



VFW Post Insurance Program

Loss Control Article

Safety First

The American workplace consists of more than 6 million workplaces and 93 million workers. In a typical day, 17 workers are killed on the job by traumatic injuries, 137 more workers die of occupationally related illnesses and 17,138 workers are injured. Workplace accidents cost the U.S. economy more than \$110 billion each year according to the Occupational Safety and Health Administration.

Unfortunately Posts are sometimes faced with a workers' compensation claim due to an employee injury. Yes, accidents do happen but most accidents can often be prevented if safety precautions are followed.

Be aware of your Post's surroundings, follow the safety points and be sure you have the proper insurance coverage in place should an accident occur. **The VFW Post Insurance Program** is tailored exclusively for Posts and offers the coverages you need to be sure your Post is protected including *Property, Commercial Liability, Business Auto, Workers' Comp, Liquor Liability, Special Events, and Directors & Officers* coverage. Call us at (800) 829-8390 for a free, no-obligation quote today. No one knows your Post better than The VFW Post Insurance Program!

Safety Inspection Checklist

- **Machines and Equipment** - Are all machines and equipment in safe operating conditions?
- **Lighting** - Is there adequate lighting in work areas?
- **Eye Protection** - Do employees wear eye protection when operating heavy machinery?
- **First Aid** - Are first-aid kits available in marked, conspicuous locations?
- **Fire Extinguishers** - Are fire extinguishers available to use until fire department personnel arrive?
- **Training** - Are employees properly trained to use machines and equipment?
- **Exits** - Are emergency exits clearly marked?
- **Floors** - Are floors clear of debris and in good condition?
- **Housekeeping** - Are work areas clean and orderly?
- **Workplace Violence** - Do you have a comprehensive prevention program established?

The VFW Post Insurance Program is administered by Lockton Risk Services
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