

# Tips from the Toolbox



Lumber and building material dealers face a number of risks every day, risks that could cause injury, death or bring down the business, if they were to become reality. Fortunately, many of these can be prevented if the right steps are taken.

Here are the top 4 risks to business owners in this industry and what they can do to mitigate their risk.

## RISK 1: COMMERCIAL AUTO

Getting behind the wheel is such a common task. Many of us are in and out of the car several times a day—so many times, that we forget to take simple safety precautions, such as failing to adjust mirrors, buckle a seatbelt or put away a cell phone. The same sometimes holds true for commercial drivers.

The U.S. Bureau of Labor Statistics has reported that roughly 40 percent of occupational fatalities resulted from a transportation incident. Further, 10 percent of all highway deaths involve a large truck, according to the Insurance Institute for Highway Safety. Sadly, the number seems to be growing as total deaths increased to 4,102 from 4,023 a year earlier.

Though trucks and cars are equipped with multiple automated safety features, human error is always a threat, particularly in this business where trucking is a regular part of operations. One glance at a cell phone or sudden stop with improperly loaded cargo could cause a dangerous accident (for which the business owner is held responsible). In fact, The National Highway Traffic Safety Administration found that 94 percent of accidents in 2016 were the result of “human choices.”

Taking steps to reduce risk exposure will not only help lumber and building material dealers to avoid a costly accident, but also will help to protect their drivers and innocent bystanders. To protect their businesses, they should build a comprehensive commercial vehicle safety plan. This should include a plan for hiring and maintaining safe drivers, required driver reviews, regular Motor Vehicle Report (MVR) reviews, drug and alcohol screenings, as well as regular training.

Further, this plan should lay out clearly for employees company policy pertaining to distracted driving, including eating, drinking and cell phone use; personal use of the vehicle, and load securement.

## RISK 2: LOADING AND UNLOADING

Consider this scenario: a lumber and building material dealer’s employee is operating a crane to raise trusses to a building’s roof when the load shifts and falls to the ground. A couple of the trusses strike and seriously injure a construction crew member’s arm.

An incident like this is not only tragic for the injured worker, but costly for the lumber and building material dealer as a claim could be filed for hundreds of thousands of dollars. To mitigate their risk exposure, business owners should educate and train employees, and post signage. Additionally, they should encourage those loading and unloading to follow a checklist:

### Loading:

- *Ensure securements are appropriate for the load.*
- *Check the weight of the load.*
- *Check the packing of the load.*
- *Double check all restraints.*

### Unloading:

- *Ensure wheel chocks are in place.*
- *Ensure driver has moved to safe area.*
- *Ensure no damage or shifting of the load has occurred during the trip.*
- *Check if cargo is secured to a pallet or cradle.*
- *Use special lifts when required.*

Finally, in both loading and unloading situations, ensure the area is free of traffic, power lines, and has sufficient lighting.





## THE TOP 4 RISKS TO AN LBM BUSINESS

### RISK 3: SLIPS AND FALLS

Finally, slips and falls continue to be one of the largest risk exposures for retailers, and lumber and building material dealers are no exception. If a vendor or customer slips on an icy patch on the business' walkway, that business owner could be held responsible for the injured person's medical costs and possibly more.

By law, business owners have a responsibility to maintain a safe atmosphere for customers. To protect themselves, business owners should keep a record of steps taken to reduce hazards inside and outside the business premises and consider the following in an action plan:

- *On an hourly basis, have an employee survey the facility for spills or other incidents that could pose a hazard for customers, document the hazard, and repair it. Post a sign to warn employees and customers.*
- *On a daily basis, have an employee survey the outdoor area of the facility, checking for ice and potholes among other things. Rope off any hazards that cannot be fixed immediately, and fix other issues immediately.*
- *Ensure the records are meticulously kept so that in the case of a lawsuit, the business will have a strong defense.*

By understanding and staying ahead of these and other risk exposures, lumber and material dealers can reduce their risk of accidents, while protecting their customers, employees and their revenue streams. Implementing comprehensive safety and training programs as well as new technologies where appropriate, will help business owners arm their businesses against common risks exposures.

PLM's dedicated loss control team is always available to advise and support our LBM customers in the implementation and improvement of programs to control these risks. Contact us at **800-752-1895** or visit our website at **www.plmins.com** for more information.

### RISK 4: FORKLIFT SAFETY

Forklifts pose a significant risk to a lumber and building material business if not properly operated. Accidents can occur due to loading and unloading, decreased visibility or inadequate employee training, among other things.

To reduce their risk exposure when it comes to forklifts, business owners should only use trained drivers. Managers have a responsibility to make sure employees are properly trained and retrained as equipment changes or new hazards enter the picture. Additionally, drivers should follow these steps for safety:

- *Make sure the load is secure and check it repeatedly as it could shift in transit.*
- *Operate in an open area away from others.*
- *Keep forks as low as possible at all time when in transit.*
- *Operate the vehicle at a speed no faster than 10 MPH. Avoid sudden turns and lower the forks before parking the forklift.*
- *Require a daily inspection of the vehicle.*
- *Have safety equipment on hand.*



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