



LOSS PREVENTION TIPS - SPRING

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

Automobile claims

Spring weather not only brings fast moving storms, but also starts the outdoor activities season. Be careful while driving as the road becomes crowded with motorcycles, bicycles, and joggers. Watch out for darting children!

Defensive driving skills must include a strategy for dealing with Mother Nature. Keep an eye to the sky. High winds and hail can develop quickly. If you run into a storm, then look for shelter. Parking under an overpass or bridge, in a parking ramp, or even on the down-wind side of a wall or building might help prevent hail or wind debris from damaging your vehicle. Other protection can be found under gas station canopies, bank drive-ups and hotel entrances with large overhangs.

If you have a garage, then make it a regular practice to park in the garage. Your vehicle will be protected from storms – and also from juveniles who might roam the neighborhood during spring and summer nights.

Liability claims

As winter melts away, springtime maintenance becomes critically important. Sidewalks, parking lots and other surfaces may have suffered damage from the cold or from snow removal operations. Look for uneven surfaces and cracks. Repair them before someone trips and falls. If the repair cannot be made immediately, then brightly covered warning signs or devices should be used to remind visitors to exercise due care.

Property claims

Prepare against lightning strikes accompanying storms by purchasing surge protectors for all of your electrical devices. Surge protectors are no guarantee that damage will not occur, however, so frequently back up

data stored on your computer, and store disks containing the data in a location separate from your business. Also, consider simply unplugging devices while you are away and your business is closed (it takes only a moment to do at the end of the day).

Air conditioning maintenance should be done during late spring. All drain pipes and tubes used to carry condensation should be free of obstructions. Sometimes insects like to use these areas for winter hibernation. When the unit starts running, water can back up, causing damage to the air conditioning unit or the building interior.

Workers compensation claims

Injuries involve repetitive motion often result in workers compensation claims. Child care providers who engage in tasks requiring repetitive motion should take time to rest and stretch, in order to reduce stress on wrists, elbows and shoulders. When working, the proper body position must be maintained, especially when lifting. Lift with the legs, rather than with the arms and back. Also, be careful not to reach too far forward, away from the body, while lifting.

Recognize and take action when a signs of injury first arise. Most repetitive motion injuries are revealed through minor warning signs: aches, swelling, fatigue or slight numbness. All too often, these warning signs are ignored and repetitive motion activities are continued, leading to more serious conditions.

A program should be implemented to review proper use of equipment, to allow for rest and stretching, and to help everyone recognize early warning signs.

Sometimes, minor medical treatment/therapy is needed. Another proactive measure is to have braces or wraps available to provide support. Early intervention can keep a simple strain from turning into a surgical procedure involving significant medical expense, lost time, and disruption to your business.