



Loss Control Topic

'TOP 10' List of Loss Prevention Activities That Are Low Cost and Could Prevent A Painful Claim Experience

As an organization that shares your interest in preventing accidents or injuries, we would like to leave you with this list of loss prevention ideas. These ideas are not capital intensive. Implementing them would merely require a small amount of time and could prove extremely effective in reducing the potential for an undesired event.

These items reflect real, large losses that other Hanover policyholders have suffered.

Go to www.HanoverLossControl.com to find documentation tools, inspection guides and other bulletins, to further assist you with these activities.

1. Certificates of Insurance - All contractors who work at your facilities should have workers' compensation and general liability insurance. Require them to provide current Certificates of Insurance.

2. Ice and Snow Removal Log – Workers spend time and effort helping to keep people safe from falls, by clearing snow and ice from sidewalks and parking areas. Take a minute after the shoveling and salting is done to document what they did and when they did it. This can greatly improve your defense position in the event of a slip and fall injury.

3. Inspect enclosed water piping BEFORE cold weather arrives - Look for fire sprinklers and water pipes above ceilings, in closets, or along exterior walls, that may need better insulation, higher temperatures or special maintenance, to prevent freezing. Also maintain a check on windows left open. Do this for both the main buildings and parsonages or other secondary buildings. If a secondary building is to be vacant during cold weather or for a long period, have all water shut off and the piping drained. Or, at the very least, maintain an inspection log during cold weather.

4. Prevent Water Damage to Buildings – Check to make sure that sump pumps are working correctly and have alarms on them. Inspect plumbing at least once a year to make sure it's in good condition. Provide automatic shut off valves and braided stainless steel hoses on washing machines or similar equipment.

'TOP 10' LIST - continued

5. Inspect Electrical and Heating Equipment Periodically – Maintain proper clearances to electrical circuit breaker boxes and panels. Keep combustibles clear of heating equipment, chimneys and flues. Have heating equipment inspected and maintained prior to the heating season.

6. Immediate Investigation and Response – Whenever there is an allegation or reported incident involving physical abuse or sexual molestation, take immediate action that includes investigation and removal of alleged offenders from the youth group, school or work environment. Consultation with legal counsel and notifying your insurance carrier are recommended.

7. Playground Inspections – A qualified person should perform documented, periodic inspections of playground equipment, to identify potentially unsafe conditions.

8. 15-Passenger Vans – If these vehicles are in use, follow the guidance in Hanover Loss Control's safety bulletin, to reduce the potential for an accident.

9. Monitor Activities – All proposed activities should be evaluated for safety concerns. Some activities, particularly recreational activities, pose significant hazards (e.g., swimming events pose the risk of drowning). The age and capabilities of the participants should be considered. Activities determined to be excessively hazardous should be avoided by the organization. Review use of various types of equipment associated with the activities (hay rides, snowmobiles, ATV's, etc.) to help assure that adequate supervision and use of this equipment is provided.

10. Maintain Parking Areas and Walkways – Parking areas should be designed without wheel stops or speed bumps. Surfaces and walkways should be maintained smooth and reasonably free of depressions and pot holes. Gratings, posts, or other obstructions, or changes of surface, should be clearly marked. Designated walkways or sidewalks should be provided for visitors. Lighting should be provided for parking lots used during evening hours.

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