

INSURANCE INSIGHT



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Protect your workers by controlling access

Could something as simple as a row of shrubbery or a yellow caution line save a life? Maybe, especially if such devices are used to dissuade criminals from accessing your place of business.

Workplace violence, which ranges from threats and verbal abuse to physical assaults and even homicide occurring at a work site, is a major concern for employers and employees nationwide. Homicide is the fourth-leading cause of fatal occupational injuries in the United States, according to 2014 figures from the Bureau of Labor Statistics.

The risk of assault can be prevented or minimized if employers take appropriate precautions beginning with a zero-tolerance policy toward workplace violence covering all workers, clients, visitors and contractors.

Access control—adequate locks, doors and window barriers—is the next method to addressing a safe work environment.

When one moves beyond private property to public or semi-public spaces, think logically. Analyze entrances, exits, fencing, landscaping and lighting to subtly direct both foot and vehicular traffic in ways to keep unauthorized persons out of a particular place if they do not have a legitimate reason for being there.

How you title your business vehicle affects your insurance

Whether you have a fleet or scheduled auto policy, you must make us aware when you title a vehicle in a name other than the named insured on your insurance policy. This ensures the vehicle has the appropriate business coverages. The type of

coverage you need depends on:

Whose name is the vehicle registered under? If it is registered in the business name, you need commercial auto insurance.

How is the vehicle used? If you

or your employees use the vehicle for business purposes, you need a commercial policy. Even personal vehicles may need commercial auto coverage if they are being used frequently for business purposes.

Springtime theft prevention tips

Warmer temperatures stoke vandals and thieves. Here are some tips for reducing property theft:

Keep outside doors locked. Do not leave cars unlocked when loading or unloading.

Secure outdoor appliances, commercial air conditioning units known for having valuable copper arteries, vehicles and trailers.

Add cameras and signage that describes their use.

Add exterior lighting: A well-lit building is less attractive to intruders.

Brand it: Identify property by engraving with the company name.

Invest in a business security survey, sometimes offered by your local police department for free.

While access control is more difficult on streets and areas that are open to the public, use of nonphysical or psychological barriers can control access. Think signs, art, paving textures, nature strips or anything that announces the integrity and uniqueness of an area to establish clear boundaries between public and private. The idea behind a psychological barrier is that if a target seems strange, or difficult, it may also be unattractive to potential criminals. Good maintenance and landscaping also are ways to express ownership.

Effective safety training comes early, often

Training your employees effectively can mean the difference between having a safe workplace or injured employees. Developing an education plan and following it boosts morale and eliminates risks.

Train new employees. Employees should never be asked to perform a task they haven't witnessed first-hand. Host safety trainings where employees can be shown how to properly perform hazardous tasks.

Consistency matters; hold regular meetings. When it comes to safety training, once is never enough. The more an employee hears information, the more he or she will be able to recall it in the heat of the moment.

Not all safety training needs to be

HOW TO MAKE SAFETY SINK IN

Use mentors: Enlist experienced employees to train and mentor new ones.

Explain the "why": If employees don't know the repercussions of not doing a task correctly, they may be tempted to give short shrift to safety protocols.

Look for learning opportunities in every-day activity: Was there an incident with a client that everyone could learn from? Is there a new government report with implications

for the organization?

Use what-if scenarios: Prepare employees to react appropriately by practicing emergency scenarios.

Provide constructive feedback: Even the best employees need feedback, even if it's just to let them know what they're doing right. Provide specific examples of what they're doing right and what should be avoided.

Refresh training: Try new teachers and approaches.

formal. Seize the moment and discuss safety procedures whenever it seems appropriate.

Drill down. Tornado and fire drills

are not just for elementary students. Even office workers and those in small workplaces can benefit from emergency drills.

We find the right coverage, with the best company, at the lowest price for you.



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OSHA record-keeping mandates may apply to your business

Certain businesses are required to prepare and maintain records of serious occupational injuries and illnesses in accordance with regulations from the Occupational Safety and Health Administration. These statistics help OSHA in evaluating the safety of a workplace, understanding industry hazards and implementing worker protections.

Who? An employer in any industry who employs 11 or more workers. OSHA regulations provide a partial exemption for certain low-hazard industries. Effective January 2015, OSHA issued a new list of industries that are partially exempt from the record-keeping requirement. Lists of both exempt and newly covered

industries are available on OSHA's website (www.osha.gov).

What? Any work-related injury or illness that meets certain severity criteria must be entered into the relevant OSHA forms within a week of learning of its occurrence.

What level of severity? Work-related injuries or illnesses that result in the following must be recorded: Death, loss of consciousness, days away from work, restricted work activity or transfer to another job, medical treatment beyond first aid.

Where are the forms? Find Forms 300, 300A and 301 at <https://www.osha.gov/recordkeeping/RKforms.html>