



Markel Risk Solution Services

2024 safety calendar



MARKEL

Contents

Markel Risk Solution Services
2024 safety calendar



January
Electrical safety

July
Ladder safety

February
Ergonomics

August
Hazard communication

March
Fire safety

September
First aid

April
Distracted driving

October
Cyber safety

May
Severe weather

November
Winterization

June
Heat illness

December
Slips, trips and falls



January

Electrical safety



Updates to the National Electrical Safety Code (“NESC”) were enforced last year. It is updated every five years. The NESC updates ensure the code addresses new technologies and safe ways of working.

The 2023 edition was released on August 1, 2022, and became effective on February 1, 2023. The NESC is the national standard for safety in the design, construction, operation and maintenance of electric and communication systems. The 2023 edition of the NESC incorporates new battery technologies and addresses energy storage and backup power. A few updates include:

- New rules for photovoltaic generating stations
- Revisions to Section 14, which covers batteries. The new code addresses new battery technologies, energy storage and backup power.
- Enhanced surge protection requirements to protect sensitive safety equipment, such as hard-wired smoke alarms
- A new item that governs how homeowners may transfer power from electric vehicle (EV) batteries to residential wiring
- An exception for short lengths of insulated power cables and short-circuit protection if the situation involves fewer than 1,000 volts



Source:

Ruth, Corey. “IEEE Publishes 2023 National Electrical Safety Code® (NESC®).” IEEE Standards Association, 1 Aug. 2022, standards.ieee.org/news/2023-nesc-release/

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an “as is” basis, without warranty of any kind. This document can’t be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



January



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 New Year's Day	2 Hold on to railings when using stairs or ramps	3 Dress appropriately for the weather	4 Be on the lookout for black ice	5 Secure area rugs to prevent tripping hazards	6 Keep all walkways free from tripping hazards
7 Clean up spills immediately	8 Select footwear that is appropriate for the job	9 Maintain proper housekeeping to avoid trip hazards	10 Conduct regular on-site inspections	11 Report unsafe work practices	12 Lift with your legs to prevent back strains	13 Wash your hands frequently to prevent illness
14 Use the right tool for the job	15 Martin Luther King Day	16 Conduct a safety meeting on a pertinent topic	17 Conduct refresher training on your hazard communication program	18 Make sure all passengers are wearing their seat belt before travel	19 Take regular breaks to stretch and walk	20 Know the evacuation plan of your workplace
21 Know how to use a fire extinguisher	22 Ensure personal protective equipment is in good working order	23 Ensure all forklift operators are trained and certified	24 Don't store heavy items on the top of a shelf	25 Clearly mark curbs to prevent a fall	26 Never remove safety guards on equipment	27 Maintain adequate gas in your vehicle during cold temperatures
28 Minimize the number of items you carry when walking on ice or snow	29 Maintain adequate lighting to reduce trip and fall hazards	30 Avoid looking at your cell phone while walking	31 Test your smoke detectors			

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



February

Ergonomics



To prevent musculoskeletal disorders (“MSDs”), one must understand the importance of ergonomics. MSDs, or strains and sprains, affect the muscles, nerves, blood vessels, ligaments and tendons. We are all exposed to risk factors at work and home.

Tasks that require heavy lifting, bending, reaching, pushing, pulling, awkward body positioning and repetitive movements can cause MSDs. Ergonomics, which is fitting a job to a person, helps prevent injury and fatigue. Try these steps to reduce your risk of injury:

- Identify the hazard in each task and think of solutions to reduce your exposure.
- Employers should provide management support of the ergonomic process and discuss it with workers. Include employees in the workplace assessment to identify solutions.
- Provide training to workers and communicate the importance of reporting early symptoms of MSDs.
- Observe workplace conditions. Some areas of focus should be tasks that exert force, repetitive motion tasks, working in the same posture for long periods, and vibration type work from tools or equipment.
- Identify problems and provide corrective action.
- Controls may include engineering controls as a first defense, including physical changes to the workplace. If engineering controls are not an option, administrative controls can be implemented, including work practices to reduce risk of injury. As a last defense, use personal protective equipment (“PPE”) to mitigate against MSDs. PPE could include padded mats on hard surfaces or thermal gloves.

