ZRS I Risk Engineering

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Resilience Solutions

Daily Safety Tips for Contractors

Meet tomorrow *prepared*

How the Daily Safety Tips program works:

The Daily Safety Tips program is designed as a comprehensive checklist that provides management with daily safety topics to communicate effectively throughout the year Each tip is accompanied by a corresponding message that safety managers can use to implement and incorporate as a talking point. These talking points are useful for safety huddles, shift change meetings, and helping employees understand the importance of safety measures. Additionally, the checklist can be repurposed to meet specific business needs.

Manager's Role:

Managers play a crucial role in the Daily Safety Tips program. They must ensure that the Daily Safety Tip Checklist and Talking Points are incorporated and utilized by lead safety personnel to help:

- Generate safety awareness
- Take control, and reduce claims and related expenses, adding significant value to operations

Benefits:

Daily Safety Topics & Tips with Talking Points:

Each day of the month is assigned a specific and essential safety topic, with corresponding messaging of a rotating schedule. Revisiting the safety topics throughout the year will help:

- Reinforce safety compliance and a safety mindset
- Help employees understand its importance keeping it top of mind
- Empower employee safety accountability
- Promote and heighten safety awareness
- Build a consistent and safer work environment year-round

Wide range of essential topics covered include:

- Slip, trip and fall
- Fall prevention
- Manual material handling and Cutting safety
- Fire extinguisher safety
- Sprinkler system testing
- Industrial rack/module safety
- And many other essential safety topics

Daily Safety Tips Checklist

The safety tips checklist offers daily safety topics with related Talking Points to enhance corresponding messaging for safety management to incorporate into morning or shift change meetings. The primary objective is to provide repetitive training and continue reinforcing safe practices and accountability among the workers, year-round.

Key Points

- **Repetitive Training:** Regularly revisit safety topics to help reinforce safe practices and accountability, fostering a culture of awareness and prevention
- **Familiar and New Topics:** The checklist includes a mix of well-known and new safety topics and insights to provide comprehensive safety education.
- **Scenarios Covered:** Although not exhaustive, the topics cover various scenarios that impact the safety and security of employees and the public, ensuring a broad understanding of potential hazards.

Safety is NO accident, and everyone's responsibility all day, every day.

It is essential for management to:

- Schedule safety meetings regularly (e.g., daily, weekly, bi-weekly, or monthly).
- Ensure all employees are informed about the schedule and encouraged to attend.
- Review recent incidents, near-misses, and lessons learned.
- Discuss potential hazards in the workplace and verify appropriate responses to daily conditions.
- Outline and reinforce appropriate safety measures.

By doing so, employees are kept well informed about potential hazards and the appropriate measures to take will contribute to a safer and more productive work environment.

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Day	**Safety Tips**	**Response: Talking Points**
1	Hard Hats — Proper selection and use.	Identify the type of helmet by reading the inside of the shell for the manufacturer, ANSI designation, and class. Helmets are date stamped by the manufacturer and have a lifespan of roughly five (5) years or less. A summary of the new ANSI head protection classes is as follows: • Class E (Electrical, formerly Class B) helmets are intended to reduce the danger of high voltage electrical conductor exposure. • Class G (General, formerly Class A) helmets are intended to reduce the danger of low voltage electrical conductor exposure. • Class C (Conductive) helmets are not intended to provide protection from electrical conductors.
2	Wire, rope, slings, and shackles must be marked with their safe work load capacity.	OSHA requires capacity tags on wire rope slings and permanent markings on shackles that list the recommended safe working load as prescribed by the manufacturer. These devices must not be loaded in excess of these capacities. Slings and shackles without capacity tags or markings must be removed from service until the tag or information is replaced. Key practice is to return to the manufacturer for re-tagging or marking if required. Contact a Zurich risk engineer for a RiskTopic on this subject.

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3	Know our Hazard Communication Standard.	Every hazardous substance you use must have Safety Data Sheets (SDS) provided by the manufacturer. The SDS identifies the chemical or material, the potential dangers that may be encountered while using it (flammability, health hazards, etc.), and how to properly protect oneself from the substance. The SDS will like Personal Protective Equipment and or controls required when using the substance. SDS's must be readily available to your employees. Failure to train employees on your Hazard Communication Standard remains one of the top OSHA citations issued to employers each year.
4	Environment-related operation exposures.	Construction activities related to the renovation and demolition of existing structures/materials can create environments risks and hazards for the workers involved, and any nearby third parties. These risks can include the disturbance of lead, asbestos, and/or mold during these activities where workers and third parties would likely be exposed through dermal contact (skin-to-skin) or inhalation (airborne). Overtime, exposure to these contaminants pose hazards like harming cognitive function, shortness of breath, kidney damage, causing scarring and inflammation of the lungs, and cancer. Wearing the necessary and proper PPE during renovation and demolition activities is crucial.
5	Do not exit vehicles or equipment by jumping.	Improper exiting can result in serious injuries. Use the three-point contact system when climbing into or exiting vehicles or equipment. This means three limbs (combination of hands and feet) must always be in contact with the vehicle or climbing apparatus, preferably on a handhold, and step or rung. This gives the driver or operator better stability, and they are less likely to slip or fall. Use the entire hand to grip the handholds. Face the equipment and look at the ground before exiting to identify any potential obstacles or uneven surfaces. Contact your Zurich risk Engineer for RiskTopic on this subject.
6	How much can the lifting capacity of rigging be increased when using a *basket hitch* configuration?	A sling used in a basket hitch configuration (the sling angle of each leg is 90 degrees) has twice the rated lifting capacity of the same sling used in a vertical hitch. For example, a sling with a working load limit of 500 pounds in a vertical hitch would have a working load limit of 1,000 pounds if used in a basket hitch. All rigging must be performed by a *qualified rigger*.
7	Trapped Pressure	When working with storage containers, utility/transmission piping, and various other pressurized systems, the risk that a system is operating under, or has trapped pressure exists. Systems are never static because they are exposed to operational changes and uncontrollable factors such as the temperature fluctuations of the weather. When working near or on pressurized systems it is important to use all risk mitigation techniques at your disposal to prevent the unintentional release of pressure and the vessel's contents. Bleed-off valves, pressure gauges, and emergency shut-off valves are engineering controls workers can familiarize themselves with and utilize if present. Further more, managerial procedures such as *Lock Out Tag Out* can be implemented. Lastly, field level awareness is important! If a system a system is under pressure, typically a threaded connection is very hard to break. Do not apply unreasonable force. Pressure differential could be causing the bind.

