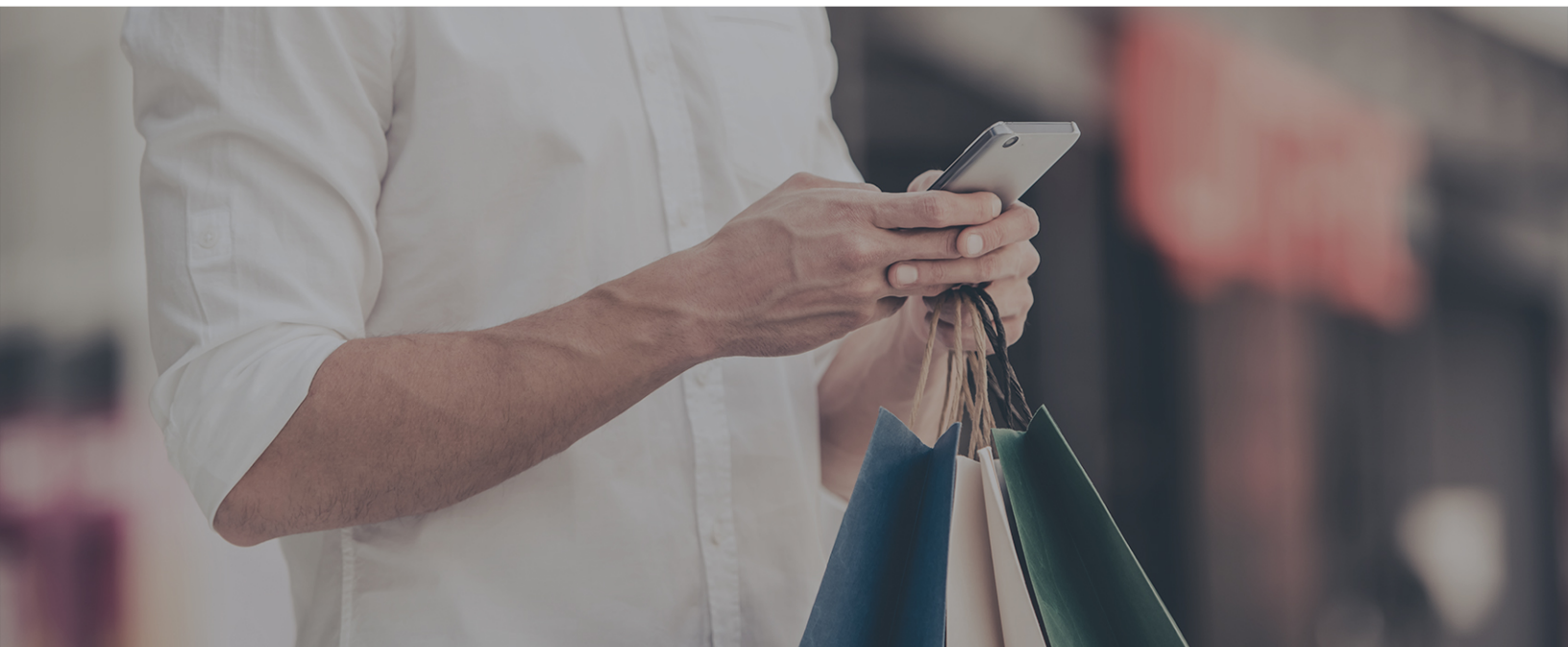


# RETAIL INDUSTRY SERVICES PORTFOLIO



## **WHAT IS YOUR CURRENT BROKER DOING TO ENSURE THAT YOU WON'T BE BLINDSIDED BY AN UNFORESEEN LAWSUIT?**

- The retail environment presents many unique risks. Successfully navigating the minefield of potential liabilities requires a proactive approach to risk management and a broker who doesn't take a one-size-fits-all approach to your coverage recommendations.

