

Toolbox Talks

Weekly Tailgate Topic_

12-24

Discuss with crews on _____ [INSERT DATE]

HOW MUCH DO ACCIDENTS REALLY COST?

An area of major concern to employers is the cost of accidents. Many people don't realize how much an accident at work costs *them and their employer* in time and money. Many expenses are not always obvious.

The Worker: Real Costs of an Accident:

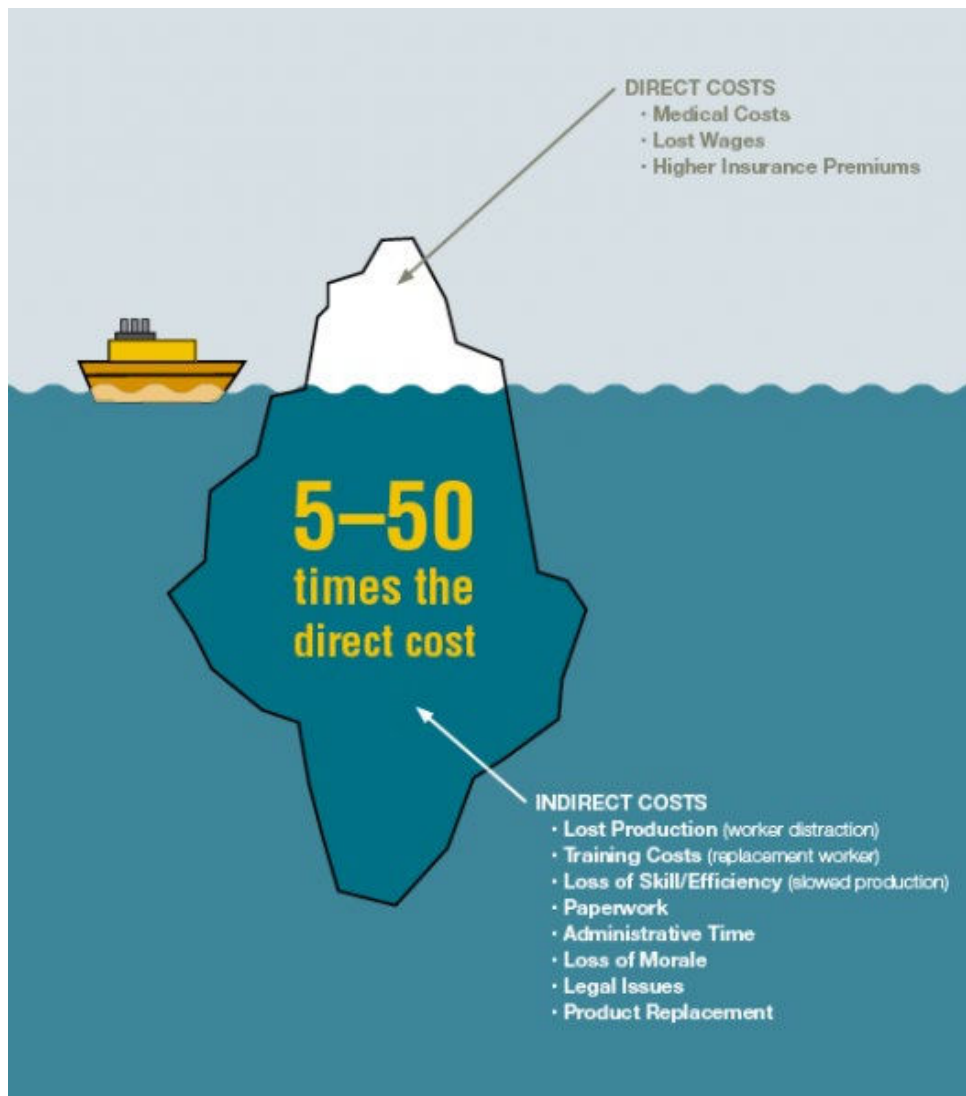
There are several 'costs' that the person involved in the accident will have to endure. Being injured at work can really cause a problem that spills over into all aspects of your life. The after effects ripple on to other people at work and in your family. This is why it is so very important to always be thinking and looking out for safety while you are working.