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8	Protecting the public	Often the general public is curious or fascinated with construction activities and may attempt to get as close to the operations as they can. Exposures are not only limited to those walking by or near the project, but extend to motorists passing through work zones. Controls need to be implemented to prevent these individuals from being injured. Controls include: obtaining proper permits from the local jurisdictional requirements; develop controls for trucks, equipment, etc., entering and exiting jobsite (signage, flagmen, etc.); provide covered pedestrian walkways; conduct documented, daily inspections outside the perimeter of the project for potential hazards; conduct pre-project survey of the area to document pre-existing condition and potential hazards; develop a public hazard control plan; establish emergency response procedures and train appropriate personnel.
9	Hydrogen Sulfide (H2S)	Hydrogen Sulfide (H2S) is an extremely flammable gas that is very toxic when inhaled. At lower concentrations, the gas mimics the odor of rotten eggs and at higher concentrations, (>10ppm) it is undetectable by send and lethal. H2S is denser than air will displace it making work in trenches and low points on construction sites potential collection spots. Petroleum, natural gas, and hot springs are some of the places it occurs naturally, but it can also be produced by the breakdown of bacteria from human and animal wastes (e.g., sewage). It is important to recognize where it may be found and the symptoms of exposure. Personal H2S monitors are available if this hazard is identified.
10	Always tie-off when working from aerial lifts and scissor lifts.	Tie-off to the manufacturer's designated anchor points in aerial lifts and scissor lifts. Do not tie-off to points outside the basket. To limit fall distance, occupants should use positioning lanyards or self-retracting lifelines as connectors instead of shock absorbing lanyards. The safety chain provided to protect the entrance of scissor lifts should also be secured when working from these lifts.
11	Trailer Towing	Some people can be embarrassed about their driving skills when towing a trailer and they may not mention their lack of training or practice maneuvering them. Training should include your vehicle's hauling capacity as well as identifying the hitch and trailer certifications. Spotters should always be present when backing!
12	Safety harnesses and other personal fall arrest systems should be inspected prior to each use.	Personal fall arrest systems shall be inspected prior to each use for wear, damage and other deterioration, and defective components shall be removed from service. A good work practice is to corporately inspect personal fall arrest systems on a regular basis (monthly or quarterly) using a color-coding system or other means of documentation.
13	Does your company use drones? Are you FAA compliant?	Does your company use drones? Are you FAA compliant? Drone usage is becoming ore common with contractors who use them for aerial photography, inspections, etc. The Federal Aviation Administration (FAA) has created an operational rule for less than 55 pounds that conduct non hobbyist operations. One of the requirements is that pilots (operators) be at least 16 years old and have a remote pilot certificate with a small UAS rating or be directly supervised by someone who has one. Your company should contact their insurance broker to apply for insurance coverage for this exposure. Source: https://www.faa.gov/newsroom/small-unmanned-aircraft-systems-uas-regulations-part-107?newsId=22615

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14	Leading indicators	Leading indicators are positive actions or activities such as safety orientations, utilization of daily job safety or job hazard analyses (JSAs, JHAs), use of pre-task planning, safety inspections and corrections, the number of safety audit findings, worker observations, near miss reports, etc. Leading indicators focus on policies and procedures that are in place to prevent an accident or loss from happening in the first place and should be used to monitor the safety performance of a project. Traditionally, lagging indicators are used to measure safety performance. Lagging indicators include tracking of injuries, lost workday injuries, or OSHA recordable injuries. While easy to accomplish, they focus on events that indicate that something or someone has failed. Replacing lagging indicator monitoring with leading indicator monitoring is a move from a reactive to a proactive approach to workplace safety which can prevent accidents from occurring in the first place. If you see something unsafe or someone working unsafely, speak up!
15	Report damage to ladders immediately; never use damaged ladders.	Using damaged ladders is a recipe for disaster. When you lease expect it, the ladder will fail, and the resultant injury may be severe. Before use, inspect ladders for cracks, bent or missing rungs, etc. Do not load ladders beyond their maximum manufacturer's rated capacity, which includes the total weight of the climber, tools, supplies, and other objects placed upon the ladder. When purchasing a ladder for work or home, remember to buy a properly rated ladder that is the right size and type for the intended use. Ladder ratings are created by the American National Standards Institute (ANSI) and the current rating of ladders is as follows: • Special Duty (Type 1-AA): 375 pounds • Extra Heavy Duty (Type I-A): 300 pounds • Medium Duty (Type II): 225 pounds • Light Duty (Type III): 200 pounds Type I-A and I-AA ladders are recommended for home use. If purchasing a one, two or three-stepladder, ensure the ladder has a protective railing on the front to prevent falls due to loss of balance.
16	Scaffolding must be inspected by a competent person at the beginning of each shirt and/or workday.	Each scaffold on your job site must be inspected at the beginning of each sift or workday by a competent person designated by the employer. A tagging system should be used to document this process, usually color coded and attached to each scaffold. If deficiencies are discovered, the scaffold should be tagged as "Out of Service" until corrections are made.
17	Safety Huddle — Do you take five before work?	Call it a safety huddle, planning meeting, or whatever, it is important to gather with your crew before the start of every shift to identify hazards that you will face and then discuss how you plan to eliminate or mitigate them down to the lowest possible risk level. The huddle also serves to focus everyone's attention on the work at hand — getting everyone's head into the game if you will. If you practice stretch and flex, conduct it during your safety huddle; talk while you stretch.
18	Always wear high visibility vests when exposed to traffic (both highway and construction equipment).	OSHA requires all highway and road contractor workers to wear high-visibility apparel that meets ANSI/ISEA 107-2004 standards. It is also a good key practice for workers on foot to wear high-visibility vests on job sites to make them more visible to operators of mobile equipment and vehicles.

