



# The Risk Resource

A publication of the F&P Risk Control Department.

## 2013 MOST FREQUENTLY CITED OSHA STANDARDS

Courtesy of ZyWave

The Occupational Safety and Health Administration (OSHA) unveiled its top 10 most frequently cited violations at the annual National Safety Council Congress and Expo. The agency reports the leading causes of workplace injuries during its fiscal year (October through September).

The 2013 top 10 list of most frequently cited standards did not change significantly from 2012, with fall protection remaining at the top of the list. In fact, the top four most-cited violations remained the same. The 2013 top 10 most frequently cited standards are as follows.

### Top 10 OSHA Violations

#### 1. Fall Protection (29 CFR 1926.501)



Falls from ladders and roofs still account for the majority of injuries at heights. Identifying fall hazards and deciding how best to protect workers is the first step in reducing or eliminating fall hazards. This includes—but is not limited to—

guardrail systems, safety net systems and personal fall protection systems as well as the use of safe work practices and training.

#### 2. Hazard Communication (29 CFR 1910.1200)

In order to ensure chemical safety in the workplace, information must be available about the identities and hazards of the chemicals. OSHA standard 1910.1200 governs hazard

communication to workers about chemicals that are both produced or imported into the workplace. Failure to develop and maintain a written program, failure to develop and maintain proper training programs and failure to have a Safety Data Sheet (SDS) for each hazardous chemical top the citation list.

#### 3. Scaffolding (29 CFR 1926.501)

The Bureau of Labor and Statistics (BLS) revealed that the vast majority of scaffold accidents can be attributed to the planking or support giving way or to the employee slipping or being struck by a falling object. A heavily cited violation year after year, the dangers associated with scaffold use can be controlled if employers strictly enforce OSHA standards.

#### 4. Respiratory Protection (29 CFR 1910.134)

From program administration to worksite-specific procedures to respirator use, standard 1910.134 provides employers with guidance in establishing and maintaining a respiratory inspection program. Respirators protect workers against oxygen-deficient environments, harmful dusts, fogs, smokes, mists, gases, vapors and sprays. These hazards may cause cancer, lung impairment and other diseases or death.

#### 5. Electrical Wiring Methods (29 CFR 1910.305)

Electricity has long been recognized as a serious workplace hazard. OSHA's electrical standards are designed to protect employees exposed to dangers such as electric shock, electrocution,

fires and explosions. Electrical wiring hazards that top the electrical citation list include the failure to install and use electrical equipment according to manufacturer's instructions, failure to guard electrical equipment, failure to identify disconnecting means or circuits and not keeping work spaces clear.

#### 6. Powered Industrial Trucks (29 CFR 1910.178)

Each year, tens of thousands of injuries related to powered industrial trucks, particularly forklifts, occur. Many employees are injured when lift trucks are driven off loading docks or fall between docks and unsecured trailers.

...Continued on Page 2

### INSIDE THIS ISSUE:

CONSTRUCTION SITE FATALITIES	2
INJURY AND ILLNESS REPORTS	3
OSHA 300A POSTING	3
MARIJUANA AND THE WORKPLACE	4
COLORADO FLOODING	5
SITTING DOWN ON THE JOB	6
IDENTITY THEFT	7
PREPARE YOUR HOME FOR WINTER	7

## INTRODUCING F&P'S NEW SENIOR RISK CONTROL ADVISOR— KEN ZIMMERMAN, CSP



**K**en Zimmerman received his Bachelors of Science degree in Industrial Technology from Northern Illinois University and has over 40 years of progressive risk control and management experience.

Past experiences have crossed most industry classes and programs and he is well versed in all lines of coverage including risk management in the Management and Professional Liability areas. Recent years have been focused on Human Services, Outdoor Products, Habitational, Fuel Dealers Programs and Sports and Recreation sectors. Other experiences have included risk hazard evaluations, developing risk control services and training to policyholders. He has been directly responsible for marketing the loss control services, improving client results by conducting numerous risk assessments and by marketing and implementing exposure specific risk management procedures.

