

LOSS CONTROL DATA GUIDE

Service Station Exposures And Controls

Service station operations present a wide variety of exposures that should be controlled through a management-directed Loss Prevention effort. The following guidelines should be included as part of an overall Service Station Loss Prevention program.

Slips and falls

- Leaks and Spills - Stop the leak at its source. Make all necessary repairs and establish maintenance and inspection procedures to prevent leaks. Instruct employees to clean up spills promptly. Until clean up is completed, spill area should be cordoned off.
- Oil or Grease - Prevent oil or grease from getting on walking surfaces. If this is not possible, clean up leaks and spills promptly. Use nonflammable absorbents to clean up residue. Dispose of oil and grease-soaked rags and absorbents promptly and safely.
- Rain, Ice or Snow - Divert, ditch, drain or use canopies, eaves, downspouts to prevent buildup on walking surfaces. Remove ice and snow promptly. Use salt or other commercial compounds to facilitate removal. If snow and ice cannot be removed, apply sand to provide a coarse walking surface. Use door mats and/or rubber runners at all entrances to control moisture or interior walking surfaces.
- Foreign Objects - Provide and utilize scrap boxes, tool holders, tote boxes to keep these items off walking surfaces. Train employees to remove such items from walking surfaces promptly. Establish regular housekeeping procedures and inspections.

- Floor Surfaces - Apply nonslip abrasive strips, abrasive paints, or other abrasive nonslip material to improve friction and reduce slipping and skidding. Utilize high coefficient of friction floor cleaners, strippers, waxes to improve anti-slip capabilities. Utilize nonskid mats, runners and carpet strips.
- Stairs - Clean daily. Keep clear of boxes, tools, and other items which present tripping hazards. Inspect stairs regularly - repair or replace loose and worn treads, torn carpeting, etc. promptly. Provide secure handrails. Keep free of ice, snow, grease. Provide adequate lighting.

Vehicle repairs

- Do not permit customers to enter the vehicle repair areas.
- Maintain all hoists in good operating condition. Do not permit passengers to remain in vehicle while it is being raised.
- Complete repairs, install replacement parts in accordance with the manufacturer's recommended procedures and specifications.
- Perform quality control check of all repairs before starting and test-driving vehicle.

Vehicle operations and towing

- Driver Selection Procedures - Utilize application form. Conduct personal interview. Complete reference check. Verify operator's license, obtain and review Motor Vehicle Record (MVR) report. Require medical examination. Conduct road test and written test.

- Driver Training - Stress importance of using defensive driving techniques at all times. Require use of safety belts by all
- Driver Training - Stress importance of using defensive driving techniques at all times. Require use of safety belts by all vehicle occupants.
- Vehicle Maintenance - Implement preventive maintenance, periodic inspection, and daily driver inspection programs for all vehicles.
- Vehicle Test Drives - Utilize preplanned route.
- Towing - Utilize proper hooking up, unhooking, and towing procedures. Equip tow truck with necessary safety equipment (warning lights, flashers, 2-way radio, etc.) and utilize as required by law. Allow no passengers in vehicle being towed. Do not exceed tow truck manufacturer's recommended towing capacity.
- Unattended Vehicles - Lock vehicle and store keys in a secure place.

Burglary prevention

- Install centrally-monitored intrusion alarm system throughout premises.
- Provide adequate interior and exterior illumination.
- Install double cylinder deadbolt locks on all perimeter doors.
- Padlock bar extension locks on all overhead garage doors.
- Provide adequate locks for all windows.
- Secure all roof and basement openings.
- Maintain minimum cash on hand - make regular bank deposits, utilize drop safe.
- Empty cash registers at night and leave drawers open.

Car wash operations

- Perform brief visual inspection of vehicle and identify existing dents and scratches.
- Make sure vehicle height and width can be safely accommodated by the car wash unit.
- If possible, remove all antennas and other vehicle projections before running the vehicle through the car wash.

General guidelines

- Complete periodic inspection of service station. Identify potential loss-producing hazards and take necessary corrective action to eliminate/minimize the hazards.
- Develop procedures to handle the following emergency situations:
 - Fire
 - Employee/customer injury
 - Burglary/robbery
 - Severe weather (earthquake, flood, windstorm)
 - Underground storage tank leak/fuel spill
 - Post emergency numbers (fire and police departments, ambulance, etc.) near the telephone.

Also refer to Loss Control Data Guide F.13541 for additional information.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to imply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.