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19	Rear-end collisions	Rear-end collisions are historically one of the most common, most expensive, and easily avoidable types of collisions. Maintaining a safe following distance and avoiding distractions are key practices to help prevent a rear-end collision. Do not tailgate, remain alert (no talking on the cell phone or texting), and leave yourself enough space to react.
20	Stair towers vs. ladders	A best practice is to use stair towers to access elevated work levels rather than using job built or extension ladders. Stair towers, when installed and maintained properly, are much safer than ladders. They should be installed by the rental company and inspected and tagged by a competent person every workday/shift, the same as a scaffold. It is also prudent to install and begin using the building's permanent stairs as soon as practical to eliminate the need for ladders and stair towers.
21	Fire Extinguisher Placement	Per OSHA, fire extinguishers are required to be placed near fuel storage and hot work operations. However, have you considered that the fire extinguisher may not be accessible in a fire event? It may be worth examining fire extinguisher placement and considering, *can an employee safely access the extinguisher in the event of a fire?* What good is an extinguisher for emergency response if it is engulfed in flames?
22	Preventing mental health crises at work.	Goals: • Create and implement user-friendly programs. • Improve mental health literacy by building resiliency and self-care techniques. • Identify and promote in-house and third-party resources. Actions: • Leadership training and engagement • Integrate within safety programs, HR, and labor unions/open shops. • Create support networks in the workplace.
23	Silicosis Prevention	To protect yourself from possible exposure to respirable crystalline silica you must prevent the creation of silica-laden dust. Use power tools that are designed to keep the point of operation (cutting blade, drill bit, etc.) wet. Another option is to use HEPA (high efficiency particulate air) filter equipped power tools. In order for these tools to function properly, the user must maintain and use the tools according to the manufacturer's instructions (maintain required water flow, change the filters at specified intervals, etc.). If these options are not available, you will probably have to wear a respirator to protect yourself from this hazard. The OSHA standard establishes an occupational permissible exposure limit (PEL) of 50 micrograms per cubic meter of air, based upon an 8-hour time weighted average exposure for an employee. To give you some idea of how small 50 micrograms per cubic meter of air is, consider this; it is equivalent to ¾ of a teaspoon of respirable silica in the volume of a football field that is 64,000 cubic yards!

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24	Hazard Communication Pictograms	OSHA's Hazard Communication Standard (HCS) requires pictograms on labels to alert users of the chemical hazards to which they may be exposed. Each pictogram consists of a symbol on a white background framed within a red border and represents a distinct hazard(s). The pictogram is determined by the chemical hazard classification. A fact sheet listing the various pictograms can be found on the OSHA website. A key proactive is to print and laminate the label and attach it to the container using a ty-wrap.
25	Electric cord management	Keeping electric cords off of floors and out of walkways reduces slip, trip, and fall hazards, improves housekeeping and helps prevent cord damage. Plastic safety hooks, also know as S-hooks, are an excellent way to accomplish this. The non-conductive hooks can be attached to wall or overhead points and the cords are draped through them. The hooks are available in various sizes and colors, with yellow being the most prevalent.
26	Always use 100% fall protection at heights of six feet or more.	Falls are the leading cause of construction-related fatalities. Each employee on a walking/working surface (horizontal and vertical) with an unprotected side or edge that is 6 feet or more above a lower level shall be protected from falling by the use of guardrail systems, safety net systems, or personal fall arrest systems. If you are working in an industrial setting governed by 1910 standards, OSHA requires fall protection at 4 feet and above.
27	Construction job site recordkeeping	Do you keep written records of job site events (change orders, safety audits, correction of safety hazards, disciplinary action meted out, weather conditions, etc.)? Written records permit us to locate information we need later, to substantiate a claim, or defend ourselves. Remember the four **D's: d***id not* **d***ocument,* **d***id not* **d***o*. If you do not have written records, you have no proof to verify your actions. Documentation does not have to be formal; handwritten notes in a foreman or superintendent's daily work log or journal book or diary are acceptable.
28	Top ten driver distractions	The National Highway Transportation Safety Association (NHTSA) has published a list of the top ten driving distractions. Do any of them apply to you? 1. Using built-in car devices (touch screen, GPS, etc.) 2. Adjusting vehicle controls (climate, audio, mirrors, etc.) 3. Eating or drinking 4. Using or reaching for a device brought into the vehicle 5. Occupants, infants, children, teenagers, adults 6. Looking at surroundings (rubbernecking) 7. Operating a cell phone (dialing/texting) 8. Smoking 9. Reading 10. Applying makeup

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29	Wet Work Permit	The leading cause of property damage during construction is attributed to weather events, including water damage caused by weather. Water damage from non-weather-related events, such as plumbing, piping, and mechanical systems also accounts for a large number of such losses. Water damage losses caused by work involving water piping, pumping, drainage, or mechanical building systems can be prevented or minimized by developing and implementing an effective water damage prevention plan that can include among other things a wet work inspection, monitoring and permit program. Zurich has developed a wet work and permit program, similar to a hot work permit, which can be used to control/mitigate this exposure. Contact your Zurich risk engineer for details.
30	Do you know the noise levels where you work?	Exposure to both high and persistent levels of noise can not only cause permanent hearing loss, but also induce stress, high blood pressure, and cause an array of other mental health concerns. Aside from already having permanent hearing loss, noise levels of 85 decibels and above are high enough to distract workers and disrupt communications on the job, triggering safety concerns from an operations standpoint. Wearing proper hearing protection, installing temporary sound barriers around noisy equipment, temporarily relocating noisy equipment away from workers, measuring noise levels on your jobsite with a dosimeter, and having a noise reduction plan are ways to protect anyone exposed to both high and persistent levels of noise.
31	When on a ladder remember to practice the "Top Ten Rules"	The Top Ten Rules for ladder usage are: 1. Inspect the ladder for damage and defects; and remove all damaged ladders from the work area. 2. Inspect the location around the ladder. Is it stable, are there obstructions, debris, liquids, or tripping hazards? 3. Is the proper ladder selected for the job? Is it long/tall enough and non-conductive? 4. Is the ladder positioned correctly? There is a 4-to-1 rule for straight and extension ladders, such that if the ladder is four (4) feet up, it must be one (1) foot extended from the base. Extension ladders must also extend three (3) feet above a landing when used. 5. Face the ladder and use both hands when ascending and descending. Always keep the three (3) point rule in mind — two hands and one foot, or two feet and one hand in contact with the ladder. 6. Secure the ladder to a rigid support. Tie the ladder off as close to the upper support point as possible when securing. 7. Do not carry materials or tools while ascending and descending ladders. Utilize tool belts or lift lines. 8. Do not extend your body or belt beyond the rails. If your belly button is outside the ladder rails, you are in danger. 9. Never use a step ladder as a straight ladder or stand on the top two (2) steps of a step ladder. 10. When setting up a ladder, all four (4) legs must be level and on a firm surface.

