

# Contractor's







#### How the calendar works

Each calendar date has a daily safety topic listed. After the month of December, or page 15 of the calendar, there are talking points listed that correspond with the safety topic for that date (if so indicated, additional information is available for that subject by contacting a Zurich risk engineer). Contractors can use the talking points to assist in communicating the safety message for the day. The safety topics in the calendar repeat every three months.

The information in the calendar is an accumulation of recommended practices. It should be of great value to your operation. Management generating safety awareness is a key practice to help control and reduce claims and related expenses.

The safety topics provided cover slip, trip and fall prevention, powered material handling, manual material handling, cutting safety, fire extinguisher safety, sprinkler system testing, industrial rack/module safety and a large number of other topics.

# January



						1 Hard Hats – Will your hard hat stay on your head if youfall?
						New Year's Day
2 Wire, rope, slings, and shackles must be marked with their safe work loadcapacity.	3 Know yourHazard Communication Standard.	4 Food trucks - an asset or a liability foryour project site?	5 Do not exit vehicles or equipment by jumping.	6 How much can the lifting capacity of rigging be increased when using a basket hitchconfiguration?	7 Petting zoos -Keeping children safe	8 Protecting thepublic
9 To whom are you responsible?	10 Always tie-offwhen working from aerial lifts and scissor lifts.	11 Top health risksfor construction workers.	12 Safety harnessesand another personal fall arrest systems should be inspected prior to each use.	13 Does yourcompany use drones. Are you FAA compliant?	14 Leading indicators	15 Never use adamaged ladder.
16 Scaffolding mustbe inspected bya competent person at the beginning of each shift and/or workday.	17 Safety Huddle –Do you take fivebefore work?  MLK Jr's Birthday	18 Always wear high visibility vests when exposed to traffic (both highway and construction equipment).	19 Rear-end collisions	20 Stair towers vs. ladders	21 Nutrition	Workers on footmust stay out of the 'blind spots of mobile equipment and vehicles.
23 Silicosis Prevention	24 HazardCommunication Pictograms	25 Electric cord management	26 Always use 100%fall protection at heights of six feet or more.	27 Construction job site recordkeeping	28 Top ten driver distractions	29 Wet workpermit
30 Are you using qualified riggers and who designates them as such?	31 When on a ladder, remember and practice the 'belt bucklerule'.	Happy New Year Let's kick off asafe new year!				

## February



		1 All trenches 5 feetor more in depth must have cave-in protection.	2 Will the anchorpoint selected for your personal-fall-arrest system support the weight of a full-size pick-up truck?	3 Stop Work Authorization	4 Portaband sawsafety	5 What are yourcore values?
6 What is crystalline silica and am lexposed to it in myworkplace?	7 Never positionyourself under a suspended load.	8 Is fall protection provided for your trench box?	9 Fatigue	10 Work sequencingcan help reduceinjury exposures	11 Jobsitefatalities	12 Construction's Fatal Four.
13 Lightning – are you protected?	14 Driving self- assessment  Valentine's Day	15 Lasersafety	16 Be alert when driving in school zones and around schoolbuses.	17 Place coversover holes in roofs, floors, and other working and walking surfaces	18 Driver distractions are a leading cause of traffic accidents.	19 Rigging loads on all- terrainforklifts
20 The swing radius ofa crane must be protected.	21 Wrap the basket of aerial and scissorlifts with mesh ornetting  President's Day	22 Is 'benching' a trench permitted for ClassC soils?	23 Slip and fall prevention for heavy equipment trailers.	24 Confined Space	25 Use the '4 second rule' when following another vehicle.	26 Always lookbefore backing outof driveways.
27 The mostdangerous part of yourday	28 Make sure to keep working areas cleanto prevent slips, trips, and falls.	Post OSHALog By Feb 1, Post OSHA 300A summary log ina conspicuous place or places where notices to employees are customarily posted.				

Contractor's

#### March



		1 When 'flying loads' always use a tagline.	2 Buckle up when traveling to andfrom work.	3 Text messaging and talking on a cell phone while driving are classified as distracted driving.	4 Platform ladders vs stepladders	5 Secure compressed gas cylinders to prevent them from falling over, injuring people, and possibly becoming an unguided missile.
6 Never 'saddle' dead horse.	7 Make sure theblades/ stones used with hand- held grindersare compatible.	8 Jobsite fatalities and olderworkers	9 What is the proper way to access ascaffold work platform?	10 Are your crystalline silica producing operations listedin OSHA's Table 1?	11 Protectingworkers from heat	Before starting work that may affect property owners, video theroute to document preexisting conditions.
13 Fall Protection— lanyards vs retractable devices  Daylight Savings Begins	14 Hot work - what isit and whatsafety precautionsare required?	15 Am I required to usea trash chute to dispose of waste materials from a buildingunder construction?	16 Never leave loaded- powder-actuated tools unattended.	17 Job SafetyAnalysis (JSA)  St. Patrick's Day	18 Is your construction work site preparedfor severe weather?	19 A slippery problem
20 Rigging inspections	21 Is it permissible touse chains as riggingfor material handling?	22 Backing yourvehicle: Do you have aGOAL?	23 Protect large diameter drill shafts or caissons	24 Traffic controldevices should be inspected on a regular basis.	25 Visitor controls	26 Wire rope used as a fall protection barrier must beflagged.
27 Tethering tools reduces the possibility of them falling onto workers or objects below.	28 Medical cards	29 What does 'building bridge' meanregarding back safety?	30 Swimming a pool safety	31 Working over or near water requiresspecial precautions.	Spring Forward DaylightSavings Starts: Check the batteries in yoursmoke and carbon monoxide detectors and replace necessary.	

# April



Save OSHALog At the end of the month take downand file the OSHA 300A summary log with your permanent records.					1 Hard Hats – Will your hard hat stay on your head if youfall?	2 Wire, rope, slings, and shackles must be marked with their safe work loadcapacity.
3 Know yourHazard Communication Standard.	4 Food trucks - an asset or a liability foryour projectsite?	5 Do not exit vehiclesor equipment by jumping.	6 How much canthe lifting capacity of rigging be increased when using a basket hitchconfiguration?	7 Petting zoos -Keeping children safe	8 Protecting thepublic	9 To whom are you responsible?
10 Always tie-offwhen working from aerial lifts and scissor lifts.	11 Top health risksfor construction workers.	12 Safety harnessesand other personal fall arrest systems should be inspected prior to each use.	13 Does yourcompany use drones. Are you FAA compliant?	14 Leading indicators	15 Never use adamaged ladder. Good Friday	16 Scaffolding mustbe inspected bya competent person at the beginning of each shift and/or work day.
17 Safety Huddle – Do you take five before work?	18 Always wear high visibility vests when exposed to traffic (both highway and construction equipment).	19 Rear-end collisions	20 Stair towers vs. ladders.	21 Nutrition	22 Workers on footmust stay out of the 'blind spots of mobile equipmentand vehicles.	23 Silicosis Prevention
24 HazardCommunication Pictograms	25 Electric cord management	26 Always use 100%fall protection at heights of six feet or more.	27 Construction job site recordkeeping	28 Top ten driver distractions	29 Wet workpermit	30 Are you using qualified riggers and who designates themas such?

## May



1 All trenches 5 feetor more in depthmust have cave-in protection.	2 Will the anchorpoint selected foryour personal-fall-arrest system support the weight of a full-size pick-uptruck?	3 Stop Work Authorization	4 Portaband sawsafety	5 What are yourcore values?	6 What is crystalline silica and am lexposed to it in myworkplace?	7 Never positionyourself under asuspended load.
8 Is fall protection provided for your trench box?	9 Fatigue Mother's Day	10 Work sequencingcan help reduceinjury exposures	11 Jobsite fatalities	12 Construction's Fatal Four.	13 Lightning – are you protected?	14 Driving self- assessment
15 Lasersafety	16 Be alert when driving in school zones and around schoolbuses.	17 Place covers over holes in roofs, floors, and other working and walking surfaces	18 Driver distractions are a leading cause of traffic accidents.	19 Rigging loads on all- terrainforklifts	20 The swing radius ofa crane must be protected.	21 Wrap the basket of aerial and scissorlifts with mesh ornetting
22 Is 'benching' a trench permitted for ClassC soils?	23 Slip and fall prevention for heavy equipment trailers.	24 Confined Space	25 Use the '4 second rule' when following another vehicle.	26 Always lookbefore backing outof driveways.	27 The mostdangerous part of yourday	28 Make sure to keep working areas clean to prevent slips, trips, and falls.
29 My hearingprotection isuncomfortable.	30 Are you usingthe correct capacity ladder?	31 Pneumatic nail guns must be equipped with a safety device onthe muzzle.				

