THE TOP THREE CLAIMS FOR DELIVERY DRIVERS

(AND HOW TO AVOID THEM)



Ensuring the safety of your employees is necessary to running a safe and

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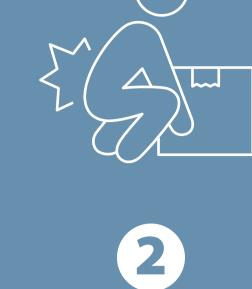
efficient delivery service. Your staff is essential to your business's productivity and success, so it makes sense that you invest in their health and well-being. Summit is here to support you in that goal—not only by providing premier workers' comp coverage—but also by offering resources to help educate you and your employees on safe work practices. Let's look at the top three claims we see in delivery services based on our internal data—and provide you with some recommended measures on how to avoid them.

THE TOP THREE CLAIMS*





slippery or uneven walking surfaces.



Strain: Involving lifting, twisting,

materials.

pushing and pulling of



Animal bites:

lack of communication with homeowner about restraining pets.

Startling an animal or



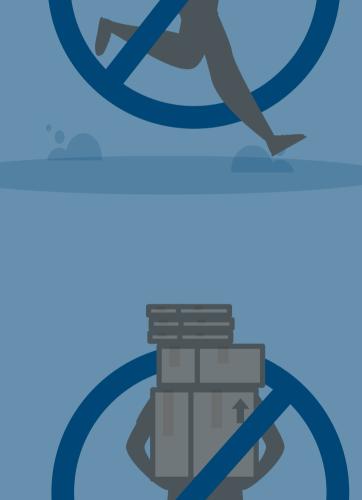
national awareness campaign on how to protect mail carriers and provides

training to their employees to maintain safety as top priority. They encourage customers to place stickers on their mailboxes to notify postal workers if a dog is present (an orange paw print sticker signifies that a dog lives at that address, while a yellow sticker means that a dog lives at a neighboring address.)3,4 YOU KNOW THE OLD SAYING: AN OUNCE OF

PREVENTION IS A WORTH A POUND OF CURE.**

PREVENTING SLIPS, TRIPS AND FALLS⁵

surroundings.



your center of balance under you and point your feet slightly outward.

Make wide turns at corners.

PREVENTING STRAINS⁶

• Use walkways when available and never run.

Take your time and pay attention to your

the walking surface and the task at hand.

Adjust your stride to a pace that is suitable for

Take short steps on slippery surfaces to keep

• Stretch muscles prior to and after shift. Use material handling equipment when moving heavy loads.

• Break up large shipments into smaller units.

• Favor pushing movements over pulling

movements to avoid straining the lower back. Avoid twisting motions.

PREVENTING ANIMAL BITES^{3,7,8}

head and ears.

whistling, honking your horn or rattling the fence to gauge their response. Pay close attention to a dog's body language.

Some signs of aggression are growling, barking,

stiffness, baring teeth, yawning and pulled back

known before you enter its territory by

Avoid startling a dog by making your presence

Conducting site surveys

Providing recommendations

house. • Carry dog repellent, mace, or a loud air horn. Make sure you adhere to the guidelines of use set by your employer.

Communicate with homeowners about pets

before entering a yard or home. Ask them to

move animals inside or in a separate room of the

OUR LOSS PREVENTION PROFESSIONALS CAN ASSIST IN INJURY PREVENTION BY: • Providing support and training for hazard identification, job safety analysis and accident investigations

- Our insured businesses and agents have access to an extensive library of online safety training videos and supplemental materials. Insureds and agents can request access by emailing SafetyResourceRequest@summitholdings.com. (Videos provided through JER HR Group LLC, dba Training Network NOW, a
- Back2work®. Benefits of using this program after a work injury include: Opportunities for transitional duty

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

Employers Insurance Company, BusinessFirst Insurance Company, RetailFirst Insurance Company and Retailers Casualty

Quicker recovery

Lower costs

Summit vendor.)

- *Statistical information based on Summit's internal data. **Benjamin Franklin (Jan. 6, 1705-April 17, 1790).
- (Accessed 23 July 2020). 4. "National Dog Bite Awareness Week." United States Postal Service, about.usps.com/what/corporate-social-responsibility/activities/dog-bite-awareness.htm (Accessed 23 July 2020).
- 5.Occupational Health & Safety Admin. Slips, Trips and Falls Handout for Safety Committee Meetings. www.osha.gov-/sites/default/files/2018-12/fy16_sh-29672-sh6_SlipsTripsFallsHandoutforSafetyCommitteeMeetings.pdf (Accessed Aug. 28, 2020).
- 6. "Preventing Lower Back Injury in the Workplace." OSHA.net, OSHA-Pros USA, LLC, www.osha.net/workplace-safety/safety-training-prevent-workplace-low-back-injury/ (Accessed Oct. 7, 2020).

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.

its managed insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. 1/21 ©2021 Summit Consulting LLC (DBA Summit, the people who know workers' comp LLC) PO Box 988, Lakeland, FL

- **Footnotes** 1. This information was obtained from Summit managed insurers Bridgefield Casualty Insurance Company, Bridgefield
- Insurance Company (01/01/2016 to 12/31/2019). 2. "Using Dog Repellent." United States Postal Service, 2007, about.usps.com/postal-bulletin/2007/html/pb22205/dogkit.3.21.html (Accessed 29 July 2020). 3. "Dog Bite Prevention." Postal Posts, United States Postal Service, 11 June 2020, uspsblog.com/dog-bite-prevention

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- It is not intended as an offer to write insurance for such conditions or exposures. The liability of Summit Consulting LLC and

7. Trotto, Sarah. "Avoiding Dog Bites." Safety+Health Magazine, 21 Feb. 2015, www.safetyandhealthmagazine.com/articles/11903-avoiding-dog-bites (Accessed 23 July 2020). 8. "Aggression." ASPCA, American Society for the Prevention of Cruelty to Animals, www.aspca.org/pet-care/dog-care/common-dog-behavior-issues/aggression (Accessed 22 July 2020). 9. "Work-Related Roadway Crashes: Prevention Strategies for Employers." Centers for Disease Control and Prevention, U.S. Dept. of Health & Human Serv., June 6, 2014, www.cdc.gov/niosh/docs/2004-136/ (Accessed Oct. 7, 2020). 10. "Contact with Objects: It Pays to Pay Attention." National Safety Council, www.nsc.org/work-safety/safety-topics/struck-by-objects (Accessed Sept. 2, 2020).