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1	All trenches 5 feet or more in depth must have cave-in protection.	Trench cave-ins are a major cause of fatalities. Protection options include shoring, sloping, shield systems (trench boxes), and custom systems designed by a registered professional engineer. The competent person is responsible for deciding which method to use.
2	Will the anchor point selected for your personal-fall-arrest system support the weight of a full-size pick-up truck?	Anchors used to attach personal fall arrest equipment must be: • Independent of any anchorage being used to support or suspend platforms. • Capable of supporting at least 5,000 pounds per employee attached. A good way to remember this is to ask yourself if the anchorage would support/ suspend a full-sized pickup truck (roughly 5,000 pounds).
3	Stop Work Authorization	Do your employees have permission to stop work if they feel unsafe? A key practice is to issue a **Stop Work Card** during their initial orientation and explain that it empowers them to judge any work situation and *stop work* at any time if they feel unsafe. This give your employees a voice that management can listen to.
4	Portaband saw safety	Portaband saws are a common tool in the construction industry but can cause serious injuries when used improperly. To prevent injuries; review the operator's manual; always wear appropriate Personal Protection Equipment (PPE); always hold saw with two hands; use a vise to restrain material; secure loose fitting clothing, jewelry, long hair; do not modify saw to cut without guards and blade; use correct blade for material being cut; ensure blade is properly tensioned; ensure correct body positioning when cutting; do not cut objects overhead; inspect work area for housekeeping and other hazards prior to starting work.
5	Shutdowns and work stoppages	Shutdowns and work stoppages, both planned and unplanned, are commonplace for most construction projects. Whether it be because of weather, waiting on materials/equipment, or commissioning, a project must be flexible and adaptable. It is important to plan for these shutdowns and stoppages with a bank of float activities so that the project does not incur large delays. Behind-schedule projects lead to corners being cut, which can result in more workers and construction defect claims. and therefore resulting in more injured workers construction defect claims.
6	What is crystalline silica and am I exposed to it in my workplace?	According to an estimate in a 2002 report from The National Institute for Occupational Safety and Health (NIOSH), at least 1.7 million U.S. workers are exposed to respirable crystalline silica in a variety of industries and occupations, including construction. Silica is used in many industries as an abrasive blaster/cleaner, scouring powder, metal polish, an extender in paint, wood filler, in concrete and as a component in road surfacing mixtures. One of the most common and hazardous uses of crystalline silica is in abrasive sand blasting. Abrasive operations result in progressively finer crystalline silica particles that are easily inhaled. The illness most strongly associated with occupational exposure to crystalline silica is Silicosis, an irreversible occupational lung disease caused by the inhalation of respirable dust containing crystalline silica that results in formation of nodules and fibrous scar tissues on the lung. Contact a Zurich risk engineer for a risk topic on this subject.
7	Never position yourself under a suspended load.	OSHA states that no employee shall be permitted underneath suspended loads or loads handled by lifting or digging equipment because the load or parts of it may fall and crush them. Workers should also be required to stand away from any vehicle being loaded or unloaded to avoid being struck by any spillage or falling materials.

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8	Is fall protection provided for your trench box?	Workers exposed to trench boxes that have a fall exposure of six feet or greater must be protected. The use of prefabricated trench box guardrails that secure directly to the trench box is one way to accomplish this. Another is to excavate around the sides of the trench box so that the box extends at least 39 inches above the ground.
9	Work sequencing can help reduce injury exposures	Specific work sequencing can help reduce construction hazards that may lead to an injury. For instance, early installation of the permanent stairs prior to vertical construction will help to provide safe access and eliminate the need for ladders. Another example is constructing roof trusses on the ground and then lifting them into place to reduce fall exposures.
10	Construction-related jobsite fatalities	One thousand seventy-five construction-related fatalities were recorded in 2023 (the most current year, and the highest recorded since 2011 by the (U.S. Bureau of Labor Statistics). Slips, trips and falls accounted for 39.2% of all construction fatalities, with transportation incidents accounting for another 22.3%% of fatalities. Companies with fewer than 10 employees account for more fatalities than their larger counterparts, usually due to a lack of full-time safety person. Noon is the peak time for fatalities — presumably when employees are returning back to their work and may still be distracted by what they were doing or talking about on break. Solutions include instilling a culture where fall protection is utilized when working from height of six feet or greater; providing safety training and encouraging its use on projects. Holding a second daily pre-task planning session right after lunch should be considered to help refocus workers on the work at hand.
11	Construction's Fatal Four.	In Construction Fatal Four refers to fatalities caused by **Falls, Struck-by-object; rolling, falling, swinging or flying, Electrocutions and Caught-in and/or Caught between** situations. According to OSHA, the Fatal Four are responsible for approximately 60% of construction-worker deaths each year. Eliminating the Fatal Four could potentially save 500+ lives in America every year.
12	Fatigue	Fatigue is defined as mental or physical exhaustion and extreme tiredness or weariness resulting from physical or mental activity. Fatigue can be a symptom of a medical condition, but more commonly, it is a normal physiological reaction to exertion, lack of sleep (per the National Safety Council, 1 in 3 American workers is sleep deprived), boredom, changes of sleep-wake schedules or stress. How many of these do you think can affect your performance at work or ability to work or drive safely? Here are some fatigue warning signs related to driving: • Unable to stop yawning. • Trouble keeping your eyes open and focused, especially at stop lights. • Driving becomes sloppy and you weave between lanes, tailgate or miss traffic signals. • Finding yourself hitting the grooves or rumble strips on the side of the road. • Finding yourself opening a window or turning up the radio to say alert. • Driving aggressively to get to your next destination faster. Fatigue counter measures include obtaining a minimum number of hours of restful sleep, employing napping strategies, taking sufficient rest breaks from driving, and paying attention to variations in mood, motivation, and performance. With increased awareness, it is more likely you can act on the telltale warning signs of the onset of fatigue and waning alertness while driving. Improving and maintaining your health will improve your chances of living longer, spending more quality time with your family, and enjoying your hobbies and other fun and important parts of life.