Ken has also developed and delivered Account Service and Risk Improvement Service Plans, examined loss trends, and developed technical and procedural loss control risk control programs. He developed policyholder training modules and advanced technical bulletins, conducts loss control consultations, completed policyholder training seminars and driver training courses.

Ken is a Certified Safety Professional since 1981, is a Professional member of the American Society of Safety Engineers, a member of the National Fire Protection Agency (NFPA) and the Insurance Loss Control Association (ILCA). He has served on several insurance industry committees.

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### *Continued from Page 1. . . .* MOST FREQUENTLY CITED

Other common injuries involve employees being struck by lift trucks or falling from elevated pallets and tines. Most incidents also involve property damage, including damage to overhead sprinklers, racking, pipes, walls and machinery.

#### **7. Ladders (29 CFR 1926.1053)**

These types of injuries typically occur when ladders are used for purposes other than those designated by the manufacturer—when the top step of a stepladder is used as a step, when ladders are not used on stable and level surfaces or when defective ladders are not withdrawn from service. Most employee injuries can be attributed to insufficient or inadequate training and a disregard for safe operating procedures.

#### **8. Lockout/Tagout (29 CFR 1910.147)**

Lockout/tagout (LOTO) refers to specific practices and procedures that safeguard employees from the unexpected startup of machinery and equipment or the release of hazardous energy during service and maintenance activities. Workers who service mechanical and electrical equipment face the greatest risk of injury if lockout/tagout is not properly implemented. Workers injured on the job

from exposure to hazardous energy lose an average of 24 workdays for recuperation.

#### **9. Electrical Systems Design (29 CFR 1910.303)**

Many workers are unaware of the potential electrical hazards present in their work environment, which makes them more vulnerable to the danger of electrocution. Common citations include failure to effectively close and protect from abrasion conductors that enter boxes, cabinets or fittings; failure to provide all pull boxes, junction boxes and fittings with covers approved for the purpose; failure to connect flexible cords to devices and fittings so strain and relief is provided to prevent pull from being directly transmitted to joints or terminal screws; and using flexible cords and cables as a substitute for the fixed wiring of a structure.

#### **10. Machine Guarding (29 CFR 1910.212)**

When left exposed, moving machine parts have the potential to cause serious workplace injuries, such as crushed fingers or hands, amputation, burns or blindness. Employers need to take the time to institute the proper safeguards to protect workers. By installing and maintaining the proper machine

guarding, the risk of employee injury is substantially reduced.

#### **Flood and Peterson: Your Compliance**

**Partner**—How can you be sure your company is working within the guidelines of OSHA standards? Are you maintaining your programs and training workers on an ongoing basis? Are you confident in your OSHA recordkeeping abilities? We can assist you in conducting a full OSHA program audit and help you develop or review your programs to ensure they meet regulation and recordkeeping requirements. Contact us today to help take the stress out of OSHA compliance.

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### **STRUCK BY VEHICLE, MOBILE EQUIPMENT CAUSED MOST FATAL INJURIES AT ROAD CONSTRUCTION SITES, BLS REPORTS**

*Courtesy of BLS*

**F**rom 2003 to 2010, 962 workers were killed at road construction sites. Nearly half of these deaths (443), according to the Bureau of Labor Statistics (BLS), resulted from a vehicle

or mobile equipment striking the worker.

A deeper analysis into the events or exposures that resulted in fatal occupational injuries at road construction sites show that workers are as likely to be struck by construction—or maintenance—related equipment (dump trucks, bulldozers, graders, etc.) as by cars, vans, tractor-trailers, buses, and motorcycles. Among workers who were struck by a vehicle or mobile equipment, workers were fatally struck 152 times by construction—or maintenance—related equipment and 153 times by the other vehicles.

In 51 cases, the BLS reports, a worker at a road construction site was fatally injured after being struck by a falling object. Workers were struck by a tree seven times; by structural metal materials six times; and by pipes, ducts, and tubing four times. In nine cases, the worker was struck by a falling object that fell from or was put in motion by a crane. In six cases, an object fell from or was put in motion by a backhoe.

