



A Risk Management Bulletin For Resorts

Resort To Safety

WELLS FARGO

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Prepared by the Resort & Recreation Division of Wells Fargo Insurance Services

Resort To Safety is a Wells Fargo Insurance Services safety bulletin that addresses timely safety issues for risk managers and safety professionals. HR Answers is another Wells Fargo Insurance Services publication that is distributed through NSAA to Human Resource professionals across the country. While similar in appearance, Resort to Safety and HR Answers are two stand-alone publications that will continue, and one does not replace the other.

Summer Construction

Construction projects represent some of the largest capital expenditures to resorts and hidden costs to construction can increase dramatically if not controlled through sound risk management practices. Some of the controllable costs of construction are workers' compensation, hiring and training employees, quality of construction, and compliance with local codes and ordinances.

It is the role of your resort's safety professional to evaluate all construction exposures, then develop and implement a program to address each. Each construction site safety program needs to be tailored to address not only personnel, but also the environment, the public, other related construction projects, construction equipment, and machinery. Continuously evaluate this program for effectiveness, and if necessary, develop additional training or safety precautions. Nothing is more important than establishing safe work practices for each phase of construction and this includes enforcement of safety rules and regulations. The risk manager or safety professional needs to be on the job site, with access to timelines and work schedules to plan necessary training and assure that appropriate safety measures are taken.

When assessing safe workplace practices or investigating workplace incidents, the safety professional needs to be mindful of governmental regulations and required recordkeeping and reporting procedures to agencies such as OSHA, EPA, and state and local authorities.

Good lines of communication must be developed and maintained between the safety professional, management, and construction supervisors well before any construction begins. As construction is underway, management must be apprised of any significant change in procedures as these might affect timelines for other phases of the construction project. This sometimes requires a strong resolve on the part of the safety professional; personnel safety should not be compromised for the sake of meeting preset deadlines.

All construction site injuries, illnesses, or near misses need to be reported immediately to the safety professional. When an

injury occurs, medical care needs to be immediate followed by an investigation of causes of the incident. A quick response to the findings of the accident investigation is necessary to prevent or significantly reduce the possibility of repeat incidents.

It's a good idea for the safety professional to create a checklist for known and expected exposures where each item can be assessed for training, documentation and enforcement. Some items might be PPE, Chemical Inventory and MSDS, Fall Protection, Trenching Requirements, Electrical Safety, Air Quality Assessment, Lockout/Tagout.

Planning For Emergencies

Even the best efforts to control hazards can sometimes fail. It is imperative for the safety professional to envision and plan for a worst-case scenario and develop an emergency response plan to address it. History can be an excellent tool in developing and planning for such emergencies. Also, review of previous incidents from similar construction projects or discussions with other safety professionals who have experienced emergencies are good sources to develop emergency planning. Every emergency response plan needs to include emergency rescue, first aid, and transportation. These steps each require trained professionals to be available along with special equipment to perform every phase of the emergency response. The most important part of an emergency response plan and emergency response personnel training is to have all rescue team personnel trained and aware of the operational hazards on the construction site. Failure to keep rescue teams informed of job-site hazards compromises your rescue team and can quickly make a bad situation worse.

Construction Zones

Construction zones must be clearly defined, securely fenced, and visibly signed. Only authorized personnel may be permitted to enter the construction zone for reasons of security, asset protection, and personnel safety. Preentry briefings will be necessary to alert all personnel entering the work zone to hazards existing with each phase of construction. Site security must be maintained with gated checkpoints, sign-in/sign-out stations, and posted guards as necessary.

This publication is intended to be a general discussion of the matters contained herein and the information should not be used in making a decision concerning the subject matter without consulting with your attorney, accountant, or insurance professional. Wells Fargo Insurance Services assumes no responsibility whatsoever in connection with its use.



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