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13	Lightening — are you protected?	Per the National Weather Service about 300 people are struck each year and about 30 of these are killed. As soon as you hear thunder, seek shelter. Do not wait until you can see it or until it rains because lightning can strike up to 10 miles away from the rain area. **When thunder roars, go indoors.** Stay inside for at least 30 minutes after you hear the last rumbles of thunder. The best shelters are fully enclosed buildings with wiring and plumbing. Next best is a hard-topped vehicle. **Do not:** be in an open area where you are the tallest figure; stand under trees or by utility poles; bother crouching as it does not help; be in water as water-related activities are the number one circumstance in which people are killed by lightning. **Do:** spread out if you are in a large group; stay away from metal; stay off corded land lines; stay away from windows and doors; call 911 if someone is struck; move the victim to a safe place (lightning often strikes the same place repeatedly) and begin CPR as cardiac arrest is the immediate cause of death for people who die from a lightning strike.
14	Suicide prevention and awareness	Male construction workers are four (4) times more likely than the general population to end their own lives, according to the Centers for Disease Control and Prevention. It is the second highest rate of all industries, at 45 suicides per 100,000 workers, next to mining and oil and gas extraction. Studies reveal that a majority of male employees do not take time to see doctors or mental health counselors. The industry has a high rate of alcohol and drug use disorders, too. The industry has the highest use of prescription pain medications. These are among the risk factors that make construction employees vulnerable to suicide. If you are struggling with suicidal thoughts or are experiencing a mental health crisis and live in New York City, you can call 1-888-NYC-WELL for free and confidential crisis counseling. If you live outside the five boroughs, you can dial the 24/7 National Suicide Prevention hotline at 1-800-273-8255 or go to SuicidePreventionLifeline.org.
15	Laser safety	Only qualified and trained persons should be assigned to install, adjust, and operate laser equipment. Typically, lasers used in construction are low power which means the degree of hazard associated with them is relatively low. They are classified as Class I lasers which have a power rating of equal to or less than 5 milliwatts. Laser equipment must be labeled to indicate maximum output. OSHA 1926.54 states that areas in which lasers are used shall be posted with standard laser warning placards. The laser should be turned off when left unattended for a substantial period of time such as during lunch, overnight, or shift change. When it is raining or snowing, or when there is dust or fog in the air, lasers should not be operated or if they are, workers should be kept out of range of the source and target during such conditions.
16	Be alert when driving in school zones and around school buses.	In school zones: • Watch for school zones and school buses. • Obey all posted highway signs including changing speed limit zones and school zone area information signs. • Anticipate that children may be present at other times as well as attending after school activities. • Slow down while approaching children that are awaiting school buses. • Always stop for buses and wait patiently until all children have crossed the street safely. • Pay attention to bus signals and wait until the bus has begun moving before you proceed.

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17	Place covers over holes in roofs, floors, and other working and walking surfaces.	A hole is defined as a gap or void 2 inches or more in its least dimension in a floor, roof, or other walking/ working surface. Covers are required for holes and they must meet the following requirements: covers located in roadways and vehicular aisles shall be capable of supporting, without failure, at least twice the maximum axle load of the largest vehicle expected to cross the cover; all other covers shall be capable of supporting, without failure, at least twice the weight of employees, equipment, and materials that may be imposed on the cover at any one time. Covers shall be secured when installed so as to prevent accidental displacement by the wind, equipment, or employees. All covers shall be color coded or marked with the word 'Hole' or 'Cover' to provide warning of the hazard.
18	Text messaging or talking on a cell phone while driving is classified as "distracted driving".	Text messaging or talking on a cell phone while driving is classified as distracted driving and illegal in most states. Many accidents, including fatal ones, occur each day because drivers are texting or talking on a cell phone. Avoid these two potentially deadly distractions while driving. While hands-free phone use may be better than holding the phone, it still takes your mind off the driving task, which could result in a crash.
19	Rigging loads on all-terrain forklifts	It is common to use all-terrain forklifts on construction sites to lift materials using slings as rigging. However, slings/rigging suspended from the forks can be a hazard. Always consult the forklift manufacturer's operating handbook as it likely requires that rigging be only attached to devices designed and supplied by the manufacturer for such purposes. Many of these devices attach directly to the forks.
20	The swing radius of a crane most be protected.	Erect and maintain control lines, warning lines, railings, or similar barriers to mark the boundaries of the hazard areas. When the employer can demonstrate that it is neither feasible to erect such barriers on the ground nor on the equipment, the hazard areas must be clearly marked by a combination of warning signs (such as 'Danger: Swing/Crush Zone') and high visibility markings on the equipment that identify the hazard areas. In addition, the employer must train each employee to understand what these markings signify.
21	Wire rope used as a fall protection barrier just be flagged.	Wire rope, when used as a guardrail system (top rail and mid-rail), must be at least one quarter inch nominal diameter or thickness to prevent cuts and lacerations. Wire rope used for top rails must be flagged at not more than 6-foot intervals with high-visibility material.
22	Is *benching* a trench permitted for Class C soils?	No! Benching is only permitted in Class A and B soils. Class C soils are unstable and will not sustain a vertical face.