## **DO YOUR EMPLOYEES MISS MORE TIME THAN AVERAGE WITH WORK-RELATED INJURIES?**

- Our comprehensive safety resources will educate your employees on how to stay safe on the job—and help you avoid having to deal with costly injuries.

## **ARE YOUR WORKERS' COMPENSATION PREMIUMS THROUGH THE ROOF?**

- The first step in reducing premiums is learning how to control your experience modification factor. Let us show you how.

859-727-6675

[www.gartmaninsurance.com](http://www.gartmaninsurance.com)

495 Erlanger Road, Ste 104, Erlanger, KY 41018

© 2017, 2018 Zywave, Inc. All rights reserved.



---

# TABLE OF CONTENTS

## **POLICIES, PROGRAMS AND MANUALS**

Retail and Wholesale Employee Safety Manual .....	3-5
Guide to Preparing for a Recall - Retail and Wholesale .....	6-7
Drug-free Workplace Policy .....	8
Return to Work Policy.....	9

## **EMPLOYER RESOURCES**

Most Frequently Cited OSHA Standards - General Merchandise Stores.....	10
Retail Safety Checklist - Safety Recommendations for Employers .....	11
Retail Risk Insights: Five Steps to Controlling WC Costs .....	12
Alternate Ideas for Return to Work Duties: Wholesale and Retail .....	13

## **EMPLOYEE SAFETY RESOURCES**

Retail Safety Matters: Slip and Fall Prevention Tips .....	14
Retail Playing it Safe: Reducing the Cash Risk .....	15



# Retail and Wholesale Employee **SAFETY MANUAL**

Provided by: Gartman Insurance Agency Inc.

recognizes that our people drive the business. As our most critical resource, employees will be safeguarded through training, provision of appropriate work surroundings and procedures that foster protection of health and safety. All work conducted by 's employees will take into account the intent of this policy. No duty, no matter what its perceived result, will be deemed more important than employee health and safety.

is firmly committed to the safety of our employees. We are committed to providing a safe working environment for all employees and will do everything possible to prevent workplace accidents.

We value our employees not only as employees but also as human beings critical to the success of their families, the local community and .

Employees are encouraged to report any unsafe work practices or safety hazards encountered on the job. All accidents/incidents (no matter how slight) are to be immediately reported to the supervisor on duty.

A key factor in implementing this policy will be the strict compliance to all applicable federal, state, local and facility policies and procedures. Failure to comply with these policies may result in disciplinary actions.

Respecting this, will make every reasonable effort to provide a safe and healthful workplace that is free from any recognized or known potential hazards. Additionally, subscribes to these principles:

1. All accidents are preventable through implementation of effective safety and health control policies and programs.
2. Safety and health controls are a major part of our work every day.
3. Accident prevention is good business. It minimizes human suffering, promotes better working conditions for everyone, holds in higher regard with customers and stakeholders as well as increases productivity. This is why will comply with all safety and health regulations that apply to the course and scope of operations.
4. Management is responsible for providing the safest possible workplace for employees. Consequently, management of is committed to allocating and providing all of the resources needed to promote and effectively implement this safety policy.
5. Employees are responsible for following safe work practices and facility rules as well as for preventing accidents and injuries. Management will establish lines of communication to solicit and receive comments, information, suggestions and assistance from employees where safety and health are concerned.
6. Management and supervisors of will set a positive example with good attitudes and strong commitment to safety and health in the workplace. Toward this end, management must monitor facility health performance, safety, working environments and conditions to ensure that program objectives are achieved.
7. Our safety program applies to all employees and persons affected or associated in any way by the scope of this facility. Everyone's goal must be to constantly improve safety awareness and to prevent accidents and injuries.

Everyone at must be involved and committed to safety. This must be a team effort. Together, we can prevent accidents and injuries. Together, we can keep each other safe and healthy in the workplace.