- Depending on the severity of the injury you could be out of work for a few days, months or permanently. This will be an economic loss to your family. Even if you are entitled to Worker's Compensation it could be months before you actually receive any money.
- You may need to pay for medications or medical supplies that are necessary for your recovery.
- Quality of life may be lost for you and your family if you aren't able to recover 100% from your injury.
- Depending on your injury, once recovered, you may not be capable of doing your old job.

The Employer: Real Costs of an Accident:

- Insurance premiums will go up. There is no set number on how much it will be raised but each accident will cause WorkSafeBC to raise the cost.
- Loss of an employee. This may cause loss of profit because productivity will slow. The company may also have to hire and train a new employee which will take time and money.
- Time and profit cost to investigate and write up a report of the accident
- Time and profit to manage Return to Work Program.
- The cost of repairing any damaged tools and equipment.
- New safety training classes to ensure the same accident doesn't occur again.
- Depending on the accident and how it occurred some employers may face fines from WorkSafeBC.
- Loss of morale or safety culture.
- WorkSafeBC may close down the company till they are sure the problem has been fixed. This will cause everyone to lose money.

Where does the money come from to pay for the results of accidents? Some people believe that organizations have money set aside to pay for accident costs. However, employers know that the money must come from profits.



The Benefits of Being Safe:

Just as there are many hidden costs due to accidents, there are hidden savings in accident prevention. For this reason, the phrase “loss control” is often used in safety management. Safety and efficiency go hand in hand. Every accident you prevent saves on accident costs - affecting the bottom line: the workers. Other benefits of accident prevention efforts include:

- Safe and uninjured employees
- Property and materials will not be damaged
- No disruption to production so supervisors/managers can focus efforts on other projects
- Increased employee security at work.
- More profits are available to be allocated to areas such as training, equipment, and facilities instead of accident costs.
- A clean safety record allows the company to bid work more competitively, ensuring employment for workers in consistent.

Your Part in Being Proactive:

To avoid the costs as well as the pain and discomfort of an injury, it is critical that we take a close look at how we view safety. Do we really give 100% to the safety program or do we just pay it lip service? In order for the safety program to be beneficial, all of us must ensure that we contribute in whatever way we can:

1. **Report all accidents, injuries and close calls to your supervisor.** When you experience an accident, close call, or even a perceived hazard that is just waiting to happen, alert your supervisor to the hazard. Your participation in this role is crucial in order to reducing accidents. When an incident occurs, conduct accident investigations with the sole intent of preventing accidents in the future.
2. **Report all hazards you see on the job-site.** If you recognize a hazard on a job-site, either fix the problem yourself, or alert your supervisor and fellow work-mates of the hazard. Displaying this type of attitude helps everyone you work with to remember that we are a team who are working together to do a great job and go home safely at the end of the day.
3. **Work as a team.** There is a saying that two heads are better than one, and we can use this to our advantage if we are all watching out for one another on the job-site. Always stay alert, watch out for one another and always have an open line of communication open with everyone so that you can warn them of any foreseeable hazard, it could mean someone's life.
4. **Talk safety up.** When you're working on the job, promote safety whenever you get the chance. Working safely has prevented thousands of deaths. It is a fact that if we are all more aware of how to work safely, we will all have a higher chance of going home INJURY FREE at the end of the day. Remember, safety benefits you!

Questions to Generate Discussion:

- Have you ever walked passed an unsafe act and said nothing about it because you had done the same in the past?
- Have you ever been injured on the job? If so, what 'costs' were incurred to you and your family, your job, and your crew as a result?
- How do you prevent accidents and injury to yourself and others on the job