

Diocese of Springfield Webinar Series

#6 Trips and Falls and Holiday Safety Tips



Office for Insurance & Benefits
Patrick Ketchum, Director

HOGAN
INSURANCE
GROUP, INC.

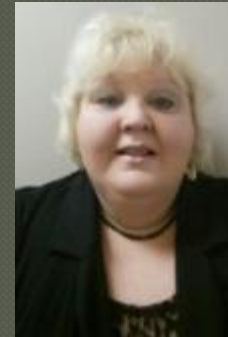


Presented by:

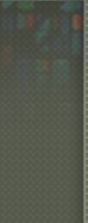
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Thank you for joining us!

- ◉ Welcome
- ◉ Please Mute Your Phone
 - *6 = mute *6 again to unmute
- ◉ Do not put the call on hold
 - If you need to take a call, hang-up and dial back in to re-join
- ◉ Web Platform “Adobe Acrobat”
 - Chat – send questions, comments
 - Or unmute and ask as we go!



Topic Agenda

- ◎ Slips/Trips/Falls
- ◎ Holiday Safety
- ◎ Personal Holiday Safety



Self-Insured:

The Diocese of Springfield is a Self-Insured Program

PROPERTY	GENERAL LIABILITY, AUTO, EMPLOYEE BENEFIT LIABILITY, ERRORS & OMISSIONS, EMPLOYMENT PRACTICES LIABILITY, DIRECTORS & OFFICERS LIABILITY	WORKERS COMPENSATION AND EMPLOYERS LIABILITY	CRIME
Diocese Self Insured Retention \$100,000	Diocese Self Insured Retention \$50,000	Diocese Self Insured Retention \$200,000	Diocese Self Insured Retention \$50,000
Parish Deductible \$1,500	Parish Deductible Only Applies to the Auto \$100 Comprehensive Deductible \$250 Collision Deductible	Parish Deductible \$0	Parish Deductible \$1,500



Diocese of Springfield - Claims

Review of the slip/trip/fall claims for the last three years:

- Total claims: 70
 - Sidewalks 10
 - Parking lots 9
 - Stairs 14
- Cost? Over \$331,000



Slips, Trips, Falls

- ◎ 4,000 deaths result from slips, trips and fall accidents, annually
- ◎ There are 6-10 million injuries annually
- ◎ Slip, trip, fall type accidents are the most commonly reported type of accidents



Four Step Approach

- Employee
- Activity
- Footwear
- Walking Surface



Cause: Employee

- Statistics show that we are responsible for 90% of all workplace accidents. Can you list some possible actions which can contribute to this type of accident?

Slip	Trip	Fall
Wet floors	Distraction	Standing on a chair
Weather	Rushing	Rushing
Rushing	Blocked vision	Outreaching
Wrong shoes	Open drawer	Improper ladder
Ignoring signage	Obstacle in aisle	Clutter on stairs

Prevention: Employee



- ◎ The best element of any safety program is communication.
- ◎ As an employee, your responsibility is to report all accidents and unsafe conditions immediately to your supervisor.
- ◎ Always cooperate in any accident investigation. We need to avoid future occurrences!



Example



Cause: Activity



- ◎ There are many tasks, jobs or activities which may directly, or indirectly, contribute to a slip, trip, fall accident.
 - Seasonal or infrequently done
 - Routine tasks
 - Training

Prevention: Activity

- Take short steps and slow down
- Make wide turns at corners
- Pay attention to the surface and changes
- Take the path provided
- Maintain visibility
- Turn on the lights and repair them when needed
- Keep areas clean and free of clutter
- Never store items on stairs



Cause: Footwear

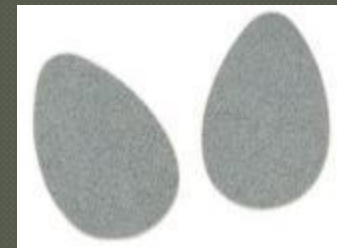
- ◉ Select the right footwear
- ◉ Recommendations or requirements based upon job duties
- ◉ Surroundings and “sticky” situations

