

# LOSS CONTROL

## Newsletter



### Hazard Awareness

#### WHAT IS HAZARD AWARENESS?

Hazard awareness is: 1) knowing what is going on in your surroundings, and 2) identifying and understanding the potential hazards that may cause physical injury to yourself, another worker or a third party (think auto accidents), or physical damage to dealership or third party equipment or facilities.

Accidents don't just happen; they happen for a reason. Most accidents can be avoided by evaluating your surroundings, anticipating what can go wrong, and controlling potential hazards.

For the last several months, the most commonly reported injuries are those resulting from minor mishaps. While none of these reported claims have at this time become severe, even minor injuries can become high cost claims.



#### WHY SHOULD HAZARD AWARENESS BE IMPORTANT TO YOU?

Being aware of your surroundings and potential hazards can help you avoid many types of injuries. Poor choices you may make when performing a task may put you or another worker at risk of injury.

Learning and making hazard awareness and risk control a part of your natural behavior can foster a safer work environment for all employees...and possibly eliminate claims.

#### WHAT DOES HAZARD AWARENESS INVOLVE?

First and foremost, it involves you. It is your responsibility to work safely, which means taking time to understand how each task is to be performed..... and what can go wrong when performing that task.

Teaching, training, and helping other workers who don't understand hazard awareness or the risks of the tasks they are about to perform. Don't let accidents happen for failure to act. Be proactive.

Paying attention to the requirements or specifications related to performing a task. That applies to every job, every day.

Following prescribed methods and procedures is usually the safest approach. Use training manuals and manufacturer guides. Ask an experienced worker or your supervisor if you are unsure.

Knowing when and where to use personal protective equipment, such as eyewear, faceguards or gloves. Proper protection is a must.

A member's technician lost an eye when a snap ring hit him. He was 25 years old and was not wearing protective eyewear. A \$5 pair of protective glasses would have saved that eye. The claim cost \$240,000.

Being keenly aware of what is in front of you at all times. Think wet and slick spots that lead to slip, trip and fall injuries. The recovery time for these types of injuries can be months.

A recent slip/fall resulted in a severe ankle injury. The claim cost \$94,000.

#### QUESTIONS?

If you have any questions regarding this newsletter or for additional loss control information, please contact Mark Valentine at 816-698-4611 or [mark.valentine@aon.com](mailto:mark.valentine@aon.com).

## Hazard Awareness Cont.

### BEFORE STARTING ANY TASK, ASK YOURSELF:

1. Do I have the right tools/equipment?
2. Have tools and equipment been inspected?  
Are they in good repair?
3. Is the work laid out to provide for safe completion?
4. Are the materials I am using safe?
5. Do I need additional personal protective equipment (safety glasses, gloves, bump cap, face shield, etc.)?
6. Are all necessary equipment guards in place?
7. Are there procedures such as lockout/tagout that need to be followed?
8. What can go wrong? Is there a safer way to accomplish the task?

### OTHER HAZARD TIPS:

Well over 80% of workplace injuries result from worker behavior: errors in judgment, not giving your full attention on the job, taking a shortcut, or getting so focused on the task that you don't recognize the surrounding risks or hazards.

Seemingly minor hazards often result in serious injuries. Don't ignore them. "Just a scratch" can become infected and result in loss of limb. A speck of dust in the eye can scratch the cornea and cause severe eye damage if not treated both timely and properly.

Think.....before you put your hands anywhere.

Don't slam your hand or foot, SLAM the hazard.  
Stop...Look...Assess...Manage.



This newsletter is distributed by the Kansas Automobile Dealers Workers' Compensation Fund (KADWCF) to increase awareness and stress the importance of safe work practices.

#### Reporting a claim to Gallagher Bassett (GB)

**Fund Account Number: 004352**

Internet: [www.risxfacs.com](http://www.risxfacs.com)

Telephone: 1-800-779-6142

Fax: 1-800-748-6159

Email: [tnwclaims@tnwinc.com](mailto:tnwclaims@tnwinc.com)

#### Dedicated Adjuster:

Josie Landes – Senior Adjuster

Phone: 816-216-5516

[Josephine\\_Landes@gbtpa.com](mailto:Josephine_Landes@gbtpa.com)

*(Per above, please report claims to [tnwclaims@tnwinc.com](mailto:tnwclaims@tnwinc.com).)*

#### Claim related medical bills should be mailed to:

Gallagher Bassett Central Bill  
Processing Center  
P.O. Box 23812  
Tucson, AZ 85734

#### Any other claim related information should be

mailed to your adjuster at:

Gallagher Bassett

1300 E. 104th Street, Suite 200

Kansas City, MO 64131

or Fax to: 816-942-0695

You can also email the information directly to the adjuster. The preferred method to report claims is via the internet.