---

President

---

Risk Manager

<a href="#"><u>COMMITMENT TO SAFETY</u></a> .....	2
<a href="#"><u>EMPLOYEE SAFETY RESPONSIBILITIES</u></a> .....	4-5
<a href="#"><u>SAFETY ORIENTATION TRAINING</u></a> .....	6
<a href="#"><u>RETURN TO WORK PROGRAM</u></a> .....	7
<a href="#"><u>EMERGENCY ACTION PLAN</u></a> .....	8-9
<a href="#"><u>EMERGENCY CONTACT INFORMATION</u></a> .....	10
<a href="#"><u>SEXUAL HARASSMENT POLICY</u></a> .....	11
<a href="#"><u>WORKPLACE VIOLENCE</u></a> .....	12
<a href="#"><u>ACCESS TO EMPLOYEE EXPOSURE &amp; MEDICAL RECORDS</u></a> .....	13
<a href="#"><u>VEHICLE USE POLICY</u></a> .....	14
<a href="#"><u>MOTOR VEHICLE RECORD (MVR) GRADING CRITERIA</u></a> .....	15
<a href="#"><u>OSHA COMPLIANCE PROGRAMS</u></a> .....	16
<a href="#"><u>FIRE PREVENTION &amp; ELECTRICAL SAFETY</u></a> .....	17
<a href="#"><u>GENERAL SAFETY PRECAUTIONS</u></a> .....	18-19
<a href="#"><u>JOB-SPECIFIC SAFETY PRECAUTIONS</u></a> .....	20-24
<a href="#"><u>EMPLOYEE ACKNOWLEDGEMENT FORM</u></a> .....	25



# PREPARING FOR A RECALL

---

## **A Guide to Developing an Effective Food Recall Plan for Retail and Wholesale Facilities**

Provided by: Gartman Insurance Agency Inc. ♦ 495 Erlanger Road, Ste 104 Erlanger, KY 41018 Tel: 859-727-6675

*This guide is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with Federal, State, local OSHA or any other regulatory agency standards.*

*Consult your licensed Commercial Property and Casualty representative at Gartman Insurance Agency Inc. or legal counsel to address possible compliance requirements.*

## WHY WORRY ABOUT PRODUCT RECALLS?

When the need for a product recall arises, as a retail or wholesale facility selling food products, you have the responsibility of promptly removing product from commerce that is adulterated, misbranded or hazardous to the consumer.

Recalls can be extremely costly. In addition to the physical expense, falling sales due to poor consumer confidence, brand rehabilitation expenses and potential shareholder lawsuits may also contribute to long-term losses. As a seller in the United States, you can be held liable for injuries resulting from a defective product in the following cases:

- When you modify, repackage or re-label products, instructions or warranties
- When you use your own private label.
- When you import products from a foreign manufacturer who does not carry U.S. product liability coverage.
- When you work with thinly capitalized or poorly insured manufacturers.
- When you had knowledge of the defective condition prior to the sale and did not take action.
- When you recommend a product that is unsuitable for a given purpose.

To minimize the disruption to your business, it is vital to be able to quickly and effectively remove recalled products from the marketplace using a comprehensive product recall plan.

## DEVELOPING A PLAN OF ACTION

To minimize damage, it is essential to have a recall plan in place before a crisis arises. Research indicates that the first 48 hours of a product incident are more crucial than the next 48 days. A strategic plan of action should target three main areas: recall prevention; advance planning and decision making; and recall implementation and assessment.

### *Prevention*

Although it is essential to formulate one, the foundation of a recall plan is making every effort to ensure it is never needed. Whether you are modifying or re-labeling the product before selling it or simply selecting manufacturers, it is essential to ensure that preventive steps are minimizing the risk of recall. These may include the following:

- Use Hazard Analysis Critical Control Points (HACCP), Good Manufacturing Practices (GMP), Good Agricultural Practices (GAP) or total quality control principles.
- Code date finished products so they can be identified by company personnel in commerce to a particular day of production.
- If your finished product is formulated, maintain records that tie lot numbers or code dates of your ingredients to your finished product code dating. This facilitates tracing affected product when a recall is initiated by a supplier.
- Know relevant contaminants of concern, including microbial, chemical or physical contaminants.
- Work with regulatory agencies to decide what affected product is subject to recall. This may be based on all products containing an ingredient from a source or a finished product produced from cleanup, or it could be based in cleanup or other breaks in processing.