Falls to lower level accounted for 45 deaths among workers at road construction sites. In 8 cases, it was noted that the worker was not wearing or had removed fall protection equipment. In 6 other cases, the worker was employing fall protection equipment but failed to tie off to a safety line. Of the 14 cases in which fall protection was either not in place or not correctly used, all occurred at bridge or overpass construction sites.

A total of 39 workers died from contact with electric current while working at a road construction site. Most (35) of these deaths involved contact with overhead power lines.

These data are from the Census of Fatal Occupational Injuries (CFOI), which is part of the BLS Injuries, Illnesses, and Fatalities program. CFOI compiles a count of all fatal work injuries occurring in the United States during a given calendar year. To learn more, see "An analysis of fatal occupational injuries at road construction sites, 2003-2010," by Stephen M. Pegula, in the Monthly Labor

Review, November 2013. <http://www.bls.gov/opub/mlr/2013/article/analysis-of-fatal-occupational-injuries-at-road-construction-sites-2003-2010.htm>

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**PROPOSED RULE WOULD  
MAKE INJURY AND  
ILLNESS REPORTS  
AVAILABLE TO PUBLIC**

*Courtesy of Safety + Health*

**W**ashington – Employers would be required to submit injury and illness reports to OSHA electronically, and those reports would be made available to the public, under a proposed rule announced Nov. 7.

During a teleconference explaining the proposed rule, OSHA administrator David Michaels pointed out that employers already have to collect this data, and the only change would be in the reporting mechanism. "This makes no changes in any requirements around recordkeeping itself. Nothing changes," he said.

Employers with 250 or more employees would submit the data to OSHA on a quarterly basis, while employers with 20 or more employees in designated high-hazard industries would submit the data from their annual OSHA Form 300A through the online submission system.

The idea was developed through a series of stakeholder meetings in 2010, according to OSHA. Michaels said the agency is still working on the details, such as how soon reports will be posted publicly after they are submitted.

"The more quickly we can post it publicly, the more useful it would be for everybody involved," he said. However, before posting reports, the agency will have to remove any personally identifying information from the case description that was sent.

Calling the approach an "effective, inexpensive and non-prescriptive way" to encourage employers to reduce hazards, Michaels said the data will allow employers to benchmark against each

other and will inform workers about their current or potential employer. He added that workers will be able to tell if their employer is under-reporting, which will encourage more accurate reporting.

The data also will help OSHA better direct its efforts, including enforcement and compliance assistance, Michaels stated.

Paul O'Neill, former Secretary of the Treasury and CEO of Alcoa, also participated in the teleconference. O'Neill said OSHA's plan was a step toward real-time injury reporting, which he pioneered at Alcoa. Michaels requested comments on how to collect and present the data and make sure it is useful and not burdensome to employers. The agency plans to host a public meeting in Washington on Jan. 9. Comments on the proposed rule are due Feb. 6.

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**OSHA 300A POSTING  
REMINDER**

**T**he deadline for you to tabulate your annual OSHA Log Summary (OSHA Form 300A) is **February 1, 2014**. This should be posted in a common area with other notices to employees.

The summary must list the total number of job-related injuries and illnesses that occurred in calendar year 2013 and logged on the OSHA 300 Form. If your company had no recordable injuries or illnesses in 2013, you must still post the form with zeros on the total line. All establishment summaries must be certified by a company executive. And don't forget to leave the summary posted until April 30, 2014.

Employers with ten or fewer employees and employers in certain industry groups may be exempt from federal OSHA injury and illness recordkeeping and posting requirements. To determine if you are exempt please go to <http://www.osha.gov/recordkeeping/ppt1/RK1exempttable.html>.

To access the recordkeeping forms please go to <https://www.osha.gov/recordkeeping/new-osha300form1-1-04.pdf> If you have any questions or need assistance please call our office.

