

LOSS CONTROL NEWSLETTER

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Cellphone Safety While Driving

The safest way to use your cellphone while driving is simple – do not do it.

Texting while driving is one of the most dangerous behaviors because it involves three types of distraction at the same time. You look away from the road, use your hands to type a message, and think about what you are reading or writing.

Many mobile devices now include voice-activated features and other hands-free options. These may seem safe, but they are not. When you talk on a cellphone while driving, regardless of whether the phone is handheld or hands-free, you experience slower reaction times because your mind is on your phone conversation, not on your surroundings.

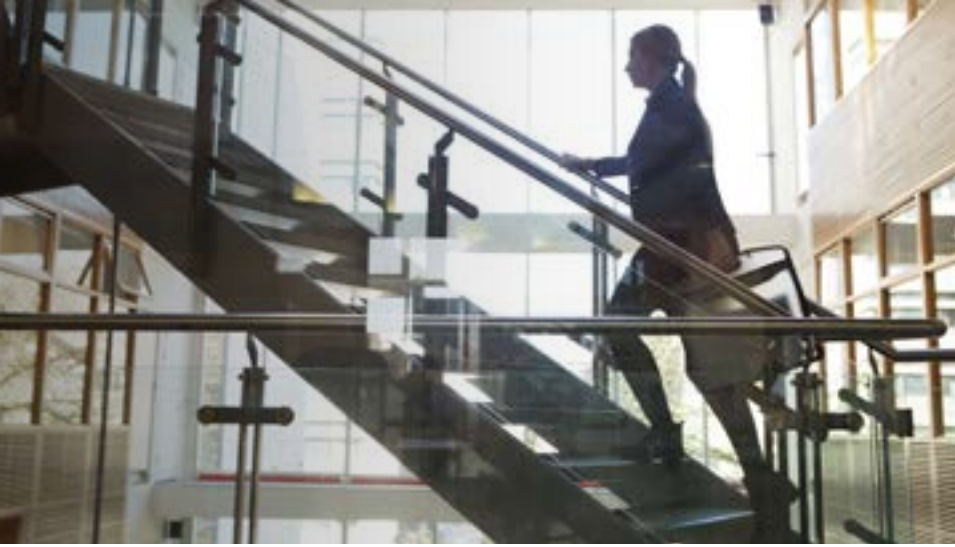
Using a cellphone while driving is also illegal in many places. In 44 states, text messaging is banned for all drivers, and in 12 states, all drivers are prohibited from using handheld cellphones while driving.

Although using a cellphone while driving is dangerous, having a cellphone in your vehicle is an important safety measure. If you experience vehicle trouble, witness an accident, or encounter another emergency situation, you can use a cellphone to call for help – but make sure you do so safely.

Remember, your cellphone is a valuable tool, but it is important to make sure you do not create hazards for yourself and others by using it behind the wheel.

If you have any questions or need assistance regarding workplace safety, please contact your independent insurance agent or the Auto-Owners Loss Control HelpLine at 855.586.5388, or send an email to LossControlSupport@aoins.com.

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Stay Alert For Hidden Dangers in the Office

When people think of workplace injuries, they often think about accidents involving equipment or heavy machinery. Office work comes with risks, too.

Writing in *Safety + Health* magazine, Laretta Claussen outlines some steps for reducing such risks:

- **Eliminate clutter:** Boxes, files, electrical cords, and other items can create hazards.
- **Shut drawers:** Extended drawers on file cabinets and desks are tripping hazards.
- **Keep your feet on the floor:** Experts say this is necessary for chairs to reduce pain and discomfort.
- **Keep your mouse next to your keyboard:** Setting it on your desk leads to stress on the shoulder and neck on that side of the body.
- **Position your computer monitors properly:** Monitors should be slightly below eye level and 20-26 inches from your eyes.
- **Watch for cords in disrepair:** Damaged and ungrounded cords are a fire hazard. Inspect them regularly for fraying, exposed wire, or damaged prongs.
- **Do not block fire extinguishers or escape routes:** Boxes, furniture, and other items could impede access at the worst possible time.

Don't Fall for it: Floor Openings

A floor opening, measuring at least 12 inches across in its smallest dimension, presents a hazard to anyone working or walking nearby; if proper safety measures are not taken, someone could easily fall into or through the hole.

Despite the name, "floor openings" can be present in a floor, deck, or roof and can include a stairway, ladderway, hatchway, and chute opening. Some openings, like skylights or manholes, are permanent while some are only present during construction.

Even if temporary, all floor openings must have a railing (*i.e.*, a vertical barrier erected along the edge to prevent someone from falling in) or be constantly guarded by someone.

The railing must be at least 42 inches high and it must be anchored such that the completed structure can withstand a load of at least 200 pounds applied to the top rail. Toeboards should be installed if anyone will be working under the floor opening.

At the jobsite, if you are walking on protective paper or plastic, step carefully because an unprotected hole could be hidden underneath. Also, if working on a roof, don't step onto skylights because many are made of plastic and may not hold your weight.

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