# Drug-free Workplace

---

Location:  
Effective Date:  
Revision Number:1

## Purpose

recognizes that employees are our most valuable asset, and the most important contributors to our continued growth and success. We are firmly committed to the safety of our employees. will do everything possible to prevent workplace accidents and is committed to providing a safe working environment for all employees.

To further this goal, has developed a Drug-free Workplace Policy effective . The program will consist of three components: Post-Offer Drug/Alcohol Screen, Reasonable Cause Drug/Alcohol Screen and Post-Incident Drug/Alcohol Screen. This policy applies to all candidates for employment as well as all current employees. This policy also serves to reinforce the 's intolerance for illegal drug use and working under the influence of alcohol.

## Post-Offer Testing

believes accident prevention and a safe work environment begin with hiring. As such, all applicants offered employment will be required to undergo a Drug/Alcohol Screening. Employment is conditional on the results of the Drug/Alcohol Screen.

## Procedure

Any applicant the Company hires will be directed to the proper clinic, at Company expense, to undergo a Post-Offer Drug/Alcohol Screen. The clinic will release the results to the Human Resources Manager, who in turn will notify the candidate of the results.

The test will consist of a breath alcohol test along with a urine analysis test for any non-prescribed illegal substances listed in Exhibit 'A' below.

## Consequence

In the event the drug test comes back positive, the Medical Review Officer (MRO) will review the report and contact the applicant to determine if any extenuating circumstances, relevant at the time of the test, could have resulted in a false positive. The MRO will determine if the applicant will be re-tested. If any applicant tests positive with a blood alcohol level exceeding .02 or any non-prescribed illegal substance listed in Exhibit 'A', will withdraw their offer of employment. If any applicant refuses to submit to the tests, the offer will be withdrawn.

## Reasonable Cause

reserves the right under all applicable laws to test any employee for alcohol and illegal drugs if the employee shows cause. Management, supervisors and lead personnel have been trained to identify symptoms of being under the influence of illegal drugs or alcohol.

## Procedure

If a supervisor, manager or lead person identifies a problem, they will ask another supervisor/manager/lead person to confirm the reasonable cause. Both persons will then individually fill out a Reasonable Suspicion Report. After filling out the report and it is decided jointly that reasonable suspicion still exists, the employee will be escorted to a private area where the supervisor/manager/lead person will speak to the person confidentially. The employee will be given a chance to explain. If, after the explanation the supervisor/manager/lead person believes the employee is unfit to perform his or her duties and reasonable suspicion for use of illegal drugs or alcohol still exists, the employee will be asked to go for a test. They will then be transported by to our designated testing facility.

The clinic or hospital will perform a breath alcohol test along with a urine analysis for the non-prescribed illegal drugs listed in Exhibit 'A' below.

---

Prepared by Gartman Insurance Agency Inc.

This drug-free workplace policy is a guideline to reduce substance abuse in the workplace. It may not prevent substance abuse from occurring. It does not address potential compliance issues with state or federal laws. This document is not to be construed as legal advice. Consult your licensed commercial Property and Casualty representative at Gartman Insurance Agency Inc. or legal counsel to address possible compliance requirements. © Zywave, 2001, 2013-2014 Inc. All rights reserved.



# Return to Work

Location:  
Effective Date:  
Revision Number:1

---

## PURPOSE

This policy is in place to ensure provides meaningful work activity for employees who are temporarily unable to perform all, or portions, of their regular work assignments or duties. This policy applies to employees suffering from either work or non-work related injury or illness. The goal is to allow valued company employees to return to productive, regular work as quickly as possible. By providing temporary transitional or modified work activity, injured employees remain an active and vital part of the company. Studies show that a well-constructed Return to Work Policy reduces lost time days, allows workers to recover more quickly and makes for a more positive work environment.