Source:
Occupational Safety and Health Administration <https://www.osha.gov/ergonomics>



This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an “as is” basis, without warranty of any kind. This document can’t be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



February



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 Dress warm when shoveling snow and take frequent breaks	2 Groundhog Day	3 Examine tools before using and remove damaged tools from use
4 Wear a safety harness when working above four feet	5 Create an atmosphere where safety issues can be openly raised	6 Don't cut toward yourself when using a blade or scissors	7 Never leave machinery running unattended	8 Keep outdoor walkways clear of ice and snow	9 Inspect all vehicle lighting and replace as needed	10 Don't string electrical cords across walking paths
11 Use a wrist rest to reduce the strain when using a computer	12 Do not text and drive	13 Review your workplace safety program, and make any necessary updates	14 Valentine's Day	15 Don't modify machinery. Only use machinery as intended and directed by instructions.	16 Read all safety signs posted at your workplace	17 Test the weight of the load before lifting something heavy
18 Conduct and document periodic safety meetings with all employees	19 President's Day	20 Maintain safety data sheets (SDS) when working with chemicals	21 Know what to do in a fire emergency	22 Wear hearing protection; it is essential when working in areas with decibel levels over 82	23 Store flammable and combustible liquids properly	24 Ensure exits are clearly marked with proper lighting
25 Don't remove safety labels. Replace damaged labels if torn or illegible	26 Wear a respirator or mask if you are working near hazardous fumes or chemicals	27 Have clear paths to emergency exits	28 Test your smoke detectors	29 Use a password manager to generate and store strong and unique passwords		

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



March

Fire safety



There are some essential tips you can follow to keep yourself and your loved ones safe in the event of a fire. It starts with early warning detection devices. Here are some top tips:

- Install smoke alarms on every level of the home, inside bedrooms, and outside sleeping areas.
- Test smoke alarms each month, replace batteries as needed.
- Communicate with your family about a fire escape plan and put the plan to practice. Ensure children know what a smoke alarm sounds like and two ways to escape from every room to a designated meeting spot.
- If the unfortunate happens and a fire ensues, get out and stay out, call for help and never go back inside for any reason.
- Know and teach how to stop, drop and roll if clothes should catch on fire.

Develop fire-safe habits to prevent a fire from occurring:

- Keep items that can catch on fire more than three feet away from heating sources.
- Smoking materials are the leading cause of residential fire deaths in the US. Do not allow anyone to smoke indoors. Refrain from tossing ashtrays without dousing in water before disposal.
- Educate your children on the dangers of matches and lighters. Always keep them out of reach.
- Do not leave burning candles or portable heaters unattended or on while asleep.
- Make sure your furnaces, stoves and chimneys are clean and in good working order.
- Ensure electrical wiring is inspected by a professional.
- Be sure to stay in the kitchen while cooking and keep the stove area clean and clear.
- If a fire starts in a pan, slide a lid over it and turn off the burner. Leave the lid in place until it cools. Never pour water on a grease fire.

Source:

American Red Cross <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/fire.html>



This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



March



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 Have proper ventilation in areas where there are hazardous fumes or toxic chemicals	2 Encourage communication between employees to maintain job safety
3 Read and understand warning labels	4 Do your part to keep your workplace tidy	5 Use both hands when lifting heavy objects	6 Don't cut toward yourself when using a blade or scissors	7 De-energize electric equipment before inspecting or repairing	8 Use knee pads or ergonomic mats for kneeling	9 Use padding to reduce direct contact with hard, sharp or vibrating surfaces
10 Daylight savings starts	11 Always wear a hard hat on a construction site	12 Directly supervise children by sight and hearing at all times	13 Place safety markers to identify hazards that cannot be removed	14 Create a safety checklist for each job duty to review during job training	15 Wear non-slips shoes to avoid a slip and fall	16 Report unsafe actions to management
17 St. Patrick's Day	18 Wear sun protection even when the weather is cool	19 Conduct pre-trip and post-trip inspections on your work vehicle	20 Ensure elevated storage areas have a guardrail, mid-rail and toe board as required by the Occupational Health and Safety Administration (OSHA)	21 Remain indoors during a thunderstorm	22 Wear a back brace for heavy lifting	23 Never leave running machinery unattended
24 Don't ignore established safety rules	25 Never work under the influence of alcohol or drugs	26 Maintain good posture while working	27 Take short breaks during long periods of repetitive motion	28 Accidents are preventable if you follow instructions	29 Good Friday	30 Wear high-visibility clothing when you are near roadways
31 Easter						

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



April

Distracted driving



Distracted driving is any activity that takes a driver's attention away from driving, whether it is talking, texting or eating. Texting is the most common form of distraction in our highly digital world.

The National Safety Council reports that cell phone use while driving leads to 1.6m crashes each year. Nearly 390k injuries occur each year from accidents caused by texting while driving. 1 out of every 4 car accidents in the United States is caused by texting and driving. (1) While we can avoid most distractions, not all are able to be easily prevented, but they can be managed. The following tips are ways that you can avoid being distracted while you drive.