#### June



			1 When 'flying loads' always use a tagline.	2 Buckle up when traveling to andfrom work.	3 Text messaging and talking on a cell phone while driving are classified as distracted driving.	4 Platform ladders vs stepladders
5 Secure compressed gas cylinders to prevent them from falling over, injuring people, andpossibly becoming an unguided missile.	6 Never 'saddle' dead horse.	7 Make sure theblades/ stones used with hand- held grindersare compatible.	8 Jobsite fatalities and olderworkers	9 What is the proper way to access ascaffold work platform?	10 Are your crystalline silica producing operations listedin OSHA's Table 1?	11 Protecting workers from heat
12 Before starting work that may affect property owners, video theroute to document pre- existing conditions.	13 Fall Protection – lanyards vs retractable devices	14 Hot work - what isit and whatsafety precautionsare required?	15 Am I required to usea trash chute to dispose of waste materials from a buildingunder construction?	16 Never leave loaded- powder-actuated tools unattended.	17 Job Safety Analysis (JSA)	18 Is your construction work site prepared for severe weather?
19 A slippery problem	20 Rigging inspections	21 Is it permissible touse chains as riggingfor material handling?	22 Backing yourvehicle: Do you have aGOAL?	23 Protect large diameter drill shafts or caissons	24 Traffic controldevices should be inspected on a regular basis.	25 Visitor controls
26 Wire rope used as a fall protection barrier must beflagged.	27 Tethering tools reduces the possibility of them falling onto workersor objects below.	28 Medical cards	29 What does 'building a bridge' meanregarding back safety?	30 Swimming pool safety		



					1 Hard Hats – Will your hard hat stay on your head if youfall?	2 Wire, rope, slings, and shackles must be marked with their safe work loadcapacity.
3 Know yourHazard Communication Standard.	4 Food trucks - an asset or a liability foryour projectsite?	5 Do not exit vehiclesor equipment by jumping.	6 How much canthe lifting capacity of rigging be increased when using a basket hitchconfiguration?	7 Petting zoos - Keeping children safe	8 Protecting thepublic	9 To whom are you responsible?
10 Always tie-offwhen working from aerial lifts and scissor lifts.	11 Top health risksfor construction workers.	12 Safety harnessesand other personal fall arrest systems should be inspected prior to each use.	13 Does yourcompany use drones. Are you FAA compliant?	14 Leading indicators	15 Never use adamaged ladder.	16 Scaffolding mustbe inspected bya competent person at the beginning of each shift and/or workday.
17 Safety Huddle – Do you take five before work?	18 Always wear high visibility vests when exposed to traffic (both highway and construction equipment).	19 Rear-endcollisions	20 Stair towers vs. ladders	21 Nutrition	22 Workers on footmust stay out of the 'blind spots of mobile equipment and vehicles.	23 Silicosis Prevention
24 Hazard Communication Pictograms	25 Electric cord management	26 Always use 100% fall protection at heights of six feet or more.	27 Construction job site recordkeeping	28 Top ten driver distractions	29 Wet workpermit	30 Are you using qualified riggers and who designates themas such?
31 When on a ladder, remember and practice the 'belt bucklerule'.						

# August



	1 All trenches 5 feetor more in depthmust have cave-in protection.	2 Will the anchorpoint selected foryour personal-fall-arrest system support the weight of a full-size pick-uptruck?	3 Stop Work Authorization	4 Portaband sawsafety	5 What are yourcore values?	6 What is crystalline silica and am lexposed to it in myworkplace?
7 Never positionyourself under a suspended load.	8 Is fall protection provided for your trench box?	9 Fatigue	10 Work sequencingcan help reduceinjury exposures	11 Jobsitefatalities	12 Construction's Fatal Four.	13 Lightning – are you protected?
14 Driving self- assessment	15 Laser safety	16 Be alert when drivingin school zonesand around schoolbuses.	17 Place coversover holes in roofs, floors, and other working and walking surfaces	18 Driver distractions are a leading cause of traffic accidents.	19 Rigging loads on all- terrainforklifts	20 The swing radius ofa crane must be protected.
21 Wrap the basket of aerial and scissorlifts with mesh ornetting	22 Is 'benching' a trench permitted for ClassC soils?	23 Slip and fall prevention for heavy equipment trailers.	24 Confined Space	25 Use the '4 secondrule' when following another vehicle.	26 Always lookbefore backing outof driveways.	27 The mostdangerous part of yourday
28 Make sure to keep working areas cleanto prevent slips, trips,and falls.	29 My hearingprotection is uncomfortable.	30 Are you using the correct capacity ladder?	31 Pneumatic nail guns must be equipped with a safety device onthe muzzle.	SchoolStarts The new school year is coming, watch for buses!		

# September



				1 When 'flying loads' always use a tagline.	2 Buckle up when traveling to andfrom work.	3 Text messaging and talking on a cell phone while driving are classified as distracted driving.
4 Platform laddersvs stepladders	5 Secure compressed gas cylinders to prevent them from falling over, injuring people, andpossibly becoming anunguided missile.  Labor Day	6 Never 'saddle' dead horse.	7 Make sure theblades/ stones used with hand- held grindersare compatible.	8 Jobsite fatalities and older workers	9 What is the proper way to access ascaffold work platform?	10 Are your crystalline silica producing operations listedin OSHA's Table 1?
11 Protectingworkers from heat	12 Before startingwork that may affect property owners, video theroute to document pre- existing conditions.	13 Fall Protection— lanyards vs retractable devices	14 Hot work - what isit and whatsafety precautionsare required?	15 Am I required to usea trash chute todispose of waste materials from a buildingunder construction?	16 Never leave loaded- powder-actuated tools unattended.	17 Job SafetyAnalysis (JSA)
18 Is your construction work site preparedfor severe weather?	19 A slippery problem	20 Rigging inspections	21 Is it permissible touse chains as riggingfor material handling?	22 Backing yourvehicle: Do you have aGOAL?	23 Protect large diameter drill shafts or caissons	24 Traffic controldevices should be inspected on a regular basis.
25 Visitor controls	26 Wire rope used as a fall protection barrier must beflagged.	27 Tethering tools reduces the possibility of them falling onto workers or objects below.	28 Medical cards	29 What does 'building a bridge' mean regarding back safety?	30 Swimming poolsafety	

#### October



						1 Hard Hats – Will your hard hat stay on your head if youfall?
2 Wire, rope, slings, and shackles must be marked with their safe work loadcapacity.	3 Know yourHazard Communication Standard.	4 Food trucks - an asset or a liability foryour project site?	5 Do not exit vehicles or equipment by jumping.	6 How much can the lifting capacity of rigging be increased when using a basket hitchconfiguration?	7 Petting zoos - Keeping children safe	8 Protecting thepublic
9 To whom are you responsible?	10 Always tie-offwhen working from aerial lifts and scissor lifts.	11 Top health risksfor construction workers.	12 Safety harnessesand other personal fall arrest systems should be inspected prior to each use.	13 Does yourcompany use drones. Are you FAA compliant?	14 Leading indicators	15 Never use adamaged ladder.
16 Scaffolding mustbe inspected bya competent person at the beginning of each shift and/or workday.	17 Safety Huddle – Do you take fivebefore work?	18 Always wear high visibility vests when exposed to traffic (both highway and construction equipment).	19 Rear-end collisions	20 Stair towers ladders	21 Nutrition	22 Workers on footmust stay out of the 'blind spots of mobile equipment and vehicles.
23 Silicosis Prevention	24 HazardCommunication Pictograms	25 Electric cord management	26 Always use 100%fall protection at heights of six feet or more.	27 Construction job site recordkeeping	28 Top ten driver distractions	29 Wet workpermit
30 Are you using qualified riggers and who designates them as such?	31 When on a ladder, remember and practice the 'belt bucklerule'.	Fire PreventionMonth Fire Safety Month is here!				
	Halloween					

