

The Risk Resource Quarterly



Flood and Peterson

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OSHA Updates

OSHA Forms Alliance with Agribusiness Organizations to Protect Workers

Courtesy of US Department of Labor, OSHA - February 8, 2019

OSHA recently signed a two-year alliance agreement with The Fertilizer Institute and Agricultural Retailers Association to provide training resources and information on protecting the safety, health, and security of industry workers, emergency responders, and communities. The alliance will focus on helping agricultural retail facilities comply with safety and health standards for safe storage and handling of ammonium nitrate and anhydrous ammonia. The first product developed as part of the agreement is a video describing the inspection process under the Agency's regional emphasis program on ammonium nitrate and anhydrous ammonia.

For more information, visit www.osha.gov.

Sixth Annual National Stand-Down to Prevent Falls: May 6-10, 2019

Courtesy of US Department of Labor, OSHA

OSHA and its partners will host events throughout the country in honor of the sixth annual National Safety Stand-Down to Prevent Falls in Construction May 6-10, 2019. Employers and workers will pause to talk about fall hazards, OSHA compliance, and industry best practices to prevent falls. The 2019 poster is now available on OSHA's publications page.

For more information, visit <https://www.osha.gov/StopFallsStandDown/>



Employee Use of Personal Vehicles

Courtesy of Flood and Peterson

There are numerous occasions where employees use their personal vehicles for company related business. Beware; the employee will not be covered under your business auto policy while using their personal auto's for company related business. An employer can be held liable for the actions of its employees while driving on the employer's business. Any time an employee operating his or her own vehicle on company business is involved in an accident, the company will almost certainly be included in the claim or suit. "Company business" does not include commuting from and to the employee's home but does generally include driving between work locations (such as the company office and jobsites) as well as the occasional errand to the post office, bank, etc.

A non-owned auto is one that is not owned by the named insured, such as an employee's personal vehicle used for company business. Employer's Non-Owned Auto Liability coverage protects your company in the event that it is named in a claim or law suit arising out of the use of a vehicle owned by an employee driving on behalf of your organization. Coverage for Non-Owned Auto Liability is available for the insured on the Business Auto policy to provide protection for the insured to cover this exposure. Coverage is provided on an excess liability basis only when an employee is utilizing their own vehicle for company business and is involved in an at fault accident. This coverage is designed to protect only the company, not the employee. It also does not pay for damage to the employee vehicle. This type of coverage can be written either as a part of the automobile policy for the company's vehicles or as a part of the company's general liability policy, if the company does not own any vehicles.

In the event of an accident, please be aware of the following:

- Employee driving company vehicle: Coverage provided by the company's Business Auto policy would be primary in the event of a claim.
- Employee driving personal vehicle on company business: The employees' personal auto policy would be primary.

Recommendations

The following procedures should be implemented for employees using their personal vehicles for company business:

- MVR's should be checked and analyzed on annual basis.
- Employee should provide proof of insurance that includes liability limits as required by your company.
- Follow company's standard policies and procedures when using personal vehicles; ie: driver eligibility, use of seatbelts, etc.

For coverage questions or for assistance in developing a Vehicle Safety Policy for your company, contact your Flood and Peterson Account Manager.

OSHA Issues Instruction on Enforcement of Crane Operator Certification Requirement

Courtesy of Safety Reports, OSHA - February 28, 2019

OSHA is now enforcing the requirement that employers must evaluate the competency of their operators before allowing them to operate cranes independently. The agency will offer compliance assistance until April 15 for those employers who have evaluated operators in accordance with the final rule and are making good faith efforts to comply with the new documentation requirement. For more information, read the agency's enforcement guidance.



**NATIONAL
LADDER SAFETY
MONTH**

MARCH 2019
#LadderSafetyMonth

Courtesy of www.laddersafetymonth.com

Every year more than 100 workers are fatally injured and thousands suffer disabling injuries in ladder-related incidents. In March, the American Ladder Institute is sponsoring its annual National Ladder Safety Month to promote ladder safety at work and home.

Circle of Safety Award

Courtesy of Pinnacol Assurance - February 2019



The Circle of Safety Award is our way of recognizing policyholders for their superior risk management record. And when we say superior, we mean it. Award winners account for less than one percent of our policyholders, and they're the best of the best — demonstrating exemplary performance in the following areas:

- Safety
- Risk control
- Claims management
- Financial management

The award was created in 2008 and reflects the importance of all people — the policyholders, agents and Pinnacol employees — working together to make sure employees get home safe every night.

For more information, visit www.pinnacol.com/circle-safety-award

Congratulations to Maximum Painting LLC

Proud of our partner and their dedication to safety. Out of 57,000 policy holders, Maximum Painting was one of the companies awarded in 2018.



SAVE THE DATE

October 18, 2019



In addition to the annual Symposium, we host quarterly educational outreaches that focus on current and future regulatory and legislative topics.

The 2019 Outreach schedule is being confirmed.
Visit our website throughout the year to stay informed.

www.floodpeterson.com/news-events/

Roll with the unexpected and stay on target Zak George Landscaping team honed new skills tweaking custom features

Courtesy of Colorado Green, Publication of ALCC - January/February 2019

Renovations often come with unexpected challenges related to previous site work and pre-existing features. And when one-of-a-kind elements customized for the site are added to the mix, the level of difficulty can soar to new heights.

That was the case for The Olsen Residence renovation which earned Zak George Landscaping (ZGL), Fort Collins the 2018 ALCC ELITE Award for Design/Build under \$200,000. The client wanted an attractive and comfortable outdoor living area for relaxing and entertaining that also incorporated an existing water feature and brick masonry.

"The design for this project was challenging and exciting for me," says Zach Villegas, landscape designer. "We had to design around existing features that the client wanted to maintain, while tying them all together in this renovation."

"We created uniquely different outdoor areas with additional seating space in this narrow property," says Zak George, owner, ZGL. "And it all flowed together."

Continue reading - http://www.omagdigital.com/publication/?i=552990&fbclid=IwAR0YTm4almAL91iuNpSFisMfuLekHE1aWRksXjBMKTR4cUuV0EpefPFIYdE#{%22issue_id%22:552990,%22page%22:0}



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