



GREAT AMERICAN INSURANCE GROUP

SAFETY TALK

FALL / WINTER ISSUE 4

Hurricane Cleanup

Skid Avoidance

Portable Heaters

Hot Work Controls

Church Security



Message from Jim Matthews



To our customers and agents,

Loss prevention might be something you think will cost you or your business money. But in actuality, you probably perform “loss prevention” techniques every day without even realizing it. From buckling children in car seats before driving, making sure your tires are properly inflated, or clearing ice from your business’ parking lot and sidewalks – these are all ways we act in a safer manner.

At Great American Insurance Group, not only do we take loss prevention seriously, we try to make it easier for our customers to operate in a safer environment. That’s why we offer services including thermal imaging, various training sessions, educational information such as “Safety Topics” on our website – and why we’re sending you this issue of Safety Talk.

I hope you will find this information interesting and helpful. If you would like additional information on the services that we have available, please talk with your agent or visit our website.

Thank you for being a Great American customer and for considering Great American for your insurance needs.

Sincerely,

Jim Matthews
CSP, CPCU, CFPS, AIC, ARM
Divisional Senior VP, Specialty Loss

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Hurricane Electrical Cleanup

Hurricanes – by nature – are deadly, so ensuring safe electrical cleanup is imperative to prevent further injuries. Portable generators are internal combustion engines used to generate electricity, and are commonly used during cleanup and recovery efforts following disasters. But, there are ways to ensure that workers and others using such equipment remain safe.

Hazards Associated with Generators

- Shocks and electrocution from improper use of power or accidentally energizing other electrical systems.
- Carbon monoxide from a generator's exhaust.
- Fires from improperly refueling a generator or inappropriately storing the fuel for a generator.
- Noise and vibration hazards.

Shock and Electrocution

The electricity created by generators has some additional hazards because generator users often bypass the safety devices (such as circuit breakers) that are built into electrical systems. The following precautions are suggested to reduce shock and electrocution hazards:

- Never attach a generator directly to the electrical system of a structure (home, office, trailer, etc.) unless a qualified electrician has properly installed the generator with a transfer switch.

- Always plug electrical appliances directly into the generator using the manufacturer's supplied cords or extension cords that are grounded (3-pronged).
- Use ground fault circuit interrupters (GFCIs), especially where electrical equipment is used in or around wet or damp locations.
- Make sure a generator is properly grounded and the grounding connections are tight.
- Do not use electrical equipment that has been submerged in water.