## SCOPE

All active employees who become temporarily unable to perform their regular job due to a compensable work related or non-work related injury or illness may be eligible for transitory work duties within the provisions of this program. Return to work tasks may be in the form of:

- Changed duties within the scope of the employee's current position
- Other available jobs for which the employee qualifies outside the scope of his or her current position
- An altered schedule of work hours

## DEFINITIONS

- **Transitional duty** is a therapeutic tool used to accelerate injured employees' return to work by addressing the physical, emotional, attitudinal and environmental factors that otherwise inhibit a prompt return to work. These assignments are meant to be temporary and may not last longer than 90 days, though permits multiple 90-day assignments back-to-back if it is medically warranted.
- **Alternate duty** is a part of 's Return to Work Policy that is designed as a placement service for individuals who have reached maximum medical improvement and are still unable to perform the essential functions of their pre-injury job.

## APPLICABILITY

### Length of Duty

- If work is available that meets the limitations or restrictions set forth by the employee's attending practitioner, that employee may be assigned transitional or modified work for a period not to exceed 90 days. Transitional or light duty is a temporary program, and an employee's eligibility in these reduced assignments will be based strictly on medical documentation and recovery progress.

### Daily Application

- An employee's limitations and restrictions are effective 24 hours a day. Any employee who fails to follow his or her restrictions may cause a delay in healing or may further aggravate the condition. Employees who disregard their established restrictions, whether they are at work or not, may be subject to disciplinary action up to and including termination.

### Qualification

Transitional or modified duty will be available to all employees on a fair and equitable basis with temporary assignments based on skill and abilities. Eligibility will be based upon completion of the Return to Work Evaluation Form by the

---

Prepared by {B\_Officialname}

This Return to Work Policy is a guideline. It does not address potential compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it meant to be exhaustive or comprehensive. It is intended to provide a general framework for the Return to Work Program. It is not intended to constitute an offer of insurance or any other financial product. It is not intended to constitute an offer of insurance or any other financial product. It is not intended to constitute an offer of insurance or any other financial product. This is a sample document provided by Gartman Insurance Agency Inc. Zywave, Inc. All rights reserved. © 2000, 2013, 2015

## General Merchandise Stores (NAICS 452)

The Occupational Safety and Health Administration (OSHA) keeps records not only of the most frequently cited standards overall, but also within particular industries. The most recent statistics from OSHA reveal the top standards cited in the fiscal year 201X for the general store industry. This top 10 list comprises establishments that retail new general merchandise from fixed point-of-sale locations. Establishments in this subsector are unique in that they have the equipment and staff capable of retailing a large variety of goods from a single location. This includes a variety of display equipment and staff trained to provide information on many lines of products.

