

Commercial Risk Advisor

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Lightning Safety for Outdoor Workers

Although about 90 percent of people struck by lightning survive, these strikes can cause serious and permanent disabilities. And, even if employees aren't hurt by lightning, they may be at risk from any fires, explosions or other hazards that result from a strike. Together, these facts outline the importance of protecting employees who work outdoors from lightning hazards.

There are a number of ways to do this, including taking steps to reduce lightning hazards, creating an emergency action plan and training your workforce.

All of your managers, supervisors and outdoor workers should collaborate on your plan to ensure it accounts for your business's unique operations. Consider these tips when you're drafting your plan:

Train all employees on lightning safety, including early warning systems for severe weather and the best locations to take shelter when working outdoors.

Post information on lightning safety around all of your outdoor work areas. These postings should indicate the location of safe shelters, when to stop and resume work after hearing thunder, and any other guidance that applies to your business or work sites.

Make sure employees check weather reports before working outside. Employees should also check the weather at each work site they'll be visiting each day, as weather patterns can vary widely—even over short distances.

Require employees and supervisors to monitor weather reports regularly once they're at an outdoor work site. Have employees stop work and seek shelter immediately if they hear any thunder.

For more resources to help keep your outdoor workers safe, contact TPG Insurance Services today.

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The Importance of Ergonomics in the Workplace

Ergonomics is a catch-all term that often comes up in discussions about workplace health, safety and design—and for good reason. Employers who fail to implement ergonomic solutions at their place of business put their employees at risk of serious injuries.

When your employees perform tasks under the stress of an awkward posture, extreme temperature or repeated movement, their entire musculoskeletal system can be affected. This can lead to adverse symptoms like fatigue, discomfort and pain, which are the first signs of a musculoskeletal disorder (MSD).

MSDs are conditions that affect muscles, joints, tendons, ligaments and nerves. These conditions can develop over time or occur immediately when workers overload themselves. Direct costs of MSDs can be as high as \$20 billion a year, with indirect costs (e.g., lost productivity and absenteeism) costing employers five times more.

Ensuring workstations and tasks are designed with ergonomics in mind does more than promote productivity. When employers invest in ergonomic workplaces, it:

- Saves organizations money by reducing absenteeism, injuries and workers' compensation claims
- Creates happier employees, as workers feel valued when employers take steps to create a safe workplace
- Contributes to employees' long-term health and quality of life

While ergonomics can mean different things depending on the industry you operate in, the goal is the same: identify the ergonomics-related risks in your workplace and take steps to protect employees. This can be accomplished by establishing an ergonomics program.

An ergonomics program is systematic process for identifying, analyzing and controlling workplace risk factors, often created with the goal of reducing MSDs. In order to address ergonomics-related concerns, your program needs to identify the most common risk factors present in your workplace.