

## Evaluating Your Property and Work for Safety Hazards

One of the best ways to reduce the potential for insurable losses arising on or from your premises is to ensure that unsafe conditions and practices do not exist and are not developing at your facility. Unsafe conditions and practices can have a negative impact on all lines of insurance coverage, including workers' compensation, auto liability, general and premises liability, and property.

Simple, self-inspection efforts, utilizing a convenient but appropriate checklist, are a great way to periodically monitor the premises for unsafe conditions and unsafe acts, including acts of omission (such as failure to correct a deficiency). There is no time like the present to complete a safety inspection of your entire facility, including offices, garages, storage facilities, work areas, attics, basements, and yards to identify, evaluate, assess, and correct unsafe conditions and acts – before a loss occurs.

To assist you in this effort we have included a simple, self-inspection checklist that can be used as is, or adapted by you to suit your needs. The following are six steps to help you get organized.

### **1. DETERMINE WHAT NEEDS TO BE INSPECTED.**

Make a hazard and risk inventory of every building, piece of equipment, system, and process that has the potential for loss. Use the attached checklists, modified to suit your operations, as well as past losses and insurance claims to help you with this step.

### **2. DETERMINE WHAT ACTIONS NEED TO BE EVALUATED.**

Identify hazardous actions sometimes done by employees which should be monitored during the self-inspection. Review not only what is done, but also what should be done, but is not.

### **3. DETERMINE WHAT ASPECTS OF EACH ELEMENT NEED TO BE EXAMINED.**

Divide the elements in Step One and Step Two into subparts to determine which objects, parts, or work steps are the most dangerous or likely to fail.

### **4. DETERMINE HOW OFTEN EVALUATIONS SHOULD BE CONDUCTED.**

The frequency of inspections should be determined by the potential for a severe loss, the risk of serious injury, how quickly an item or process can become unsafe, and the past history of problems associated with the specific facility, item, process, act, or omission. The more hazardous the situation, the more frequently inspections should be conducted.

### **5. DETERMINE WHO WILL CONDUCT THE SELF-INSPECTIONS.**

Different personnel should be used for different types of inspections. For example operations personnel can complete daily inspections; supervisors can do weekly inspections; and safety committees can perform monthly inspections and evaluations.

### **6. DETERMINE WHAT RECORDS OR REPORTS ARE NEEDED.**

A record of each inspection should be maintained. Inspection records and actions taken should be retained for review and comparison for trends. Inspection records should be retained for a minimum of three years unless directed otherwise or by law.

*The risk prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and best practice strategies based on generally accepted practices for controlling potentially loss producing situations commonly occurring in business premises and/or operations. The recommendations and information contained herein are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. This guide is not intended as an offer to write insurance coverage for such conditions or exposures, or to imply that Alteris will write such coverage. The liability of Alteris is limited to the specific terms, limits and conditions of the insurance policies issued.*

## PROPERTY SELF-INSPECTION CHECKLIST

- Aisles are kept free and clear of materials & obstructions.  yes  no
- Rags & combustibles are kept in self-closing containers.  yes  no
- Exit doors and paths are unobstructed and clearly marked.  yes  no
- Dusty areas are vacuumed frequently.  yes  no
- Pallets are properly stored and limited to correct number & height for inside and outside storage (see NFPA requirements).  yes  no
- Trash is removed at the end of the day.  yes  no
- Dumpsters are located away from buildings.  yes  no
- Flammable liquids are stored according to fire codes.  yes  no
- Flammable liquids used in shops, plant, or garages are limited to a one-day supply.  yes  no
- Hazardous materials are properly stored, contained, and labeled; and the area is ventilated.  yes  no
- Incompatible chemicals are separated.  yes  no
- Electrical cords and outlets are undamaged.  yes  no
- Compressed gas cylinders are secured.  yes  no
- Smoking is restricted to designated safe areas.  yes  no
- Welding, brazing, and cutting are done only in designated areas. A fire watch & hot work permit process are present.  yes  no
- Three feet of clearance exists in front of all electrical panels (120 volts to 220 volts).  yes  no
- Proper space is maintained below, above, and around sprinkler heads, fire hoses, and fire extinguishers.  yes  no
- The sprinkler control room is accessible to authorized personnel.  yes  no
- The sprinkler system is serviced quarterly.  yes  no
- A wrench and spare sprinkler heads are kept on the premises.  yes  no
- Fire extinguishers are proper for the hazards in the area and are mounted, accessible, & inspected monthly.  yes  no
- Employees have been trained to use a fire extinguisher.  yes  no
- Heat and/or smoke detectors are present and working.  yes  no
- The fire alarm is tested at least annually.  yes  no
- Fire doors are in operating condition & close properly.  yes  no
- Emergency phone numbers are posted.  yes  no
- The local fire department has visited the operation, building, storage area, etc., within the past year.  yes  no
- Parking areas, entrances, & walkways are in good condition, free of trip and fall hazards. Lighting is adequate.  yes  no
- Brush and overgrowth are cut away from the building.  yes  no
- Adequate security is provided relative to use and liability.  yes  no
- The structural integrity of the building, roof, windows, fences, etc., is checked annually and maintained.  yes  no
- Piping systems are checked for leaks, damage, labeling.  yes  no