DESCRIPTION OF VIOLATION	CITED STANDARD NUMBER	ACV*
<b>1. General Electrical Requirements</b> - Ensuring electric equipment is free from recognized hazards likely to cause death or serious physical harm to employees.	<a href="#">29 CFR 1910.303</a>	<b>\$3,140</b>
<b>2. Wiring Methods, Components and Equipment for General Use</b> - Using proper wiring techniques and equipment to ensure safe electrical continuity.	<a href="#">29 CFR 1910.305</a>	<b>\$1,136</b>
<b>3. Maintenance, Safeguards and Operational Features for Exit Routes</b> - Exit routes must be kept free of explosive or highly flammable furnishings or other decorations.	<a href="#">29 CFR 1910.37</a>	<b>\$6,172</b>
<b>4. Design and Construction Requirements for Exit Routes</b> - Protections for workers regarding the design and construction of exit routes.	<a href="#">29 CFR 1910.36</a>	<b>\$913</b>
<b>5. Powered Industrial Trucks</b> - Ensuring safety of employees on powered industrial trucks through fire protection, design, maintenance and proper use.	<a href="#">29 CFR 1910.178</a>	<b>\$1,104</b>
<b>6. Portable Fire Extinguishers</b> - Placement, use, maintenance and testing of portable fire extinguishers provided for the use of employees.	<a href="#">29 CFR 1910.157</a>	<b>\$2,718</b>
<b>7. General Requirements for Walking/Working Surfaces</b> - Housekeeping guidelines.	<a href="#">29 CFR 1910.22</a>	<b>\$499</b>
<b>8. Handling Materials</b> - General requirements for keeping aisles and passageways clear when using material-handling equipment.	<a href="#">29 CFR 1910.176</a>	<b>\$1,518</b>
<b>9. Hazard Communication</b> - Properly transmitting information on chemical hazards through a comprehensive program, container labeling, SDS and training.	<a href="#">29 CFR 1910.1200</a>	<b>\$566</b>
<b>10. General Personal Protective Equipment (PPE) Requirements</b> - Selecting the correct PPE, providing instruction, monitoring its use and maintaining the PPE to standards.	<a href="#">29 CFR 1910.132</a>	<b>\$2,084</b>

\*ACV (Average Cost per Violation) - The dollar amount represents the **average cost per violation** that employers in this industry paid in 2014. To understand the full capacity and scope of each standard, click on the standard number to visit [www.osha.gov](http://www.osha.gov) and view the language in its entirety. Source: OSHA.gov

Design © 2013, 2015 Zywave, Inc.



# Checklist

## Retail Employers Safety Recommendations

For:

Date:

Conducted by:

### Environmental Factors

	YES	NO	N/A
Do employees exchange money with the public?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the business open during the evening or late night?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the business located in a high crime area?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the site experienced a robbery in the past three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the site experienced other violent incidents in the past three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the site experienced threats, harassment or other abusive behavior in the past three years from patrons?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Engineering Controls

	YES	NO	N/A
Do employees have access to a telephone with an outside line?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are emergency telephone numbers posted adjacent to the telephone?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the entrance to the building easily visible from the street and free of heavy plant growth?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the lighting bright in the parking lot and adjacent areas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all indoor lighting fixtures working properly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are windows and views to the outside and inside clear of advertising and other obstructions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the cash register in plain view of customers to deter robberies?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a working drop safe or time access safe to minimize cash on hand?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are security cameras and mirrors placed in locations that would deter thieves or provide greater security for employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there height markers on exit doors to help witnesses provide more complete descriptions of assailants?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are employees protected through the use of bullet-resistant enclosures in locations with a history of robberies or assaults in high-crime areas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Provided by: Gartman Insurance Agency Inc.

© 2008, 2012, 2014 Zywave, Inc. All rights reserved.

This is a sample document provided by Gartman Insurance Agency Inc.

## Five Steps to Controlling WC Costs

Looking to gain better control over your rising workers' compensation costs for your wholesale or retail operation? If so, it's time to shift your focus from solely trying to minimize lost-workday incidence to a more holistic approach. Having a sound safety program designed to continuously improve can yield significant savings by reducing injuries and illnesses over the long run – saving workers' compensation dollars and protecting your bottom line.

### The Five Steps

You can control workers' compensation costs with five steps designed to create a well-rounded safety program that produces a safer job site, achieves OSHA compliance and reduces accidents.

1. Develop safety programs required by the OSHA standards.
2. Integrate those programs into the daily operations.
3. Investigate all injuries and illnesses.
4. Provide training to develop safety competence in all employees.
5. Audit your programs and your worksite on a regular basis to stimulate continuous improvement.