#### November



		1 All trenches 5 feetor more in depth must have cave-in protection.	2 Will the anchorpoint selected for your personal-fall-arrest system support the weight of a full-size pick-up truck?	3 Stop Work Authorization	4 Portaband sawsafety	5 What are yourcore values?
6 What is crystalline silica and am I exposed to it in myworkplace?  Daylight Savings Ends	7 Never positionyourself under asuspended load.	8 Is fall protection provided foryour trench box?	9 Fatigue	10 Work sequencingcan help reduceinjury exposures	11 Jobsite fatalities	12 Construction's Fatal Four.
13 Lightning – are you protected?	14 Driving self- assessment	15 Laser safety	16 Be alert when driving in school zones and around schoolbuses.	17 Place coversover holes in roofs, floors, and other working and walking surfaces	18 Driver distractions are a leading cause of traffic accidents.	19 Rigging loads on all- terrainforklifts
20 The swing radius of a crane must be protected.	21 Wrap the basket of aerial and scissorlifts with mesh or netting	22 Is 'benching' a trench permitted for ClassC soils?	23 Slip and fall prevention for heavyequipment trailers.	24 Confined Space Thanksgiving	25 Use the '4 second rule' when following another vehicle.	26 Always lookbefore backing outof driveways.
27 The mostdangerous part of yourday	28 Make sure to keep working areas cleanto prevent slips, trips, and falls.	29 My hearingprotection is uncomfortable.  Hanukkah	30 Are you usingthe correct capacity ladder?	Fall Back Daylight Savings Ends: Check the batteries in your smoke and carbon monoxide detectors and replace if necessary.		

#### December



				1 When 'flying loads' always use a tagline.	2 Buckle up when traveling to andfrom work.	3 Text messaging and talking on a cell phone while driving are classified as distracted driving.
4 Platform ladders vs stepladders	5 Secure compressed gas cylinders to prevent them from falling over, injuring people, andpossibly becoming anunguided missile.	6 Never 'saddle' dead horse.	7 Make sure theblades/ stones used with hand- held grindersare compatible.	8 Jobsite fatalities and older workers	9 What is the proper way to access ascaffold work platform?	10 Are your crystalline silica producing operations listedin OSHA's Table 1?
11 Protectingworkers from heat	Before startingwork that may affect property owners, video theroute to document pre-existing conditions.	13 Fall Protection— lanyards vs retractable devices	14 Hot work - what isit and whatsafety precautionsare required?	15 Am I required to usea trash chute to dispose of waste materials from a buildingunder construction?	16 Never leave loaded- powder-actuated tools unattended.	17 Job Safety Analysis (JSA)
18 Is your construction work site preparedfor severe weather?	19 A slippery problem	20 Rigging inspections	21 Is it permissible touse chains as riggingfor material handling?	22 Backing yourvehicle: Do you have aGOAL?	23 Protect large diameter drill shafts or caissons	24 Traffic controldevices should be inspected on a regular basis.
25 Visitor controls	26 Wire rope used as a fall protection barrier must beflagged.	27 Tethering tools reduces the possibility of them falling onto workers or objectsbelow.	28 Medical cards	29 What does 'building a bridge' mean regarding back safety?	30 Swimming poolsafety	31 Working over or near water requires special precautions.
Christmas						New Year's Eve



#### Responses

The purpose of this calendar is to provide management with a daily safety topic that can be discussed at morning or shift change meetings. The idea behind the calendar is repetitive training. However, some of the topics may be new and of great value to management and associates. Management may help verify the correct response to daily conditions by regularly training workers on these topics. Not every possible scenario is listed on the calendar. The situations that are listed are those we know may commonly occur that might affect the safety and security of associates and the general public. These topics repeat approximately every three months.

#### Jan | Apr | Jul | Oct

Day	Statement	Response
1	Hard Hats – Will your hard hat stay on your head if you fall?	Hard hats typically provide no protection to the user when they fall. When one falls, the hard hat usually comes off and the user strikes something with their unprotected head. Even if the hard hat stays on, most are designed only to protect from objects striking the top of the head. Fifty percent (50%) of falls result in traumatic brain injury (TBI). The solution is to wear a hardhat equipped with a chin strap that keeps the hat on the user's head (think bicycle helmet). More and more companies are transitioning to this type of helmet including Zurich for its risk engineers.
2	Wire, rope, slings, and shackles must be marked with their safe work load capacity.	OSHA requires capacity tags on wire rope slings and permanent markings or shackles that list the recommended safe working load as prescribed by the manufacturer. These devices must not be loaded in excess of these capacities. Slings and shackles without capacity tags or markings must be removed from service until the tag or information is replaced. Key practice is to return to the manufacturer for re-tagging or marking if required. Contact a Zurich risk engineer for a risk topic on this subject.



Day	Statement	Response
3	Know your Hazard Communication Standard.	Every hazardous substance you use must have a Safety Data Sheets (SDS) provided by the manufacturer. The SDS identifies the chemical or material, the potential dangers that may be encountered while using it (flammability, health hazards, etc.), and how to properly protect oneself from the substance. The SDS will list Personal Protective Equipment and or controls required when using the substance. SDS's must be readily available to your employees.
		Failure to train employees on your Hazard Communication Standard remains one of the top OSHA citations issued to employers each year.
4	Food trucks - an asset or a liability for your project site?	Food trucks can be an asset as they provide a hot food option for workers without requiring them to leave the work site. However, they can be a liability if they are not insured and cause an accident on the site. Cases exist where workers have become ill from eating from a food truck and in extreme cases workers have been struck and fatally injured by food trucks. Always require and obtain certificates of general liability insurance from food truck vendors before permitting them to set up on your project site.
5	Do not exit vehicles or equipment by jumping.	Improper exiting can result in serious injuries. Use the three-point contact system when climbing into or exiting vehicles or equipment. This means that three limbs (combination of hands and feet) must be in contact with the vehicle or climbing apparatus at all times, preferably on a handhold, and step or rung. This gives the driver or operator better stability, and they are less likely to slip or fall. Use the entire hand to grip the handholds. Face the equipment and look at the ground before exiting to identify any potential obstacles or uneven surfaces. Contact your Zurich risk engineer for a risk topic on this subject.



Day	Statement	Response
6	How much can the lifting capacity of rigging be increased when using a basket hitch configuration?	A sling used in a basket hitch configuration (the sling angle of each leg is 90 degrees) has twice the rated lifting capacity of the same sling used in a vertical hitch. For example, a sling with a working load limit of 500 pounds in a vertical hitch would have a working load limit of 1,000 pounds if used in a basket hitch. All rigging must be performed by a <i>qualified rigger</i> .
7	Petting zoos - Keeping children safe	Petting zoos are a great way for kids to interact with animals, but they have the potential to expose your children/grandchildren to animal-related diseases. According to the CDC (Centers for Disease Control and Prevention) from 2010 - 2015, about 100 outbreaks of illness in people linked to animals in public settings like zoos, fairs and educational farms were reported to public health officials. To protect your kids: make sure they wash their hands immediately after petting animals or touching anything in animal areas; donot serve snacks or drinks in the animal area; proactive caution - children 5 and younger are particularly vulnerable to the germs animals carry, do not let them touch reptiles, amphibians, and live poultry such as chicks and ducklings as they are commonly associated with outbreaks of disease.
8	Protectingthe public	Often the general public is curious or fascinated with construction activities and may attempt to get as close to the operations as they can. Exposures are not only limited to those walking by or near the project but extend to motorists passing through work zones. Controls need to be implemented to prevent these individuals from being injured. Controls include: obtaining proper permits from the local jurisdiction; establishing traffic control plans which comply with the local jurisdictional requirements; develop controls for trucks, equipment, etc. entering and exiting the jobsite (signage, flagmen, etc.); provide covered pedestrian walkways; conduct documented, daily inspections outside the perimeter of the project forpotential hazards; conduct pre-project survey of the area to document pre-existing condition and potential hazards; develop a public hazard control plan; establish emergency response procedures and train appropriate personnel.