- Store loose gear, possessions and other distractions that could roll around in the car so that you do not feel tempted to reach for them on the floor or the seat.
- Adjust vehicle systems like your GPS, seats, mirrors, climate controls and sound systems before hitting the road. Decide on your route and check traffic conditions ahead of time.
- Finish dressing and personal grooming at home before getting on the road.
- Eat meals or snacks before or after your trip, not while driving. On the road, avoid messy foods that can be difficult to manage.
- Secure children and pets before getting underway. If they need your attention, pull off the road safely to care for them. Reaching into the backseat can cause you to lose control of the vehicle.
- Put aside your electronic distractions. Don't use cell phones while driving, handheld or hands-free, except in absolute emergencies. Never use text messaging, email functions, video games or the internet with a wireless device, including those built into the vehicle, while driving.
- If you have passengers, enlist their help so you can focus on driving safely.
- If another activity demands your attention, instead of trying to attempt it while driving, pull off the road and stop your vehicle in a safe place. To avoid temptation, power down or stow devices before heading out.
- As a rule, if you cannot devote your full attention to driving because of some other activity, it's a distraction. Take care of it before or after your trip, not while behind the wheel. (2)

Sources:

- 1 <https://www.edgarsnyder.com/resources/texting-and-driving-accident-statistics#:~:text=General%20Cell%20Phone%20Statistics,caused%20by%20texting%20and%20driving.>
- 2 <https://exchange.aaa.com/safety/distracted-driving/tips-for-preventing-distracted-driving/>



This document is intended for general information purposes only and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



April



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 April Fools Day	2 Test your carbon monoxide detector	3 Avoid all distractions while driving	4 Wear cut-resistant gloves when utilizing knives or other sharp-cutting devices	5 It's better to be safe than sorry	6 Maintain good housekeeping practices at all times
7 Keep all tools in good condition with regular maintenance	8 Safe work practices should be taught during job training	9 You're responsible for your own safety in the workplace	10 Every crew should be well informed of safety procedures before the job begins	11 Don't come to work ill	12 Maintain a safe following distance when driving, especially during inclement weather	13 Don't carry tools in your pocket
14 Don't take shortcuts	15 Keep hydrated and get adequate rest	16 Don't remove or tamper with safety devices	17 Damaged electrical cords are a fire hazard. Replace cords; do not patch.	18 Forklift operators should be on the lookout for pedestrians, overhangs and obstacles	19 Always be aware of the hazards associated with the task you are performing	20 Wear a dust mask to prevent breathing in particles floating through the air in a dirty environment
21 Utilize a back brace for heavy lifting	22 Earth Day	23 Maintain three-point contact when using a ladder	24 Be extra careful when backing up a vehicle	25 Loose clothing or jewelry should not be worn when operating machinery	26 Provide and mandate the use of appropriate personal protective equipment	27 Train all authorized and affected employees in lockout/tag out procedures
28 Don't twist your body when carrying heavy objects. Instead, turn with your feet	29 Conduct formal workplace safety inspections and correct all identified hazards immediately	30 Test your smoke detectors				

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



May

Severe weather



Severe weather can strike in a moment's notice, so it is important to understand what to do when you encounter it. The best place to start is to make sure you understand severe weather terms.

Below are the most common severe weather conditions you may face and what you should do immediately to ensure your or your loved one's safety:

- Hurricane warning: Shows the onset of hurricane conditions expected in the warning area within the next 48 hours
 - During a hurricane warning:
 - Complete storm preparation (store outdoor items, board up windows and doors)
 - Leave the affected area if directed by local officials
- Hurricane watch: Issued when a hurricane with sustained winds of 74 mph (65 knots, 118 km/h) or higher is possible
- Severe thunderstorm watch: There is a possibility that severe thunderstorms may occur in your area.
- Severe thunderstorm warning: A severe thunderstorm is occurring or will likely occur soon in your area.
- Flash flood watch: Due to heavy or excessive rainfall in a short period of time, your area may experience flooding.
- Flash flood warning: Flash flooding is in progress, imminent or highly likely. Seek higher ground immediately or evacuate if directed to do so.
- Tornado watch: Tornadoes are possible in your area. Remain alert for approaching storms.
- Tornado warning: A tornado has been sighted or indicated by weather radar. Take shelter immediately.

