9 hazards hiding in your small business.



You work hard to build your business, create an inviting workplace and foster a fantastic culture, but it's also your job to make sure your workplace is safe for employees. Of course, you maintain appropriate insurance coverage. You check the smoke detectors regularly, keep an up-to-date first-aid kit, and you have your fire sprinkler serviced on an annual basis. But, could you be doing more? Are there other hazards hiding in your small business?

The experts at Frankenmuth Insurance have pulled together a list of lesser-known dangers that may be lurking, along with some thoughts on how to protect your team.

Your small business may be at risk of:

1. **Employees who become desensitized to danger.** Day in and day out, your employees perform routine tasks with no harm done. So, it's not uncommon for individuals to develop a false sense of safety. That's why it's crucial to keep a safety log and conduct regular safety checks. Then, remind and reinforce the importance of these protocols.
2. **Unknown substances.** Can you name every solid, liquid or powder stored in your cabinets and closets? Do you know how long it's been there? Is it being stored at the right temperature, in the right container? Chances are, there's a bottle or can of something you can't identify. Designate a safety team to clean out storage areas and properly dispose of mystery substances that could be flammable or poisonous.
3. **Lack of knowledge and training.** You may have the fire extinguishers and defibrillators, but does your team know how to use them? Bring in professionals to train your team on how and when to employ these devices.
4. **Danger from malfunctioning equipment.** In many work environments, there is danger from

equipment that may not even be in use – things like unexpected start-ups or power surges. For example, in an industrial environment, there may be steam valves that can leak or explode. In manufacturing, you may encounter equipment that surges on or off without warning. In an office, it may be wiring that shorts. Make sure your employees are aware of and are trained in the specifics on every piece of equipment they may encounter. Additionally, institute a preventative maintenance program that includes all machinery, to ensure they are operating properly.

5. **Carbon monoxide poisoning.** Carbon monoxide is a colorless, odorless gas that can only be detected as symptoms of poisoning begin to present themselves, or by a well-maintained carbon monoxide detector. Follow your fire department's guidelines for installing and testing carbon monoxide detectors and train employees in correct procedure, should an alarm go off.
6. **Employee sleep deprivation.** A rested work force is a safe work force. Employees who are overtired are at risk for falling asleep when driving or while performing dangerous tasks. Talk to your employees about proper sleep and be aware of how long each employee has worked on any given shift.
7. **Repetitive motion injuries.** Do your employees perform repetitive tasks? Even typing for hours on end can put employees at risk for conditions such as carpal tunnel syndrome. Offer your team regular stretch breaks and try to diversify their work day to avoid long periods of repetitive labor.
8. **Communicable disease.** Is your team afraid to call in sick? If so, you put your business at risk of an outbreak of flu or other communicable illness. Encourage employees to stay home when they are ill and post notices about proper handwashing procedures. A well-placed hand sanitizer or two can't hurt either.
9. **Airborne dust and aerosols.** Particles in the air or accumulating around electricity sources present many dangers. Dusts such as wood, asbestos, metal, chemical and pesticide, and even seemingly innocuous dusts from natural fibers, can cause disease or scarring of the lungs, as well as present a significant fire hazard. And common dust that accumulates around electrical outlets and machinery can be flammable. Indoor air quality tests, proper safety equipment, and regular cleaning can keep your workplace and your team safe from these hazards.

Want added assurance that your workplace is safe? Talk to an agent about our safety service program and have a loss control consultant visit your business for a free hazard analysis.