

# Loss Control and YOU

## Ladder Safety

By Mike Huss  
Loss Control Supervisor

We have all worked on or around ladders at some time in our lives, either at work, at home or both. Ladders are involved in many accidents, some of which are fatal. The Consumer Product Safety Commission (CPSC) reports that more than 90,000 people receive emergency room treatment for ladder accidents each year. Your life literally can depend on knowing how to inspect, use, and care for this tool. The following tips are intended to make your use of ladders less hazardous.

### Inspect It

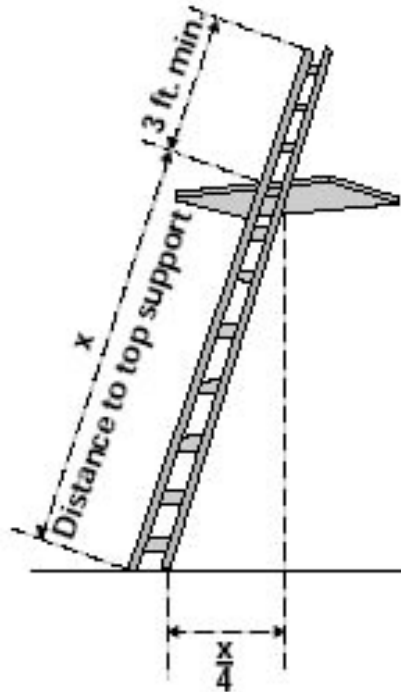
Before using a ladder inspect it for faults such as; cracked or broken rungs or rails, loose nails, bolts or screws, or corrosion of metal parts. If it is an extension ladder inspect the pulleys, ropes and locks for excessive wear. Also, check the footings and pads to make sure they still provide a non-skid surface. If any defect is found, don't use it. It should be tagged and properly repaired or immediately destroyed.

### Choose the Right Equipment

The ladder should reach a minimum of three feet (3') above the "point of support" and should be secured/tied off. If it is not tall enough for this, you are using the wrong ladder. Do not try to splice two ladders together!

### Setting it up – 4:1 Rule

When setting up a ladder, make sure the ground is level and stable. Do not set the ladder on a muddy surface, which may cause it to slip. Do not use bricks or other material to raise the height



of the ladder. If the working surface is not level, use an extension ladder that has adjustable feet. When using extension ladders, abide by the 4:1 rule. Place the base of the ladder out away from the wall or edge of the upper level about one (1) foot for every four (4) feet of vertical height (e.g., if using a 12' ladder the base should be 3-feet from the structure). Some ladders provide a picture guide on the ladder to help you with this ratio. When using a step-ladder, make sure the folding cross braces are fully folded out and locked into place before use.

### Use the Ladder Correctly - 3-Point Rule

Always face the ladder when ascending or descending, and have both hands free to grasp it securely. If you need tools, they should be carried in a tool belt or pulled up with a rope. Don't use a folded stepladder as a straight ladder. Don't use ladders as a plat-

form, runway, or scaffold. Don't set up ladders in areas such as doorways or walkways unless they are protected by barriers. Keep the top and base of the ladder clear. Don't create an obstruction by running hoses, extension cords, or ropes on the ladder. Remember to use the "3-Point Rule" when climbing a ladder (keep two hands and one foot, or two feet and one hand in contact with the ladder at all times).

### Stay Centered - Don't Over Climb the Ladder

Don't lean out to the side when you are on a ladder. Keep your body between the vertical side rails. This reduces the chance of tipping the ladder, or falling off of it. If something is out of reach, get down and move the ladder. Do not climb higher than the third rung from the top on straight or extension ladders or higher than the second tread from the top on stepladders. Most ladders are designed to hold only one person at a time. Two may cause the ladder to fail or throw it off balance. These tips on ladders may save you from a ladder that tips...be safe!!

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## News and Events

By Kim Coonrod  
Loss Control Manager

June 2009 – [National Safety Month](#)

July 2009 – [UV Safety Month](#)

August 2009 – [Immunization Awareness Month](#)

## OSHA Publishes New Respiratory Protection Guidelines

The Occupational Safety and Health Administration recently developed and released new guidelines to assist employers in selecting appropriate respiratory protection equipment.

The new Assigned Protection Factor (APF) denotes the "workplace level of respiratory protection." Respirators with a higher APF provide a greater degree of protection for workers.