Day	Statement	Response
9	To whom are you responsible?	You are responsible for observing company work rules and motor vehicle laws and knowing the consequences of poor judgment, including those affecting your loved ones. Your employer relies on you completing your assignments as expected to remain a viable business, and the public relies on you not to harm others. Your family may rely on your financial support, emotional support but more importantly, they rely on you to be there for future holidays and other life events.
10	Always tie-off when working from aerial lifts and scissor lifts.	Tie-off to the manufacturer's designated anchor points in aerial lifts and scissor lifts. Do not tie-off to points outside the basket. To limit fall distance, occupants should use positioning lanyards or self-retracting lifelines as connectors instead of shock absorbing lanyards. The safety chain provided to protect the entrance of scissor lifts should also be secured when working from these lifts.
11	Top health risks for construction workers.	The top critical health risks for construction workers include smoking and tobacco use; obesity (being overweight); hypertension (high blood pressure); poor eating habits, diet, and nutrition; using alcohol, drugs, and other chemical substances; lack of physical activity/physical fitness; and psychological stress and mental fitness. For better health, stop smoking and tobacco use; maintain a healthy weight; eat a healthy diet; exercise regularly; and limit alcoholuse.
12	Safety harnesses and other personal fall arrest systems should be inspected prior to each use.	Personal fall arrest systems shall be inspected prior to each use forwear, damage and other deterioration, and defective components shall be removed from service. A good work practice is to corporately inspect personal fall arrest systems on a regular basis (monthly or quarterly) using a color-coding system or other means of documentation.



Day	Statement	Response
13	Does your company use drones? Are you FAA compliant?	Does your company use drones? Are you FAA compliant? Drone usage is becoming more common with contractors who use them for aerial photography, inspections, etc. The Federal Aviation Administration (FAA)has created an operational rule for routine commercial use of small, unmanned aircraft systems (UAS or drones) weighing less than 55 pounds that conduct non hobbyist operations. One of the requirements is that pilots (operators) be at least 16 years old and have a remote pilot certificate with a small UAS rating or be directly supervised by someone who has one. Yourcompany should contact their insurance broker to apply for insurance coverage for this exposure.  Source  http://www.faa.gov/uas/media/Part_107_Summary.pdf
14	Leading indicators	Leading indicators are positive actions or activities such as safety orientations, utilization of daily job safety or job hazard analyses (JSAs, JHAs), use of pre-task planning, safety inspections and corrections, the number of safety audit findings, worker observations, near miss reports, etc. Leading indicators focus on policies and procedures that are in place to prevent an accident or loss from happening in the first place and should be used to monitor the safety performance of a project.
		Traditionally, lagging indicators are used to measure safety performance. Lagging indicators include tracking of injuries, lost workday injuries, or OSHA recordable injuries. While easy to accomplish, they focus on events that indicate that something or someone has failed.
		Replacing lagging indicator monitoring with leading indicator monitoring is a move from a reactive to a proactive approach to workplace safety which can prevent accidents from occurring in the first place. If you see something unsafe or someone working unsafely, speak up!



Day	Statement	Response
15	Never use a damaged ladder.	Using damaged ladders is a recipe for disaster. When you least expect it, the ladder will fail, and the resultant injury may be severe. Before use, inspect ladders for cracks, bent or missing rungs, etc. Do not load ladders beyond their maximum manufacturer's rated capacity which includes the total weight of the climber, tools, supplies, and other objects placed upon the ladder. When purchasing a ladder for work or home, remember to buy a properly rated ladder that is the right size and type for the intended use. Ladder ratings are created by the American National Standards Institute (ANSI) and the current rating of ladders is as follows:  • Special Duty (Type I-AA): 375 pounds  • Extra Heavy Duty (Type I-A): 300 pounds  • Medium Duty (Type II): 250 pounds  • Light Duty (Type III): 200 pounds
16	Scaffolding must be inspected by a competent person at the beginning of each shift and/ or work day.	Each scaffold on your job site must be inspected at the beginning of each shift or work day by a competent person designated by the employer. A tagging system should be used to document this process, usually color coded and attached to each scaffold. If deficiencies are discovered, the scaffold should be tagged as out of service until corrections are made.
17	Safety Huddle  – Do you take five before work?	Call it a safety huddle, planning meeting, or whatever, it is important togathe with your crew before the start of every shift to identify hazards that you will face and then discuss how you plan to eliminate or mitigate them down to the lowest possible risk level. The huddle also serves to focus everyone's attention on the work at hand – getting everyone's head into the game if you will. If you practice stretch and flex, conduct it during your safety huddle; talk while you stretch.



Day	Statement	Response
18	Always wear high visibility vests when exposed to traffic (both highway and construction equipment).	OSHA requires all highway and road contractor workers to wear high-visibility apparel that meets ANSI/ISEA107-2004 standards. It is also a good key practice for workers on foot to wear high-visibility vests on job sites to make them more visible to operators of mobile equipment and vehicles.
19	Rear-end collisions	Rear-end collisions are historically one of the most common, most expensive, and easily avoidable types of collisions. Maintaining a safe following distance and avoiding distractions are key practices to help prevent a rear-end collision. Do not tailgate, remain alert (no talking on the cell phone or texting), and leave yourself enough space to react.
20	Stair towers vs ladders	A best practice is to use stair towers to access elevated work levels rather than using job built or extension ladders. Stair towers when installed and maintained properly are much safer than ladders. They should be installed by the rental company and inspected and tagged by a competent person every work day/shift, the same as a scaffold. It is also prudent to install and begin using the building's permanent stairs as soon as practical to eliminate the need for ladders and stair towers.
21	Nutrition	Did you know that half of your plate each meal should be fruits and vegetables? Healthy diets rich in fruits and vegetables may reduce the risk of cancer and other chronic diseases. Fruits and vegetables also provide essential vitamins and minerals, fiber and other substances that are important for good health. Most fruits and vegetables are naturally low in fat and the calories are filling.



Day	Statement	Response
22	Workers on foot must stay out of the 'blind spots' of mobile equipment and vehicles.	Walking or working in a piece of mobile equipment's or vehicle's blind spot increases the possibility of the worker on foot being struck and/or run over. Stay out of blind spots because the operator cannot see you and may not know you are there. The size of the blind spot varies for each piece of equipment and vehicle. A pre-task plan can be used to identify the size of the blind spot so that workers and the operator can be trained accordingly. Some newer pieces of mobile equipment are now equipped with 'proximly detectors' that sound an alarm in the cab warning the operator that someone is within a preset radius around the machine.
23	Silicosis Prevention	To protect yourself from possible exposure to respirable crystalline silica you must prevent the creation of silica-laden dust. Use power tools that are designed to keep the point of operation (cutting blade, drill bit, etc.) wet. Another option is to use HEPA (high efficiency particulate air) filter equipped power tools. In order for these tools to function properly, the user must maintain and use the tools according to the manufacturer's instructions (maintain required water flow, change the filters at specified intervals, etc.). If these options are not available, you will probably have to wear a respirator to protect yourself from this hazard.
		The OSHA standard establishes an occupational permissible exposure limit (PEL) of 50 micrograms per cubic meter of air, based upon an 8-hourtime weighted average exposure for an employee. To give you some idea of how small 50 micrograms per cubic meter of air is, consider this; it is equivalent to 3/4 of a teaspoon of respirable silica in the volume of a football field that is 64,000 cubic yards!
24	Hazard Communication Pictograms	OSHA's Hazard Communication Standard (HCS) requires pictograms on labels to alert users of the chemical hazards to which they may be exposed. Each pictogram consists of a symbol on a white background framed within a red border and represents a distinct hazard(s). The pictogram is determined by the chemical hazard classification. A fact sheet listing the various pictograms can be found on the OSHA website. A key practice is to print and laminate the label and attach it to the container using a ty-wrap.



Day	Statement	Response
25	Electric cord management	Keeping electric cords off of floors and out of walkways reduces slip, trip, and fall hazards, improves housekeeping, and helps prevent cord damage. Plastic safety hooks, also known as S-hooks, are an excellent way to accomplish this. The non-conductive hooks can be attached to walls or overhead points and the cords are draped through them. This is a much better way to suspend electric cords as opposed to using a wooden pole/ structure. The hooks are available in a variety of sizes and colors with yellow being the most prevalent.
26	Always use 100% fall protection at heights of six feet or more.	Falls are the leading cause of construction-related fatalities. Each employee on a walking/working surface (horizontal and vertical) with an unprotected side or edge that is 6 feet or more above a lower level shall be protected from falling by the use of guardrail systems, safety net systems, or personal fall arrest systems. If you are working in an industrial setting governed by 1910 standards, OSHA requires the use of fall protection at 4 feet and above.
27	Construction job site recordkeeping	Do you keep written records of job site events (change orders, safety audits, correction of safety hazards, disciplinary action meted out, weather conditions, etc.)? Written records permit us to locate information we need later, to substantiate a claim, or defend ourselves. Remember the four "D's" — "d didn't d document, d didn't d do." If you do not have written records, you have no proof to verify your actions. Documentation does not have to be formal; handwritten notes in a foreman or superintendent's daily work log or journal book or diary are acceptable.



