

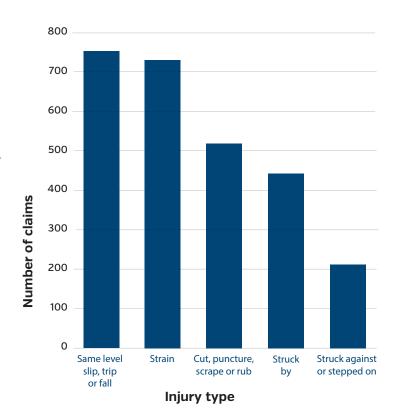
Top Injuries in Hotels and Motels

Many types of lodging facilities make up the accommodation industry. Hotels and motels are the most common and tend to have the highest number of claims. Between 2017 and 2022, Summit received 3,611 claims for workplace injuries in hotels and motels. Let's look at the top claims we see in hotel and motel workers based on our internal data—and some recommended measures to avoid them.

Top five claims¹

Based on lost-time and medical-only claims during 2017–2022 for Summit-managed insurers.

- 1. Same level slip, trip or fall: Involving food or liquid spills, wet or slippery surfaces, improperly stored work materials or tools or stairways with no treads or handrails.
- **2. Strain:** Involving improper lifting and carrying, overreaching, repetitive trauma, bad posture or poor physical condition.
- Cut, puncture, scrape or rub: Missing guards on equipment, using inappropriate personal protective equipment or improperly stored work materials or tools.
- **4. Struck by:** Involving faulty or improperly stored equipment and materials, poor housekeeping or lack of preventive maintenance.
- **5. Struck against or stepped on:** Involving faulty or improperly stored equipment and materials or poor housekeeping.²

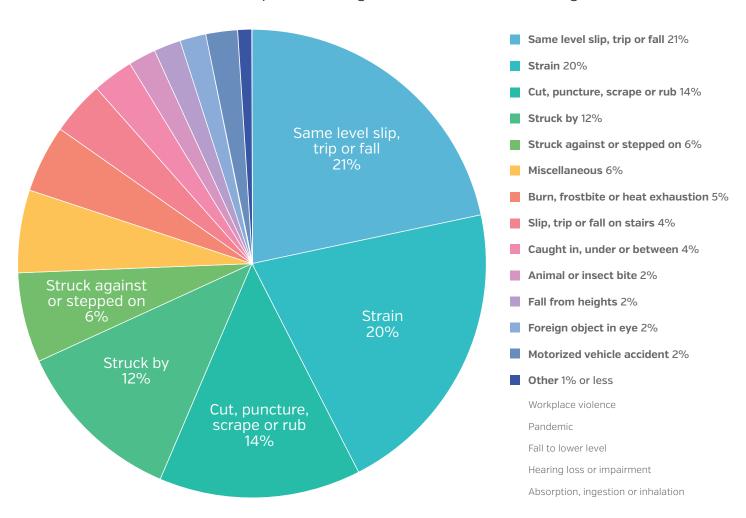


Hotels and motels: Drilling down to the details

From 2017 to 2022, the most common injuries reported in hotel and motel workers' comp claims were strain to the lower back, cut, puncture, scrape or rub to the finger and same level slip, trip or fall with multiple body parts involved.¹ With frequent safety training sessions and a workplace safety plan in place, most of these injuries can be prevented.

Injuries reported in hotels and motels¹

Based on lost-time and medical-only claims during 2017–2022 for Summit-managed insurers.



Did you know?

Same-level falls are the second leading type of preventable injury at work and affect every industry and workplace. Work-related slip, trip and fall incidents can result in disabling injuries, lost time from work and reduced productivity. Wearing nonslip footwear and having effective signage in the workplace can help prevent slips, trips and falls and in turn, prevent higher workers' comp premiums.³ Make sure you're familiar with relevant guidelines and requirements in your workplace to avoid these costly-yet preventable-injuries.



