

Does your broker keep you up to date on OSHA regulations?

We've got all the resources necessary to keep your team informed and compliant with new and existing OSHA regulations.

Did you know that businesses see a \$4 to \$6 return on every dollar invested in safety and health?

Our employee safety materials will help you promote a safety-minded workplace. We can provide flyers, newsletters, bulletins, comprehensive employee safety manuals and more to keep safety top of mind.

How is your broker helping you support and reinforce safe work practices throughout the year?

We'll help you form a dedicated committee that will work to keep safety in the spotlight. We will also provide you with access to our ever-expanding library of employee safety materials, making it easy to provide extra safety training whenever it is needed.



818.598.8900

www.venbrook.com

Sample Documents

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Commitment to Safety

recognizes that our people drive the business. As the most critical resource, employees will be safeguarded through training, provision of appropriate work surroundings, and procedures that foster protection of health and safety. All work conducted by 's employees will take into account the intent of this policy. No duty, no matter what its perceived result, will be deemed more important than employee health and safety.

is firmly committed to the safety of our employees. We will do everything possible to prevent workplace accidents and we are committed to providing a safe working environment for all employees.

We value our employees not only as employees but also as human beings critical to the success of their family, the local community, and .

Employees are encouraged to report any unsafe work practices or safety hazards encountered on the job. All accidents/incidents (no matter how slight) are to be immediately reported to the supervisor on duty.

A key factor in implementing this policy will be the strict compliance to all applicable federal, state, local, and company policies and procedures. Failure to comply with these policies may result in disciplinary actions.

Respecting this, will make every reasonable effort to provide a safe and healthful workplace that is free from any recognized or known potential hazards. Additionally, subscribes to these principles:

1. All accidents are preventable through implementation of effective Safety and Health Control policies and programs.
2. Safety and Health controls are a major part of our work every day.
3. Accident prevention is good business. It minimizes human suffering, promotes better working conditions for everyone, holds in higher regard with customers, and increases productivity. This is why will comply with all safety and health regulations which apply to the course and scope of operations.
4. Management is responsible for providing the safest possible workplace for Employees. Consequently, management of is committed to allocating and providing all of the resources needed to promote and effectively implement this safety policy.
5. Employees are responsible for following safe work practices and company rules, and for preventing accidents and injuries. Management will establish lines of communication to solicit and receive comments, information, suggestions and assistance from employees where safety and health are concerned.
6. Management and supervisors of will set an exemplary example with good attitudes and strong commitment to safety and health in the workplace. Toward this end, Management must monitor company safety and health performance, working environment and conditions to ensure that program objectives are achieved.
7. Our safety program applies to all employees and persons affected or associated in any way by the scope of this business. Everyone's goal must be to constantly improve safety awareness and to prevent accidents and injuries.

Everyone at must be involved and committed to safety. This must be a team effort. Together, we can prevent accidents and injuries. Together, we can keep each other safe and healthy in the work that provides our livelihood.

President

Risk Manager

Drug-free Workplace

Location:
Effective Date:
Revision Number:1

Purpose

recognizes that employees are our most valuable asset, and the most important contributors to our continued growth and success. We are firmly committed to the safety of our employees. will do everything possible to prevent workplace accidents and is committed to providing a safe working environment for all employees.

To further this goal, has developed a Drug-free Workplace Policy effective . The program will consist of three components: Post-Offer Drug/Alcohol Screen, Reasonable Cause Drug/Alcohol Screen and Post-Incident Drug/Alcohol Screen. This policy applies to all candidates for employment as well as all current employees. This policy also serves to reinforce the 's intolerance for illegal drug use and working under the influence of alcohol.

Post-Offer Testing

believes accident prevention and a safe work environment begin with hiring. As such, all applicants offered employment will be required to undergo a Drug/Alcohol Screening. Employment is conditional on the results of the Drug/Alcohol Screen.

Procedure

Any applicant the Company hires will be directed to the proper clinic, at Company expense, to undergo a Post-Offer Drug/Alcohol Screen. The clinic will release the results to the Human Resources Manager, who in turn will notify the candidate of the results.