## WORKERS' COMPENSATION SELF-INSPECTION CHECKLIST

- Emergency evacuation routes are posted. Exits are marked.  yes  no
- Employees are aware of evacuation plans and routes.  yes  no
- Employees wear proper personal protective equipment.  yes  no
- There is an inspection program for equipment, hand tools, PPE, etc.  yes  no
- Where appropriate, a hazard communication program is in place.  yes  no
- All chemicals are labeled. Containers are in good condition.  yes  no
- An eye wash station is available, where appropriate.  yes  no
- Aisles and work areas are clean and dry.  yes  no
- Machinery is guarded properly.  yes  no
- There is a lock-out, tag-out program in place, where appropriate.  yes  no
- Employees have been trained in lock-out, tag-out procedures.  yes  no
- Lock-out devices are available for use.  yes  no
- Dangerous areas are posted, including protective equipment requirements.  yes  no
- Sharp objects are protected or warning signs posted.  yes  no
- Ladders & scaffolding are inspected and well maintained.  yes  no
- Fork lifts and other industrial vehicles are operated safely.  yes  no
- Only trained and authorized personnel are allowed to operate industrial equipment.  yes  no
- Repairs are made promptly and in accordance with manufacturer's specifications.  
"Jury-rigging" is not allowed.  yes  no
- Pressurized hoses, pipes, and equipment are inspected frequently.  yes  no
- Laboratories and hazardous work areas are well ventilated.  yes  no
- Floor and wall openings are secured to prevent falls.  yes  no
- Tanks, vats, and confined spaces are secured and supervised.  yes  no
- Rigging and other lift equipment is inspected daily & monthly, as appropriate,  
and records of inspections are kept for three years.  yes  no
- Supervision is alert to unsafe acts and conditions & take appropriate action as necessary.  yes  no
- Emergency arrangements are made with a local ambulance company, and a medical doctor  
is on retainer.  yes  no
- Employee training records are kept up-dated and on file.  yes  no
- OSHA records are kept up-to-date, including material safety data sheets for all  
hazardous chemicals.  yes  no
- Certificates of insurance from sub-contractors or other companies doing work on the  
premises are obtained.  yes  no

## **AUTO & FLEET SELF-INSPECTION CHECKLIST**

- All driver applicants are required to bring MVRs.  yes  no
- Personal interviews are conducted by management with all prospective driver candidates.  yes  no
- All driver licenses and references are checked.  yes  no
- All drivers have annual MVR (DMV) checks and eye exams.  yes  no
- All commercial drivers (CDL) pass written and road tests.  yes  no
- All authorized drivers are provided adequate training for the tasks they will be required to perform before they are assigned. Refresher training and testing is conducted.  yes  no
- Hazards/control measures are adequate.  yes  no
- All vehicles are maintained free of clutter & kept clean.  yes  no
- Vehicles are inspected frequently and according to a published schedule. Inspections and maintenance are documented.  yes  no
- Unless specifically authorized, operators are not allowed to carry weapons in the vehicle.  yes  no
- Drugs and alcohol are prohibited. Rules are strictly enforced, and abuse is cause for dismissal.  yes  no
- All vehicle collisions are investigated by management and by the safety committee.  yes  no
- Pre-trip inspections are completed by each driver. Post-trip inspections are mandatory for bus drivers.  yes  no
- All vehicles are equipped with appropriate safety equipment, such as flares, flashlights, first aid kits, fire extinguishers, spare fuses, etc.  yes  no
- If required, the vehicle carries clean-up supplies (e.g., fuel tankers).  yes  no
- All driver files are up-to-date per dot regulations.  yes  no
- A mandatory seatbelt policy (with driver pledge) is enforced.  yes  no
- Designated vehicle storage area is lighted, neat, clean, and secure.  yes  no

## GENERAL AND PREMISES LIABILITY SELF-INSPECTION CHECKLIST

- Keys are issued only to authorized personnel and recovered when employee leaves employment – or all affected locks are replaced or re-keyed.  yes  no
- Parking areas, walkways, aisles, and entrances are lighted and free of slip, trip, and fall hazards.  yes  no
- All aisles and common areas are kept free and clear of obstructions. Floors are dry and slip resistant.  yes  no
- All exits are properly marked with lit or illuminated exit signs.  yes  no
- At least two means of exit/egress are available.  yes  no
- Emergency lighting is provided, working, and adequate.  yes  no
- An emergency evacuation plan is posted.  yes  no
- Generally, guests are kept out of immediate process areas.  yes  no
- Visitors, contractors, and sub-contractors are required to wear personal protective equipment and clothing if they are authorized to enter hazardous areas of the facility.  yes  no
- Guests are given a safety overview of the areas they are to enter. In some cases, a written waiver of liability may be requested.  yes  no
- Guests and non-employees are always accompanied by a facility employee unless granted an exemption.  yes  no
- No one is refused entry solely on the basis of color, race, religion, age, gender, disability, or other protected class unless it is unsafe for them to do so, appropriate accommodations cannot be made, and refusal is explained.  yes  no
- Snow removal efforts are in place, including sand and salt.  yes  no
- Above ground tanks are protected by dikes and are properly marked.  yes  no
- Below ground tanks are monitored for leaks. Vent and fill pipes are protected from damage.  yes  no
- Protective posts or barriers are installed adjacent to above ground chemical and/or fuel tanks.  yes  no
- Handicapped ramps are accessible and clear of hazards.  yes  no
- Rest rooms are in a sanitary condition.  yes  no
- Procedures are in place for staff and visitors to report unsafe conditions.  yes  no

*The risk prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and best practice strategies based on generally accepted practices for controlling potentially loss producing situations commonly occurring in business premises and/or operations. The recommendations and information contained herein are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. This guide is not intended as an offer to write insurance coverage for such conditions or exposures, or to imply that Alteris will write such coverage. The liability of Alteris is limited to the specific terms, limits and conditions of the insurance policies issued.*