### 1. Establish Compliance Standards

In addition to being a requirement for those in the construction industry, OSHA standards provide a good pathway to incident reductions. A good number of

accidents stem from poorly developed, poorly trained or poorly implemented OSHA programs: improper lifting techniques resulting in back strains, preventable mishaps due to insufficient and messy or unsafe clearances for handling equipment in aisles, at loading docks, through doorways and around turns are just a few examples.

OSHA construction standards require written programs be developed and then communicated to workers. Experience shows that companies with thoroughly developed, OSHA-compliant programs have fewer accidents, more productive employees and lower workers' compensation costs.

---

How you control workers' compensation costs might require a significant change in how you manage your safety program, but if your rates are high, it may be time to make this leap.

---

### 2. Integrate Programs into Daily Operations

Policies alone won't get results; the program must move from paper to practice to impact your bottom line. Achieving this requires a strategic plan clearly communicated to workers, good execution, and a culture that both inspires and rewards people to do their best.

---

Provided by Gartman Insurance Agency Inc.

This Risk Insights is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice.  
© 2010 Zywave, Inc. All rights reserved.

This is a sample document provided by Gartman Insurance Agency Inc.

# Alternate Ideas for Return to Work Duties

## Wholesale and Retail

Use this chart to find possible transitional job duties for recovering workers. The ideas presented here should be adapted to your own situation to help the returning employee be as productive as possible. Always evaluate the unique conditions of an employee's injury when assigning transitional duties.

Alternative Duty Options	Type of Injury		
	Back	Lower Extremity	Upper Extremity
Break down boxes	Possible	Possible	Possible
Comparison shopper (are suppliers providing best product/prices, what prices/services are competitors offering)	Yes	Yes	Yes
Conduct ergonomic assessments	Possible	Yes	Yes
Customer greeter and coupon provider	Possible	Yes	Yes
Conduct customer opinion surveys (via telephone)	Yes	Yes	Yes
Customer service rover	Possible	Possible	Yes
Face shelves, remove dated products	Possible	Possible	Possible
Cross trainer/mentor	Yes	Yes	Yes
Paint/stripe (pedestrian walkways, loading dock edges, steps)	No	Possible	Possible
Pallet and high stack rack inspector	Possible	Possible	Yes
Parking lot inspector/litter clean up	Possible	Possible	Yes
Prepare and serve samples to customers	Possible	Yes	Yes
Specialty/catering event representative	Yes	Yes	Yes
Trade show booth person	Possible	Possible	Possible
Attend vendor-provided specialty or recurring training	Yes	Yes	Yes
Videotape record of property or process	Yes	Yes	Yes
Develop safety training schedule, identify and schedule topics/trainers	Yes	Yes	Yes
Foreign language translator (translate policies/practices/posters to other common language)	Yes	Yes	No
Housekeeping (storage areas)	No	Possible	Possible
Label pipes/conduit/breaker boxes	Yes	Yes	Yes
Mail/fax delivery for small packages	Possible	Possible	Yes
MSDS book updater/organizer	Yes	Yes	Possible
Research laws/regulations pertaining to industry	Yes	Yes	Yes
Review and update safety programs (accident prevention program, evacuation maps, etc.)	Yes	Yes	Yes
Review, evaluate and recommend safety videos for training	Yes	Yes	Yes
Rotate/replace/update/clean warning signs or posters	Yes	Yes	Yes

# safety matters

Retail  
Toolbox Talks for

From your safety partners at Gartman Insurance Agency Inc.

## Slip and Fall Prevention Tips

A janitorial employee was scrubbing the break room floor with water and a cleaning agent. An observant worker realized that with lunch time around the corner, many employees would be flocking to the break room. This person then took the proper action to avert this potentially dangerous situation by setting up a wet floor sign to alert employees when they entered the room.

### Do Your Part

An unguarded wet floor is only one of the many causes that accounts for millions of work-related injuries every year, which is why it is important to spot unsafe conditions that could lead to slips and falls, and do what you can to prevent them.

