



PUBLIC TRANSPORTATION REPORT

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Protective Insurance Company

OFF THE CLOCK *Driver Safety at Home*

Safety shouldn't stop being a corporate priority when workers complete their shift. Nearly three times as many employees are injured off the job than while at work, according to the National Safety Council (NSC). Although these injuries aren't sustained on the job, motor carriers are affected due to sick day pay, loss of productivity and potentially having to find a replacement driver or worker. Help keep your drivers and workers accident free off the job by incorporating home safety tips into your training.

Motor vehicle crashes are one of the most common types of off-the-job accidents. The NSC reports that nearly 36,000 people are killed and more than 3.5 million people are injured in motor vehicle crashes every year. Drivers should follow the same guidelines they do while operating their bus or motorcoach and not talk or text on their cell phones while driving personal motor vehicles. They should respect posted speed limits and leave plenty of following distance between themselves and the vehicle in front of them.

Remember, drivers can be injured in a motor vehicle accident even if they aren't behind the wheel. It can be helpful to offer safety training for drivers' spouses and children during company safety meetings or other special events. In addition to standard driving safety tips, discuss with family members how to share the road

safely with semi-trucks and buses. Highlight dangerous behaviors for motorists near commercial motor vehicles (CMVs) such as not giving them enough room to change lanes or trying to cut in front of them before a lane change or merge. Explain how long it can take a CMV to come to a complete stop and what their following distance should be behind these vehicles. For additional tips, visit sharetheroadsafely.gov.

Another area to educate your workers on is poisoning, the leading cause of unintentional death in the home. According to the NSC, the most common poisons include prescription and over-the-counter medications, cleaning products and personal care items. Environmental poisons like carbon monoxide (CO) are also dangerous. Encourage all workers to install battery-operated CO detectors in their homes and to change the batteries regularly per the manufacturer's instructions.

Slips, trips and falls account for approximately 8.9 million visits to the emergency room annually, according to the NSC. Common areas for falls include doorways, ramps, cluttered hallways, areas prone to wetness, ladders and stairs. Your workers can help prevent falls by cleaning up spills immediately, securing electrical cords away from traffic areas, removing tripping hazards from stairs and walkways, and using non-skid mats. ➤➤

➤➤ In addition to poisoning and falls, fires are another leading cause of home injuries. Workers should make sure they have properly functioning smoke detectors and alarms. Smoke detectors and alarms should be on every floor of the house and tested monthly. Every home needs to have an escape plan, especially if there are multiple floors. Workers should practice the plan regularly with their family and identify a safe meeting place outside of the home.

Water does not work on all fires and can actually spread the fire to surrounding areas, so workers should learn how to properly use a fire extinguisher and keep it in an easily accessible location. The most common type of fire extinguisher is a Class ABC for home use. There is also a Class K used for kitchen fires. When using an extinguisher, workers should practice the PASS method: Pull the pin, Aim at the base of the fire, Squeeze the handle and Sweep from side to side at the base of the fire. Too many people are injured or killed at home trying to fight a fire that can quickly become out of control. Remind your workers to call 911 immediately in the event of a fire.

Contact your local fire department for personal and corporate training. They may even be able to conduct an inspection of a home or office to help identify where fire and injury sources are located.

Another off-the-job hazard your workers might not consider is walking or running while wearing headphones. It may seem trivial but it poses more serious dangers than you might expect. In fact, research from the University of Maryland School of Medicine found that serious injuries to pedestrians listening to headphones have more than tripled in six years. Wearing headphones can cause sensory deprivation, blocking out sounds like approaching cars, trucks, buses, trains, or even bicycles, thus increasing the risk of injury. ■

To help create an off-the-job safety program for your workers and their families, check out the resources available from the following websites:

- National Safety Council
www.nsc.org/safety_home/Pages/safety_at_hom.aspx
- Dow Family Health
www.dow.com/familyhealth/health/safety.htm
- Oklahoma State University
ehs.okstate.edu/manuals/PPSAFETY/Off-job.htm

OSHA RECORDKEEPING: Medical Treatment Versus First Aid

When an employee is injured or suffers illness from a work-related incident, your top priority should always be to administer whatever care is needed immediately. Often, your next step is to record the injury or illness in your OSHA incident log, available online at www.osha.gov. But did you know that depending on the type of care you provide in response to a work-related injury, you may not need to record it?

OSHA standard 1904.7 requires you to report work-related injuries and illnesses if they involve medical treatment beyond first aid. If you only administer first aid, you do not have to record the injury or illness. Knowing the difference will help you improve the accuracy of your OSHA logs and reduce over-reporting.

OSHA defines medical treatment as the management and care of a patient to combat a disease or disorder. OSHA's definition of medical treatment does not include visits to a physician or other licensed health care professional solely for observation, counseling, diagnostic procedures or first aid.