The test will consist of a breath alcohol test along with a urine analysis test for any non-prescribed illegal substances listed in Exhibit 'A' below.

Consequence

In the event the drug test comes back positive, the Medical Review Officer (MRO) will review the report and contact the applicant to determine if any extenuating circumstances, relevant at the time of the test, could have resulted in a false positive. The MRO will determine if the applicant will be re-tested. If any applicant tests positive with a blood alcohol level exceeding .02 or any non-prescribed illegal substance listed in Exhibit 'A', will withdraw their offer of employment. If any applicant refuses to submit to the tests, the offer will be withdrawn.

Reasonable Cause

reserves the right under all applicable laws to test any employee for alcohol and illegal drugs if the employee shows cause. Management, supervisors and lead personnel have been trained to identify symptoms of being under the influence of illegal drugs or alcohol.

Procedure

If a supervisor, manager or lead person identifies a problem, they will ask another supervisor/manager/lead person to confirm the reasonable cause. Both persons will then individually fill out a Reasonable Suspicion Report. After filling out the report and it is decided jointly that reasonable suspicion still exists, the employee will be escorted to a private area where the supervisor/manager/lead person will speak to the person confidentially. The employee will be given a chance to explain. If, after the explanation the supervisor/ manager/lead person believes the employee is unfit to perform his or her duties and reasonable suspicion for use of illegal drugs or alcohol still exists, the employee will be asked to go for a test. They will then be transported by to our designated testing facility.

The clinic or hospital will perform a breath alcohol test along with a urine analysis for the non-prescribed illegal drugs listed in Exhibit 'A' below.

Prepared by Venbrook Insurance Services

This drug-free workplace policy is a guideline to reduce substance abuse in the workplace. It may not prevent substance abuse from occurring. It does not address potential compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it meant to be exhaustive or construed as legal advice. Consult your licensed commercial Property

Return to Work

Location:
Effective Date:
Revision Number: 1

PURPOSE

This policy is in place to ensure provides meaningful work activity for employees who are temporarily unable to perform all, or portions, of their regular work assignments or duties. This policy applies to employees suffering from either work or non-work related injury or illness. The goal is to allow valued company employees to return to productive, regular work as quickly as possible. By providing temporary transitional or modified work activity, injured and recovering employees remain an active and vital part of the company. Studies show that a well-constructed Return to Work Policy reduces lost time days, allows workers to recover more quickly and makes for a more positive work environment.

SCOPE

All active employees who become temporarily unable to perform their regular job duties due to a compensable work related or non-work related injury or illness may be eligible for transitory work duties within the provisions of this program. Return to work tasks may be in the form of:

- Changed duties within the scope of the employee's current position
- Other available jobs for which the employee qualifies outside the scope of his or her current position
- An altered schedule of work hours

DEFINITIONS

- **Transitional duty** is a therapeutic tool used to accelerate an injured employee's return to work by addressing the physical, emotional, attitudinal and environmental factors that otherwise inhibit a prompt return to work. These assignments are meant to be temporary and may not last longer than 90 days, though multiple back-to-back 90-day assignments are allowable if it is medically warranted.
- **Alternate duty** is a part of 's Return to Work Policy that is designed as a placement service for individuals who have reached maximum medical improvement and are still unable to perform the essential functions of their pre-injury job.

APPLICABILITY

Length of Duty

- If work is available that meets the limitations or restrictions prescribed by the employee's attending medical provider, that employee may be assigned transitional or modified work for a period not to exceed 90 days. Transitional or light duty is a temporary program, and an employee's eligibility in these reduced assignments will be based strictly on medical documentation and recovery progress.

Daily Application

- An employee's limitations and restrictions are effective 24 hours a day. Any employee who fails to follow his or her restrictions may cause a delay in healing or may further aggravate the condition. Employees who disregard their established restrictions, whether they are at work or not, may be subject to disciplinary action up to and including termination.