There are various ways to suffer slips and falls while working. You can slip and lose your balance, you can trip over objects left improperly in your walkway or you can simply fall from an elevated position to the ground. To avoid slips and falls, be on the lookout for foreign substances on the floor. Watch for:

- Deposits of water
- Food
- Grease or oil
- Soap
- Product spills

Even small quantities are enough to make you fall.

### Good Housekeeping Counts

When entering a building from the outdoors, or from debris or storage areas, clean your

footwear thoroughly. Snowy and rainy weather requires a doormat at each entrance to allow for complete wiping of shoes. Avoid running, walk safely and do not change directions too sharply.

Beware of tripping hazards. Trash, unused materials or any object left in aisles designed for pedestrian traffic invites falls. Extension cords, tools, carts, extra stock and other items should be removed or properly barricaded off. If equipment, supplies or products are left in walkways, report it. Let the proper personnel remove it. And keep passageways clean of debris by using trash and recycling bins.

### Practice Prevention

Walk in designated walking areas. Short cuts through machine, storage or backstock areas invite accidents. Concentrate on where you are going – horseplay and inattention leaves you vulnerable to unsafe conditions. Hold on to handrails when using stairs or ramps. They are there to protect you should a fall occur. If you're carrying a heavy load that hampers your ability to properly ascend or descend stairs, use the elevator or find help.

The worst falls are from elevated positions such as ladders and can result in serious injury or death. Learn and practice ladder safety. For example, when climbing, use a ladder of proper length that is in good condition. Keep it placed on a firm surface. Do not climb a ladder placed on machinery, crates, supplies or boxes. Keep the ladder's base one foot away from the wall for every

**Learn to  
practice slip  
and fall safety  
using good  
housekeeping  
and prevention  
techniques.**

This Safety Matters flyer is for general informational purposes only, and is not intended as medical or legal advice. © 2010, 2013-2014 Zywave, Inc. All rights reserved.



# PLAYING IT SAFE RETAIL

## Reducing the Cash Risk

*Helpful tips to prevent loss in retail establishments*

In the retail industry, cash transactions are an essential part of business operations. Handling money presents a certain risk. To reduce loss, always remember these tips when working with cash.

### Cash Drawers

Take these precautions when using a cash drawer:

- Open it only when making a transaction.
- Close the drawer before you package merchandise.
- Leave the bills the customer gave you on top of the drawer until after making change to keep a record of what the customer paid in case of dispute.
- Never leave an open cash drawer for any length of time.
- Notify your supervisor when you build up excess cash in your drawer so it can be moved to a more secure location.
- Never count cash drawers in front of customers. Always count the contents of the drawer in a secure, private area.
- Always lock the cash drawer and remove the key when it is not in use.
- If the premises will be unattended overnight, empty the cash drawer and leave it open to deter damage in the event of a break-in.

There may be a time when you will have to bring cash to the bank on behalf of . Remember these tips while moving cash:

- Never establish a routine for deposits. Vary the time and the route you take as much as possible.
- Always try to take someone with you. Go by yourself only as a last resort.
- Alert someone that you are leaving with the deposit and also tell them when you should be returning.
- Transport cash in something that doesn't draw attention to you. If you are using a bank bag or similar container, always put it in something unidentifiable.
- Do not use public transportation.
- If taking a taxi, use a reputable company, and always call for it by phone instead of flagging one down once you've reached the street.
- If walking, choose busy streets that will keep you close by people.
- Do not make other stops before the deposit.

### Hold-ups

Even when employees take all the proper precautions, there is still chance for a robbery. If such a robbery occurs while you are at work, remember:

- Try to remain as calm as possible.
- Comply with the robber's instructions.

Be safe and healthy on the job at with these helpful tips provided by **Gartman Insurance Agency Inc..**

**Always leave the money given to you by a customer on top of the cash drawer while making change as a way of keeping track of the exact amount they gave you.**

This flyer is for informational purposes only and is not intended as medical or legal advice.

© 2010, 2018 Zywave, Inc. All rights reserved