## LEGALIZED MARIJUANA AND ITS EFFECT ON THE WORKPLACE

**What does an employer do about relaxed drug laws? Watch for impairment and be prepared to confront it as a safety issue.**

*Courtesy of OH&S Magazine*

In 2012, both Washington state and Colorado passed legislation effectively legalizing marijuana for adult recreational use, the ideology put forth being that marijuana is like or even safer than alcohol and therefore should be at the discretion of the adult user for private, personal use. In Colorado, the legislation was made as an amendment to that state's constitution and included language pertaining to the employer and the workplace. Washington had no such provision.

Immediate speculation began as to how these new laws would affect the workplace, from both employers and employees. As with any other item of great change, conjecture and guesswork have run the gamut, not only in these two states, but also nationwide. Ballot initiatives are proceeding in nearly every state for further easing of restrictions on marijuana use, and the prevalent public perception seemingly leans toward marijuana being viewed as a relatively harmless substance.

This is a most common misperception among those who may not be acutely aware of routine, ongoing safety concerns in the workplace. To make matters worse, readily available public information is dreadfully lacking surrounding the scientific studies that delineate the nature of current marijuana products and their impact to the worker. To gain clarity, this article will first describe the issues pertaining to marijuana's effect on the individual and sum up what steps an employer can take to keep a safe work environment.

### Marijuana 2013

A good thing to remember about current marijuana products is, "This is not your daddy's ditch weed." The pot used in the

'60s and '70s had a very low THC content of 2-3 percent. THC stands for Delta-9 Tetrahydrocannabinol and is the main psychoactive component in marijuana. The potency and effect of marijuana are directly related to the THC content.

THC affects the "volume control" in the brain that regulates pleasure, mood pain, appetite, motivation, and memory, among other cognitive functions. Since the mid-'90s, THC content has been consistently in the 12-15 percent range. Today it is not uncommon for cannabis-infused byproducts to be routinely at 25-35 percent THC content. What does this mean? More THC means a longer lasting and more acute "high." It also means greater potential for addiction. In Colorado, THC content has no limitation under the new law. Proponents state that, if they choose to consume 100 percent THC, it is their right to do so.



New ingestion methods for marijuana, called "dabs," claim that one toke gets you stoned. Solidified wax is extracted from hash oil with a solvent (typically butane) that contains THC concentrates anywhere from 70-90 percent. The hottest trend among marijuana connoisseurs, dabs cause even some hard-core marijuana proponents to express caution. In 2012, a young woman was hospitalized from a near-fatal allergic reaction in which her throat closed up after smoking dabs. According to High Times Magazine, free samples were given out at the Los Angeles Cannabis Cup in February 2013 where participants reportedly passed out and got sick from the sudden massive THC exposure. (Harvey, 2013) (Black, 2012)

As hash oils are refined and greater concentrates are extracted, marijuana-infused edible products continue to grow in potency and visibility. Edibles range in form from marijuana-laced sodas, gummy bears, and breakfast cereals to butter, honey, and trail mix, making it

very hard to tell if someone might be partaking in marijuana consumption on his daily lunch break.

Addiction and Side-Effect Concerns In 2010, the National Study on Drug Use and Health stated that approximately 18 percent of people ages 12 and older enter drug abuse treatment programs with marijuana listed as their primary drug of abuse. (NIDA, 2012) That same study said that 61 percent of persons under the age of 15 reported marijuana as their primary drug of abuse, which will have a certain impact to the future hireable workforce in the United States.

For the average reasonable-cause training, the most frequently stated signs of marijuana impairment continue to be:

- Delayed decision-making
- Erratic cognitive function
- Diminished concentration
- Distortions in time
- Visual distance tracking
- Impaired memory
- Paranoia
- Drowsiness

With increased potency and personal-account reports of those who use products such as dabs, additional signs should include: seizures, difficulty breathing, collapsed lung, passing out, acute illness requiring medical treatment, and potential breathing assistance.

### Workplace Solutions

So what does an employer do about relaxed drug laws?