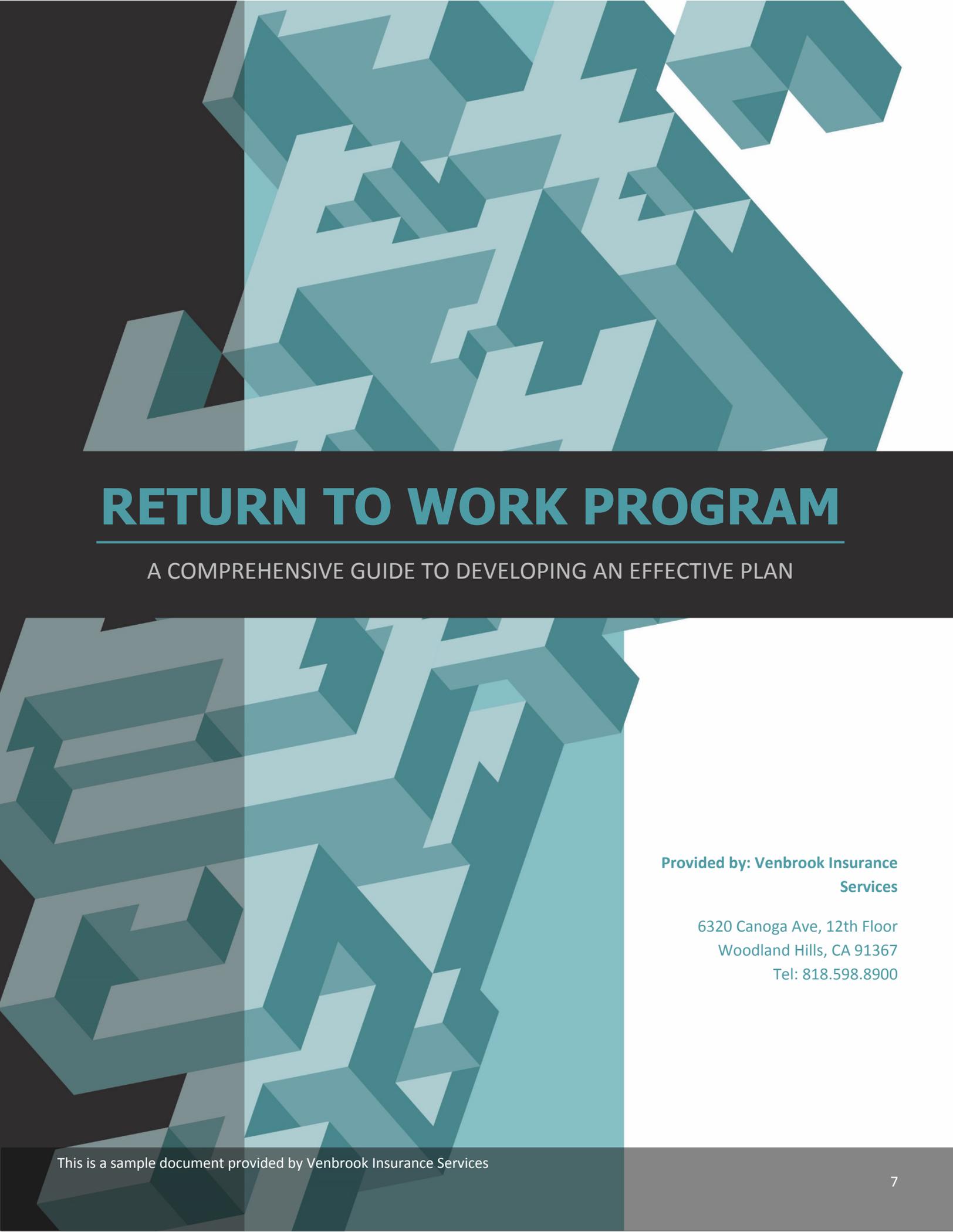
Qualification

- Transitional or modified duty will be available to all employees on a fair and equitable basis with temporary assignments based on skill and abilities. Eligibility will be based upon completion of the Return to Work Evaluation Form by the

Prepared by Venbrook Insurance Services

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RETURN TO WORK PROGRAM

A COMPREHENSIVE GUIDE TO DEVELOPING AN EFFECTIVE PLAN

**Provided by: Venbrook Insurance
Services**

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WHERE TO BEGIN

The following guide will help you construct an effective Return to Work Program and create meaningful work assignments for workers injured both on and off the job. It includes background statistics to support the program, steps to take before execution, how to manage the program and implementation recommendations.