Day	Statement	Response
28	Top ten driver distractions	The National Highway Transportation Safety Association (NHTSA)has published a list of the top ten driving distractions. Do any of them applyto you?
		<ol> <li>Using built-in car devices (touch screen, GPS, etc.)</li> <li>Adjusting vehicle controls (climate, audio, mirrors, etc.)</li> <li>Eating or drinking</li> <li>Using or reaching for a device brought into the vehicle</li> <li>Occupants – infants, children, teenagers, adults</li> <li>Rubbernecking</li> <li>Operating a cell phone (dialing/texting)</li> <li>Smoking</li> <li>Reading</li> <li>Applying makeup</li> </ol>
29	Wet work permit	The leading cause of property damage during the course of construction is attributed to weather events, including water damage caused by weather. Water damage from non-weather-related events, such as plumbing, piping, and mechanical systems also account for a large number of such losses. Water damage losses caused by work involving water piping, pumping, drainage, or mechanical building systems can be prevented or minimized by developing and implementing an effective water damage prevention plan that can include among other things a wet work inspection, monitoring, and permit program. Zurich has developed a wet work and permit program, similar to a hot work permit, which can be used to control/mitigatethis exposure. Contact your Zurich risk engineer for details.
30	Are you using qualified riggers and who designates them as such?	As of November 8, 2010, OSHA requires that riggers be qualified. The employer must determine who is qualified as a rigger. Riggers do not have to be certified by an accredited organization or assessed by a third-party. Contact a Zurich risk engineer for a risk topic on this subject.



Day	Statement	Response
31	When on a ladder, remember and practice the 'belt buckle rule'.	Never lean further than the center of your body or where a belt buckle is normally located when on a ladder. If you need to reach further, climb down, and move the ladder as needed to eliminate the risk of the ladder sliding and a serious fall occurring. Never stand on the top step of a ladder and never straddle one. Contact a Zurich risk engineer for a risk topic on this subject.



Day	Statement	Response
1	All trenches 5 feet or more in depth must have cave-in protection.	Trench cave-ins are a major cause of fatalities. Protection options include shoring, sloping, shield systems (trench boxes), and custom systems designed by a registered professional engineer. The competent person is responsible for deciding which method to use.
2	Will the anchor point selected for your personal-fall-arrest system support the weight of a full- size pick-up truck?	Anchors used to attach personal fall arrest equipment must be independent of any anchorage being used to support or suspend platforms and must be capable of supporting at least 5,000 pounds per employee attached. A good way to remember this is to ask yourself if the anchorage would support/suspend a full-sized pickup truck (roughly 5,000 pounds).
3	Stop Work Authorization	Do your employees have permission to stop work if they feel unsafe? A key practice is to issue a "Stop Work Card" during their initial orientation and explain that it empowers them to judge any work situation and "stop work" at any time if they feel unsafe. This gives your employees a voice that management can listen to.
4	Portaband saw safety	Portaband saws are a common tool in the construction industry but can cause serious injuries when used improperly. To prevent injuries: review the operator's manual; always wear appropriate PPE; always hold saw with two hands; use a vise to restrain material; secure loose fitting clothing, jewelry, long hair; do not modify saw to cut without guards and blade guides in place; unplug tool or remove battery when changing blade; use correct blade for material being cut; ensure blade is properly tensioned; ensure correctbody positioning when cutting; do not cut objects overhead; inspect work area for housekeeping and other hazards prior to starting work.



Day	Statement	Response
5	What are your core values?	When asked this question most people list faith, family, friends, security, and happiness. Do your values influence your actions? For instance, if you take safety shortcuts or chances at work (or play for that matter) you are jeopardizing your values. You could be hurt or killed and that will keep you from realizing your values. Another example, someone cuts you off in traffic. You angrily respond verbally or by actions. You are setting yourself up for failure. Let your values influence your actions. Make the point with your workers that working safely enables them to enjoy life outside of the work environment.
6	What is crystalline silica and am I exposed to it in my workplace?	According to an estimate in a 2002 report from The National Institute for Occupational Safety and Health (NIOSH), at least 1.7 million U.S. workers are exposed to respirable crystalline silica in a variety of industries and occupations, including construction. Silica is used in many industries as an abrasive blaster/cleaner, scouring powder, metal polish, an extender in paint, wood filler, in concrete and as a component in road surfacing mixtures. One of the most common and hazardous uses of crystalline silica is in abrasive sand blasting. Abrasive operations result in progressively finer crystalline silica particles that are easily inhaled. The illness most closely associated with occupational exposure to crystalline silica is Silicosis, an irreversible occupational lung disease caused by the inhalation of respirable dust containing crystalline silica that results in formation of nodules and fibrous scartissues on the lung. Contact a Zurich risk engineer for a risk topic on this subject.
7	Never position yourself under a suspended load.	OSHA states that no employee shall be permitted underneath suspended loads or loads handled by lifting or digging equipment because the load or parts of it may fall and crush them. Workers should also be required to stand away from any vehicle being loaded or unloaded to avoid being struck by any spillage or falling materials.



Day	Statement	Response
8	Is fall protection provided for your trench box?	Workers exposed to trench boxes that have a fall exposure of six feet or greater must be protected. The use of prefabricated trench box guardrails that secure directly to the trench box is one way to accomplish this. Another is to excavate around the sides of the trench box so that the box extends at least 39" above the ground.
9	Fatigue	Fatigue is defined as mental or physical exhaustion and extreme tiredness or weariness resulting from physical or mental activity. Fatigue can be a symptom of a medical condition, but more commonly, it is a normal physiological reaction to exertion, lack of sleep (per the National Safety Council, 1 in 3 American workers is sleep deprived), boredom, changes of sleep-wake schedules or stress. How many of these do you think can affect your performance at work or ability to work or drive safely? Here are some fatigue warning signs related to driving:  • Unable to stop yawning.  • Trouble keeping your eyes open and focused, especially at stop lights.  • Driving becomes sloppy and you weave between lanes, tailgate or miss traffic signals.  • Finding yourself hitting the grooves or rumble strips on the side of the road.  • Finding yourself opening a window or turning up the radio to say alert.  • Driving aggressively to get to your next destination faster.
		Fatigue counter measures include obtaining a minimum number of hours of restful sleep, employing napping strategies, taking sufficient rest breaks from driving, and paying attention to variations in mood, motivation, and performance. With increased awareness, it is more likely you can act on the telltale warning signs of the onset of fatigue and waning alertness while driving. Improving and maintaining your health will improve your chances of living longer, spending more quality time with your family, and enjoying your hobbies and other fun and important parts of life.



Day	Statement	Response
10	Work sequencing can help reduce injury exposures	Specific work sequencing can help reduce construction hazards that may lead to an injury. For instance, early installation of the permanent stairs prior to vertical construction will help to provide safe access and eliminate the ne ed for ladders. Another example is constructing roof trusses on the ground and then lifting them into place to reduce fall exposures.
11	Jobsite fatalities	Nine hundred and thirty-seven (937) construction-related fatalities were recorded in 2015 (the most current year for such statistics). Falls are the leading cause of death accounting for one-third of all fatalities, followed by transportation incidents (29%). Companies with fewer than 10 employees account more fatalities than their larger counterparts, usually due to a lack of a full-time safety person. Noon is the peak time for fatalities – that's when employees are coming back to work and are probably still distracted by what they were doing or talking about on break.  Solutions include instilling a culture where fall protection is utilized when working from heights of six feet or greater; providing safety training and encouraging its use on projects. Holding a second daily pre-task planning session right after lunch can be used to refocus workers on the work at
12	Construction's Fatal Four.	Construction's Fatal Four refers to fatalities caused by falls, being struck by object, electrocutions, and caught-in-between. The Fatal Four are responsible for almost 58% of construction-worker deaths each year. Eliminating the Fatal Four would save 478 workers' lives in America every year.