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23	Slip and fall prevention for heavy equipment trailers.	Walking on a crowded flatbed trailer and loading and unloading equipment in dirty or muddy conditions creates plenty of opportunities for employees to suffer an injury from a slip or fall. To reduce this exposure: • **Stay alert** when stepping down or walking. • **Pay attention** to the ground surface to avoid potholes and slippery areas. • While climbing onto and/or walking the deck of the trailer, maintain **three points of contact**; either two feet and one hand or one foot or two hands and one foot. • Always **use the legs to power the climb** rather than pulling up with arms. • **Wear proper footwear** with slip resistant soles and prior to climbing onto the trailer, clean your boots of all mud or snow. • **Do not use damaged chains or binders** and release the tension of the binders from the ground level. • Do not use cheater pipes. • **Practice good housekeeping by** keeping trailer deck clean and free from debris, binders, and chains. • **Never load alone.** Try to use a spotter to help load and unload.
24	Confined Space	Confined spaces differ from permit-required confined spaces, which may contain a hazardous atmosphere, a material or configuration that may engulf a worker, or any additional documented safety or health hazard. Employers must ensure a competent person identifies the types and number of confined spaces before each project and the safety controls/procedures required before anyone enters (personal protective equipment required, training and rescue plans, etc.).
25	Use the 4 second rule when following another vehicle.	At a minimum, there should be at least 4 seconds of separation between your vehicle and the vehicle ahead of you. This allows for a safe cushion if unexpected hazards appear, road conditions change, or the vehicle ahead of you suddenly stops or changes direction. To calculate the following distance, watch the vehicle in front of you pass a non-moving object (e.g., overhead bridge, streetlight, billboard, etc.) and begin to count (one thousand one, one thousand two, etc.). By the time you get to the same fixed object you should have counted at least 4 seconds. If conditions are adverse (wet pavement, poor lighting, etc.) add one second for each.

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26	Always look before backing out of driveways / parking spots.	Always look behind your vehicle before backing S-L-O-W-L-Y, with your windows rolled down to listen for children who may have dashed behind your vehicle suddenly — and be prepared to stop! The Bye-Bye Syndrome refers to children running behind vehicles in driveways to wave goodbye to relatives and/or friends and getting backed over because they are in the vehicle's blind spot. The National Highway Traffic Safety Administration (NHTSA) estimates that over 300 people are killed and 18,000 injured each year because of back over accidents. Approximately 2,400 children are treated in hospital emergency rooms each year and more than one child dies each week because of being run over. Kids and Cars, a non-profit group, suggests 10 ways to keep children safe: • Walk around and behind a vehicle before moving it. • Know where your kids are and make sure another adult is properly supervising them before moving your vehicle. • Make children move away from your vehicle to a place where they are in full view before moving the car. • Teach children that parked vehicles might move and that just because they can see the vehicle does not mean the driver can see them. • Keep toys and other sports equipment off the driveway. • Teach your children to never play in, around, or behind a vehicle. • Never leave children alone in or around cars — not even for a minute. • Always set the emergency brake (and, if you have a manual transmission, put the car in gear). • Trim landscaping to improve visibility when backing out of the driveway. • Be especially careful about keeping children safe in and around cars during busy times, schedule changes and holidays or periods of crisis.
27	The most dangerous part of your day…	Statistics related to 2022 traffic crashes in the U.S. recorded by the National Highway Safety Administration's Traffic Safety (NHTSA) results showed over 39,000 fatalities, additionally, over 1 million injuries reported, and crashes related to Property-damage showed, over 4, million. With a crash occurring every 5 seconds, property damage occurring every 7 seconds, an injury occurring every 10 seconds, and a motor vehicle fatality occurring every 12 minutes, the most dangerous part of the day for any employee is the time they spend in their vehicle. In 2022 almost 67% of workers in the U.S commuted, on their own by personal vehicle to and from work, including driving on work-related business. For consideration, employees should be made aware the Network of Employers for Traffic Safety (NETS), which consists of a collaborative group of employer road safety professionals who focus on traffic safety. Visit: https://trafficsafety.org. Stay alert and drive defensively. Sources: https://trafficsafety.org/ https://crashstats.nhtsa.dot.gov/
28	Temporary heating	Work never stops. Employees work through seasonal weather and low temperatures. It is important to understand the risks of temporary heating, not only is it an obvious risk of fire, but it can also cause carbon monoxide poisoning. Consider monitors and ventilation.

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29	My hearing protection is uncomfortable.	Employees resist hearing protection more than any other type of PPE. One reason is that they do not think they really need it. Hearing loss occurs so gradually (even in intense exposures) that by the time you notice it, irreversible damage has already occurred. Another reason for not wearing hearing protection is that it can feel uncomfortable. Sometimes workers spring the muffs (radio headsets do not qualify as hearing protection) so they do not seal properly against the head or snip off the inner portion of ear plugs leaving only the outer end to fool their supervisor. If you feel the need to do this, see your supervisor about obtaining a different type/style that fits correctly and comfortably.
30	Are you using the correct capacity ladder?	Ladders are rated by the manufacturer as to their weight capacity. On most construction sites, you should use a Type I or Type I-A. A Type I is rated at 250 pounds
31	Pneumatic nail guns must be equipped with a safety device on the muzzle.	Pneumatically driven nail guns provided with an automatic fastener feed which operates at 100 p.s.i. must have a safety device on the muzzle to prevent the tool from ejecting fasteners, unless the muzzle is in contact with the work surface. Operators should wear safety glasses.

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1	When flying "loads" always use a tag line.	A tag line is a rope or lead made from non-conductive material that is attached to a load being moved by hoisting equipment. The purpose of a tag line is to control the load without having to get below or too close to it.
2	Buckle up when traveling to and from work.	It is as important to be safe off the job as on it. One of the greatest opportunities for severe injury is when traveling to and from work by vehicle. In fact, motor vehicle accidents are the leading cause of accidental death for individuals aged 1 to 34. Seat belts provide the greatest protection against occupant ejection. • Ejection from a vehicle generally causes the most severe injuries in a crash. • 75% of the occupants who are ejected from vehicles are killed (NHTSA). • Seat belts need to be used even if the vehicle is equipped with air bags. An air bag inflates and deflates in a matter of seconds. If there is a secondary crash, you have no restraint protection. • Seat belts lessen the impact of air bags on vehicle occupants.
3	Driver inattention	Driver inattention (both physical and cognitive) and distractions are the leading cause of traffic crashes — responsible for about 80 percent of all collisions — according to the National Highway Traffic Safety Administration (NHTSA). The number one source of driver inattention is cell phones, according to a Virginia Tech/NHTSA 100-car study. How many times a day or week do you see others distracted while using cell phones? Name other distractions you notice. Source: US DOT Driver Distraction in Commercial Vehicle Operations, Virginia Tech Transportation Institute, September 2009: DriverDistractionStudy.pdf

