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What Does an Accident Really

An accident is an unplanned and unforeseen event that can interrupt the flow of production, sales or service. Understanding how the costs of accidents can affect your company's bottom line is critical. The more accidents that occur in a workplace, the higher the costs, both in increased insurance premiums and greater indirect costs.

According to the National Safety Council, the indirect costs of industrial accidents are approximately four times the actual direct costs.

Direct costs represent the workers compensation and other medical claim costs. Workers compensation claim costs include:

- Medical bills
- Indemnity
- Percentage of weekly wage
- Permanent and partial disability

- Death benefits
- Legal fees
- Claim processing/handling charges

Indirect costs are unbudgeted costs associated with the accident that are required to get the company back to pre-accident status. These costs represent a significant drain on a company's resources. They may include:

- Loss in earning power
- Loss of product/services
- Supervisors' lost time for accident investigations, meetings, report writing, etc.
- Cost of training a substitute
- Damage to equipment, machinery, materials, facility, etc.
- Overtime costs
- Recruiting and training replacement
- Employee morale
- Potential OSHA penalties
- Attorney's fees

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The illustration of the iceberg, above, shows how the "visible" direct costs are only a portion of the total cost of an accident.

SAFETY TIP OF THE QUARTER!

CREW SAFE DRIVING TIPS

Keep in mind the following tips to stay safe when driving:

- Refrain from using your cell phone.
- Put your cell phone on silent or in the glove box to avoid the temptation to use it.
- Safely pull over and put your vehicle in "park" to take or make a call.
- Change your voicemail message to say you are unavailable when driving, but will return the call once you have reached your destination.



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Effective Accident Investigations!



Safety programs are designed to prevent injuries from occurring. Yet, no matter how detailed the program is, sometimes an injury may occur. When an injury does occur, the Owner/Operator is presented with an opportunity to learn from this injury and prevent repeat ones from happening again. Reducing the chances for a similar type of injury, however, requires a root cause analysis. The root cause analysis, along with effective corrective action, will lead to improved preventative measures for injuries. How does the Owner/Operator accomplish these two items?

Root Cause Analysis

When performing an accident investigation, it is important to look beyond the circumstances of the immediate injury. When conducting a root cause analysis, be sure to address the following:

1. **Training** – Was the employee properly trained to perform the task?
2. **Supervisors** – Were the supervisors enforcing safety rules?
3. **Time of Day** – Knowing when helps to identify trends more easily.
4. **Experience** – Was the employee experienced in this task?
5. **Equipment** – Was the employee using the proper equipment for the task (such as the guarded grill scrapers)?

6. **Personal Protective Equipment** – Was the employee wearing required personal protective equipment?
7. **Conditions – Staffing** – Were conditions different that day? Was the shift properly staffed? Was work heavier than normal?
8. **Conditions – Environment** – Was the equipment functioning properly? Were the floors wet? Were materials stacked in employee traffic areas?

Keep asking the “Who, What, Where, Why and When”, until you get a specific cause or reason.

Fix the Problem, Not Place the Blame

Everyone involved, including supervisors and employees, should be helpful and honest during an investigation. When a complete understanding of the accident emerges, this can make it less likely that a similar accident will happen again. From giving information to learning from the investigation, supervisors and employees can help in many ways to ensure worksite safety. The desired outcome of the investigation should be to fix the problem, not to place the blame.

For more information, visit:

www.ProfittingFromSafety.com/Category/Claims-Management



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Robbery Policies Are So Important.

Do you have a non-escalation policy? An employee robbery policy? Have you ever spoken to your employees about how they should respond to a robbery? If your answer is no to the previous questions, you're doing yourself and your employees a disservice. In the event of a robbery, your first responsibility is to your employees and customers, as you have a duty to maintain a safe workspace and premises. While there is no way to guarantee safety, if your business is prone to such events, you are legally bound to take reasonable efforts to deter robberies. For this reason, it is absolutely essential to institute an employee robbery policy and train your employees to handle theft and robberies so that the situation does not escalate.

If you don't know where to start, consider speaking to local law enforcement about general deterrence measures and the proper way to respond to robberies. They will likely tell you to train your employees to do some of the following:

- ✓ Don't argue, fight, or use weapons
- ✓ Cooperate, but don't volunteer assistance
- ✓ Be vigilant about the robber's actions and description
- ✓ Observe the direction in which the thief left
- ✓ Immediately telephone police
- ✓ Lock all the doors

A good employee robbery policy will provide the tools and training necessary to end a theft as quickly as possible, keep everyone safe, and ward off negligence lawsuits.

For a sample policy visit: www.ProfittingFromSafety.com/Robbery-Policy



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