



Loss Prevention

COMPInsiders®
by summit

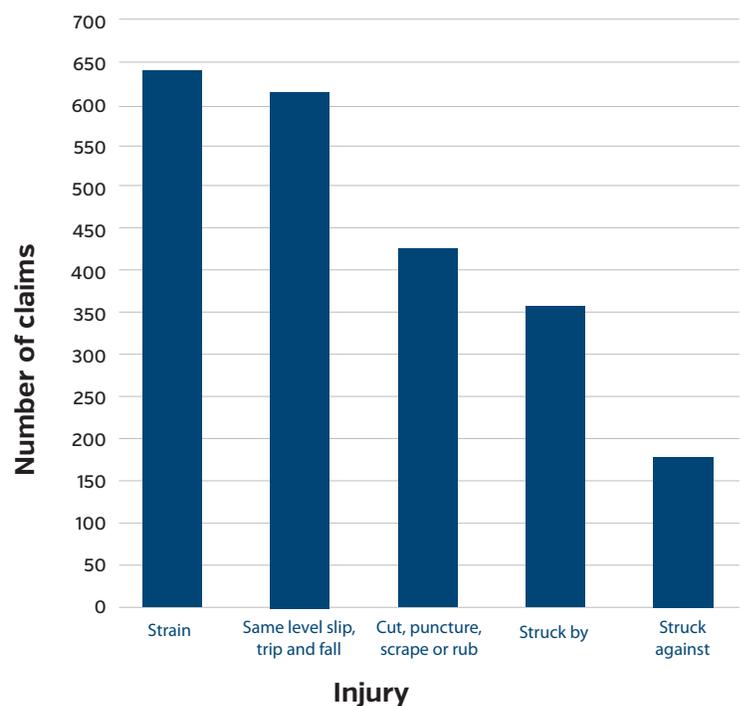
Top Injuries in Hotels and Motels

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 2016 and 2019, Summit received 2,970 claims for workplace injuries in hotels and motels.¹ 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 2016–2019, for Summit-managed insurers.

- 1. Strains:** Involving improper lifting and carrying, overreaching, repetitive trauma, bad posture or poor physical condition.
- 2. Same level slips, trips or falls:** Involving food or liquid spills, wet or slippery surfaces, improperly stored work materials or tools or stairways with no treads or handrails.
- 3. Cuts, punctures, scrapes or rubs:** Missing guards on equipment, using inappropriate personal protective equipment or improperly stored work materials or tools.
- 4. Struck or injured by:** Involving faulty or improperly stored equipment and materials, poor housekeeping or lack of preventive maintenance.
- 5. Striking against, stepping on:** Involving faulty or improperly stored equipment and materials or poor housekeeping.²