Oily	Greasy
Wet	Uneven
Ice	Temporary platform



Prevention: Footwear

- ◉ Wear appropriate footwear
- ◉ Keep soles clean
- ◉ Use boots on snow or ice
- ◉ Avoid dress shoes when appropriate – or use anti-slip grips
- ◉ Wear slip resistant shoes



Examples of Rubber Soles



Cause: Walking Surfaces

- ◎ The composition, condition and changes of the walking surface are often the most identifiable in an accident investigation process.
 - Why didn't anyone see it before the accident?
 - How did it get there or why was it allowed to stay that way?



Prevention: Walking Surface

The composition, changes, and conditions of the surface can also be the most controlled.

- ◎ Report hazards
- ◎ Block off or use signage for hazardous areas
- ◎ Make repairs or changes as soon as possible



Uneven Levels





Railing



Worn Areas





Uneven Stairs



Stair Treads





Cords



Storage/Housekeeping





Sidewalks





Winter Weather Considerations

- ◉ Wear slip resistant shoes
- ◉ Walk slowly on wet or icy surfaces
- ◉ Take shorter steps
- ◉ Be careful when entering and exiting your vehicle
- ◉ Keep one hand free for balance
- ◉ Use mats to dry your feet
- ◉ Report unsafe conditions immediately
- ◉ Plan schedules early for snow removal
- ◉ Use ice melt on sidewalks, driveways and parking lots - monitor

Cleared Sidewalk - Monitor



Blowing and Roofs





After Use





Walk-off Mats





Warning Signs





Holiday Safety

- While holidays are a very anticipated time, full of traditions, celebrations, and worship, it is important for individuals, parishes and schools to maintain a clear focus on safety related matters.
 - Electricity
 - Exits
 - Live Decorations
 - Open Flame
 - Fire Protection Systems
 - Money Handling
 - Personal Safety

Electricity

○ Extension Cords

- In recent years, poorly constructed extension cords with counterfeit UL labels have been known to be sold in “dollar stores” and discount retailers
- Overloaded, poorly insulated and damaged



Electrical



Electrical

- Holiday light strands and electronic decorations need to be thoroughly inspected before use.
 - End of season damage
 - Deterioration of older decorations
 - Electrical shock or fire hazards



Overloading



UL Approved



Means of Egress

- All exits should remain free from obstruction
- 48 inches of clearance should be minimally provided in all hallways, stairwells, ramps and other components of a building's exit features.
 - Severely reduce exit capacity
 - Place building occupants at risk



Live Decorations

- Freshly cut trees, wreaths and bushes represent a significant fire and life safety hazard.
 - Trees are not “alive”
 - Once harvested, moisture is lost and the tree is in the dying process



Live Decorations

- ◎ The “fresh” look is often maintained by:
 - Spraying artificial color which masks overall dryness of the tree
 - Hydrating trees and bushes
 - Holiday trees may use several quarts of water per day
- ◎ Applicable safety codes and best practices do not allow freshly cut trees and wreaths in regulated buildings like:
 - Schools
 - Places of religious worship
 - Hospitals
 - Nursing Homes
 - Office Buildings



Candles/Open Flame

A vertical strip of colorful stained glass is located on the right side of the slide, featuring various geometric patterns and colors including blue, red, yellow, and green.

- Candle fires are on the rise and have been the cause of numerous incidents causing injuries, deaths and millions of dollars in property loss. There are three main causes:
 - Candles left unattended
 - Candles too close to flammable materials
 - Candles tipping over

Please, never leave a candle unattended!