Carbon Monoxide Poisoning

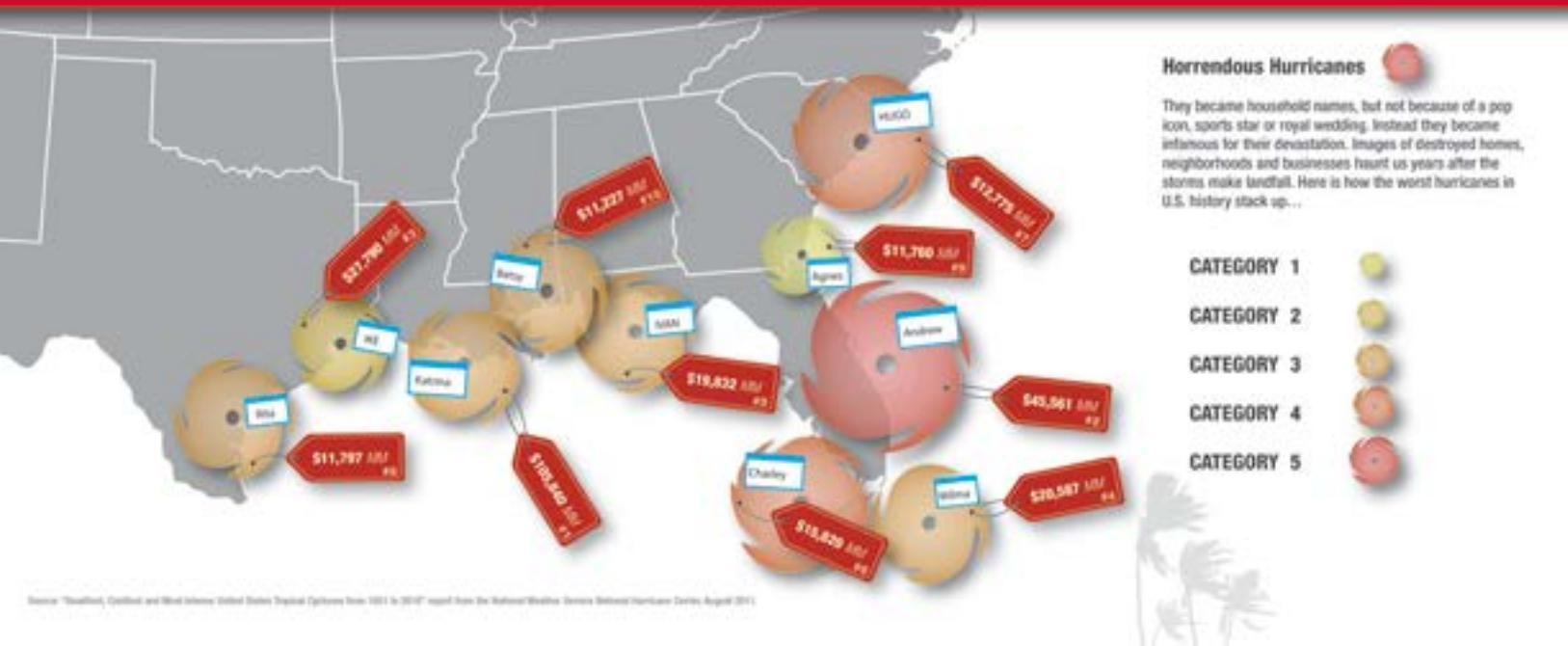
Carbon monoxide (CO) is a colorless, odorless, toxic gas. Many people have died from CO poisoning because their generator was not adequately ventilated.

- Never use a generator indoors or in enclosed spaces, such as garages, crawl spaces, and basements. NOTE: Open windows and doors may NOT prevent CO from building up when a generator is located in an enclosed space.
- Make sure a generator has 3 to 4 feet of clear space on all sides and above it to ensure adequate ventilation.
- Do not use a generator outdoors if its placement near doors, windows, and vents could allow CO to enter and build up in occupied spaces.
- If you or others show symptoms of CO poisoning—dizziness, headaches, nausea, tiredness—get to fresh air immediately and seek medical attention. Do not re-enter the area until it is determined to be safe by trained and properly equipped personnel.



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Hurricane Electrical Cleanup



Fire Hazards

Generators become hot while running and remain hot for long periods after they are stopped. Generator fuels (gasoline, kerosene, etc.) can ignite when spilled on hot engine parts.

- Before refueling, shut down the generator and allow it to cool.
- Gasoline should be stored and transported in approved containers that are properly designed and marked for their contents.
- Keep fuel containers away from flame-producing and heat-generating devices (such as the generator itself, water heaters, cigarettes, lighters, and matches). Store fuels away from living areas.

Noise and Vibration Hazards

Generator engines vibrate and create noise. Excessive noise and vibration could cause hearing loss and fatigue that may affect job performance.

- Keep portable generators as far away as possible from work areas and gathering spaces.
- Wear hearing protection.



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Skid Avoidance & Control

Driving in the winter months can be especially daunting. As a driver, you need to be constantly aware of changing road conditions and adjust your driving as necessary to avoid having the vehicle go into a skid, which happens whenever the tires lose their grip on the road. A skid can be caused in one of four ways:

1. Braking too hard and locking up the wheels.
2. Turning the wheels too sharply.
3. Supplying too much power to the drive wheels, causing them to spin.
4. Driving too fast for road conditions (the most common cause).

Road Conditions Affecting Traction

The type of road surface and its condition affect the ability of the vehicle to maintain traction, such as:

- Asphalt is more slippery than concrete when it first rains, because it contains petroleum.
- Concrete tends to be less slippery than asphalt in rain and light snow.

- Ice forms more slowly on a gravel road than on asphalt or concrete.
- Dry sand reduces traction and can cause the vehicle to slide or skid.
- Wet leaves and standing water on the road surface can severely reduce traction.

