



LOSS PREVENTION TIPS - FALL

This series of newsletters provides loss control tips that childcare providers might use to minimize automobile, liability, property and workers compensation losses

Automobile claims

Fall brings out school children and the need to be alert to their sudden and unexpected movements is heightened. Often they are caught up in conversations about school and do not look in both directions before crossing. Be aware of the locations of crossing guards and be prepared to stop.

Many automobile accidents occur when vehicles are making left turns. If possible, plan regularly traveled routes so that right turns, rather than left turns, are taken. If left turns need to be taken, then try to plan routes so that those turns are made where left turn signals are provided. Also, remember to look in the side view mirror before making right turns, to make sure that a bicycle or a vehicle has not tried to sneak by on the right.

Use turn signals and drive with headlights on at all times.

Liability claims

Steps are particularly hazardous to children and parents who might be in a hurry. Try to eliminate steps from both the exterior and interior of your business. Make steps obvious. Lighting should be bright. Steps should be a different color from the rest of the floor surface or marked with colored strips. Signs saying "Step up" or "Step down" should be posted. Give children and visitors a friendly oral warning to watch out for the steps, too. Encourage everyone to use the handrail.

Property claims

Document your possessions and keep the documentation in a safe place away from your business. Photograph or videotape your property. Keep a list of major items purchased by date of purchase, make of item and purchase price. Photocopy receipts for larger items and store the receipts in a safe place away from your business. Do not put off doing these things. A loss can occur at any time and your access to essential documents showing what you owned before the loss will significantly speed up the adjustment of a claim.

Workers compensation claims

Slow down and look down!

Childcare workers often suffer workplace injuries when they try to do things more quickly than needed. When something needs to be lifted or carried, take time to get into a proper lifting position and then lift slowly. If the object is particularly heavy, take time to find someone to help or take time to get a tool to help with the job (such as a cart). Determine whether a heavy object, such as a bag of toys or clothes, can be separated into several lighter objects. All these things might take time, but that's better than spending your workday time at the doctor's office and your evenings complaining about your aching back.

Childcare workers also often suffer injuries by tripping over objects. Almost anything can be a trip hazard: children, toys, small chairs or other pieces of furniture, water or juice spilled on the floor, floor rugs. The key to preventing an injury is to take time to look down. Take extra care to look down when you are carrying something (such as an infant or child).