Step 1: Know the Facts

Supporting your Return to Work Program with evidence that it will help save money is the best way to convince upper management to get on board. Obviously, injured employees drive up company costs in the form of lost work days and compensation costs. Studies clearly demonstrate that employees who are off work because of injury for more than 16 weeks seldom return to the workforce, and companies get stuck paying hundreds of thousands of dollars each year in unnecessary costs.

Step 2: Gather Data

Before you institute a program, research your company culture to understand what current employee attitudes are toward injury and returning to work. That way, after you create an official Return to Work Program, it will be easier to evaluate and determine whether there has been a positive mindset shift. Get to know your company culture at all levels and from a range of perspectives. Visit worksites and talk to employees to understand how your current Return to Work Program – or lack thereof – functions. Develop a needs assessment to determine how much work you need to do to shift company culture and practice.

Step 3: Demonstrate a Commitment to Early Return to Work

Make sure all levels of employees recognize that early return to work after an injury speeds up the recovery process and reduces the likelihood of permanent disability. Everyone from upper management to hourly employees should understand the goals, purpose and background on the program. There is no use taking large strides to enact a program if management does not support and recognize the need.

These elements are the foundation and support for your Return to Work Program. Take plenty of time for these steps before moving on to create your program.

Snapshot of Programs & Training Materials



WORK COMP INSIGHTS

Reporting Workers' Compensation Claims

Workers' compensation laws are often misunderstood because they can vary significantly between states. If your employee reports an injury and you are unsure of what steps to take, you are not alone. However, regardless of your company's geographical location, the first two days after an employee gets injured on the job are always the most important.

It is important to act quickly and take action immediately for legal reasons, but also because studies show that the faster you initiate the workers' compensation process after an injury, the lower the ultimate cost of your claims. Additionally, waiting more than 48 hours after an incident occurs gives the injured party and witnesses time to forget crucial details about what happened. It also means employees' recollections may become skewed from opinions of outside parties, like an attorney, or from talking to one another.

You can help protect your company and save money by taking the following steps in the 48 hours after an employee reports an injury:

Refer employee for medical attention

- If the injury is an emergency, seek immediate care for the employee. All state workers' compensation laws allow the employee to see any doctor in an urgent situation. If the circumstance is not an emergency, refer the employee to a medical provider within your company's network.
- Never prevent an employee from getting medical

attention, even if you feel the injury is not serious.

Perform an assessment or accident investigation

- Visit the place where the injury occurred and make notes of the surrounding environment. Speak with employees who witnessed the event or who work in close proximity to where the incident occurred.
- Be thorough, and also be sure to gather consistent information for all incidents. It is important to begin this investigation within the first 48 hours so that details of the accident or injury are fresh in the minds of employees.

Immediately ensure the injury or accident will not happen again

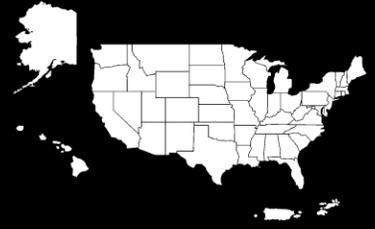
- After investigating the site, take the necessary steps to make certain the incident will not occur again. For example, block off the area in question if there looks to be a spill or other unsafe situation.

How you respond in the days immediately following a workplace injury is extremely important not only for claim management but also for preventing future incidents.