Candles/Open Flame

- ◎ The United States Catholic Conference of Bishops [USCCB] has this statement on using oil or wax candles for the sanctuary (reservation) lamp and using only wax candles for other liturgical use at altar, ambo, votive stands, and in the hands of assembly: <http://www.usccb.org/prayer-and-worship/sacred-art-and-music/architecture-and-environment/use-of-candles-in-the-liturgy.cfm>



Candles/Open Flame



1. Schools:

- ⦿ In case of a power outage use flashlights, not candles.
- ⦿ Recommendation – Avoid burning candles in a classroom.

2. Sanctuary lamps – can be either oil or wax candles

3. Votive Candles – must be in tempered glass; keep flammable objects away

Candles/Open Flame

4. Altar, ambo and other candle guidelines:

- Burn candles on steady, uncluttered, **heat-resistant surfaces**. Remember that candles can become hot enough to damage furniture.
- Keep candles away from items that can catch fire, such as clothing, books, linens, runners of curtain.
- Keep candles and all open flames away from flammable liquids.
- Use brass or tempered glass followers on candles to prevent dripping wax.
- Use candleholders that are sturdy, won't tip over easily, are made from material that cannot burn and with large enough Bobeches (wax catchers) to collect dripping wax.
- Keep candles free of foreign materials such as matches and wick clippings.
- Except when required by liturgical law (e.g., Exposition of the Holy Eucharist), do not let candles burn for more than four hours at a time.
- Let candles and holders cool sufficiently before moving.
- Extinguish candles with a snuffer, avoiding burns from hot wax.
- Always use drip-containers or paper Bobeshes that are made for candle use during an assembly such as Easter Vigil.



Example: Advent Wreath



- ◎ Use glass candle holders. Avoid live greenery.

Candles/Open Flame



Protection Systems

- ◉ Early detection is Key!
- ◉ For battery-operated, single station smoke detectors, it is important to maintain the devices in accordance with manufacturer's recommendations.
- ◉ Never use fire alarms and fire suppression system components as "anchor points" for holiday decorations.



Money Handling

A vertical strip of colorful stained glass windows is located on the right side of the slide, featuring various geometric patterns and colors like blue, red, and yellow.

Churches are a bigger target due to the Christmas season...

- ◉ Rotate counting teams
- ◉ Do not leave parish collations unattended
- ◉ Always lock the safe
- ◉ Deposit as soon as possible

Your Safety During the Holiday Season



How do we protect ourselves during the holidays?

- ◉ Christmas shopping safety
- ◉ Traveling – protect your home



Shopping

- ◉ Parking
- ◉ Shopping bags
- ◉ Stay alert to your surroundings
 - Pickpockets/thieves and your security
- ◉ Credit card information
- ◉ Check statements!



Shopping Online

- ◉ Anti-virus and anti-spyware
- ◉ Use a secured site. This includes a closed padlock on your Web browser's address bar or a URL address that begins with https.
 - Never use unsecured wireless networks
- ◉ Watch for phishing scams – huge increases during the holiday season
 - <https://www.consumer.ftc.gov/scam-alerts>



www.consumer.ftc.gov/scam-alerts

FEDERAL TRADE COMMISSION ESPAÑOL

CONSUMER INFORMATION

MONEY & CREDIT

HOMES & MORTGAGES


HEALTH & FITNESS

JOBS & MAKING MONEY

PRIVACY & IDENTITY

BLOG

VIDEO & MEDIA

SCAM ALERTS 

SCAM ALERTS
what to know and do about scams in the news

Veá esta página en español

Crooks use clever schemes to defraud millions of people every year. They often combine sophisticated technology with age-old tricks to get people to send money or give out personal information. They add new twists to old schemes and pressure people to make important decisions on the spot. One thing that never changes: they follow the headlines — and the money.

Stay a step ahead with the latest info and practical tips from the nation's consumer protection agency. Browse FTC scam alerts by topic or by most recent.