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4	Platform ladders vs. stepladders	Many contractors are now specifying the use of platform ladders (sometimes called podium ladders) in place of step ladders on their project sites. A platform ladder is a self-supporting ladder, non-adjustable in length that has a platform provided at the highest intended standing level that serves as the top step. The top platform is surrounded on three sides by a railing that is at least 20 inches higher than the platform surface. The safety advantage is that instead of standing on a narrow ladder rung, the user has both feet planted on a platform which provides more stability.
5	Secure compressed gas cylinders to prevent them from falling over, injuring people, and possibly becoming an unguided missile.	Gas cylinders (helium, oxygen, etc.) are heavy and can easily crush the bones in a foot. They also have the potential to become missiles if the valve is broken off accidentally (some have more than 1000 lbs. of stored pressure). Remember, there is no such thing as an empty cylinder. Always secure cylinders. Chains, cables, or brackets should fit snuggly against the top one-third of the cylinders to prevent them from falling.
6	Never "saddle" a dead horse.	When using U-bolt wire rope clips to form eye splices, the **U-bolt** must be applied so that the U section is in contact with the dead end of the rope. The diameter of the wire rope determines the number and spacing requirements of U-bolts (refer to OSHA 1926.251 table H-20).
7	Make sure the blades/stones used with hand-held grinders are compatible.	Always check the maximum operating RPM of the grinder and select blades/grinding stones that are designed for that speed or greater. Using a blade/grinding stone at an RPM higher than it is designed for can result in the blade/stone disintegrating with disastrous results.
8	Jobsite fatalities and older workers	The construction industry has an aging workforce. Workers in the 35:54 age group account for 50% of construction-related fatalities, with the fatality rate rising steadily from age 35. The rate peaks among those aged 65 or older, with 19 deaths per 100,000 workers per year. To combat this, make your employees aware of increased safety concerns related to an aging workforce. Reconsider practices for field work assignments and stress in training programs that age and experience do not necessarily translate into a lower risk for injury or death.
9	What is the proper way to access a scaffold work platform?	Scaffold work platforms should be accessed via portable ladders, hook-on ladders, attachable ladders, stair towers, or integral prefabricated scaffold access frames. Never climb cross braces as a means of access. Hook-on and attachable ladders should be positioned so that their bottom rung is not more than 24 inches above the scaffold supporting level. Integral prefabricated scaffold access frames must have a rung length of at least 8 inches and be uniformly spaced within each frame section (non-uniform rung spacing caused by joining end frames together is allowed, provided the resulting spacing does not exceed 16 3/4 inches).
10	Are your crystalline silica producing operations listed in OSHA's Table 1?	If your construction tasks/operations are listed in Table 1 of OSHA's crystalline silica standard (1926.1153) and you follow the recommended dust control methods, then you do not have to perform workplace sampling for silica. The first thing to understand is that Table 1 does not represent a comprehensive list of all equipment of activities that can potentially create respirable silica dust. However, employers that can fully and properly implement the engineering controls, work practices, and respiratory protection specified in Table 1 DO NOT have to comply with the Permissible Exposure Limits nor conduct exposure testing for employees engaged in the listed tasks. However, if the equipment or work practices that you intend to utilize are not covered in Table 1, you will need to develop written data and a comprehensive plan for employee protection.

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11	Protecting workers from unseen hazards	Unseen hazards can involve extreme heat/cold, prolonged exposure to the sun and ultraviolet rays, or constant exposure to loud noises. Using pop up tents for shade protection in extreme heat and/or excessive sun exposure, radiant heaters for extreme cold exposure, and temporary sound barriers in conjunction with hearing protection are ways to mitigate the hazards listed above. Employers should train their workers on unseen hazards of the job and educate them on the necessary safety measures to use; such as engineering controls and safe work practices. Knowing and understanding the appropriate engineering controls, PPE, and best work practices reduces the risk of injury due to these types of hazards.
12	Before starting work that may affect property owners, video the route to document pre-existing conditions.	Videoing the routes of work that may affect property owners is an inexpensive and effective way to document pre-existing conditions of homes/property. Documenting the cracked driveway or dying tree before you begin work provides invaluable evidence to ward off unjustified claims.
13	Fall Protection — lanyards vs. retractable devices	It is a good practice is to use retractable devices instead of lanyards as part of your personal fall protection system. Retractable devices deploy quicker than lanyards and reduce the amount of clear space needed between the worker and obstructions below (typically, a six-foot lanyard requires a clear space of at least 18 feet). If used properly, they stay tensioned lessening the time required to activate. Always attach the retractable (or lanyard) to an anchor point located as high as possible above the head of the user and directly over top of the user to avoid the pendulum effect should a fall occur.
14	Hot work — what is it and what safety precautions are required?	**Hot work** applies to cutting, welding, brazing, soldering, grinding, pipe thawing, or torch-applied roofing operations. A hot work permit should be required before hot work is allowed and issued only once the necessary safety precautions are implemented. It should be signed by the supervisor who issued it. A pre-work evaluation must be performed to adequately access the operation and to identify the required controls. Fire protection must be provided, and a fire watch should stand by during the hot work to extinguish sparks that could ignite combustibles, to adjust the positions of protective shields or tarps, and if necessary, to sound an alarm if a fire occurs. Hot work permits should be posted at the work site and should expire no later than the end of the supervisor's shift who issued the permit. The supervisor should inspect the work site 30 minutes after work is complete (60 minutes for torch-applied roofing work).
15	Am I required to use a trash chute to dispose of waste materials from a building under construction?	Per OSHA, whenever materials are dropped more than 20 feet to any point lying outside the exterior walls of the building, an enclosed chute of wood, or equivalent material, shall be used. An enclosed chute is defined as a slide, closed in on all sides, through which material is moved from a high place to a lower one. It is important to barricade the area where the chute discharges to keep persons from being struck by debris.
16	Never leave loaded-powder-actuated tools unattended.	Only employees who have been trained in the operation of the tool shall be allowed to operate it. The tool shall be tested each day (per the manufacturer's recommended procedure) before loading to see if the safety devices are in proper working condition. A loaded tool must not be left unattended. OSHA defines unattended as out of the line of sight of the operator or greater than 25 feet away from the operator.