Report the injury

- According to the department of labor, several reports must be generated when an injury occurs in the workplace. Complete a First Report of Injury or Occupational Disease form as required by your state workers' compensation law. The incident should also be reported to the HR department, the employee's direct supervisor and the medical provider who saw or treated the employee.
- Report the incident objectively—do not skew

Workplace Posters Required by the Federal Government



Job Safety and Health Protection Poster

This poster informs workers of their rights and obligations under the Occupational Safety and Health Act. Employers are required to display the poster in English, but displaying it in additional languages is encouraged. **In April 2015, OSHA unveiled new versions of this poster. Replacing previous versions is not required.** Employers covered by a state OSHA plan may need to acquire and display a state version of this poster. Employers that fail to post this notice are subject to OSHA penalties.

“Job Safety and Health Protection”
([English](#)) ■ ([Spanish](#)) ■ ([Polish](#))
([Portuguese](#)) ■ ([Korean](#)) ■ ([Nepali](#))

Required for: All private employers engaged in business affecting commerce. Does not apply to federal, state (including political subdivisions)

Equal Employment Opportunity Poster

This poster to inform employees, applicants and labor organizations of federal anti-discrimination laws. The EEOC has the authority to impose sanctions on any employer that fails to display this poster.

“Equal Employment Opportunity is the Law”
([English](#)) ■ ([Spanish](#)) ■ ([Chinese](#))

Required for: Employers with at least \$10,000 in federal contracts, financial institutions that issue and pay U.S. savings bonds or notes, depositories of federal funds and entities with government bills of lading.

Fair Labor Standards Poster

This poster contains information on the Fair Labor Standards Act (FLSA), including federal standards for minimum wage, overtime, child labor and tipped wages. The DOL permits an employer to legibly and appropriately modify the notice as necessary if all of the employer’s workers are exempt from FLSA requirements. While additional options are offered, employers are only legally required to post this notice in English.

“FLSA Minimum Wage Poster”
([English](#)) ■ ([Spanish](#)) ■ ([Chinese](#)) ■ ([Russian](#)) ■ ([Thai](#)) ■
([Hmong](#)) ([Vietnamese](#)) ■ ([Korean](#)) ■ ([Polish](#)) ■
([Haitian/Creole](#)) ■ ([State/Local Government Employees](#)) ■
([Agricultural Employees](#)) ■ ([North Mariana Islands Employers](#)) ■ ([American Samoa](#))

Required for: All employers covered by the FLSA

Federal Minimum Wage for Contractors

In 2014, Executive Order 13658 established the minimum wage rate for federal contractors. This poster informs affected employees of their rights under the executive order.

“Worker Rights under Executive order 13658”
([English](#))

Required for: Federal contractors with new contracts covered by the Davis-Bacon Act, the Service Contract Act or the FLSA.

Workers with Disabilities Poster

This poster informs employees who work under a special certificate issued by the DOL of their rights. Rather than posting a notice, employers may choose to provide a handout with this information directly to affected employees if a public notice would be inappropriate.

“Employee Rights for Workers with Disabilities”
([English](#)) ■ ([Spanish](#))

Required for: All employers with employees working under DOL special certificates

Family and Medical Leave Poster

This poster provides an outline of employee rights under the Family and Medical Leave Act (FMLA). The DOL requires affected employers to display the poster in additional languages when employees speak a primary language other than English. Deliberately refusing or failing to display this poster may result in a fine.

“Your Rights Under the Family and Medical Leave Act”
([English](#)) ■ ([Spanish](#))

Required for: Public agencies, all elementary and secondary schools, and private employers with 50 or more employees

Uniformed Services Employment Poster

This poster informs employees of their rights and protections to leave employment to undertake military service. Employers may choose to either display this poster or distribute this information in any manner that ensures that the full text of the notice to affected employees.

“Uniformed Services Employment and Reemployment Rights Act”
([English](#))

Required for: All employers with employees covered by USERRA

Federal Construction Project Poster

FIRE DEPARTMENT BUILDINGS

Category: Government, Institutions and Utilities

SIC CODE: 9224 Fire Protection

NAICS CODE: 922160 Fire Protection

Suggested ISO General Liability Codes: 43550, 43551

Suggested Workers Compensation Codes: 7710, 7711

Description of operations: Fire department buildings include a variety of exposures. Normally, there is an office area, sleeping facilities, kitchen, repair area for vehicles and equipment and garage for vehicles. Larger operations may have meeting rooms for training and community events. Some fire departments are paid; others are staffed by volunteers. Some provide medical emergency services, including paramedics and ambulances.