To best prepare yourself for various types of severe weather make sure to assemble an emergency kit. An emergency kit should include:

- Alternate fuel source for heating your home
- Flashlights and batteries
- Blankets
- Food that needs no cooking or refrigeration
- 3-day supply of water
- Prescription medicines
- Battery operated radio
- Flashlights
- Cell phone chargers



This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



May



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 Wear proper gloves for the job being performed; not all gloves are the same	2 Dress appropriately for the weather you work in	3 Conduct ladder safety training to reduce the potential for falls	4 Examine each tool for damage before use, and don't use damaged tools
5 Cinco de Mayo	6 Wear cut-resistant gloves when utilizing knives or other sharp-cutting devices	7 Communicate your safety ideas to your manager	8 Take frequent rest breaks with manual lifting tasks	9 Operate tools according to the manufacturers' instructions	10 Use a box cutter carefully, cutting away from the body; never store with blade exposed	11 Maintain a fully stocked First Aid kit
12 Mother's Day	13 Always stay alert, and be aware of your surroundings	14 Maintain a clear path to exits	15 Wear respiratory protection deemed appropriate for the environment	16 Keep food and beverages in designated break areas	17 Conduct and document periodic safety meetings with all employees	18 Armed Forces Day
19 Ensure all forklift operators are trained and certified	20 Keep your workstation clean and orderly	21 Store personal protective equipment (PPE) properly	22 Have emergency equipment shutoffs	23 Remove damaged equipment from operations and mark as "DAMAGED"	24 Stay hydrated and well rested	25 Learn how to adjust your office chair, including arms, headrest, height, tilt and lumbar support
26 Make sure you have a safety data sheet (SDS) for any chemical or solvent you work with	27 Memorial Day	28 Develop a light duty or return-to-work program to manage injury claim costs	29 Do your part to keep your workplace safe	30 Develop an emergency action plan that trains employees on what to do in the event of an emergency	31 Test your smoke detectors	

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



Heat illness



There are three main concepts to consider when preventing a heat-related illness, including staying cool, staying hydrated and staying informed. Follow these essential tips to stay safe when temperatures are high:

- Wear suitable clothing for the climate. Choose lightweight, light-colored and loose-fitting clothing.
- Stay indoors and in air conditioning as much as possible. Fans may provide some comfort, but they will not prevent heat-related illness. Taking a cool shower or moving to an air-conditioned place is a better option.
- Limit your outdoor activities to the morning and evening. Rest in shady areas.
- Pace yourself when you are in the heat. Start slowly. If you're not acclimated to the environment, you are at higher risk for heat illness.
- Danger signals include heart-pounding, difficulty breathing, heavy sweating, lightheadedness, muscle cramping, headaches, confusion, weakness or feeling faint. If you do not feel well, rest in the shade and seek medical assistance immediately. Heatstroke is a medical emergency.
- Never leave children or pets in cars. Cars heat up to dangerous temperatures quickly, even with a window open.
- Stay hydrated by drinking plenty of fluids, regardless of activity level. Avoid sugar-laden or alcoholic drinks.
- Monitor the weather conditions and those at high risk, like younger children, elderly and overweight individuals.
- Know the signs and symptoms of heat-related illness and know how to treat them.



This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



June



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1 Lift objects slowly with a fluid motion
2 Mark slippery floors with a sign until surface is clean and dry	3 Only use machinery you are trained and authorized to use	4 Take short breaks during long periods of repetitive motion	5 Keep hydrated when working in hot weather	6 It's better to be safe than sorry	7 Wear ear plugs to protect your ears from loud noises	8 Stop working if you feel faint, dizzy or short of breath
9 Don't remove safety labels, and replace damaged labels if torn or illegible	10 Safe work practices should be taught during job training	11 The team with the safest players wins	12 Avoid looking at your cell phone and keep focused on walking safely	13 Use a device to lift and reposition heavy objects to limit force exertion	14 Flag Day	15 Safety inspections should be done uniformly, documented properly and result in prompt mitigation of critical issues
16 Father's Day	17 Drowsy driving is as dangerous as drunk driving	18 Develop a heat illness prevention program that includes water, rest and shade	19 Juneteenth	20 Stay focused when working in high places	21 Footwear must provide adequate traction and ankle support	22 Before changing lanes check the side-view mirrors
23 Make your driving speed appropriate for the road, environmental and traffic conditions	24 Never leave anyone alone in a vehicle; check the vehicle before you leave	25 Reflective vests allow equipment operators to see you more clearly	26 Hazards posed by hand tools are often the result of misuse and improper maintenance	27 Always wear a safety harness when working above four feet	28 Double check job site electrical supplies for proper ground-fault circuit interrupters (GFCI) protection	29 Take frequent rest breaks with manual lifting tasks
30 Test your smoke detectors						

