# Quarterly Newsletter FALL 2014

#### BESNARD A ÎNSURANCE

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Insurance & Safety Solutions for McDonald's

# Besnard Safety Zone

## Improved Slip Resistant Footwear Program

It is very important that you don't just have a policy that says you have to wear slip resistant footwear. You must also clearly define the shoes that qualify and inspect everyone for compliance. It must be known that your company has a zero tolerance for improper shoes. If you don't have the proper shoes, you are sent home and it is noted in their personnel file that they did not comply with your policy. Accidents are too costly. You are not helping anyone by not enforcing the wearing of proper shoes. In fact, by not enforcing the policy, you are purposely putting someone in danger. If you were a police chief, would you be sure everyone wore their bullet proof vest? If they forgot it at home, wouldn't you send them home to get it?

A slip resistant footwear program should be in writing and should include a written policy for selection, purchase, reimbursement and replacement of footwear. A slip resistant footwear policy should be customized to meet the needs of your organization. Before implementing a slipresistant footwear program, a good idea is to have legal counsel review the policy for potential legal exposures.

Purchasing slip resistant footwear and specifying who pays is an important decision. The following are common footwear purchase options:

Company Purchase: Employer purchases slipresistant footwear from a specified vendor and workers then pick their sizes. Employer subsidizes the entire cost and specifies the look and style of footwear they want their employees to wear.

**Employee Purchase:** Workers purchase their own footwear from specified vendors, or any vendor that meets the specifications defined in the employer's policy. Discounts might be offered for work purchase of shoes from retail outlets or mail order.

Payroll Deduction Plan: Employees order their own footwear from specified vendor(s) according to the policy, and cost is automatically deducted from their paycheck. Footwear vendor(s) work with the company on tracking purchases and providing information for payroll deduction.

For more information on slip resistant shoes visit here: <a href="http://www.profitingfromsafety.com/shoes-for-crews/">http://www.profitingfromsafety.com/shoes-for-crews/</a>



### SAFETY TIP FOR THE QUARTER!

#### **Housekeeping to Prevent Trips and Falls**

- Keep bun carts in segregated areas, and away from employee traffic paths.
- Empty boxes should be immediately crushed and put into the proper trash receptacle.
- Cellophane wrappers and sheets are especially slippery. These should be balled up and thrown away as soon as they are no longer being used.
- Keep an eye out for any food items that may have fallen onto the floor.
- There are no missing or cracked tiles on the floor.
- The floor drain grates are secure, and areas around the drain grates are smooth as well.
- There are no cracks or indentations on sidewalks or in the parking lot of greater than ¼ of an inch.



For additional free up-to-date safety resources visit us at <a href="https://www.ProfitingFromSafety.com">www.ProfitingFromSafety.com</a>

## Personal Protective Equipment



Personal protective equipment plays a key role in accident prevention. Personal Protective Equipment (PPE) can aid in preventing injuries to the hands, arms, body, and even the face and eyes. Depending on the exposures, PPE can be utilized to prevent slip/falls, burns, lacerations, and contact with chemicals. The priorities are to identify where Personal Protective Equipment is necessary, ensuring employees wear the equipment, and having procedures to learn from prior injuries.

#### Preventing Burns, Cuts, Chemical Exposures, and Slip/Falls

Burns, cuts, and the usage of chemicals are injury drivers that can be addressed with proper PPE. The following tasks are identified in the restaurant industry as best practices:

- An apron, neoprene gloves, and face shield are recommended when cleaning the fryer, and when operating the filtering machine.
- All personal protective equipment rules should apply if the fryer is designed to be topped off manually.
- Always wear gloves and a face shield when cleaning the grill.
- Use oven mitts when removing hot items from the oven.
- Use gloves, face shields, or other applicable items when using harsh cleaning chemicals.
- Use cut resistant gloves when using/sharpening knives or other sharp objects.
- Use of slip resistant shoes help prevent slip/falls and inadvertent contact with hot surfaces.

Having proper PPE is the first step, but only the first step. Ensuring employees wear proper PPE can be a challenge. Consider implementing the following:

- Employees will be more likely to wear the PPE if they were consulted prior to purchase.
- Inspections How often is PPE inspected? If PPE is not in good condition, employees will be less likely to wear it. Weekly or monthly inspections are necessary to ensure that all items are still serviceable. Inspections should be documented.
- Location Proper PPE should be stored near the immediate work area. Signs can be posted to remind employees the appropriate PPE required for a task.
- Training Employees may not know which types of PPE are available for a job, and/or, if any is required. Employees should be trained on usage, cleaning, maintenance, disposal, and replacement.
- Enforcement All managers and supervisors should be trained to enforce safety rules related to PPE. One injury due to an employee not utilizing the appropriate personal protective equipment can take that employee away from his/her job for days or weeks.

For more information on Personal Protective Equipment visit: <a href="http://www.profitingfromsafety.com/downloads/MCD\_Frontline.pdf">http://www.profitingfromsafety.com/downloads/MCD\_Frontline.pdf</a>



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### Managing Claims & Preventing Reoccurrence



We hear employers all the time saying, "I think the claim is fraud", "I don't agree with the insurance adjuster", "It was just bad luck", etc.

As a first step, the following should always be researched for insight:

- 1.) What did the video footage reveal? Was video 30 minutes prior and 30 minutes after saved? Was this information communicated to the adjuster?
- 2.) What do the accident investigation forms completed at the time of the incident reveal?
- 3.) What did the Additional Statements taken via Statements form reveal?
- 4.) Was anything revealed in the Accommodation Form the employee completed when hired? For example, prior injury disclosed, the need for special accommodations, or the need for job duty restrictions.
- 5.) Was the employee fit for the job based on the documented Job Description?
- 6.) What did the manager on duty say about the incident?
- 7.) Was the incident reported to the insurance company within 24 hours of it occurring?
- 8.) Was all the documentation above provided to the insurance company adjuster within 48 hours of the incident?
- 9.) Have procedures been put in place to help prevent this from occurring in not only this store, but in all stores?
- 10.) Has the incident been communicated to all managers (across all stores) so that they understand how this impacts the business and to increase safety awareness?

For additional information on Workers Compensation Claim Management visit: <a href="https://www.ProfitingFromSafety.com/quick-print-claims-manage/">www.ProfitingFromSafety.com/quick-print-claims-manage/</a>