Property exposure is limited because the building is occupied most of the time by firefighters. When they leave to make a run, the building should be secured against unauthorized access. Wiring must be evaluated and up to code. Any cooking must be done under a hood or in the oven. Equipment maintenance should be off site. Smoking should be limited, especially in the sleeping areas. Housekeeping should be excellent.

Crime exposure is from employee dishonesty. Background checks should be performed on all employees handling money.

Inland marine exposure is from computers, mobile equipment and valuable papers and records. Fire-fighting equipment on the trucks include the telecommunication devices, hoses, breathing equipment and more. They should be stored on the truck and monitored to prevent theft. Equipment should be tested and evaluated regularly. If the building is used for community purposes such as bingo, dinners or elections, bailees coverage should be considered for items stored for others.

Premises liability exposure may be a concern if visitors are allowed or tours are given because of the equipment normally kept on the premises. These pose an attractive nuisance exposure, particularly to children. If community events are conducted on premises, there should be adequate supervision of all visitors. Trips, slips and falls are high concerns. Housekeeping is an ongoing concern. Adequate lighting, marked exits and egress are mandatory. Steps must have rails, be well-lit, marked and in good maintenance and repair. Off-premises operations pose a substantial liability exposure as crowds may be drawn to an emergency site. Hoses, ladders and other firefighting equipment may be placed on the ground, resulting in slips or falls. The area should be secured in order to prevent public access to the site of operations. Firefighting activities often benefit from immunity laws. However, activities that are not directly related to the firefighting, will not qualify for that immunity in many jurisdictions.

Automobile exposure is very high as drivers are often travelling on public roads under emergency conditions and during severe weather conditions. Drivers must be trained to verify that intersections are clear before going through red lights. MVRs must be ordered regularly on all drivers. Training and prior records of drivers, as well as condition and maintenance of vehicles, are the main items to consider.

Workers compensation exposure is severe from both a frequency and severity standpoint. Firefighters must be thoroughly trained with a continuing education program in place. Injuries can occur due to burns, back injury from lifting, asphyxiation, skin or lung irritants, explosions, slips, falls, strains or sprains. Protective equipment is required. Animals or unruly passers-by may attack firefighters at emergency sites. Traveling to an emergency situation can result in collisions or overturns, especially when traveling at high speeds.

Minimum recommended coverage:

Fire Extinguishers and Safety: What You Need to Know

For businesses, the risk of a fire is a considerable one that can have serious ramifications. According to the U.S. Fire Administration (USFA), there were more than 85,000 non-residential fires in 2011 totaling \$2.4 billion in U.S. property damage. That's an average of over \$28,000 in property damage per fire—and that doesn't even include indirect losses, like business interruption. Many businesses that suffer a major fire either do not reopen or fail within three years of the fire.

While it is important to have proper fire insurance coverage, prevention and preparation are keys to minimizing your risk. Fire extinguishers play an important role in your preparation efforts, and in the event of a fire, they could mean the difference between minor damage and a complete disaster. Follow the standards below to ensure that you are prepared to protect your business and employees through the proper use of fire extinguishers.

Types of Fires

There are five different classifications of fires. Some fire extinguishers should be used specifically for only one type of fire, while others are effective for multiple types. However, some extinguishers are quite dangerous when used on the wrong type of fire. Fire extinguishers should have labels specifying which type(s) of fire they are meant to combat.

- Class A: Ordinary combustibles, such as trash, wood, paper and cloth
- Class B: Flammable liquids, such as gasoline, petroleum oil and paint. Also includes flammable gases, such as propane and butane, but does not include fires from cooking oil and grease.
- Class C: Fires from energized electrical equipment, such as motors, transformers and appliances.
- Class D: Combustible metals, such as potassium, sodium, aluminum and magnesium.
- Class K: Cooking oils and greases.

Fire extinguishers are an essential safety tool in your workplace. Follow compliance standards to ensure your company and employees are protected in the event of a fire.

