

Loss Control Newsletter

Kansas Automobile Dealers Workers' Compensation Fund

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

Preventing Slip, Trip and Fall Exposures

Have any of your dealership's workers ever...

- Tripped over a hose or electrical cord?
- Slipped on a spilled or leaked fluid?
- Walked through a spill instead of walking around it?
- Had to walk through a hallway being used as a storage area?
- Missed a step when going up or down a stairway?



Slips, Trips and Falls (STF's) – STF injuries can become expensive claims and can result in substantial time off for the injured worker. Let's start with some quick facts:

- STF's are the second most common injury for the Fund, representing 25% of accidents and 26% of claims costs.
- Most STF's happen at floor level, meaning the only body part elevated was one of two feet.
- STF's can happen on any surface: floors, stairs, lots, sidewalks, etc.
- STF injuries typically result from attempting to stop the fall, resulting in pulled muscles, torn ligaments and back strains.

Any unattended or unexpected change in the contact between the feet and the walking surface creates risk for a STF injury. Thus, good housekeeping, maintenance of walking surfaces, proper footwear selection, and appropriate walking stride and pace are critical to preventing STF's.

Slips happen where there is a change in the friction or traction between the footwear and the walking surface. Common causes are wet or oily surfaces, occasional spills, weather related hazards, loose or unanchored rugs/mats, and inconsistent surface quality on a walking surface.

Trips happen when the foot or leg collides with an unexpected object, causing a loss of balance and a fall. Common contributors are obstructed view, poor lighting, clutter, wrinkled carpeting, uncovered cables, desk drawers not closed, and uneven walking surfaces, including typical walking surface changes such as steps and thresholds.

Stumbles can occur when you unexpectedly step down to a lower surface. For example, when an individual thinks he/she is on the last step of a set of stairs, but actually has one more step to go before reaching the landing. Stumbling can also occur if a person unexpectedly steps off of a curb or into a pothole.

If you have any questions regarding this newsletter or for additional loss control information, please contact Mark Valentine at 816-698-4611 or via email at mark.valentine@aon.com.



How do you avoid STF injuries?

Housekeeping – Good housekeeping is fundamentally the most effective way to prevent STF's. Simple, yet effective housekeeping includes:

- Cleaning up all spills immediately.
- Marking spills and wet areas.
- Mopping or sweeping debris from floors.
- Removing obstacles and clutter from walkways.
- Securing (tacking, taping, etc.) mats, rugs, and carpets that do not lay flat.
- Closing cabinets or storage drawers immediately when done.
- Covering cables that cross walkways.
- Keeping working areas and walkways well lit (e.g. replace bulbs and faulty switches).

Flooring – Installing and maintaining appropriate walking surfaces is the next level of preventative action. Resilient, non-slippery flooring can prevent or reduce foot fatigue and reduce the risk of STF's. Examples of flooring techniques include workstation mats, pressure-sensitive abrasive strips and abrasive-filled paint-on coating. Each of these flooring materials needs to be properly maintained to be effective.

Footwear – In workplaces where floors become oily or wet or where workers spend considerable time outdoors, prevention should focus on selecting proper footwear. Since there is not a universal footwear for every condition, consultation with manufacturers is highly recommended. Employees should not be allowed to choose footwear without consideration of the job requirements and workplace conditions.

Stride and Walking Pace – Management should never assume that everyone knows or remembers how to approach changing floor conditions. Stride and pace must be adjusted to the walking surface and for the task being performed. Workers should be trained and periodically reminded on how to approach and manage changes in floor conditions.

In summary, good housekeeping combined with awareness and preventative measures relating to flooring and footwear, and proper training on walking techniques can reduce or eliminate workplace slips, trips and falls.

Remember, safety is everybody's business.

Reporting a claim to Gallagher Bassett (GB)

Fund Account Number: 004352

Internet: www.risxfacs.com

Telephone: 1-800-779-6142

Fax: 1-800-748-6159

Email: tnwclaims@tnwinc.com

Dedicated Adjuster:

Josie Landes – Senior Adjuster
Phone: 816-216-5516
Josephine_Landes@gbtpa.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.