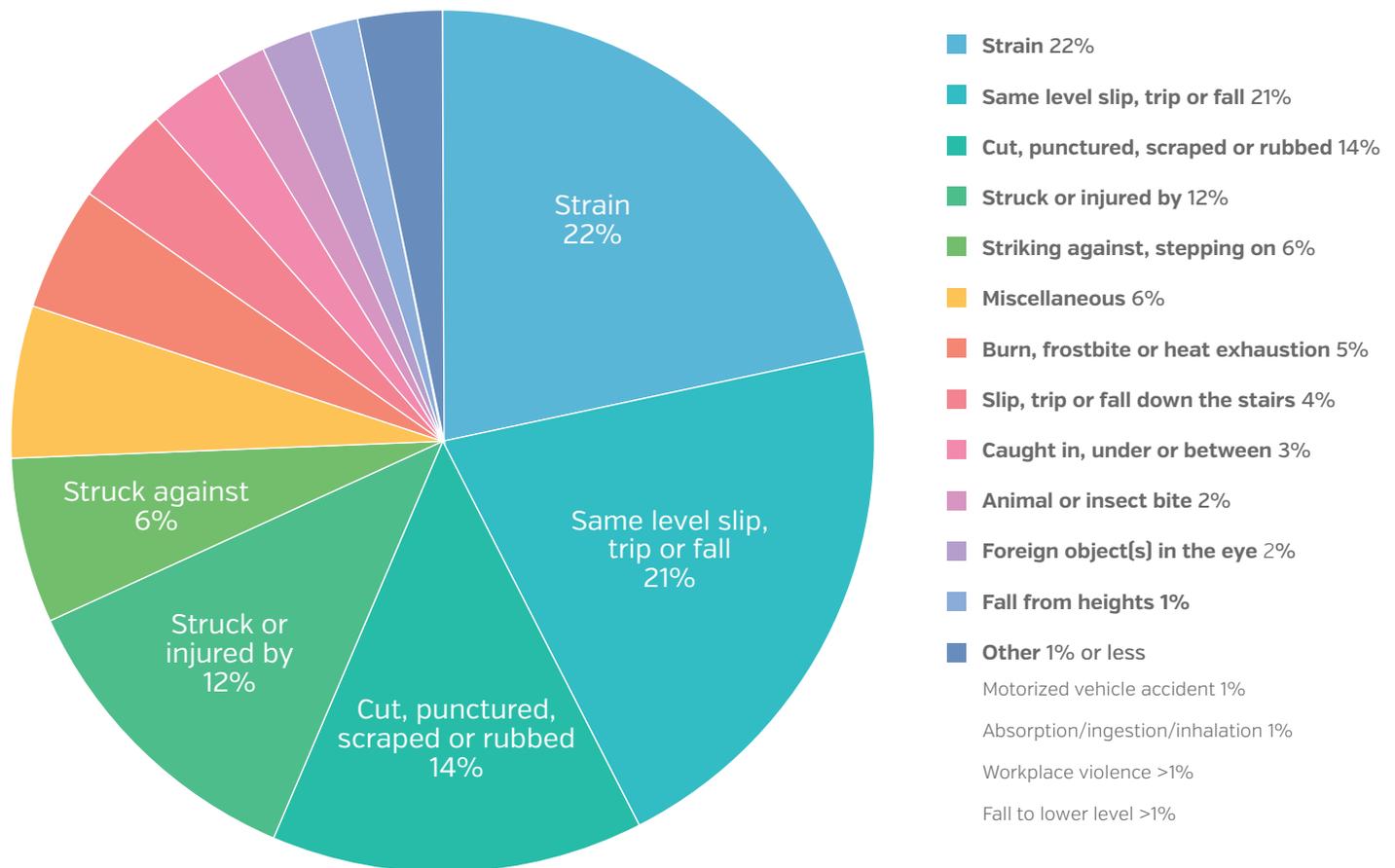


Hotels and motels: Drilling down to the details

From 2016 to 2019, the most common causes of injuries reported in hotels and motels were: strain to the lower back; slips, trips and falls with multiple body parts involved; cut, puncture, scrape or rub to the fingers; strike or injury to the foot; and, strike to the skull.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 2016–2019, for Summit-managed insurers.



Did you know?

Poor physical condition can contribute to back issues and increase chances of injury. A sudden strain on weak back muscles can lead to back pain, particularly when there is a sudden twisting or turning of the back. Having job descriptions allows the employer to define the physical demands required and evaluate a candidate's ability to safely perform the job.^{3,4}



Preventing strains

- Practice proper lifting and carrying procedures
 - Size up the load before you lift. If it's heavy, get a mechanical aid or call for help.
 - Get close to the load. Bend your knees, let your legs do the lifting.
 - Get a firm grip. Keep your back straight.
- Don't twist your body while lifting or carrying a load. Turn your feet instead.
- Always push, do not pull.
- Use laundry bins with springboards to minimize repetitive bending and overreaching.^{3,4}



Preventing same level slips, trips or falls

- Maintain floors in a clean and dry condition; free of potential slip and trip hazards.
- Clean spills immediately. Keep wet floor signs and cleaning tools close to wet prone areas.
- Maintain handrails and anti-slip treads in stairwells.
- Keep aisles and passageways clean and in good repair, with no obstructions across or in aisles that can create a hazard. Keep at least 3 to 4 feet of width clearance.
- Don't leave tools, materials, boxes, cords, cables or air or water hoses on the floor.²



Preventing cuts, punctures, scrapes and rubs

- Don't wear loose clothing or jewelry which can get caught in moving parts of equipment.
- Wear proper personal protective equipment, such as cut resistant gloves (mesh gloves) and protective gear. Cut resistant gloves should be worn while handling trash bags that could contain broken glass and needles.
- Wear the appropriate gloves depending on potential hazards—insulated, neoprene, rubber, vinyl gloves, metal mesh and cotton gloves.
- 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.^{3,4}



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 accidental falling of stored materials and objects.
- 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.^{3,4}



Preventing striking against an object

- Repair and/or replace broken equipment, furniture, doors or windows promptly.
- 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 when near potential falling objects.^{2,3}

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 accident 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 SafetyResourceRequest@summitholdings.com. (Videos provided through JER HR Group LLC, dba Training Network NOW, 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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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.

2. Occupational Safety & Health Admin., Training Requirements in OSHA Standards. U.S. Dept. of Labor, www.osha.gov/Publications/osha2254.pdf (Accessed Aug. 18, 2020).

3. "Workplace Safety Topics – Housekeeping." Safety.BLR.com, Business & Legal Resources, www.safety.blr.com/workplace-safety-topics/emergency-planning-and-response/safe-housekeeping/ (Accessed Aug. 19, 2020).

4. OSHA Safety Training Handbook, (J. J. Keller & Associates, Inc., 8th Ed. 2017).

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.