OSHA Requirements

OSHA has standards regarding portable fire extinguishers that employers provide for employees. Following these standards is not only important from a compliance standpoint, but also to help keep your employees and company safe and minimize the risk involved with a fire.

General Requirements

Provided by Venbrook Insurance Services

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FIREFIGHTING PRECAUTIONS

**AT FACILITIES WITH
COMBUSTIBLE DUST**



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FIREFIGHTING PRECAUTIONS

AT FACILITIES WITH
COMBUSTIBLE DUST

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FIREFIGHTING PRECAUTIONS

AT FACILITIES WITH COMBUSTIBLE DUST

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Resource	Type	When to Use
Safety Meeting Sign-In Attendance Form	Recordkeeping tool	Make sure employees are attending mandatory training by holding them accountable at each meeting.
Ladder Program	Workplace policy	This reference piece for safety managers outlines OSHA's ladder procedures (based on standard 29 CFR 1910.25-27)
Ladder Program Presentation	Presentation	Presentations are a great way to share basic safety concepts. The ladder program educates employees on the dangers of ladders and the importance of safety around them.
General Industry Safety Matters: Ladder Safety	Safety talk speaker notes	These speaker notes for supervisors share basic strategies for keeping employees safe around ladders.
General Industry Target on Safety: Housekeeping and Ladder Safety	Employee flyer	This in-depth employee communication explores various types of ladders, and safe practices that should be used around them.
General Industry Playing it Safe: Ladder Safety	Employee flyer	This handout reinforces concepts discussed during the meeting, and is meant to be distributed to employees at the conclusion of the talk.
Quiz: Ladder Safety	Quiz	Ensure concepts were effectively communicated (and hold employees accountable for their learning) with this post-meeting quiz.
Climb Safely Poster with QR Code	Workplace poster	This resource should be prominently displayed in your workplace, reminding employees of the importance of housekeeping and ladder safety. The QR code allows them to access additional information via their smart phones or tablets.
Ladder Safety HTML Email	Safety alert email	Meant for distribution 1 to 2 weeks after the meeting, this email reviews all topics discussed in the employee's ladder safety meeting.

safety Toolbox Talks for matters

From your safety partners at Venbrook Insurance Services

Make Respiratory Protection a Priority

It may seem like a hassle to wear respiratory protection, but particles and contaminants—no matter how small—can cause both short-term and long-term health problems.

Respirators protect employees from areas with insufficient oxygen, harmful dusts, fogs, smokes, mists, gases, vapors and sprays. These hazards may cause cancer, lung impairment, other diseases or death. Always wear respiratory protection where required at the workplace.

The Occupational Safety and Health Administration (OSHA) requires to have a written respiratory protection plan and training in place, but this requires compliance with the program across all employees, as safety is everyone's concern.

Respirator Use and Safety Tips

Respirators are an important safety and health protection tool, when used properly. If you exercise proper respirator maintenance, it will protect you from harmful, airborne contaminants and particles.

- Use respirators certified for use to protect against the contaminant you are working with. A label or statement of certification should appear on the respirator or respirator packaging. It will tell you what the respirator is designed for and how much it will protect you. Examples of different types of respirators include single-use, half-face piece, and full-face piece, air-purifying or atmosphere-supplying respirators. A respirator from

another area of the workplace may not provide adequate protection for you. For example, a respirator designed to filter dust particles will not protect you against gases, vapors or very small particles of fumes or smoke.

- Always inspect your respirator before use. Alert your supervisor and replace your respirator if you find a crack, puncture, tear, leak or any other unusual condition.
- Check the face piece seal each time you wear your respirator. Proper face piece fit is critical.
- Keep your face shaved. Facial hair, headbands, bandannas or other objects that interfere with the face piece seal must be removed prior to wearing your respirator.
- Read and follow all instructions provided by the manufacturer on use, maintenance, cleaning and care and warnings regarding your respirator's limitations.
- Use the correct cartridge for your respirator, if applicable. Examples of the different kinds of cartridges include dust, mist, organic vapor or combination. Make sure cartridges are not expired.
- Keep track of your respirator so you don't inadvertently use another employee's respirator.