Tips For Driving Under Slippery Conditions

Going up a grade in slippery conditions:

- Downshift before you get to the grade.
- Climb the entire grade in the same gear. Having to downshift may cause you to lose traction.
- Use a low gear.
- Keep moving at a slow and steady pace. Maintain your momentum.
- Make sure you have adequate snow tires and/or chains.

Going down a grade in slippery conditions:

- Slow down as you approach the grade.
- Downshift before you start down the grade.
- Brake carefully, using the appropriate method for the kind of brakes you have (ABS or non-ABS).



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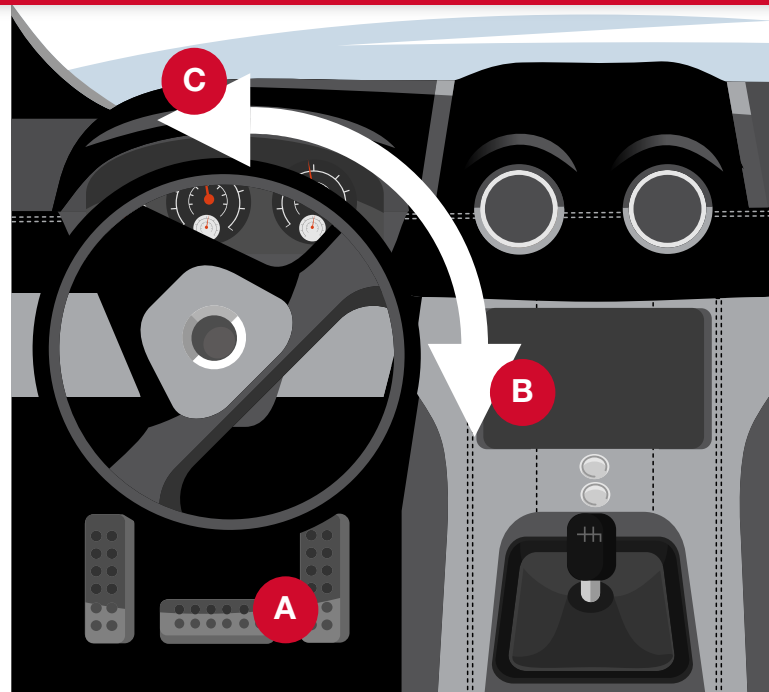
Skid Avoidance & Control

How To Recover From A Skid

If your vehicle starts to skid, the following techniques should help you re-gain control:

To correct a rear-wheel skid:

- A Stop braking:** This will let the rear wheels roll again, and keep the rear wheels from sliding any further. If on ice, push in the clutch on a standard-shift equipped vehicle to let the wheels turn freely.
- B Steer quickly:** When a vehicle begins to slide sideways, quickly steer in the direction you want the vehicle to go.
- C** As a vehicle turns back on course, be ready, as it has a tendency to keep right on turning. Unless you **turn the steering wheel quickly the other way**, you may find yourself skidding in the opposite direction.



In a front-wheel skid, the front end tends to go in a straight line, regardless of how much you turn the steering wheel. On a very slippery surface, you may not be able to steer around a curve or turn. When a front-wheel skid occurs, the only way to stop the skid is to let the vehicle slow down.





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Safeguards For Portable Heaters

The construction industry typically occurs year-round with the help of portable heaters. They are also used to provide temporary heat in industrial, warehouse, and mercantile buildings where a permanent heating system is impractical or impaired. Although they serve an important purpose, many serious fires have been caused by portable heaters which lack adequate safeguards.

General Safeguards

- Heaters may be fueled by oil, natural gas, or Liquefied Petroleum Gas (LPG). Gasoline should never be used as a heater fuel.
- All units should have substantial bases to prevent tip-over.
- Tarpaulins used to provide a temporary enclosure for heaters should be of fire retardant materials.
- Manufacturers specifications as to clearances from combustibles must be strictly adhered to.
- Units should be suitable for use on combustible floors.
- Portable heaters should not be exposed to weather, unless marked "Suitable for Outdoor Use".
- Adequate ventilation must be provided when portable heaters are used in small areas, to avoid improper combustion which can create a hazardous atmosphere for occupants.
- If units are to be left on during nonworking hours, they should be checked at regular intervals.

