

# RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

## Cold & Winter Conditions Deliver Potential Office Safety Issues

As colder winter weather reaches most parts of the country, credit unions need to be aware of safety hazards that could be introduced. As the weather changes, so do the risks to your credit union business. These risks can include slippery conditions – both inside and outside branch offices – and even the use of portable space heaters which can introduce serious fire and other safety hazards.

### Details

Unsafe behaviors and conditions as well as an absence of safety alertness when dealing with the colder weather and winter conditions can lead to injuries involving employees, members, and visitors. In addition, some risks associated with the likes of space heaters brought in by employees can pose serious hazards to the workplace.

#### Portable Space Heaters in the Workplace

Portable electric space heaters can be a convenient source of supplemental heat for your credit union employees in cold weather. Unfortunately, they can also pose significant fire and electric shock hazards if not used properly. Fire and electrical hazards can be caused by space heaters without adequate safety features, space heaters placed near combustibles, space heaters that are improperly plugged in, or even forgetting to power down the unit during off hours..

In addition, OSHA rules require that electrical equipment must be used according to manufacturer specifications on the unit's label and in the user manual.

#### Slips & Falls

48% of all Workers Compensation claims and 55% of the total incurred loss dollars are related to Slips & Falls. Surprisingly, both volume and severity of credit union slip, trip & fall claims are about 20 basis points higher than the banking industry according to loss data from The Hartford (The Hartford Claim Report, Sep 2021).

Some slip and fall risks that are more relevant during the winter months are typically caused by:

- Poorly maintained, wet and slippery parking lots, walkways and steps
- Lack of ice or snow removal to allow for proper drainage
- Cluttered entry ways – potentially with improper utilization of entry mats
- Wet floors and failure to post caution signs
- Poor cord and flooring management - keep cords, torn or curled rugs out of walkways

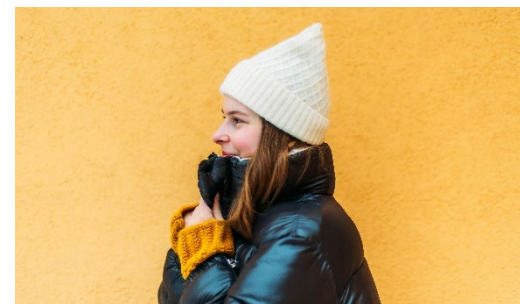
**Date:** February 2, 2022

**Risk Category:** Workplace Safety; Employee Wellness; Workers Compensation

**States:** All

#### Share with:

- Branch Operations
- Executive Management
- Human Resources
- People Managers
- Risk Manager



#### Facing risk challenges?

[Schedule](#) a free personalized discussion with a Risk Consultant to learn more about managing risk.

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## Loss Example: Slip / Fall with ice or snow contributing

An employee was asked by credit union management to go to the local store that was on the same block as the credit union to purchase some salt due to the weather. When they exited the building, the employee slipped on the steps and sustained injuries to multiple body parts. Although the majority of the minor bruises and soreness healed within the expected medical guidelines, the employee reported continued pain and symptoms to the lumbar spine. Additional testing and expert opinions confirmed the need for lumbar surgery followed by therapy with time off work by physicians.

The credit union was able to accommodate light duty at the beginning of the claim, but once the employee had surgery, they were taken completely off of work by the physician. The loss exceeded \$250,000.

## Risk Mitigation

### Safety Considerations for Portable Space Heaters

- Maintain an approved list of space heaters and features allowed by the credit union.
- Remember, space heaters are for temporary use and should not be used for extended periods, such as overnight. Your policy/procedures should outline who is responsible for turning the portable space heater off before closing.
- Have a policy/procedure addressing safe operation including:
  - Be placed in plain sight
  - Kept away from combustible materials
  - Should always be turned off when the area being heated is not occupied
  - Place on a solid, flat surface at least three feet from anything that may catch fire. Don't set on top of a piece of furniture
  - Be plugged directly into a wall outlet, no extension cords
  - Have label showing it is listed by a recognized laboratory
  - Has a tip-over sensor
  - Locate out of high traffic areas and doorways where it may be a tripping hazard
  - Always unplug and safely store the heater when not in use
  - Confirm they are not against a fire code in your City or State
  - Inspect heaters for cracked / broken plugs or loose connection before each use
  - Have automatic shut off

### Minimize Slip, Trips & Falls

- Introduce an awareness campaign around slip & fall prevention
- Create good housekeeping practices
- Reduce wet or slippery surfaces, parking lots, sidewalks, and floors
- Avoid creating obstacles in aisles, walkways, and stairwells
- Create and maintain proper lighting both indoors and outside
- Control individual behavior and minimize distractions
- Encourage employees to wear proper shoes
- Develop and implement a slip, trip & fall self-inspection checklist
- Consider ice alert signs which turn to a blue color when temperatures are below freezing. These signs are a great reminder regardless of geographic location and tend to be very cost effective.



## Access the Protection Resource Center for exclusive resources:

- [Loss Prevention Library](#) for resources & checklists
- [Webinars and Education](#)
- [RISK Alerts Library](#)
- [Report a RISK Alert](#)

The Protection Resource Center requires a User ID and Password.

## Risk Prevention Resources

Access CUNA Mutual Group's [Protection Resource Center](#) for exclusive risk and compliance resources and RISK Alerts (User ID and Password required).

- [Safety Plan Risk Overview](#)
- [Hazard Liability Checklist](#)
- [Slip, Trip, and Fall Prevention Overview](#)
- [Common Office Foot Traffic Issues](#)
- [Employee Safety & Wellness Loss Scenarios](#)
- [Safety & Wellness Brief](#)

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