



Having a Safe Workplace is Smart Business

Business owners have the absolute responsibility for the day-to-day health, safety and welfare of employees and worksite visitors. To make your work place safer, know the three common areas of risk: people, environment and company.

People First

Keeping your employees safe and healthy is good for your business. To do that:

- Offer prevention and wellness activities
- Have options in place so injured employees can receive immediate treatment
- Consistently search for and eliminate workplace hazards
- Offer early intervention and rehabilitation programs for drug and alcohol abuse and mental health problems
- Make free flu shots available

A Safe Environment

Heavy equipment, electrical hazards, even keyboards can pose health threats to your employees. For a safer workplace environment:

- Conduct routine maintenance and housekeeping measures
- Frequently check for proper ergonomic conditions
- Check all equipment for unsafe wear and tear
- Educate workers on identifying hazards and risks
- Make sure employees wear necessary protective equipment
- Create and rehearse a worksite disaster plan
- Control and eliminate toxic chemical use where you can
- Make your workplace smoke-free

From the Top

Safety starts with a company's leadership. To establish and communicate your vision, mission, policies and trust:

- Keep confidential medical information protected
- Offer educational programs to improve health and safety
- Thoroughly analyze accidents for prevention
- Have a zero-tolerance policy for workplace violence
- Offer access to cost effective health care benefit programs

- Begin an employee assistance program

If you have any employees, most states require you to have an active workers compensation policy to insure coverage for those employees against a workplace injury. In most cases, the owners of a sole-proprietorship or a partner in a partnership are not considered employees and have the option whether to cover themselves or not.

For more information about workplace safety and disaster preparedness, visit these sites:

- Consumer Product Safety Commission - www.cpsc.gov
- Occupational Safety & Health Administration - www.osha.gov

For more information about insurance for business owners please contact us.