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



Ladder safety



There are some basic rules we should follow when using a ladder to complete a task. Certain factors can contribute to falls from ladders, including sudden movements, inattention, ladder condition, user's physical condition and footwear. Be mindful when working from heights and follow these tips:

- If you do not feel safe working from heights, don't use a ladder.
- Read the safety information labels on the ladder
- Never use ladders during high winds
- Wear shoes that are clean and slip resistant
- Inspect the ladder for defects before use. If there are deficiencies, discard the ladder and mark it as damaged.
- Select the right size ladder for the job
- Never stand on the top rung or step of a ladder
- Place ladder on firm, level, and dry ground only
- Never allow another individual on a ladder at the same time
- Don't place a ladder in front of a closed door
- Always maintain three points of contact when ascending, descending and working on a ladder. Be sure to face it and have two hands and one foot or one hand and two feet in contact with the ladder step or rungs to ensure stability. Do not carry objects that prevent a firm hold on the ladder.

Source:
American Ladder Institute



This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.

July



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Minimize the number of items you carry at one time	2 Dress appropriately for the weather	3 Secure area rugs to prevent tripping hazards	4 Independence Day	5 Keep all walkways free from tripping hazards	6 Clean up spills immediately
7 Select footwear that is appropriate for the job	8 Maintain proper housekeeping to avoid trip hazards	9 Conduct regular on-site inspections	10 Report unsafe work practices	11 Lift with your legs to prevent back strains	12 Wash your hands frequently to prevent illness	13 Use the right tool for the job
14 Conduct a safety meeting on a pertinent topic	15 Maintain adequate lighting to reduce trip and fall hazards	16 Conduct refresher training on your hazard communication program	17 Review your safety plan	18 Take regular breaks to stretch and walk	19 Know the evacuation plan of your workplace	20 Assess your workstation for ergonomic standards
21 Ensure personal protective equipment is in good working order	22 Ensure all forklift operators are trained and certified	23 Don't store heavy items on the top of a shelf	24 Clearly mark curbs to prevent falls	25 Never remove safety guards on equipment	26 Never leave a child alone in a vehicle; check the vehicle before you leave	27 Document all reportable injuries. Report workers compensation claims within 24 hours.
28 Hold on to railings when using stairs or ramps	29 Plan communication strategy when verbal communication is not practical	30 Avoid looking at your cell phone while walking	31 Test your smoke detectors			

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



August

Hazard communication



Workers worldwide use tens of thousands of chemicals every day. These substances pose a wide range of hazards to health and safety. These hazards include irritation, sensitization, carcinogenicity, flammability, corrosion and explosion.

Working safely with chemicals begins with education and training. The Occupational Health and Safety Administration (“OSHA”) mandates that businesses who work with chemicals implement a hazard communication program. This program is a set of processes and procedures that employers and importers must implement in the workplace to communicate hazards associated with chemicals. The goal of a hazard communication program is to protect people from injuries and illnesses associated with using hazardous chemicals in the workplace. OSHA outlines elements of the program which include:

- Labels: Chemical manufacturers and importers will be required to provide a label that includes a harmonized signal word, pictogram and hazard statement for each hazard class and category. Precautionary statements must also be provided.
- Safety data sheets (“SDS”): Includes information such as the properties of each chemical; the physical, health, and environmental health hazards; protective measures; and safety precautions for handling, storing and transporting the chemical.
- Information & Training: Employers are required to train workers on the labels, elements and safety data sheets format to facilitate recognition and understanding.
- Hazard Classification: Provides specific criteria for classification of health and physical hazards, as well as classification of mixtures.

Source:
OSHA. “Hazard Communication - Overview | Occupational Safety and Health Administration.” www.osha.gov, www.osha.gov/hazcom.



This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an “as is” basis, without warranty of any kind. This document can’t be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