The definition of first aid is very specific and only includes the following types of care:

- Using a nonprescription medication at a nonprescription strength
- Drilling of a fingernail or toenail to relieve pressure, or draining fluid from a blister
- Administering tetanus immunizations
- Using eye patches
- Cleaning, flushing or soaking wounds on the surface of the skin
- Removing foreign bodies from the eye using only irrigation or a cotton swab
- Using wound coverings such as bandages, gauze pads, etc.; or using butterfly bandages
- Using any non-rigid means of support, such as elastic bandages, wraps, non-rigid back belts, etc.
- Using hot or cold therapy
- Using finger guards
- Drinking fluids for relief of heat stress
- Using massages
- Removing splinters or foreign material from areas other than the eye by irrigation, tweezers, cotton swabs or other simple means
- Using temporary immobilization devices while transporting an accident victim ➤➤

»» The line between first aid and medical treatment can be blurry. For example, using nonprescription medication at prescription strength is considered medical treatment, as is using wound closing devices such as sutures and staples. Devices with rigid stays or other systems designed to immobilize parts of the body, and physical therapy or chiropractic treatment are also considered medical treatment, not first aid. Any type of care not listed in the bullet points above constitutes medical treatment and must be recorded. ■

To help determine whether an injury or illness is work-related and needs to be recorded, use OSHA's Recordkeeping Advisor, available online at www.dol.gov/elaws/OSHARecordkeeping.htm. This site will guide you through several questions to determine if an incident needs to be reported, whether an exception exists and which provisions of regulations apply.



“If you only administer first aid, you do not have to record the injury or illness.”

Commonly Overlooked Pre-Trip Inspection

All drivers know the importance of performing a proper pre-trip inspection of their vehicle so they can operate safely on the road. However, the most important pre-trip inspection is one that's often overlooked: making sure drivers themselves are in good condition to be on the road. Drivers must take time before their trip to determine if they are mentally and physically prepared for the long day and check to see if they have all the necessary paperwork for their trip.

Provide the following list of questions for your drivers to ask themselves during their pre-trip inspections:

1. Is your driver's license current, proper for the vehicle you will be driving and does it include the proper endorsements?
2. Do you have your Department of Transportation medical card and is it current? This is a common violation found at roadside inspections.
3. Is your logbook current to your last change of duty status?
4. Do you have enough hours to not be in violation of the 70/80 hours-of-service rule?
5. Is all the required information filled out in the logbook, including "form and manner" DOT requirements?
6. Do you have the current and proper:
 - a. Insurance card?
 - b. Registrations?
 - c. Permits? (where applicable)
7. Do you have proper annual inspection documents in your vehicle for each piece of equipment?
8. Do you have the proper directions to get to your destination?
9. How are you feeling today? Are you mentally and physically prepared for your trip or do you have any conditions that will interfere with the safe operation of the vehicle?
10. Do you have proper clothing and items you will need during your trip?
11. Do you have the medications you will need during your trip? Will any of these medications cause drowsiness or otherwise interfere with your ability to safely drive your vehicle? If the answer is yes, you need to check with your physician for medications that will not produce unsafe side effects on your driving and non-driving duties.

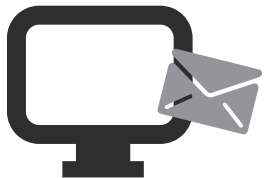
Keep in mind, this list is not exhaustive. Depending on your drivers' destinations and their physical and mental conditions, there may be many other items that need to be added to the pre-trip inspection checklist. ■

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New Fatigued Driving Lesson Available Online



Protective Insurance Company is excited to announce the first in a series of Pro-TREAD online driver training lessons developed specifically for our customers.

“Fatigue: The Hazards of Drowsy Driving” details the causes and possible consequences of fatigued driving for the public transportation industry. The lesson instructs drivers on the steps they can take to prevent and combat fatigue. After viewing this lesson, drivers will also understand circadian rhythms, be able to identify the symptoms of sleep apnea and know how to get quality sleep to stay well rested.

Your drivers can take this online training lesson, which requires 100 percent mastery, from any computer. We encourage you to take advantage of this free education opportunity for your drivers about the hazards of fatigued driving. Fatigue is one of the leading causes of accidents on the road. Drivers need to know the signs so that they can prevent accidents.

Protective customers may contact Jennifer Murray at (800) 317-9402 x2658 or jmurray@protectiveinsurance.com to obtain their promo code for access to the lesson. Protective is an industry leader in providing loss prevention services, but we still constantly strive for improvement. If you would like to provide feedback about the training lesson, please email Stacy Renz at srenz@protectiveinsurance.com. ■