The APF document defines and elaborates on APFs and Maximum Use Concentration (MUC), it also covers fit-testing procedures, user seal check procedures, respiratory cleaning procedures, OSHA Respiratory Medical Evaluation Questionnaire and information for employees using respirators when not required under the standard.

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# FIRST COMP

Insuring America's Small Business



## [Lesson From Losses](#)

By Nick Gustafson  
Loss Control Coordinator

**Loss:** An experienced school administrator fell from a modified extension ladder while assisting with demolition work on an athletic facility. The ladder had been duct-taped to the base of a chair to extend its length. When the tape broke, the ladder fell and the worker hit his head on a fence post while falling approximately 20 feet. This resulted in severe head trauma, brain damage, and an ongoing disability. Aside from the tragic human cost, the incurred loss was well over \$1,000,000.

**Lesson:** Taking shortcuts while working on any project can lead to tragedy. If a ladder isn't long enough, or a tool isn't quite right for the job, get the right one. Getting a job done for a little less, or a little quicker, isn't worth the cost of a permanent injury!

## [Safety Video Library](#)

By Nick Gustafson  
Loss Control Coordinator

**Did you know** FirstComp offers a variety of loss control services? Many of these services are available to all policyholders, for free! Each quarter, we will highlight a FirstComp loss control service and how it can help your clients reduce claims.

FirstComp is proud to announce a new partner for our safety video library. Beginning in June, FirstComp will be working with the National Safety Council – Greater Omaha Chapter – to provide high-quality safety & health videos to our policyholders nationwide. This new partnership will allow FirstComp to provide a wider variety of current training videos and specialized training programs. Many videos are available in English and Spanish. The library carries hundreds of VHS and DVD programs covering dozens of topics. Current and past users of the video library will be receiving information via email with details on the new program.

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## [Fleet Safety Programs](#)

By Nick Gustafson  
Loss Control Coordinator

Many businesses rely on a well maintained and safe fleet to stay afloat. A few simple measures can help assure that your fleet continues to provide value for your business while keeping your workers safe and healthy.

**Annual Motor Vehicle Record Checks** – Many commercial auto insurance carriers will perform this check with your state Department of Motor Vehicles for you. If not, contact the DMV in your state and request information on how to check your workers' driving records. By checking this information on an annual basis and establishing strict criteria for who qualifies as a driver you can reduce the odds of a motor vehicle accident.

**Defensive Driving Courses** – Providing defensive driving training for any of your employees that drive company vehicles can reduce the probability of any of your vehicles ending up in an accident.

**Driver Logs** – If any of your drivers are behind the wheel for an extended period of time, have them track their time and mileage. Set limits on how much road-time they are exposed to in a day and mandate rest periods between long trips.

**Scheduled Maintenance** – Keep a log of scheduled maintenance for all company vehicles. Make arrangements with a local repair shop to take care of any maintenance and repair needs. By taking care of your vehicles and using a regular log to determine when routine work is needed you extend the life of your fleet. Also, a well maintained car or truck is less likely to break down on the road, saving your workers from lost time and potentially hazardous roadside conditions.

By establishing these simple rules, you can save time and money for your business. For more information on fleet safety programs, please contact the Loss Control department at FirstComp Insurance.

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# FOCUS CLASS CODE: HVAC



FirstComp covers a wide variety of Main Street small businesses. Every quarter, this space will focus on a common class code and the unique loss exposures it reflects. This issue we're focusing on HVAC contractors.

## [Guidelines for Employers to Reduce Motor Vehicle Crashes](#)

## [Ergonomic Survival Guide for Sheet Metal Workers](#)

## [Hazards of Working Electrical Equipment Hot](#)

## [Hazard Alert—Choosing Safer Hand Tools in Construction](#)

## [Noise on the job can damage your hearing: Sheet Metal Workers](#)

## [GFCI: A Great Safety Tool](#)

## [Fact Pack—Hexavalent Chromium](#)

## [Sheet Metal & HVAC—Work Hazards and Options for Making Work Safer](#)

## [Eye Injuries in Construction](#)

## [Ladder Safety Information](#)

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## [Controlling Silica Exposures in Construction](#)



For information about any of FirstComp's Loss Control Services, please call (888) 500-3344 or email [losscontrol@firstcomp.com](mailto:losscontrol@firstcomp.com)