August



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 Read all safety signs posted in your workplace	2 Examine tools before using and remove damaged tools from use	3 Wear a safety harness when working above four feet
4 Create an atmosphere where safety issues can be openly raised	5 Don't cut toward yourself when using a blade or scissors	6 Never leave machinery running unattended	7 Always be aware of the hazards associated with the task you're performing	8 Don't string electrical cords across walking paths	9 Use a wrist rest to reduce the strain when using a computer	10 Don't remove safety labels and replace damaged labels if torn or illegible
11 Wear a respirator or mask if you are working near hazardous fumes, vapors or chemicals	12 Have clear paths to emergency exits	13 Don't modify machinery; only use machinery as intended and directed by instructions	14 Read all safety signs posted at your workplace	15 Test the weight of the load before lifting something heavy	16 Conduct and document periodic safety meetings with all employees	17 Maintain safety datasheets (SDS) when working with chemicals
18 Review your workplace safety program and make any necessary updates	19 Know what to do in a fire emergency	20 Wear hearing protection; it's essential when working in areas with decibel levels over 82	21 Ask for help when lifting heavy items and follow proper techniques	22 Take short breaks during long periods of repetitive motion	23 Accidents are preventable if you follow instructions	24 Hazards posed by hand tools are often the result of misuse and improper maintenance
25 Workplace safety is everyone's job	26 Read and understand warning labels	27 Don't walk in front of a forklift carrying a load; the operator may not see you passing	28 Never operate a motor vehicle under the influence of alcohol or drugs	29 Conduct accident investigations after an injury or incident	30 Ensure exits are clearly marked with proper lighting	31 Test your smoke detectors

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



September

First aid



Injuries can happen at any time. Having a first aid kit is essential to making sure you are supplied with everything you need to give aid to yourself or someone else.

Remember, first aid is only for minor injuries. If someone is unconscious, severely bleeding, has broken bones, is in shock or any other situation where you feel you can't or shouldn't give first aid, call 911!

Some equipment you will need for an effective first aid kit are:

- Bandages in all sizes
- Sterile gauze bandages
- Cotton balls and cotton swabs
- Instant cold packs
- Thermometer
- Disposable latex or synthetic gloves
- Ointments
- Hydrocortisone cream for itchy skin
- Antibiotic ointment, like Neosporin
- Medications
- Pain medications, like Tylenol or Advil
- Cleansing solutions
- Antiseptic solutions to clean and disinfect minor cuts
- Eye wash or saline
- A container to hold all these items
- It should be lightweight and durable.
- Have handles and be easy to open and close

Make sure it stays well stocked:

- Remember to check your kit every few months to replace any items you've used.
- Check expiration dates on medicines, ointments, lotions, and other cleansing solutions.
- Throw away expired items and replace them.⁽¹⁾

Source:

¹ <https://portal.ct.gov/AdvocatesCorner/Life-Tips/Your-Safety/Preparing-Your-First-Aid-Kit>



This document is intended for general information purposes only and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



September



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 Have proper ventilation in areas where there are hazardous fumes or toxic chemicals	2 Labor Day	3 Encourage communication between employees to maintain job safety	4 Read and understand warning labels	5 Use both hands when lifting heavy objects	6 Don't cut toward yourself when using a blade or scissors	7 De-energize electric equipment before inspecting or repairing
8 Observe speed limits particularly in school zones	9 Use padding to reduce direct contact with hard, sharp or vibrating surfaces	10 Always wear a hard hat at a construction site	11 Patriot Day	12 Directly supervise children by sight and hearing at all times	13 Wear high-visibility clothing when you are near roadways	14 Place safety markers to identify hazards that cannot be removed
15 Create a safety checklist for each job duty to review during job training	16 Conduct accident investigations after an injury or incident	17 Wear non-slips shoes to avoid a slip and fall	18 Report unsafe actions to management	19 Wear sun protection even when the weather is cool	20 Conduct pre-trip and post-trip inspections on your work vehicle	21 Ensure elevated storage areas have a guardrail, mid-rail and toe board as required by the Occupational Safety and Health Administration (OSHA)
22 Wear a back brace for heavy lifting	23 Never leave running machinery unattended	24 Don't ignore established safety rules	25 Never work under the influence	26 Maintain good posture while working	27 Native American Day	28 Use knee pads or ergonomic mats for kneeling
29 Always stop for school buses when lights are flashing	30 Test your smoke detectors					

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



October

Cyber safety



Cyber Security Awareness Month (“CSAM”) is celebrated every October. It was created in 2003 by the U.S. Department of Homeland Security and the National Cyber Security Alliance. The goal of CSAM is to empower everyone to protect their personal data from digital forms of crime.

Some tips for CSAM include:

- Use strong passwords and a password manager
- Turn on multifactor authentication
- Recognize and report phishing
- Update software



Source:

Alliance, National Cybersecurity. “Cybersecurity Awareness Month.” National Cybersecurity Alliance, 29 June 2023, staysafeonline.org/programs/cybersecurity-awareness-month.