Preventing same level slips, trips or falls

- Clean spills immediately. Keep wet floor signs and cleaning tools close to moistureprone areas.
- Ensure signage is properly placed for potential hazards.
- Keep hallways clean and in good repair, with no obstructions across or in walkways.
- Don't leave cleaning materials, boxes, cords or cables on the floor.^{2,3}
- Wear proper nonslip footwear.
- Avoid stepping on wet bathtub and shower floors or bathroom floors while mopping.⁴



Preventing strains

- Always push; do not pull.
- Use laundry bins with springboards to minimize repetitive bending and overreaching.
- Ask for help from coworkers when lifting or moving mattresses or heavy furniture.
- Switch arms during tasks to avoid overexertion of muscles and tendons.
- Stretch often and take regular breaks.⁴



Preventing being cut, punctured, scraped or rubbed by an object

- Don't wear loose clothing or jewelry that can get caught in moving parts of equipment.
- Wear proper personal protective equipment, such as cut resistant gloves (metal mesh), when handling trash bags that could contain broken glass and needles.
- Wear the appropriate gloves for potential hazards–insulated, neoprene, rubber, vinyl or metal mesh.
- Avoid placing your hands inside trash bags or cans. Use tongs to reach for, and grab glass, sharp items and needles.
- Inspect all gloves before use to make sure they are not torn or damaged.^{2,5}



Preventing being struck by an object

- Repair and/or replace broken equipment, furniture, doors or windows promptly.
- Implement and use proper lockout and tag-out procedures.
- Maintain good stocking practices to prevent stored materials and objects from accidentally falling.
- Use flashlights and high visibility vests/shirts for valet employees working at night.
- Make sure all tools, equipment and machinery have the necessary guards in engineering rooms and laundry facilities.⁵



Preventing striking against or stepping on an object

- Complete daily safety inspections and walkthroughs.
- Make sure drawers and cabinets are closed when not in use.
- Don't carry something in a manner that it will obstruct your view.
- Use a hard hat when in a construction or renovation area and near potential falling objects.^{2,4}
- Use extra caution around corners and near doorways.⁶

Summit is here for you

Ensuring the safety of your employees is necessary to running an efficient and lucrative lodging establishment. Your employees are essential to your business's productivity and success, so it makes sense that you invest in their health and well-being.

Summit is here to support you in that goal—not only by providing premier workers' comp coverage—but also by offering resources to help educate you and your employees on safe work practices.

Our loss prevention visits can assist in injury prevention by:

- Providing assistance and training for hazard identification, job safety analysis and incident investigations
- Conducting site surveys
- Providing recommended solutions to improve safety

Our employers and agents have access to an extensive library of online safety training videos and supplemental materials. Insureds and agents can request login credentials by emailing <code>SafetyResourceRequest@summitholdings.com</code>. [Videos provided through JER HR Group LLC, dba Training Network, a Summit vendor.]

Because we understand that accidents can still happen, even if an insured has initiated safety practices, we also offer a return-to-work program called Back2work®. Benefits of using this program after a work injury include:

- Opportunities for transitional duty
- Quicker recovery
- Lower costs



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2. OSHA, Training Requirements in OSHA Standards; www.osha.gov/Publications/osha2254.pdf (Accessed Mar. 13, 2023).

5. "OSHA Safety Training Handbook - 8th Edition." J. J. Keller & Associates, Inc. (Accessed Mar. 13, 2023).

The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders of Summit managed insurers in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Summit Consulting LLC does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Summit Consulting LLC and its managed insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them.

^{1.} This information was obtained from Summit managed insurers Bridgefield Casualty Insurance Company*, Bridgefield Employers Insurance Company*, BusinessFirst Insurance Company, RetailFirst Insurance Company and Retailers Casualty Insurance Company [01/01/2017 to 12/31/2022]. *A Summit affiliate

^{3. &}quot;The Importance of Signage to Prevent Slips, Trips and Falls." June 10, 2019. National Safety Council. www.nsc.org/safety-first-blog/the-importance-of-signage-to-prevent-slips-trips-and-falls (Accessed Mar. 13, 2023).

^{4. &}quot;Workplace Safety Hazards for Hospitality and Hotel Workers." SafetyLine, July 9, 2022. www.https://safetylineloneworker.com/blog/workplace-hazards-for-hospitality-hotel-workers [Accessed Mar. 13, 2023].

^{6. &}quot;Struck by Objects." National Safety Council. https://www.nsc.org/workplace/safety-topics/struck-by-objects (Accessed Mar. 13, 2023).