Requirements for liquefied petroleum gas (LPG) and natural gas fired heaters

- Units should be placed at least six feet away from any LPG containers.
- Units should be provided with effective gas pilots to control main supply of gas.
- Automatic shut-off controls should be provided to interrupt fuel supply in the event of accidental flame failure, or in case the unit is tipped over.
- Hoses for LPG should be designed for a working pressure of 250 PSI, and with a minimum burst pressure of 15,000 PSI. Length of the hose should be kept as short as practical, preferably not over 10 feet.
- Hoses should be protected by excess flow valves to control gas flow in case the hose should rupture.

Requirements for oil fired heaters

- Kerosene or #1 Fuel Oil should be used.
- Continuous electrical spark ignition should be provided.
- Units should be equipped with proper flame safeguards, fuel shut-off, and excess temperature limit control devices.



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Hot Work Controls

Welding, cutting, and similar “hot work” applications are all integral to our society, and when properly controlled, we all benefit from the use of this equipment. However, when it’s not controlled, property damage and personal damage can occur. By defining a set policy to confine hot work to a maintenance room, these risks can be decreased – or even eliminated.

- 1. Responsibilities.** Before approving any cutting and welding, the supervisor or his appointee shall inspect the work area and confirm that precautions have been taken to prevent fire in accordance with NFPA No. 51B.
- 2. Precautions**
 - Employees trained.
 - Automatic sprinklers in service, alarms operational.
 - Cutting and welding equipment in good repair.
 - Fire extinguisher nearby.
 - Hand, eye, and other protective equipment provided and used.
- 3. Within 35 feet of work**
 - Floors swept clean of combustibles.
 - Combustible floors wet down, covered with damp sand, metal or other noncombustible shields.
 - No combustible material or flammable liquids in work area.
 - Combustibles and flammable liquid removed or protected with noncombustible covers, guards or metal shields.
 - All wall and floor openings covered.
 - Noncombustible covers suspended beneath work to collect sparks.

- 4. Work on walls or ceilings**
 - Construction noncombustibles and without combustible covering or finish.
 - Combustibles moved away from opposite side of wall.
- 5. Work on enclosed equipment (tanks, containers, ducts, dust collectors, etc.)**
 - Equipment cleaned of all combustibles.
 - Containers purged of flammable vapors.
- 6. Work on enclosed equipment (tanks, containers, ducts, dust collectors, etc.)**
 - Equipment cleaned of all combustibles.
 - Containers purged of flammable vapors.
- 7. Fire watch**
 - To be provided during and 30 minutes after operation.
 - Supplied with extinguisher and small hose.
 - Trained in use of equipment.
 - Facilities for summoning fire department.
- 8. Final check-up.** To be made 30 minutes after completion of any operation unless fire watch is provided.



Tear out the hot work permit on the next page and fill out before your next hot work activity!

Hot Work Permit

If the hot work cannot be conducted in a specific maintenance room, a written permit system should be implemented – especially in areas where flammable or combustible materials are used or stored. Below is a sample Hot Work Permit. It is important to initiate all aspects of this permit system prior to commencement of any hot work activities.

PERMIT VALID FOR LISTED DATE ONLY!

Complete a new Hot Work Permit each time a new job begins outside of designated welding areas. This includes any welding, use of cutting torch, brazing, grinding or operations that produce heat, sparks or involve open flames.

Date: _____ Time: _____ Expires: _____

Building Name/Number or Area: _____

Department: _____

Description of Work To Be Done: _____

Unusual Conditions:

Confined Space	<input type="checkbox"/>
Close Quarters	<input type="checkbox"/>
Potentially Hazardous Environment	<input type="checkbox"/>

	Yes
Required Fire Watch Assigned	<input type="checkbox"/>

Name: _____

The location where the work is to be done has been examined, the necessary precautions have been taken and permission is granted to complete this work.

Signature: _____

(Signature of person authorized to approve Hot Work Permit)

It is important to initiate all aspects of this permit system prior to commencement of any hot work activities.

Cut Here



Time work started: _____ Time work completed: _____

	Yes	No
Hot work being conducted by an outside (Sub) contractor	<input type="checkbox"/>	<input type="checkbox"/>

Signature: _____
(Contractor's authorized representative)

Name: _____
(Contractor's firm)

Prior to approving any Hot Work job, the individual responsible for authorizing the work must inspect the work area and confirm that all precautions have been implemented to prevent fire loss.