Most Recent Scam Alerts

- Clicking for support could cost you**
November 13, 2015
- House alarms can't stop scammers**
November 10, 2015
- Medicare 'Open Enrollment' scams**
November 5, 2015
- Free phones for veterans? Not quite.**
November 3, 2015
- Copycat scammers and the visa lottery**
October 27, 2015
- Gamers: Avoid the phishing hook**
October 22, 2015
- Fake kidnapers cause genuine loss**
October 20, 2015

Get Scam Alerts by Email

Browse Scams by Topic

- Cars
- Charity
- Credit & Loan Offers
- Debt Relief
- Door-to-Door
- Education
- Energy Savings
- Fake Check



Traveling During the Holidays?

- ◉ When traveling...keep your home locked (remove the hidden key)
- ◉ Set lights on a timer
- ◉ Ask a neighbor to:
 - Watch your home
 - Shovel snow
 - Park in the driveway from time to time
- ◉ Make sure to stop your mail and newspaper



Trips and Falls and Holiday Safety Tips Review



- ◎ Slips/Trips/Falls
- ◎ Holiday Safety
- ◎ Personal Holiday Safety



Upcoming Webinars

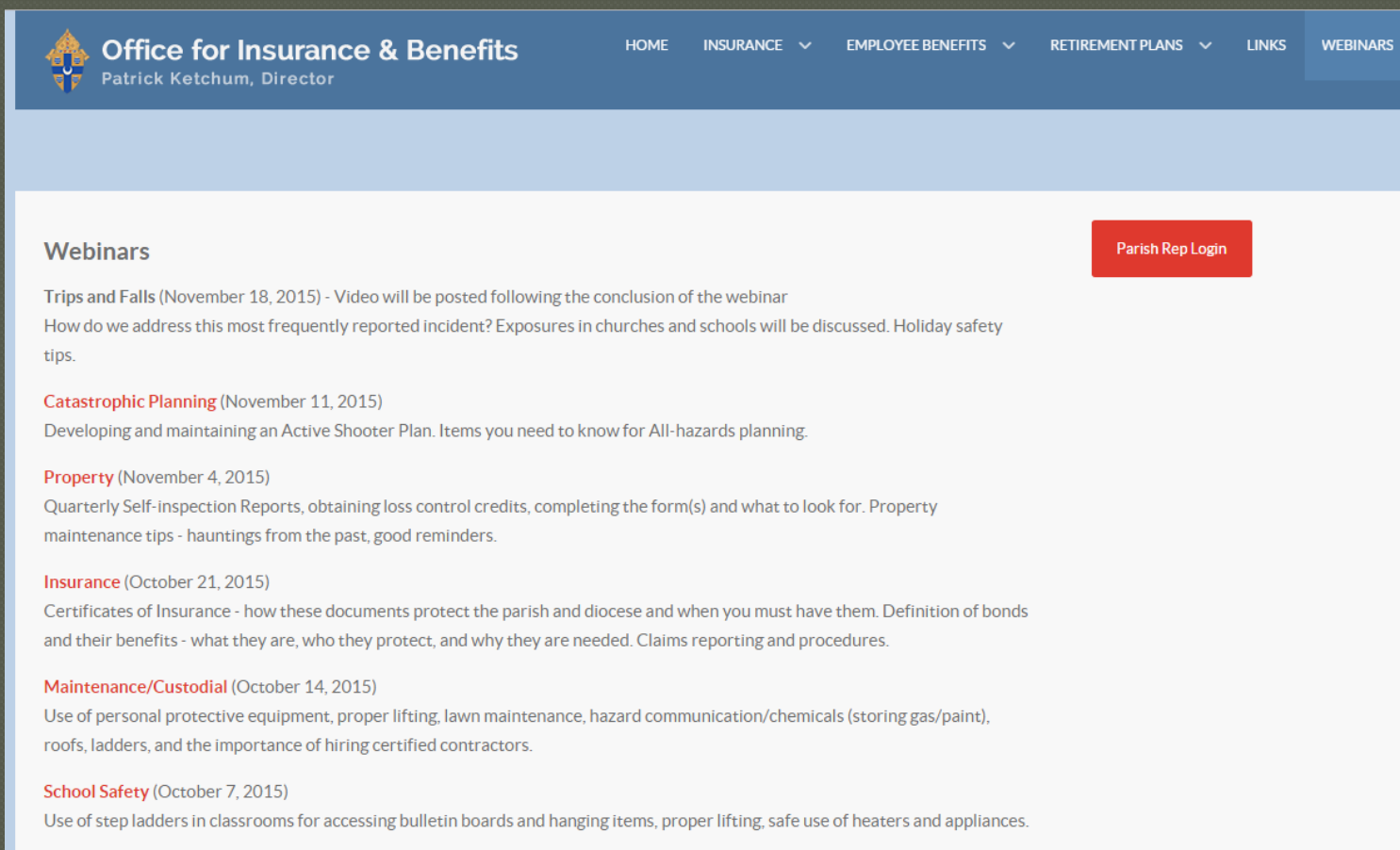
All webinars will be held at 9:30 AM, except where noted below.