Day	Statement	Response
13	Lightning – are you protected?	Per the National Weather Service about 300 people are struck each year and about 30 of these are killed. As soon as you hear thunder, seek shelter. Don't wait until you can see it or until it rains because lightning can strike up to 10 miles away from the rain area. "When thunder roars, go indoors". Stay inside for at least 30 minutes after you hear the last rumbles of thunder. The best shelters are fully enclosed buildings with wiring and plumbing. Next best is a hard-topped vehicle. Don't: be in an open area where you are the tallest figure; stand under trees or by utility poles; bother crouching as it doesn't help; be in water as water-related activities are the number one circumstance in which people are killed by lightning. Do: spread out if you are in a large group; stay away from metal; stay off corded land lines; stay awayfrom windows and doors; call 911 if someone is struck; move the victim to a safe place (lightning often strikes the same place repeatedly) and begin CPR as cardiac arrest is the immediate cause of death for people who die from a lightning strike.
14	Driving self- assessment	Bad driving habits often develop slowly over time as good habits deteriorate.  If you want to find out if you are as good a driver as you used to be, try this, count how many times during a single day or week you:  • Follow too close  • Slam on the brakes  • Fail to signal  • Cut someone off at an entry/exit ramp
		No matter what the total, the goal should be ZERO.



Day	Statement	Response
15	Laser safety	Only qualified and trained persons should be assigned to install, adjust, and operate laser equipment. Typically, lasers used in construction are lowpower which means the degree of hazard associated with them is relatively low. They are classified as Class I lasers which have a power rating of equal to or less than 5 milliwatts. Laser equipment must be labeled to indicate maximum output. OSHA 1926.54 states that areas in which lasers are used shall be posted with standard laser warning placards. The laser should be turned off when left unattended for a substantial period of time such as during lunch, overnight, or shift change. When it is raining or snowing, or when there is dust or fog in the air, lasers should not be operated or if they are, workers should be kept out of range of the source and target during such conditions.
16	Be alert when driving in school zones and around school buses.	<ul> <li>Watch for school zones and school buses.</li> <li>Obey all posted highway signs including changing speed limit zones and school zone area information signs.</li> <li>Anticipate that children may be present at other times as well as attending after school activities.</li> <li>Slow down while approaching children that are awaiting school buses.</li> <li>Always stop for buses and wait patiently until all children have crossed the street safety.</li> <li>Pay attention to bus signals and wait until the bus has begun moving before you proceed.</li> </ul>



Day	Statement	Response
17	Place covers over holes in roofs, floors, and other working and walking surfaces	A hole is defined as a gap or void 2 inches or more in its least dimension in a floor, roof, or other walking/ working surface. Covers are required for holes and they must meet the following requirements covers located in roadways and vehicular aisles shall be capable of supporting, without failure, at least twice the maximum axle load of the largest vehicle expected to cross the cover; all other covers shall be capable of supporting, without failure, at least twice the weight of employees, equipment, and materials that may be inposed on the cover at any one time. Covers shall be secured when installed so as to prevent accidental displacement by the wind, equipment, or employees. All covers shall be color coded or marked with the word 'Hole' or 'Cover' to provide warning of the hazard.
18	Driver distractions are a leading cause of traffic accidents.	Driver inattention (both physical and cognitive/mental) is a leading cause of traffic crashes, responsible for about 80% of all collisions, according to the National Highway Traffic Safety Administration (NHTSA). The number one source of driver inattention is cell phones (VA Tech/NHTSA 100-carstudy). How many times a day or week do you see others distracted using cell phones? Name some other driver distractions you notice (eating while driving, reading, tuning radio, etc.).
19	Rigging loads on all-terrain forklifts	It is common to use all-terrain forklifts on construction sites to liftmaterials using slings as rigging. However, slings/rigging suspended from the forks can be a hazard. Always consult the forklift manufacturer's operating handbook as it likely requires that rigging be only attached to devices designed and supplied by the manufacturer for such purposes. Many of these devices attach directly to the forks.
20	The swing radius of a crane must be protected.	Erect and maintain control lines, warning lines, railings, or similar barriers to mark the boundaries of the hazard areas. When the employer can demonstrate that it is neither feasible to erect such barriers on the ground nor on the equipment, the hazard areas must be clearly marked by a combination of warning signs (such as 'Danger: Swing/Crush Zone') and high visibility markings on the equipment that identify the hazard areas. In addition, the employer must train each employee to understand what these markings signify.



Day	Statement	Response
21	Wrap the basket of aerial and scissor lifts with mesh or netting	Wrapping the basket of your aerial or scissor lift with mesh or netting such as 'snow fencing' reduces the likelihood of tools and materials falling outand striking others below.
22	Is 'benching' a trench permitted for Class C soils?	No! Benching is only permitted in Class A and B soils. Class C soils are unstable and will not sustain a vertical face.
23	Slip and fall prevention for heavy equipment trailers.	Walking on a crowded flatbed trailer and loading and unloading equipment in dirty or muddy conditions creates plenty of opportunities for employees to suffer an injury from a slip or fall. To reduce this exposure, stay alert – when stepping down or walking, pay attention to the ground surface to avoid potholes and slippery areas. Three-point contact – while climbing onto and/or walking the deck of the trailer, maintain three points of contact; either two feet and one hand or one foot or two hands and one foot. Always use the legs to power the climb rather than pulling up with arms. Wear proper footwear with slip resistant soles and prior to climbing onto the trailer, clean your boots of all mud or snow. Do not use damaged chains or binders and release the tension of the binders from the ground level. Do not use cheater pipes. Housekeeping  – keep trailer deck clean and free from debris and binders and chains. Never load alone. Try to use a spotter to help load and unload.



Day	Statement	Response
24	Confined Space	A confined space is defined as having limited or restricted means of entry or exit, is large enough for an employee to enter and perform assigned work and is not designed for continuous occupancy by the employee. These spaces may include, but are not limited to, underground vaults, tanks, storage bins, pits and diked areas, vessels, and silos. Employees who work in confined spaces may face increased risk of exposure to serious physical injury from hazards such as entrapment, engulfment, asphyxiating atmosphere, and hazardous equipment exposures like mixer blades, augers, etc.  Confined spaces differ from permit-required confined spaces, which may contain a hazardous atmosphere, a material or configuration that may "engulf" a worker, or any additional documented safety or health hazard. Employers must ensure a competent person identifies the types and number of confined spaces before each project and the safety controls/procedures required before anyone enters (personal protective equipment required, training and rescue
		plans, etc.).
25	Use the '4 second rule' when following another vehicle.	At a minimum, there should be at least 4 seconds of separation betweenyour vehicle and the vehicle ahead of you. This allows for a safe cushion if unexpected hazards appear, road conditions change, or the vehicle ahead of you suddenly stops or changes direction. To calculate this following distance, watch the vehicle in front of you pass a non-moving object (e.g., overhead bridge, streetlight, billboard, etc.) and begin to count (one thousand one, one thousand two, etc.). By the time you get to the same fixed object you should have counted at least 4 seconds. If conditions are adverse (wetpavement, poor lighting, etc.) add one second for each.



Day	Statement	Response
26	Always look before backing out of driveways.	Always look behind your vehicle before backing S-L-O-W-L-Y, with your windows rolled down to listen for children who may have dashed behind your vehicle suddenly - and be prepared to stop! The 'Bye-Bye Syndrome' refers to children running behind vehicles in driveways to wave goodbye to relatives and/or friends and getting backed over because they are in the vehicle's blind spot. The National Highway Traffic Safety Administration (NHTSA) estimates that over 300 people are killed and 18,000 injured each year because of back over accidents. Approximately 2,400 children are treated in hospital emergency rooms each year and more than one child dies each week because of being run over. Kids and Cars, a non-profit group, suggests 10 ways to keep children safe:
		Walk around and behind a vehicle before moving it.
		<ul> <li>Know where your kids are and make sure another adult is properly supervising them before moving your vehicle.</li> </ul>
		<ul> <li>Make children move away from your vehicle to a place where they are in full view before moving the car.</li> </ul>
		<ul> <li>Teach children that parked vehicles might move and that just because they can see the vehicle doesn't mean the driver can see them.</li> </ul>
		<ul> <li>Keep toys and other sports equipment off the driveway.</li> </ul>
		<ul> <li>Teach your children to never play in, around, or behind a vehicle.</li> </ul>
		<ul> <li>Never leave children alone in or around cars - not even for a minute.</li> </ul>
		<ul> <li>Always set the emergency brake (and, if you have a manual transmission, put the car in gear).</li> </ul>
		Trim landscaping to improve visibility when backing out of the driveway.
		<ul> <li>Be especially careful about keeping children safe in and around cars during busy times, schedule changes and holidays or periods of crisis.</li> </ul>