	Yes	N/A
Place fire extinguishers and hoses at work site.	<input type="checkbox"/>	<input type="checkbox"/>
Sweep and clean all floor areas and machinery with 30 ft.	<input type="checkbox"/>	<input type="checkbox"/>
Wet down the 30 ft. cleared area or cover with damp sand, metal or other suitable shields	<input type="checkbox"/>	<input type="checkbox"/>
Remove all combustible or flammable liquids within 30 ft.	<input type="checkbox"/>	<input type="checkbox"/>
Install lighting at welding site.	<input type="checkbox"/>	<input type="checkbox"/>
Protect all hydraulic lines with covers, guards or metal shields.	<input type="checkbox"/>	<input type="checkbox"/>
Cover all wall and floor openings with non-combustible covers.	<input type="checkbox"/>	<input type="checkbox"/>
Clean all Hot Work containers including tanks, ducts, and dust collectors of combustible materials	<input type="checkbox"/>	<input type="checkbox"/>
Purge all containers of vapor residues.	<input type="checkbox"/>	<input type="checkbox"/>
Post fire watch during and after Hot Work for a minimum of two hours.	<input type="checkbox"/>	<input type="checkbox"/>
Thoroughly wet down Hot Work area a second time.	<input type="checkbox"/>	<input type="checkbox"/>
Discard all spent welding rods only in designated containers.	<input type="checkbox"/>	<input type="checkbox"/>

Final check of the work area made at by: _____
(Time) (Signature of Person Making Final Check)

PERMIT VALID FOR LISTED DATE ONLY!

Place Copy In Your Hot Work Permit Binder For Review by Safety Director

The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. Great American Insurance Group, 301 E. Fourth St., Cincinnati, Ohio 45202. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2015 Great American Insurance Company. All rights reserved. F13694-LP (9/15)





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Security Action Plan for Houses of Worship

Houses of worship, such as churches, synagogues, and mosques, are often located in isolated or rural areas and left unattended for extended periods of time – making it difficult to properly secure the facility. A security loss control program can help to reduce the potential for arson, bombing, vandalism, and burglary of houses of worship. The following general strategies should be considered in implementing a program:

Reduce Vulnerability

- Keep plants and shrubs trimmed to provide good visibility of the building and surrounding property.
- Request assistance from law enforcement, fire personnel, and area residents to help increase observation of the property.
- Have adult members of the congregation randomly check the building daily, or consider the use of a guard service.
- Install a protective lighting system that automatically turns on at sundown to illuminate the exterior of the building(s), the grounds, and interior areas, which are visible from the outside.
- Check credentials of outside maintenance personnel.
- Control access to air intakes of heating, ventilation and air conditioning (HVAC) systems to prevent attempts to introduce contaminants into the system.
- Remove potential fire hazards from the grounds, such as trash, lawn clippings, and other debris.
- Do not leave cash in the facility

Handling Threatening Situations

- Develop a written crisis plan for when a threat is received.
- If suspicious persons or vehicles are observed, obtain a detailed physical description and report it to law enforcement authorities.
- If a suspicious package or letter is received, immediately call law enforcement officials. Do not handle the parcel. Be alert for letters or packages that display an excessive amount of postage, contain grease stains, or have unfamiliar or missing return addresses.
- If threatening correspondence is received, handle the documents as little as possible, place all materials in a clear plastic bag, and contact law enforcement authorities.
- Post emergency contact information at all telephones.

Install Security Equipment

- Install dead-bolt locks on all exterior doors and assure doors and frames are solidly constructed and installed.
- Carefully control the distribution of keys to the building.
- Protect valuable stained-glass windows with burglary/vandal-resistant glazing.
- Install a central station fire and burglar alarm system that provides for remote monitoring.

For additional information on protecting Houses of Worship, please refer to the following webpage:
<https://www.fema.gov/protecting-houses-worship>



The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. Great American Insurance Group, 301 E. Fourth St., Cincinnati, Ohio 45202. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2015 Great American Insurance Company. All rights reserved. 3664-2-LP (9/15)