent accidents, injuries & near misses.
- Share results of safety inspections.
- Training: Address new machinery, new processes or a specific topic. Discuss two or three key points. Visit [www.osha.gov/SLTC/text\\_index.html](http://www.osha.gov/SLTC/text_index.html) for a list of topic ideas.
- Open discussion time: Encourage participation.
- Set time, date and place for next meeting.

### There's an app for that

The [Safety Meeting App](#), available for both Android and iPhone, is designed for contractors to manage OSHA-compliant safety meetings. Among other features, it offers a long list of topic ideas.

anyone who suffered an injury related to the safety topic. Ask if the injury could have been avoided. How would they advise an employee about this kind of risk?

- **Rotate presentation duties.** Select a safety topic and designate the presenter/discussion leader.

## Roofing materials have improved a hail of a lot

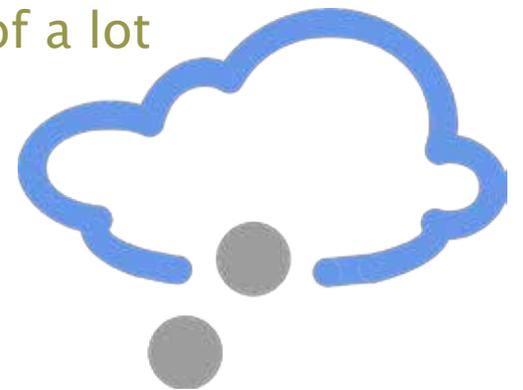
Hail causes more than \$1 billion in damage to U.S. property and crops every year most often in March through June, according to the National Oceanic and Atmospheric Administration.

One way to mitigate damage to your business property comes in the construction phase or when you're considering re-roofing your building.

Hailstones damage asphalt roof shingles by knocking loose their

granular covering. Recent developments in roofing material production promises greater impact resistance as measured by Underwriter's Laboratory. UL 2218 sets a national standard for roof impact resistance by rating materials from Class 1 to Class 4 (Class 4 being the toughest).

Modified asphalt shingles are stronger and more flexible than standard ones. Class 4 roofing shingles can also be made of aluminum, copper, plastic and resin.



Though impact resistance shingles typically cost more, they pay for themselves over the long term by eliminating premature roof replacement.

# Stress your openness to hearing out young workers

Hiring summer help? Seasonal workers this time of year are typically younger ones looking to make money when school is out.

Workers with less experience in the work force are particularly in need of on-the-job training to reduce the risk of injuries. One way to help them is by encouraging young employees to speak up when they feel their job or work environment presents a danger.

Tell them that reporting work haz-

ards is an important part of every employee's job, and don't just say it once:

- **During the interview:** Explain the job and make sure they're comfortable with it.
- **Eliminate hazards:** Use the equipment yourself to ensure it's safe.
- **Orientation:** Spend time training your new employees and observing them as they work.

“If speaking is silver, then listening is gold.”

~ Turkish proverb

- **Assign a mentor:** Look for a fellow employee who wants to share knowledge, understands proper procedures and works safely themselves. Clarify what tasks the new worker may and may not perform.
- **Listen.** Tell young workers to inform you or a supervisor of hazards.

# Is your property policy sufficiently endorsed?

You depend on property insurance to make you whole after a loss, but are you sure your policy does that?

Building ordinance coverage, for example, increases in importance as your building ages. Some communities require a building to be demolished and rebuilt in accordance with current building codes if a certain percentage of the building is damaged. Building ordinance coverage would pay for the demolition and



Carl Wycoff, flickr.com

the increased cost of rebuilding.

Debris removal coverage is complex and nuanced depending on the type of loss and how multiple buildings

are covered. This can be a costly element of reconstruction. Policy endorsements can enhance your coverage if it's deemed necessary.

How about adequate coverage for underground property like pipes, flues and drains? Just because you can't see it doesn't mean it's not important.

If you have questions about your specific policy and coverages, give us a call.

# Stumped by insurance terminology?

Binder? Peril? Directors and officers liability? If reading an insurance policy leaves you so confused you don't bother to look at all, don't despair.

Knowledge is power, and a few basic definitions might help:

- The glossary at the Insurance Information Institute ([www.iii.org/services/glossary/](http://www.iii.org/services/glossary/)) defines terms from A-share variable annuity to written premiums (there's no Z

words in insurance). The mission of the Insurance Information Institute is to improve public understanding of insurance—what it does and how it works.

- The National Association of Insurance Commissioners is committed to educating consumers about how insurance needs change as life does and how to avoid scams. One section is devoted to insurance typically necessary in business: [www.insureuonline.org/smallbusiness/](http://www.insureuonline.org/smallbusiness/)



P.O. Box 70, Adel, IA 50003

Phone: 877-993-1829

Fax: 515-993-5727

E-Mail: [mike@weiserins.com](mailto:mike@weiserins.com)  
[chris@weiserins.com](mailto:chris@weiserins.com)

On the web: [www.weiserins.com](http://www.weiserins.com)

The information contained herein is for advertising purposes only and in no way alters, modifies or extends the terms, coverages, conditions and exclusions contained in your policy. For a thorough explanation of insurance coverage, exclusions or limitations, please refer to the actual policy.