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17	Job Safety Analysis (JSA)	A Job Safety Analysis (JSA) is an effective tool for reviewing the individual steps required to perform a job or task, and also in identifying both unsafe work conditions and unsafe work acts. The JSA should be completed prior to every shift and modified if exposures/procedures change. The JSA process is improved by rotating employees who complete them; do not always have the foreman/supervisor do them. This gives everyone a voice, enables coaching for improvement and shares in the paperwork. The individual workers become Safety Managers for a day.
18	Is your construction work site prepared for severe weather?	The implications for contractors whose projects are in areas vulnerable to severe weather (wildfires, flooding, hurricanes, etc.) can be daunting. It can result in loss of life, property damage, and schedule delays. To prepare, you need to have a specific pre-emergency plan that identifies the exposures unique to your project's location and addresses how to best protect construction equipment and personnel. You should have an evacuation plan that lists all available emergency evacuation options for workers, have evacuation routes mapped out, and conduct unannounced practice drills. Be sure that important documents are securely stored, whether paper or digital. Contact your Zurich risk engineer for details on how to prepare for weather emergencies.
19	A slippery problem	Construction had the most fatalities (1,075) among all industry sectors in 2023, and was the highest for the sector going back to 2011. Falls, slips, and trips accounted for 9.3% (421) in all construction fatalities, with transportation incidents accounting for another 22.3 (240) of fatalities. Fatal falls resulted in (64.4%) within construction were from a height of 6 and 30 feet, while 67 fatal falls were from a height of more than 30 feet. Portable ladders and stairs were the primary source of 109 fatalities in construction. Sources: https://www.bls.gov/iif/fatal-injuries-tables/fatal-occupational-injuries-table-a-7-2023.htm
20	Rigging inspections	Rigging be it synthetic slings, chains, or wire rope, must be inspected before each use for defects. Many contractors use colored tape to identify slings and rigging that has been inspected but the tape frequently comes off from use. Another idea is to use plastic tie-wraps in different colors to mark your rigging. To make the tie-wrap last longer, attach it to the end of the rigging that attaches to the crane or the end away from the load. Tie-wraps can also be used for marking other pieces of equipment.
21	Is it permissible to use chains as rigging for material handling?	Yes, but only welded alloy chain slings can be used, and they must have permanently affixed identification tags stating the size, grade, rated capacity, and sling manufacturer. No tag means no use.
22	Youth and New Hires on jobsite	New hires and younger people are in a unique position at work. They are inexperienced and potentially unaware of the risks they could face on-site, but still eager to engage and prove themselves to their peers. Special supervision or mentorship from an experienced worker is good practice to make sure that these employees stay safe.
23	Protect large diameter drill shafts or caissons.	All large diameter drill shafts or caissons must be protected as they present a fall hazard. A quick and economical way to protect open holes is to barricade them using a tubular metal cattle gate system. Such systems can be purchased at farm supply companies, and they are sturdy and easy to use. Wooden guard rail systems can also be used as barricades.

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24	The construction industry ranks **#1** in suicide prevalence.	How and why is suicide awareness/prevention a construction issue? Statistically speaking, 78% of suicides are by men, there are 53 suicides for every 100,000 construction workers, and the rate of death by suicide is 5x's higher than other construction related deaths combine. Awareness is one of the first steps towards prevention; signs that someone may be struggling include: Irritability, isolated/withdrawn, performing risky behaviors (acting unsafe), and substance abuse.
25	Visitor controls	Visitors can include the owner's personnel, general contractor's personnel, delivery personnel, etc. All must be protected. Some control measures include: • Require visitors to check-in with site security or at the job site trailer. • Visitors should be required to sign a release. • Provide a site orientation to make them aware of the current exposures. • Visitors must be supplied with and required to wear appropriate PPE. • Visitors should be escorted while onsite. Construction activities should be coordinated with the general contractor or project owner to control access to the work area. Some contractors will suspend construction operations during the visit time.
26	Fire extinguisher basics: use the *PASS* system to put out the fire.	**P**ull the pin. **A**im the extinguisher nozzle at the base of the fire. **S**queeze or press the handle. **S**weep from side to side slowly at the base of the fire until it goes out. Remember to never endanger yourself. If the fire is too large to put out, sound the alarm immediately, and follow evacuation protocols.
27	Tethering tools reduces the possibility of them falling onto workers or objects below.	Dropped tools can cause injuries to workers below and damage materials and machinery. A solution is to tether the tool, connecting it by a strap or line, to the worker. This procedure is most commonly used with hand tools.
28	Medical cards	After each US DOT physical examination, make sure your card has all the required entries, that the entries are accurate, and the information is legible. To protect the card, consider sealing it in a plastic cover. CDL drivers must now certify their type of driving (e.g., interstate, intrastate, etc.) and submit a current medical examiner's certification (card) to the state in which they are licensed. Failure to do so can result in cancellation of commercial driving privileges by the state. You must also have your medical card with you when driving as failure to do so during a roadside inspection will result in a violation, and the points can affect the US DOT CSA rating for you and your company.
29	Complacency	Complacency can be defined as overestimating one's own abilities and is especially prevalent in jobs that are repetitive. Over time, individuals will gradually take hazards for granted in their daily work which can lead to health and safety risks to themselves and their colleagues. Taking shortcuts, lack of engagement, and inattention to the work plans and the inherent hazards can occur on at least a weekly basis!

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30	Emergency response	In the event someone is hurt, falls ill, or needs emergency medical attention, do employees know how to respond? Is there a identified hospital? Has EMS visited your project / know how to obtain access? Are there any identified first-aid and CPR responders already onsite? Have muster points been identified? If employees know their roles and responsibilities in emergency situations the chances of a beneficial outcome only increase.
31	Working over or near water requires special precautions.	Working over or near water requires special precautions. Where the danger of drowning exists, employees must be provided with U.S. Coast Guard-approved life jackets or buoyant work vests. Ring buoys with at least 90 feet of line shall also be provided and readily available for emergency rescue operations. The distance between ring buoys must not exceed 200 feet. At least one lifesaving skill shall be immediately available at locations where employees are working over or adjacent to water.

For a more comprehensive list of our services and to help you learn how you can protect your people, assets and the planet, please visit our website Zurich Resilience at: https://www.zurichresilience.com/

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