

Risk Management Programs

APGA

We offer a variety of program to meet the diverse needs of our garden clients. Each program can be customized to meet your needs and are designed to have measurable goals. Our staff also can create a program to meet the unique needs of your institution.

- Hazard Communication – “Right to Know”
- Disaster Planning – Emergency Evacuation/Action Plan
- Hand Safety with Focus on Preventing Cumulative Trauma Disorder (CTD)
- Reasonable Suspicion Training for Supervisors, Drug Free Workplace, DOT
- Slips, Trips, Falls
- OSHA Log 300
- Preventing Back Injuries
- Injury Reporting and Injury Trend Analysis
- Exposure Control Programs
- Hearing Conservation
- Powered Industrial Lift Truck Safety
- Violence in the Workplace
- Electrical Safety Awareness
- American Heart First Aid / CPR Training
- Site Evaluation
- Claim / Accident Investigations
- Return To Work Evaluations
- Driver Qualification File Review
- Personal Protective Equipment – Evaluation and Needs
- Fleet Safety

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HAZARD COMMUNICATION

A review of Material Safety Data Sheets (MSDS) will be conducted as well as a review of your Hazard Communication Program or Right to Know policy. Any deficiencies will be documented and forwarded to the appropriate individual in the organization for remediation.

DISASTER PLANNING

A comprehensive review of your current disaster plan will be conducted to ensure consistency with MIOSHA/OSHA regulations. Berends Hendricks Stuit is also available for the creation of a disaster plan, including training and formatting.

HAND SAFETY

An initial review of your injury and illness reports will be conducted prior to a comprehensive evaluation. During the evaluation, areas with a high prevalence of CTD, or areas of specific concern will be reviewed and corrective action will be identified in order to reduce the prevalence of such occupational injuries and illnesses.

REASONABLE SUSPICIOUS TRAINING FOR SUPERVISORS, DRUG FREE WORKPLACE, DOT

A review of existing policies and procedures will be performed and an investigation into standard operating procedures will be investigated for consistency. Upon this review, recommendations will be generated to ensure consistency and/or policy changes in accordance with current regulations. Supervisor training, DOT mandated drug and alcohol training, and general employee training is available by Berends Hendricks Stuit.

PERSONAL PROTECTIVE EQUIPMENT

A review of jobs will be conducted with specific concentration on types of personal protective equipment available, hazard type, PPE selection and other requirements set forth in the MIOSHA/OSHA standards. Applicable training, as required by the standard, can also be satisfied.

PREVENTION OF BACK INJURIES

A review of your workplace will be conducted with a specific focus on sprains and strains related to manual handling of goods or products. Areas of opportunity to improve on repetitive motion will be addressed and action items will be established to reduce the prevalence of occupational injuries.

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SLIPS/TRIPS/FALLS

A site inspection will be conducted at the facility with recommendations on preventing these types of claims.

OSHA 300 LOG

A review of your OSHA 300 log will be conducted to ensure the recording requirement set forth in the MIOSHA/OSHA standards are being followed. This is generally done during a normal site inspection. Specific training on what constitutes a recordable injury will also be discussed.

INJURY REPORTING & TREND ANALYSIS

As part of Berends Hendricks Stuit commitment to risk reduction, an analysis may be conducted utilizing past loss runs in order to effectively determine trends in the workplace. Upon completing this analysis, further action items may be identified with a specific concentration on reducing those areas with a high prevalence of occupational injuries and illnesses.

EXPOSURE CONTROL PROGRAMS

An evaluation will be conducted and include a review of your current exposure control plan, standard operating procedures, and relevant reference materials to ensure the existing policy meets current regulations. Included in this review is the applicability of offering Hepatitis B vaccinations. The development and/or revisions of an exposure control program is also available.

HEARING CONSERVATION

A site evaluation will be conducted with specific concentration on areas that may be considered above OSHA/MIOSHA regulations. A review of existing policies, audiograms, and PPE will also be conducted to ensure consistency with pertinent regulations. Assistance with finding a suitable vendor for baseline audiograms will also be discussed. Noise Dosimetry may be performed on site for an additional fee.

POWERED INDUSTRIAL LIFT TRUCK

A review of current policy is conducted to ensure consistency with pertinent regulations. Appropriate train the trainer courses can be conducted to ensure competent staff is on site and available to conduct future training.

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ELECTRICAL SAFETY AWARENESS

An evaluation into common electrical violations will be reviewed as part of a normal site inspection. Identification of any electrical hazards will be identified and corrective measures noted.

AMERICAN HEART ASSOCIATION FIRST AID/CPR TRAINING

American Heart Association First Aid/CPR training can be conducted at your worksite. Techniques for CPR, first aid will be covered. *Maximum and Minimum Number of participants applies, textbooks and materials are included in the fee.

SITE EVALUATION

A mock MIOSHA/OSHA inspection will be conducted with specific focus on identification of hazards. A detailed report, including pictures, will be prepared outlining those deficiencies and methods to abate the potential violations.