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an “as is” basis, without warranty of any kind. This document can’t be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



October



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 Conduct formal workplace safety inspections and correct all identified hazards immediately	2 Train all authorized and affected employees in lockout/tag out procedures	3 Wear cut-resistant gloves when utilizing knives or other sharp cutting devices	4 Maintain good housekeeping practices at all times	5 Keep all tools in good condition with regular maintenance
6 Safe work practices should be taught during job training	7 Don't take shortcuts	8 You're responsible for your own safety in the workplace	9 Every crew should be well informed of safety procedures before the job begins	10 Don't come to work ill	11 Maintain a safe following distance when driving, especially during inclement weather	12 Don't carry tools in your pocket
13 Loose clothing or jewelry should not be worn when operating machinery	14 Columbus Day	15 Keep hydrated and get adequate rest	16 It's better to be safe than sorry	17 Damaged electrical cords are a fire hazard. Replace cords; do not patch.	18 Forklift operators should be on the lookout for pedestrians, overhangs and obstacles	19 Always be aware of the hazards associated with the task you're performing
20 Don't twist your body when carrying heavy objects; turn with your feet	21 Wear a dust mask to prevent breathing in particles floating through the air in a dirty environment	22 Utilize a back brace for heavy lifting	23 Maintain three-point contact when using a ladder	24 Be extra careful when backing a vehicle. Use a guide to direct backing when necessary.	25 Ensure your computer workstation meets ergonomic recommendations	26 Maintain your tools and equipment
27 Be alert to what is happening around you	28 Don't remove or tamper with safety devices	29 Provide and mandate the use of appropriate personal protective equipment	30 Test your smoke detectors	31 Halloween		

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



November

Winterization



- Gutters are excellent ways to divert rainwater and snow away from your home and avoid damage. However, they are not nearly effective when they are clogged with leaves and other debris. Clean them out to avoid costly water damage and keep your house dry.
- The fall is a great time to check that your roof won't leak in the rain or the snow. It is also a great time to add or replace insulation in your attic to avoid those winter drafts.
- A dirty chimney can be a fire hazard. Before using your chimney for the first time each year, make sure to hire a chimney sweep to ensure that it is clear. Have a chimney you never use? Make sure to keep the damper closed to keep warm air in your home and cold air out.
- Over time, weatherstripping on doors and windows shrinks and degrades. Make sure to replace it to avoid cold air creeping into your home. You can also apply caulking to seal any other gaps around your doors, windows and siding.
- Frozen and burst pipes can be an expensive problem during the winter months. To be sure you avoid costly damage from burst pipes, know the location of your main water shutoff in your home so that you can quickly access it in an emergency. Disconnect garden hoses and make sure to cover your outdoor faucets. Close off any crawlspace vents to avoid having open conduits into your home for freezing air.
- One of the last scenarios you want to be stuck in is having your heating system go out in the middle of a snowstorm. Make sure to regularly service your HVAC system before a problem arises so that your family stays warm and cozy.
- Rather than waiting until there is a foot of snow on the ground, make sure all of your snow removal equipment, such as shovels and de-icing agents, are easily accessible prior to the storm. Have a snow blower? Make sure you crank it prior to any storms to ensure easy operation when it is needed. (1)
- Fires and exposure to carbon monoxide are much more common during winter months. Make sure to test your smoke and carbon monoxide detectors to ensure they are ready in case an emergency arises.
- It is commonly forgotten that ceiling fans have two modes of operation. Make sure to set them to rotate clockwise during the winter to spread warm air at the ceiling down towards the floor.
- Have supplies available in case snow and ice cause your home to lose power. It is always good to have batteries, water, non-perishable food and sources of heat just in case your house goes dark.

Source:

1 <https://www.forbes.com/home-improvement/plumbing/how-to-winterize-a-house/>



This document is intended for general information purposes only and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



November



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 Develop an emergency action plan that trains employees on what to do in the event of an emergency	2 Wear proper gloves for the job being performed. Not all gloves are the same.
3 Daylight saving time ends	4 Dress appropriately for the weather you work in	5 Make sure you have a safety data sheet (SDS) for any chemical or solvent you work with	6 Examine each tool for damage before use; don't use damaged tools	7 Wear cut-resistant gloves when utilizing knives or other sharp-cutting devices	8 Develop a light duty or return-to-work program to manage injury claim costs	9 Operate tools according to the manufacturers' instructions
10 Use a box cutter carefully, cutting away from the body; never store with blade exposed	11 Veterans Day	12 Maintain a fully stocked First Aid kit	13 Always be alert to what is happening around you	14 Do your part to keep your workplace safe	15 Maintain clear paths to exits	16 Wear respiratory protection deemed appropriate for the environment
17 Keep food and beverages in designated break areas	18 Conduct and document periodic safety meetings with all employees that discusses injury prevention techniques	19 Never deep fry frozen turkeys. This can result in fires and burns. Thaw your turkey and follow safety guidelines.	20 Ensure all forklift operators are trained and certified	21 Keep your workstation clean and orderly	22 Stay alert when driving; holiday season brings increased distractions and impaired drivers	23 Wear mesh gloves when cutting and store knives properly
24 Have emergency equipment shutoffs	25 Remove damaged equipment from operations and mark as "DAMAGED"	26 Communicate your safety ideas to your manager	27 Replace your smoke detector batteries	28 Thanksgiving Day	29 Test your smoke detectors	30 Lift objects slowly with a fluid motion