First of all, get educated. Recognize the signs and symptoms of all substance abuse that can impact safety in the workplace. Impaired employees are not safe employees. One of the challenges with marijuana is that a "presence-in-system" drug screen may not necessarily indicate impairment. Proponents will claim an individual cannot be impaired past four hours of the use of marijuana, however, medical science has proven that consistent THC levels maintained in the body at 15 ng/mL can negatively impact a driver's ability to multi-task and respond appropriately to stimulus.

(Hartman, 2012) Watch for impairment and be prepared to confront it as a safety issue.

Second, review your company's written drug and alcohol policy to ensure that clarity has been provided to issues surrounding impairment of any kind and that your policy is actively enforced. Words on paper have no impact if they are not carried out.

It will be critical in these times of progressing marijuana legalization that employers understand the negative impact of impairment on each employee's position description. Who can operate high? Should there be exceptions for those who are high-functioning drug users? These may sound like ridiculous questions to consider, but the Cannabis Industry Council has promised to make lawsuits over such issues and fight for an individual's right to work high, as long as that person's job is not impacted. (Ryan, 2013)

Finally, employers must be prepared to deal with Reasonable Cause (For Cause or Suspicion) situations in which a potentially impaired employee is required to undergo drug and alcohol testing. Just as one would not find it acceptable for an employee to be performing job duties while intoxicated, the employer will need to exercise vigilance to understand marijuana impairment and keep the same standards, regardless of the challenges. Managers, supervisors, and HR personnel should be trained in the signs, symptoms, and responses to a Reasonable Cause situation so that everyone is aware of how to maintain the safest possible working environment.

Employment attorneys across the United States seem to have mixed feelings on these issues, with many recommending that no immediate, additional action is needed, taking a "wait and see" approach due to the fact that marijuana is still federally classified as a Schedule 1 Controlled Substance and therefore illegal. But for those exposed to the changing climates in Colorado and Washington, it is clear that taking every precaution to protect workplaces from

accidents, lost time, lost productivity, high employee turnover, and other liabilities is increasingly necessary in the changing culture of perceptions about recreational drug use.



## **ECONOMIC LOSSES FROM DEADLY COLORADO FLOODING WILL EXCEED \$2B**

**Devastation Still Unfolding; Large  
Portion of Damages Uninsured**

*Courtesy of Claims Magazine*

**T**he massive flooding in Colorado, which has claimed at least eight lives already, continues to pummel areas where residents are otherwise accustomed to dry conditions. Late last month, EQECAT released its first comprehensive loss analysis in which the catastrophe modeling firm projected \$2 billion in economic losses.

Comprising nearly half of that total are property losses: At least 1,500 homes have been destroyed, while some 20,000 homes have been damaged in more than 17 counties. Of course, these loss figures are expected to rise in the coming months, due in large part to the fact that damages are still unfolding. Flood waters shut down hundreds of natural gas and oil wells in the state's main petroleum-producing region and triggered at least two spills, temporarily

suspending a multibillion-dollar drilling project and raising pollution concerns.

### **Infrastructure and Environmental Concerns**

Severe damage to roads, railroads and other infrastructure is also expected to hamper the region's energy production for months to come, while analysts caution that images of flooded wellheads from the booming Wattenberg Field will increase public pressure to restrict drilling techniques, such as fracking.

With oil being swept away by floodwaters, the environmental impact is still being assessed. Unfortunately oil is just one of many contaminants washing through communities along the Rocky Mountain foothills. Another major concern is raw sewage. On Sept. 19, Gov. John Hickenlooper said there is a lot of water to dilute pollutants, including oil.

A far greater concern right now is what cannot possibly be diluted—namely, the tremendous economic burden that will assuredly fall on many Coloradans.