#	Date	Topics
1	October 7, 2015 Complete!	School Safety: Use of step ladders in classrooms for accessing bulletin boards and hanging items, proper lifting, safe use of heaters and appliances.
2	October 14, 2015 Complete!	Maintenance/Custodial: Use of personal protective equipment, proper lifting, lawn maintenance, Hazard Communication/chemicals (storing gas/paint), roofs, ladders, and the importance of hiring certified contractors.
3	October 21, 2015 Complete!	Insurance: Certificates of Insurance—how these documents protect the parish and diocese and when you must have them. Definition of bonds and their benefits—what they are, who they protect, and why they are needed. Claims reporting and procedures.
4	November 4, 2015 Complete!	Property: Quarterly Self-inspection Reports, obtaining loss control credits, completing the form(s) and what to look for. Property maintenance tips—hauntings from the past, good reminders.
5	November 11, 2015 *1:30 PM Complete!	Catastrophic Planning: Developing and maintaining an Active Shooter Plan. Items you need to know for All-hazards planning.
6	November 18, 2015 Complete!	Trips and Falls: How do we address this most frequently reported incident? Exposures in churches and schools will be discussed. Holiday safety tips.



Webinar Information

◎ <http://insurance.dio.org/webinars.html>



The screenshot shows the website for the Office for Insurance & Benefits, directed by Patrick Ketchum. The navigation menu includes HOME, INSURANCE, EMPLOYEE BENEFITS, RETIREMENT PLANS, LINKS, and WEBINARS. A green arrow points to the WEBINARS link. The main content area is titled "Webinars" and features a "Parish Rep Login" button. Below the title, there is a list of webinar topics with their dates and brief descriptions.

Office for Insurance & Benefits
Patrick Ketchum, Director

HOME INSURANCE EMPLOYEE BENEFITS RETIREMENT PLANS LINKS **WEBINARS**

Webinars

[Parish Rep Login](#)

Trips and Falls (November 18, 2015) - Video will be posted following the conclusion of the webinar
How do we address this most frequently reported incident? Exposures in churches and schools will be discussed. Holiday safety tips.

Catastrophic Planning (November 11, 2015)
Developing and maintaining an Active Shooter Plan. Items you need to know for All-hazards planning.

Property (November 4, 2015)
Quarterly Self-inspection Reports, obtaining loss control credits, completing the form(s) and what to look for. Property maintenance tips - hauntings from the past, good reminders.

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Maintenance/Custodial (October 14, 2015)
Use of personal protective equipment, proper lifting, lawn maintenance, hazard communication/chemicals (storing gas/paint), roofs, ladders, and the importance of hiring certified contractors.

School Safety (October 7, 2015)
Use of step ladders in classrooms for accessing bulletin boards and hanging items, proper lifting, safe use of heaters and appliances.

Diocese of Springfield Webinar Series



Thank you for taking the time to participate in the webinar today.

Have a wonderful Christmas season.

Please enjoy your day and stay safe!



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GROUP, INC.