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



December

Slips, trips and falls



Slips and falls may seem like a minor inconvenience, but serious injuries can result from a same level fall.

They are the third-most common cause of off-the-job deaths among workers and the most common cause of death in public spaces. Implement these tips in your home and workplace to prevent this common occurrence:

- Maintain clear floors and surfaces
- Remove cords from walkways
- Ensure handrails are available in stairwells
- Wear sensible footwear
- Never stand on chairs or furniture
- Maintain good housekeeping
- Ensure adequate lighting
- Utilize secure floor mats at doorways during inclement weather
- Clear and salt or sand walkways during inclement winter weather



Source:

Solving Slips, Trips and Falls Once and for All. www.assp.org/docs/default-source/news/solving-slips-trips-falls_011817-2-safestart_slips_trips_and_falls_guide_-asse.pdf?sfvrsn=2#:~:text=Properly%20addressing%20slips%2C%20trips%20and.

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content. *Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.



December



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 Mark slippery floors with a sign until surface is clean and dry	2 Cyber Monday	3 Only use machinery you're trained and authorized to use	4 Take short breaks during long periods of repetitive motion	5 It's better to be safe than sorry	6 Wear ear plugs to protect your ears from loud noises	7 Pearl Harbor Remembrance Day
8 Stop working if you feel faint, dizzy or short of breath	9 Don't remove safety labels and replace damaged labels if torn or illegible	10 Safe work practices should be taught during job training	11 The team with the safest players wins	12 Always wear a safety harness when working above four feet	13 Avoid looking at your cell phone and keep focused on walking safely	14 Use a device to lift and reposition heavy objects to limit force exertion
15 Safety inspections should be done uniformly, documented properly and result in prompt mitigation of critical issues	16 Drowsy driving is as dangerous as drunk driving	17 Double check job site electrical supplies for proper ground fault circuit interrupter (GFCI) protection	18 Plan a communication strategy when verbal communication is not practical	19 Stay focused when working in high places	20 Footwear must provide adequate traction and ankle support	21 Before changing lanes, check the side-view mirrors
22 Employers must report any worker fatality within 8 hours and any amputation, loss of an eye or hospitalization within 24 hours to the Occupational Safety and Health Administration	23 Reflective vests allow equipment operators to see you more clearly	24 Christmas Eve	25 Christmas Day	26 Maintain adequate gas in your vehicle during cold temperatures	27 Make your driving speed appropriate for the road, environmental and traffic conditions	28 Dress appropriately for the weather
29 If your property is damaged by fire, weather or another cause, report it to your insurance company as soon as possible	30 Test your smoke detectors	31 New Year's Eve				

This document is intended for general information purposes only, and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an "as is" basis, without warranty of any kind. This document can't be assumed to contain every acceptable safety and compliance procedures or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional advice. Persons requiring advice should consult an independent adviser. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on that content.

*Markel Specialty is a business division of Markel Service, Incorporated, the underwriting manager for the Markel affiliated insurance companies. © 2023 Markel Service, Incorporated. All rights reserved.





MARKEL

This document is intended for general informational purposes only and should not be construed as advice or opinions on any specific facts or circumstances. The content of this document is made available on an “as is” basis, without warranty of any kind. This document cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. Markel does not guarantee that this information is or can be relied on for compliance with any law or regulation, assurance against preventable losses, or freedom from legal liability. This publication is not intended to be legal, underwriting, or any other type of professional or technical advice. Persons requiring advice should consult an independent adviser or trained professional. Markel does not guarantee any particular outcome and makes no commitment to update any information herein, or remove any items that are no longer accurate or complete. Furthermore, Markel does not assume any liability to any person or organization for loss or damage caused by or resulting from any reliance placed on this content.

Markel® is a registered trademark of Markel Group Inc.

© 2023 Markel Service, Incorporated. All rights reserved.

[markel.com](https://www.markel.com)

January 2024