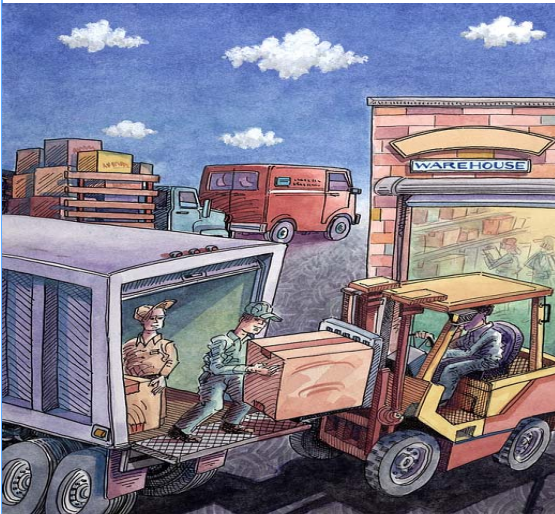


August 2014



Preventing Warehouse Fires

Warehouses are vital repositories for a business' stock. They store most, if not all, of a business' goods ready for sale or distribution. Because they have such an important function -- safeguarding the biggest source of a business' income -- warehouses can control a business' fate. Any warehouse disaster, such as a fire, can have disastrous consequences, potentially shutting down the warehouse and forcing the entire business to cease operations.

Neglecting to shield your warehouse against fires means you could be sealing your business' fate. As an owner, manager or warehouse operator, do not let your hard work go up in smoke!

The starting point for any successful workplace fire safety program is undertaking a risk assessment according to the fire safety legislation relevant for your area. Most risk assessments follow these five steps:

1. Identify the fire hazards.
2. Determine the people at risk.
3. Evaluate, remove or reduce the risks.
4. Record your findings, prepare an emergency plan and provide training.
5. Review and update your fire risk assessment regularly.

Using the information gleaned from your risk assessment, establish fire safety procedures that are tailored to your business' fire risks. Train all employees in these procedures to ensure a unified response in the event of a fire. Institute an employee self-inspection program to maintain housekeeping standards and fire protection measures.

Be On The Alert To Prevent Violence



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Workplace violence includes any act in which a person is abused, threatened, intimidated or assaulted in his or her employment. Whether it stems from work-related disputes or domestic abuse or personal issues, violence can occur inside or outside the workplace, and can range from threats and verbal abuse to physical assaults and homicide.

Although nothing can guarantee that you will never be a victim of workplace violence, many incidents are preventable. Contribute to the safety measure and other efforts that we have in place by following these guidelines:

- Be aware of and report threatening behavior, and be alert for other signs of aggression or violent behavior.
- Take all threats seriously.
- Follow procedures established by your workplace violence prevention program.
- Learn how to recognize, avoid or diffuse potentially violent situations by attending personal safety training programs.
- Alert supervisors to any concerns about safety or security. Report all incidents immediately in writing.
- Avoid traveling alone to unfamiliar locations whenever possible.

The most important thing you can do is stay alert and aware of potentially dangerous situations or threatening behavior.

Reduce Work-Related Vehicle Crashes

The Bureau of Labor Statistics (BLS) recently pored over 20 years worth of workplace injury data and found that roadway incidents were the leading cause of fatal occupational injuries from 1992-2011. Motor vehicle crashes cost employers \$60 billion annually in medical care, legal expenses, property damage and lost productivity, while driving up costs of workers' compensation and health insurance.

A motor vehicle incident can cost an employer approximately \$74,000 if an injury is involved, and more than \$500,000 if the accident results in a fatality. BLS also reported that there were 1,153 fatal work-related roadway incidents in 2012.

To combat the spike in roadway incidents, the National Institute for Occupational Safety and Health (NIOSH) has developed a new five-year research plan and prevention initiatives to help employers reduce work-related deaths caused by motor vehicle crashes. Two goals of the plan are to understand risk factors associated with work-related crashes and to reduce the incidence and severity of these crashes through engineering and technology-based safety interventions.

To protect your bottom line and your most valuable asset -- your employees -- it is critical to build awareness of safe driving techniques.

Need assistance?



Contact [Insurors of Texas](#) for all of your insurance and bonding needs. We have specialists in each field -- personal insurance, business insurance, bonding, and retirement planning.

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