### **Residents Largely Uninsured**

Because of the collective lack of flood insurance, the government, as well as the insurance industry face not another "Sandy" but rather a different brand of disaster. A staggering portion of flood-related damages are uninsured and therefore not eligible for compensation. This may not only delay recovery efforts in

### **Most Costly Catastrophes in the Rocky Mountain Region**

Year	Peril	Insured Loss (\$ Millions)	2012 Dollars (\$ Millions)
July 20, 2009	Hail and wind - Denver Metro	\$767.6	\$823.7
July 1990	Hail - Colorado	\$625.0	\$1.1 Billion
June 2012	Wildfire - Colorado Springs, CO	\$453.7	\$453.7
June 6-15, 2009	Tornado and hail - Denver Metro	\$353.3	\$379.1
June 6-7, 2012	Hail - Colorado	\$321.1	\$321.1
June 2013	Wildfire - Black Forest, CO	\$292.8	---
June 1984	Hail - Colorado	\$276.7	\$613.1
July 29, 2009	Hail - Pueblo, CO	\$232.8	\$249.8
October 1994	Hail - Colorado	\$225.0	\$349.5
September 2010	Wildfire - Boulder, CO	\$217.0	\$229.1

*Source: Rocky Mountain Insurance Information Assoc.*

Colorado but also spark some further debate about the already hotly contested National Flood Insurance Program (NFIP). Compounding the issue is that little private flood insurance is even offered in Colorado. Furthermore, flood insurance typically remains a tough sell to budget-conscious consumers, and NFIP is often not retained after it becomes no longer mandatory.

According to the Federal Emergency Management Agency (FEMA), only 22,000 homes and businesses in Colorado have flood insurance. Boulder County, one of the 17 counties hit hardest by the raging waters, has 4,779 flood insurance policies. This is a small fraction of the 77,000 detached single-family homes in the county, according to Census data.

“These are rare events so people think, ‘It’s not going to happen to me,’” says Robert Hunter, director of insurance for the Consumer Federation of America. Hunter estimates that only about 10 to 25 percent of Colorado homes in high-risk flood areas have coverage.

Despite the relative lack of flood insurance, the Rocky Mountains in Colorado are known for flash flood risk, EQECAT says. “The confluence of steep canyons concentrate rainwater run-off, while meteorological conditions conducive to heavy rainfall produce a measurable risk of flooding along the entire Rocky Mountain range,” the firm stated in the Sept. report.

Some experts also believe that the recent forest fires have reduced the ability of the terrain to retain water and urbanization has exacerbated conditions from the flooding.



## WELLNESS

### **SITTING DOWN ON THE JOB IS BAD FOR YOUR HEALTH**

**Back and neck pain, colon and breast cancer, and obesity are just a few health-related problems associated with today’s sedentary workplace. Promoting physical activity on the job could lower injury costs and improve productivity.**

*Courtesy of EMC Insurance*

**S**itting at the office desk all day long can prove to be hazardous for worker health, according to EMC loss control experts. Common problems found in employees who spend a majority of time at their desks include everything from back pain to sleep problems to eyestrain. These warnings are confirmed by the Centers for Disease Control and Prevention, which cites that people who sit at work burn 350 fewer calories per day and are more prone to back issues and other ergonomic problems such as neck and wrist pain.

Beyond muscular problems, sitting at a desk for a long period of time can result in other health issues. In 2011, a report from the American Institute for Cancer Research concluded that excess sitting or physical inactivity was linked to as many as 43,000 cases of colon cancer and 49,000 cases of breast cancer. In addition, a more sedentary work style can increase the likelihood of obesity and suffering from its related diseases.

“The most convenient and inexpensive way to help employees reduce sedentary behavior is by giving them permission to stretch and/or walk for 10 to 20 minutes per day,” advises William Hoover, wellness manager for AllOne Health in an article written for the Massachusetts Municipal Association. Hoover suggests the following specific tips and tactics:

- **Stretch it out.** Stretching is an important part of any exercise program. The goal is to reduce

bodily tension and help prevent injury to muscles, ligaments and bones. Stretching can also increase range of motion. Employees should be encouraged to dedicate at least 10 minutes a day to stretching, perhaps with a coworker. If the weather isn’t conducive to heading outside, suggest that employees reserve a spare conference room for a quick stretch session. Employees should also be encouraged to stretch every two hours.