RETURN TO WORK EVALUATIONS

Review of current job descriptions, manual and physical demands of specific jobs can be conducted and a document prepared identifying opportunities for light duty or restricted work activity for those employees who are injured. Appropriate communication with your occupational health care provider will be conducted to ensure quick resolution and transition from light duty to full duty.

DRIVER QUALIFICATION FILE REVIEW

A review of all Driver Qualification Files will be conducted to ensure all components are on file and up to date and consistent with appropriate standards.

PERSONAL PROTECTIVE EQUIPMENT

A review of jobs will be conducted with specific concentration on types of personal protective equipment available, hazard type, PPE selection and other requirements set forth in the MIOSHA/OSHA standards. Applicable training, as required by the standard, can also be satisfied.

Sample Risk Management Documents

As a client of Berends Hendricks Stuit, you can access a wide variety of safety programs, loss control documents and employee communications through MyWave, our on-line safety, OSHA and human resource program. In addition, we also have access to other resources, such as carrier loss control and association libraries, to provide you with communications on specific topics you may want to address. Attached are just a few of the documents available to you.

Cost Containment and Loss Control Policies, Programs & Tools—We offer a wide variety of policies and programs to help lessen the likelihood of an accident as well as mitigate the potential for loss after an incident does happen.

Safety Zone—Safety Zone is ready-to-print employee newsletters designed to support your Safety Programs effortlessly. The content supports your safety philosophy through employee education, awareness, and the correction of unsafe workplace practices and hazards.

Playing it Safe—Playing it Safe is a series of over 60 posters and flyers designed to advance employee safety awareness through a variety of topics.

Safety Matters—According to OSHA, one of the most effective ways to develop a safety-minded culture is to involve employees in ongoing “toolbox talk” safety meetings. Safety Matters is a series of brief and informal meetings allow you the opportunity to gather workers together to alert them about potential workplace hazards.

Be Prepared—Be Prepared is a series of short documents geared towards helping your employee be ready for a variety of situations, such as identity theft, foreign travel and severe weather.

A Risk Management Guide to the Future

Sharon Van Loon, Carol Chaney, and Eric Longman

According to a Chinese proverb, “Past experience, if not forgotten, is a guide to the future.” On the other hand, Henry Ford once said, “History is more or less bunk.” Then there is the adage that history repeats itself. Insurance underwriters tend to lean more toward the Chinese proverb than Henry Ford, and since underwriters determine coverage availability and pricing, this article will explore the past as a guide to the future.

The AABGA Commercial Insurance Program has been in existence since 1999. There are over 50 participating institutions with annual visitation ranging from 10,000 into hundreds of thousands. They include botanical gardens, conservatories, arboreta, and sculpture parks and are located throughout North America.

The Hartford Insurance Company, our underwriter, has tabulated the claims history of those institutions insured through the program. The history is sorted by type of insurance. A review of the data can provide valuable risk management tools for the botanical community in projecting the types of losses that may occur and establishing meaningful preventative measures.

Claims Involving Work Related Injuries (Worker Compensation Insurance)

The majority of the injuries that occur at public gardens are work related, whether involving employees or volunteers. The Workers Compensation Insurance provided in the program extends to volunteers in most states. To date, we have had two claims that involved volunteer staff.

Most claims were settled for less than \$1,000 in medical expense payments and did not result in staff missing time away from work. The majority of work related injuries were caused by slips and falls and resulted in a variety of types of injuries including broken bones and sprains. The second most common injuries were cuts, lacerations and puncture wounds to various parts of the body. The third most common injury was back strain, primarily from lifting or moving objects. There were also a number of incidents involving eye injuries as well as allergic reactions to poison ivy, oak, sumac, and bee stings.

In analyzing the claims history, we also considered the time of year when injuries occurred. The highest number of work related incidents occurred in June, July, and August. The incident rates were elevated in May, September, and January, as well. This is most likely attributable to higher activity levels during these months, but the fact that many of our institutions use seasonal workers may also be a contributing factor.

Liability Claims (General Liability Insurance)

Liability claims are always interesting to review for a variety of reasons. They often arise out of circumstances that are difficult to predict, and some have little to do with negligence on the part of the institution. Over the years we have seen a wide variety of incidents, some of which led to substantial claim payments and others that resulted in no payment.

The majority of the incidents involved slips and falls, with a variety of resulting injuries. In most cases there was no obvious hazardous condition or

activity, and most claims were settled by the payment of medical expenses.

Interestingly, our highest frequency of liability cases occurred in December, most likely due to increased visitation during the holidays, seasonal events, and weather related conditions.

Property Damage (Property and Auto Insurance)

There have been limited property damage losses. We have seen a number of fender benders on site involving an institution vehicle striking a visitor's vehicle or being struck while parked. The motor vehicles laws differ by state, as to whether or not these types of incidents result in a claim under the institution's policy.

Risk Management Notebook

Following our review of past claims by those participating in the AABGA Commercial Insurance Program, we have put together a Risk Management Notebook filled with the advice we would like to pass on to those who manage public gardens. Learn from the past history of your institution and of those institutions similar to your own and look to the future with insight and a plan.