Day	Statement	Response
27	The most dangerous part of your day	In 2015, traffic crashes in the US resulted in over 35,000 deaths and almost 2.5 million injuries. Daily that represents 17,249 crashes and 96 deaths. With a crash occurring every 5 seconds, property damage occurring every 7 seconds, an injury occurring every 10 seconds, and a motor vehicle fatality occurring every 12 minutes, the most dangerous part of the day for any employee is the time they spend in their vehicle. Forty-one percent of the average vehicle miles traveled per household are from commuting to and from work and driving on work-related business. (Network of Employers for Traffic Safety- NETS) Stay alert and drive defensively.
28	Make sure to keep working areas clean to prevent slips, trips, and falls.	In order to prevent slips, trips and falls, everyone should do their part to keep all walking and working surfaces safe. If you see a slip, trip, or fall exposure, take action as necessary to correct the exposure, if possible, or report the issue to your supervisor.
29	My hearing protection is uncomfortable.	Employees resist hearing protection more than any other type of PPE. One reason is that they do not think they really need it. Hearing loss occurs so gradually (even in intense exposures) that by the time you notice it, irreversible damage has already occurred. Another reason for not wearing hearing protection is that it can feel uncomfortable. Sometimes workers 'spring'the muffs (radio headsets do not qualify as hearing protection) so they do not seal properly against the head or snip off the inner portion of ear plugs leaving only the outer end to fool their supervisor. If you feel the need to do this, see your supervisor about obtaining a different type/style that fits correctly and comfortably.
30	Are you using the correct capacity ladder?	Ladders are rated by the manufacturer as to their weight capacity. On most construction sites, you should use a Type I or Type I-A. A Type I is rated for 250 pounds and a Type I-A is rated for 300 pounds. Remember, the weight rating includes the weight of the worker plus their tools/equipment. Never use an aluminum ladder on a construction site and never use a ladder that is not equipped with the manufacturer's weight ratings.



# Feb | May | Aug | Nov

Day	Statement	Response
31	Pneumatic nail guns must be equipped with a safety device on the muzzle.	Pneumatically driven nail guns provided with an automatic fastenerfeed which operate at 100 p.s.i. must have a safety device on the muzzle to prevent the tool from ejecting fasteners unless the muzzle is in contact with the work surface. Operators should wear safety glasses.



Day	Statement	Response
1	When 'flying loads' always use a tag line.	A tag line is a rope or lead made from non-conductive material that is attached to a load being moved by hoisting equipment. The purpose of a tag line is to control the load without having to get below or too close to it.
2	Buckle up when traveling to and from work.	It is as important to be safe off the job as on it. One of the greatest opportunities for severe injury is when traveling to and from work by vehicle. In fact, motor vehicle accidents are the leading cause of accidental death for individuals age 1 to 34. Seat belts provide the greatest protection against occupant ejection.
		<ul> <li>Ejection from a vehicle generally causes the most severe injuries in a crash</li> <li>75% of the occupants who are ejected from vehicles are killed (NHTSA).</li> <li>Seat belts need to be used even if the vehicle is equipped with air bags. Ar air bag inflates and deflates in a matter of seconds. If there is a secondary crash, you have no restraint protection.</li> <li>Seat belts lessen the impact of air bags on vehicle occupants.</li> </ul>
3	Text messaging and talking on a cell phone while driving are classified as distracted driving.	Text messaging and talking on a cell phone while driving are classified as distracted driving and illegal in a growing number of states. Many accidents, including fatal ones, occur each day because drivers are texting or talking ona cell phone. Avoid these two potentially deadly distractions while driving.



Day	Statement	Response
4	Platform ladders vs stepladders	Many contractors are now specifying the use of platform ladders (sometimes called podium ladders) in place of step ladders on their project sites. A platform ladder is a self-supporting ladder, non-adjustable in length that has a platform provided at the highest intended standing level that serves as the top step. The top platform is surrounded on three sides by a railing that is at least 20 inches higher than the platform surface. The safety advantage is that instead of standing on a narrow ladder rung, the user has both feet planted on a platform which provides more stability.
5	Secure compressed gas cylinders to prevent them from falling over, injuring people, and possibly becoming an unguided missile.	Gas bottles (helium, oxygen, etc.) are heavy and can easily crush the bones in a foot. They also have the potential to become missiles if the valve is broken off accidentally (some have more than 1000 lbs. of stored pressure). Remember, there is no such thing as an empty cylinder. Always secure cylinders. Chains, cables, or brackets should fit snuggly against the top one-third of the cylinders to prevent them from falling.
6	Never 'saddle' a dead horse.	When using U-bolt wire rope clips to form eye splices, the U-bolt must be applied so that the 'U' section is in contact with the dead end of the rope. The diameter of the wire rope determines the number and spacing requirements of U-bolts (refer to OSHA 1926.251 table H-20).
7	Make sure the blades/ stones used with hand- held grinders are compatible.	Always check the maximum operating RPM of the grinder and select blades/ grinding stones that are designed for that speed or greater. Using ablade/ grinding stone at an RPM higher than it is designed for can result in theblade/ stone disintegrating with disastrous results.



Day	Statement	Response
8	Jobsite fatalities and older workers	The construction industry has an aging workforce. Workers in the 35 – 54 age group account for 50% of construction-related fatalities, with the fatality rate rising steadily from age 35. The rate peaks among those aged 65 or older, with 19 deaths per 100,000 workers per year. To combat this, make your employees aware of increased safety concerns related to an aging workforce. Reconsider practices for field work assignments and stress in training programs that age and experience don't necessarily translate into a lower risk for injury or death.
9	What is the proper way to access a scaffold work platform?	Scaffold work platforms should be accessed via portable ladders, hook-on ladders, attachable ladders, stair towers, or integral prefabricated scaffold access frames. Never climb cross braces as a means of access. Hook-on and attachable ladders should be positioned so that their bottom rung is not more than 24 inches above the scaffold supporting level. Integral prefabricated scaffold access frames must have a rung length of at least 8 inches and be uniformly spaced within each frame section (non-uniform rung spacing caused by joining end frames together is allowed, provided the resulting spacing does not exceed 16 ¾ inches).
10	Are your crystalline silica producing operations listed in OSHA's Table 1?	If your construction tasks/operations are listed in Table 1 of OSHA's crystalline silica standard (1926.1153) and you follow the recommended dust control methods, then you do not have to perform workplace sampling for silica. The first thing to understand is that Table 1 does not represent a comprehensive list of all equipment of activities that can potentially create respirable silica dust. However, employers that can fully and properly implement the engineering controls, work practices, and respiratory protection specified in Table 1 DO NOT have to comply with the Permissible Exposure Limits nor conduct exposure testing for employees engaged in the listed tasks. However, if the equipment or work practices that you intend to utilize are not covered in Table 1, you will need to develop written data and a comprehensive plan for employee protection.



Day	Statement	Response
11	Protecting workers from heat	Use pop-up tents to provide shade for crews' work areas if possible. For instance, place a pop-up tent over masons constructing drainage boxes. Tents should also be erected to provide shade for breaks and/or lunch if the work site is in the open and far from an office trailer or other protected area. Make sure the tents are properly anchored to prevent them from becoming airborne in the event of wind gusts and take them down at the end of the shift or when severe weather is approaching.
12	Before starting work that may affect property owners, video the route to document pre-existing conditions.	Videoing the routes of work that may affect property owners is an inexpensive and effective way to document pre-existing conditions of homes/property. Documenting the cracked driveway or dying tree before you begin work provides invaluable evidence to ward off unjustified claims.
13	Fall Protection – lanyards vs retractable devices	A best practice is to use retractable devices instead of lanyards as part of your personal fall protection system. Retractable devices deploy quicker than lanyards and reduce the amount of clear space needed between the worker and obstructions below (typically, a six-foot lanyard requires a clear space of at least 18 feet). If used properly, they stay tensioned lessening the time required to activate. Always attach the retractable (or lanyard) to an anchor point located as high as possible above the head of the user and directly over top of the user to avoid the "pendulum effect" should a fall occur.