- **Take more steps.** Encouraging employees to add extra steps into their workday is fairly simple. Suggest that employees park farther away from the building and/or take a walk at lunch with a coworker. Instead of emailing or calling a coworker with a question, encourage them to get up and walk to the person’s office or cubicle. Employees can also stretch their legs and walk up a few flights of stairs instead of taking the elevator.

One way to motivate them and give them credit for moving their feet is to provide inexpensive pedometers to count their steps or miles. To prevent injuries, advise employees to walk on smooth surfaces, face traffic and wear comfortable walking shoes and clothing that allows for unrestricted movement.



*F&P would like to wish you and your family a Merry Christmas and a Happy New Year!*

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## PROTECT YOURSELF FROM IDENTITY THEFT

*Courtesy of International Risk Management Institute, Inc.*

Identity theft occurs when someone appropriates another person's personal information without his or her knowledge in order to commit fraud or theft. These identity thieves may open charge accounts in the victim's name and thus borrow money and even perpetrate felonies.

The Federal Trade Commission found that complaints of identity theft have increased rapidly during the last several years. The U.S. Secret Service estimates that consumers nationwide lose hundreds of millions of dollars to identity theft each year. According to the Identity Theft Resource Center, the normal victim spends approximately 550 to 700 hours clearing his or her credit record. What can you do to reduce your chances of becoming a victim?



- Your credit record should be checked each year to verify all the information is accurate. In addition, you should contact your creditors if your bill does not arrive in time. A missing credit card bill could mean an identity thief has taken over the credit card account and changed the billing address to cover his or her tracks.
- All old financial documents, including bank statements and credit card bills, should be shredded to reduce the exposure to what is called "dumpster diving."
- You should not carry your Social Security card with you; rather, it should be secured in your safety deposit box.
- You should avoid using an unlocked mailbox, such as at your residence, to drop off outgoing mail, since mail can be easily stolen.
- You should not print your Social Security number or driver's license number on your personal checks.
- Ask your insurance agent about an identity theft endorsement providing protection if your identity is stolen.

## PREPARE YOUR HOME FOR OLD MAN WINTER

*Courtesy of International Risk Management Institute, Inc.*

With winter fast approaching, now is the time to properly safeguard your home from the harsh elements of this season. These steps can lessen your chances of a loss to your home due to inclement weather.

- If you have a wood-burning fireplace, contact a chimney sweep to have it cleaned and inspected before winter. Burning wood releases volatile gases, which condense and cool on the inside of the chimney, forming smelly and flammable materials. Cleaning up this buildup annually decreases the likelihood of a chimney fire.
- Verify that your furnace is in proper working order by contacting a heating specialist for an inspection. Heating device malfunctions, including supplemental heating devices such as space heaters, are the second leading cause of fire deaths in this country. The heating ducts may also need to be cleaned. Most experts recommend vacuuming these ducts every 5 years. In addition, oil furnaces should be periodically inspected since poorly maintained ones can cause severe smoke damage.
- Check your plumbing system closely since burst water pipes can spew hundreds of gallons of water into your home. Heat tape should be used on any pipes that are exposed to extremely cold weather. You should learn how to shut your water off and know where your pipes are located. The quicker you can turn off the water supply, the more likely you can minimize damage from burst pipes. If you have a summer home exposed to cold weather in your absence, be sure to have the water system properly drained to keep pipes from freezing or bursting.
- Replace any cracked or missing roof shingles and verify that flashing around the vent pipes or chimney is watertight. For those persons with steep roofs or physical limitations, a reputable roofing contractor should be contacted. The cost of these repairs would certainly be less than the deductible under your homeowners policy should a loss occur.

## SAVE THE DATE

### *17th Annual F&P Risk Control Symposium*

**Friday, October 3, 2014**  
**7:30 am—3:00 pm**  
Embassy Suites Hotel  
Loveland

*Dates for all 2014 outreaches  
to come soon!*



## About F&P's Risk Resource

**The Risk Resource** is published quarterly by Flood and Peterson and is committed to providing current information to assist our clients in achieving their risk control goals. If you have any questions, or suggestions, regarding this newsletter please contact the

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