Make sure you stay properly trained in

If you are exposed to airborne contaminants while on the job, wearing a respirator is essential to your health and safety.

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WHAT DO YOU KNOW ABOUT SAFETY?

Respiratory Protection Quiz

Name: _____ Date: _____ Score: _____

Place a checkmark next to the best answer for each of the following 10 questions:

1. To be authorized to wear a respirator you must:
 - a. Be trained.
 - b. Be a hard worker.

2. You will be wearing a _____ to protect yourself:
 - a. Supplied Air Respirator
 - b. Air Purifying Respirator (APR)

3. Use your respirator for these hazards:
 - a. Firefighting, oxygen deficient areas or unknown atmospheres
 - b. When you are tired

4. An Air Purifying Respirator (APR) requires the following to work properly:
 - a. A tight seal between the face piece and your face
 - b. Good lighting

5. If you smell or taste a chemical or if the respirator becomes very hard to breathe through you should:
 - a. Hold your breath.
 - b. Leave the contaminated area immediately.

6. If your facial hair prohibits you from tightly sealing your respirator, you may wear it anyway.
 - a. True
 - b. False

7. It is important to store your respirator in the designated area:
 - a. True
 - b. False

8. Use only respirators that are the following:
 - a. The same color as the one used for fit testing
 - b. The brand, model and size as the one used for fit testing



Are You Prepared? Wildfires

Courtesy of Venbrook Insurance Services

Many homeowners face the risk of wildfires, which are usually triggered by lightning or accidents. They spread quickly, igniting brush, trees and homes. Some homes survive, but unfortunately, many others do not. Those that survive almost always do so because their owners had prepared for fire. Reduce your risk by preparing now to protect your family, home and property.

Preparing Your Home for a Wildfire

The following are things you can do to protect yourself, your family and your property in the event of a fire:

- Design and landscape your home with wildfire safety in mind. Select materials and plants that can help contain fire rather than fuel it:
 - Use fire-resistant or noncombustible materials on the roof and exterior structure of your house, or treat wood or combustible material used in roofs, siding, decking or trim with fire-retardant chemicals evaluated by a nationally recognized laboratory, such as Underwriters Laboratories (UL).
 - Plant fire-resistant shrubs and trees. For example, hardwood trees are less flammable than pine, evergreen, eucalyptus or fir trees.
- Regularly clean your roof and gutters; remove any debris that could catch fire.

Inspect your chimneys at least twice a year, and clean them at least once a year. Keep the dampers in good working order. Equip chimneys and stovepipes with a spark arrester that meets the requirements of



Courtesy of Venbrook Insurance Services

Each year more than 3,275 people die and 15,575 are injured in home fires in the United States. To protect yourself, it is important to understand the basics about house fires. Fire spreads quickly; there is no time to gather valuables or make a phone call. In just two minutes, a fire can become life-threatening. In five minutes, a residence can be engulfed in flames.

Heat and smoke from fire can be more dangerous than the flames. Inhaling the super-hot air can sear your lungs. Fire produces poisonous gases that make you disoriented and drowsy. Instead of being awakened by a fire, you may fall into a deeper sleep. Asphyxiation is the leading cause of fire deaths, exceeding burns by a 3 to 1 ratio.

Learn About Fires

Every day, Americans experience the horror of fire but most people don't understand it.

1. Fire is FAST

In less than 30 seconds, a small flame can get completely out of control and turn into a major fire. It only takes minutes for thick black smoke to fill a house or for it to be engulfed in flames. Most deadly fires occur in the home when people are asleep. If you wake up to a fire, you won't have time to grab valuables because fire spreads too quickly and the smoke is too thick. There is only time to escape.

2. Fire is HOT

Heat is more dangerous than flames. A fire's heat alone can kill. Room temperatures in a fire can be 100 degrees at floor level and rise to 600 degrees at eye level. Inhaling this super-hot air will scorch your lungs. This heat can melt clothes to your skin. In five minutes, a room can get so hot that everything in it ignites at