Day	Statement	Response
14	Hot work - what is it and what safety precautions are required?	'Hot work' applies to cutting, welding, brazing, soldering, grinding, pipe thawing, or torch-applied roofing operations. A hot work permit should be required before hot work is allowed and issued only once the necessary safety precautions are implemented. It should be signed by the supervisor who issued it. A pre-work evaluation must be performed to adequately access the operation and to identify the required controls. Fire protection must be provided, and a fire watch should stand by during the hot work to extinguish sparks that could ignite combustibles, to adjust the positions of protective shields or tarps, and if necessary, to sound an alarm if a fire occurs. Hot work permits should be posted at the work site and should expire no later than the end of the supervisor's shift who issued the permit. The supervisor should inspect the work site 30 minutes after work is complete (60 minutes for torchapplied proofing work).
15	Am I required to use a trash chute to dispose of waste materials from a building under construction?	Per OSHA, whenever materials are dropped more than 20 feet to any point lying outside the exterior walls of the building, an enclosed chute of wood, or equivalent material, shall be used. An enclosed chute is defined as a slide, closed in on all sides, through which material is moved from a high place to a lower one. It is important to barricade the area where the chute discharges to keep persons from being struck by debris.
16	Never leave loaded-powder-actuated tools unattended.	Only employees who have been trained in the operation of the tool shall be allowed to operate it. The tool shall be tested each day (per the manufacturer's recommended procedure) before loading to see if the safety devices are in proper working condition. A loaded tool must not be left unattended. OSHA defines unattended as out of the line of sight of the operator or greater than 25 feet away from the operator.



Day	Statement	Response
17	Job Safety Analysis (JSA)	A Job Safety Analysis (JSA) is an effective tool for reviewing the individual steps required to perform a job or task, and also in identifying both unsafe work conditions and unsafe work acts. The JSA should be completed prior to every shift and modified if exposures/procedures change. The JSA process is improved by rotating employees who complete them; don't always have the foreman/supervisor do them. This gives everyone a voice, enables coaching for improvement and shares in the paperwork. The individual workers become Safety Managers for a day.
18	Is your construction work site prepared for severe weather?	The implications for contractors whose projects are in areas vulnerable to severe weather (wildfires, flooding, hurricanes, etc.) can be daunting. It can result in loss of life, property damage, and schedule delays. To prepare, you need to have a specific pre-emergency plan that identifies the exposures unique to your project's location and addresses how to best protect construction equipment and personnel. You should have an evacuation plan that lists all available emergency evacuation options for workers, have evacuation routes mapped out, and conduct unannounced practice drills. Be sure that important documents are securely stored, whether paper or digital. Contact your Zurich risk engineer for details on how to prepare for weather emergencies.
19	A slippery problem	According to a Bureau of Labor Statistics (BLS) 2016 report, slips, trips, and falls (STFs) are the number one cause of injuries in the workplace. STF's cause 16 percent of all workplace deaths and are third only to motor vehicles and violence and other injuries by persons or animals as a cause for fatalities. STFs can result in head injuries, back injuries, broken bones, cuts and lacerations, sprained muscles, or even death. STF incidents are usually placed in one or two major categories: falls from elevation, such as from steps, ladders, scaffold, etc. and falls on the same level such as uneven surfaces, slippery surfaces, curbs, etc. Practicing good housekeeping and adherence to fall protection practices can reduce this exposure.



Day	Statement	Response
20	Rigging inspections	Rigging be it synthetic slings, chains, or wire rope, must be inspected before each use for defects. Many contractors use colored tape to identify slings and rigging that has been inspected but the tape frequently comes off from use. Another idea is to use plastic tie-wraps in different colors to mark your rigging. To make the tie-wrap last longer, attach it to the end of the rigging that attaches to the crane or the end away from the load. Tie-wraps can also be used for marking other pieces of equipment.
21	Is it permissible to use chains as rigging for material handling?	Yes, but only welded alloy chain slings can be used, and they must have permanently affixed identification tags stating the size, grade, rated capacity, and sling manufacturer. No tag means no use.
22	Backing your vehicle: Do you have a GOAL?	One of the dangers of driving any vehicle — commercial vehicles in particular — is letting good driving habits fade into bad habits. Basic safe backing precaution requires getting out of the vehicle to ensure the path is clear and is repeated multiple times a day or a week. This repetition often reveals no hazards to avoid. As a result, it becomes easier to assume it unlikely that you will encounter another object. But a professional driver knows that collisions usually occur while backing up. Don't drive like an amateur; be a pro. Follow the fundamental rule of safe backing; GOAL — Get Out and Look! Use a helperif possible. Better yet, avoid backing. Pull in so you can pull straight out or back up as soon as you arrive. Prevent backing accidents — back when you first arrive or park so you can pull straight out.
23	Protect large diameter drill shafts or caissons	All large diameter drill shafts or caissons must be protected as they present a fall hazard. A quick and economical way to protect open holes is to barricade them using a tubular metal cattle gate system. Such systems can be purchased at farm supply companies and they are sturdy and easy to use. Wooden guard rail systems can also be used as barricades.



Day	Statement	Response
24	Traffic control devices should be inspected on a regular basis.	At a minimum, traffic control devices should be inspected at the beginning and end of each shift to make sure they have not been displaced. Inspections should be documented and conducted on weekends and holidays as well. A dash-mounted video camera works well for this purpose.
25	Visitor controls	Visitors can include owner's personnel, general contractor's personnel, delivery personnel, etc. All must be protected. Some control measures include require visitors to check-in with site security or at the job site trailer; visitors should be required to sign a release; provide a site orientation to make them aware of the current exposures; visitors must be supplied with and required to wear appropriate PPE; visitors should be escorted while onsite; construction activities should be coordinated with the general contractor or project owner to control access to the work area. Some contractors will suspend construction operations during the visit time.
26	Wire rope used as a fall protection barrier must be flagged.	Wire rope, when used as a guardrail system (top rail and mid-rail), must be at least one quarter inch nominal diameter or thickness to prevent cutsand lacerations. Wire rope used for top rails must be flagged at not more than 6-foot intervals with high-visibility material.
27	Tethering tools reduces the possibility of them falling onto workers or objects below.	Dropped tools can cause injuries to workers below and damage materials and machinery. A solution is to tether the tool, connecting it by a strap or line, to the worker. This procedure is most commonly used with hand tools.



Day	Statement	Response
28	Medical cards	After each US DOT physical examination, make sure your card has all the required entries, that the entries are accurate, and the information is legible. To protect the card, consider sealing it in a plastic cover. CDL drivers must now certify their type of driving (e.g., interstate, intrastate, etc.) and submit a current medical examiner's certification (card) to the state in which they are licensed. Failure to do so can result in cancellation of commercial driving privileges by the state. You must also have your medical card with you when driving as failure to do so during a roadside inspection will result in a violation, and the points can affect the US DOT CSA rating for you and your company.
29	What does 'building a bridge' mean regarding back safety?	You may occasionally bend over to pick up a piece of paper or other debris or items on the floor or ground. When you do, be sure to 'build a bridge'. This simply means to support your upper body (which weighs significantly more than your lower body). This can be accomplished by placing one hand on your knee or inner thigh or on a stable item, such as a table or counter. This support of your upper body will lower the risk of injuring your lower back. Strains/ overexertion injuries remain one of the top workers' compensation causes of loss for your industry.
30	Swimming pool safety	What is meant to be a fun event can turn tragic. More than half of swimming pool deaths occur in residential pools and most involve children younger than 5 (drowning remains the leading cause of unintentional death for children ages 1 – 4). If you have a pool, it should be fenced and gated. The gate should be self-closing and self-latching with the latch above the reach of small children. Teach children to swim, or sign them up for swim classes, and always watch children in and around water (even experienced swimmers). Parents or guardians of young children should be within an arm's reach – never leave them unattended even for brief periods of time. If a child is missing, look for him or her in the pool first.



Day	Statement	Response
31	Working over or near water requires special precautions.	Working over or near water requires special precautions. Where the danger of drowning exists, employees must be provided with U.S. Coast Guard-approved life jackets or buoyant work vests. Ring buoys with at least 90 feet of line shall also be provided and readily available for emergency rescue operations. The distance between ring buoys must not exceed 200 feet. At least one lifesaving skiff shall be immediately available at locations where employees are working over or adjacent to water.

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