

# Risk Monitor



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## Protect Your Business by Giving Employees Rules for Social Media

Business use of social media tools (also known as “social networking tools”) has taken off in recent years. Organizations of all types and sizes are reaching out to customers with blogs, podcasts, networking Web sites like Facebook and LinkedIn, and micro-blogging services like Twitter. These technologies are new and exciting, and present vast new opportunities for publicizing a brand. However, a business using any new technology assumes certain risks. Employees using them may let confidential information slip. They may post text, pictures or videos that embarrass the organization. Individuals outside the organization may make negative comments on the organization’s blog or Facebook page. To minimize these risks, every business using these technologies should develop social media use policies.

The first thing managers must decide is how they feel about social media — do they favor it for business use, consider it a personal pastime for employees to use only on their own time, or are they ambivalent about it? Management’s attitude toward these sites will shape the resulting policy. With that decided, there are several other issues managers must consider for the policy.

- What exactly does the business mean by the terms “social media” or “social networking”? Is it just Facebook, LinkedIn and Twitter? Is it other blogging sites, such as Live Journal? Does it include blogs on newspaper and business news Web sites? What about business-related podcasts, including video podcasts? Before managers can set rules for using social media, they must decide what social media is.
- Should the organization permit employees to

identify themselves as employees on these sites? Anything employees say or do will reflect on the organization. If they conduct themselves professionally, they will bring credit to the organization, but the reverse will happen if they post inappropriate material or get into arguments that amount to little more than trading insults. Even on personal blogs and Facebook pages, employees who identify their employers can reflect on them. Employers should consider asking employees to post disclaimers stating that their posts do not represent the company’s opinion.

- Should the organization permit employees to recommend other individuals? LinkedIn and other sites let members post recommendations of other members. If a member recommends a person, a company accepts that recommendation and has a bad experience, and the company interprets the member’s recommendation as coming from that member’s employer, the company may try to hold the employer legally liable. Employers must decide whether the risk is so great that they should prohibit employees from doing this.
- Protecting the names of the innocent. Employees may write about customers, partners and associates on company-approved blogs. Not everyone wants their name, problems, or purchases displayed on a blog for millions of people to see. The policy should require employees to leave other organizations and individuals anonymous unless they have permission to do otherwise.
- Protecting confidential information. Most employees have enough common sense not to post

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## Welcome to the Galloway Chandler McKinney Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent risk management topics which may affect your organization. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.



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# Tips to Prevent and Combat Residential Electrical Fires

Nearly every home in America has a powerful and primed source of fire at this very moment, and it's called electricity. From overloaded outlets to dated or defective wiring, there's likely to be at least one electrical fire hazard in some corner of your home.

The United States Consumer Product Safety Commission reports that faulty electrical wiring in residential homes cause over 40,000 fires each year. Over the last decade, defective electrical wiring has caused an average of 350 deaths per year.

According to the National Electrical Safety Foundation, homeowners can use the following fire prevention tips to help create a fire-proof home electrical system:

- Use child-proof outlets to prevent small children from sticking an object into the outlets.
- Do periodic checks of all electrical cords, replacing any damaged or frayed ones, untangling knotted cords, and ensuring that none have been placed under carpets or rugs.
- Never overload outlets or extension cords. Although not always present, it could be a sign of an overloaded circuit if your appliances aren't working up to par, the television has a poor picture, the HVAC isn't performing properly, and/or the lights are dimming on their own. You might also ask an electrician to tell you what the maximum capacities are for the circuits in your home. By knowing this, you can add up the wattage of all the electrical devices plugged into each circuit and be able to ensure that the total load for each circuit is below its maximum capacity.
- Consider updating the entire electrical system with copper wiring in homes 40 or more years of age. Older homes with dated aluminum wiring are more prone to electrical fires than those with more fire-resistant copper wiring.

- Use the proper wattage bulb for every light fixture and lamp in your home, ensuring that you never exceed the recommended wattage.
- Arc fault circuit interrupters (AFCI) can be installed to help protect against electrical fires caused by arc faults, which are simply electrical currents being discharged across a gap. Wire insulation that's pinched, overheated wires, and improper electrical connections are common sources of arc faults.
- Ground fault circuit interrupters (GFCIs) can be installed in your bathrooms, utility room, and kitchen to help protect your family from the risk of electrocution. GFCIs will detect any imbalance in electricity and shut down the electrical system.
- Use a power surge protection device for your computer and other large electronics. Electrical devices plugged into a circuit that receives a power surge, or sudden rush of voltage, can be damaged beyond repair.

Of course, despite all precautions, you still need to know what to do should an electrical fire start.

For an electrical fire at a wall outlet, you can either turn off the main switch -or- if you can do it safely, immediately try to pull anything that's plugged into the outlet out by pulling on the end of the cord furthest away from the outlet. CO2 fire extinguishers can be used for small electrical fires, but do remember never to use water on an electrical fire.

In the event the electrical fire is large or otherwise uncontrolled, then you should evacuate the home and immediately alert the fire department that you have an electrical fire. It's important that you tell the fire department if you suspect the fire could be electrical since they may be able to shut off the main power source and prevent it from spreading.

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company confidential information in public forums, but they might have a false sense of security about exchanging it in private messages with other authorized individuals. Social networking sites are computer networks, and networks are always vulnerable to hacking. The policy should require employees to use other, more secure methods of communication for confidential topics.

- **Priorities.** Social media sites are terrific networking and marketing tools, but they can also be horrendous time sinks. Employees can easily and unintentionally get caught up in blog-writing or checking Twitter, with the result that their productivity slips. The policy should emphasize that

employees are still responsible for completing their regular work.

- **Consequences for violating the policy.** To be fair, organizations must inform their employees of the rules and the consequences of breaking them. Setting and enforcing these consequences will show employees how serious the organization is about the policy.

Businesses can effectively use social media to reach new customers, communicate with old customers in new ways, and grow their brands. All organizations should seriously consider using some or all of these tools. With some common sense rules in place for employees, businesses can reap great rewards from these exciting new technologies.



# Seven Options To Consider When Composing A Cell Phone Safety Policy

Employers with mobile employees should make sure that they are taking a proactive approach to ensuring that these employees are using their cell phones in a safe manner and not putting themselves and bystanders at risk of injury.

Any employer with mobile employees should have a cell phone safety policy in place that clearly defines if and how cell phone usage is allowed while driving and what the repercussions for breaking the policy are. To help ensure that the cell phone safety policy is enforceable, reasonably fair, and realistic, employers may seek the input of their mobile employees and management team when creating the policy. Here are seven policy options to consider:

## 1. Safety Training For Drivers

Of course, you should ensure that all drivers of company vehicles have a valid drivers license. Your policy should also definitely require that any mobile employee using a company vehicle complete a driver safety and defensive driving course before being handed the keys to a company vehicle. These safety courses often include demonstrations related to driver distraction from cell phone usage. This can be a real eye-opener for drivers that might have never seen the devastation caused by vehicle crashes firsthand.

## 2. Post Warnings In All Company Vehicles

A concise notice should be posted in all company vehicles. The notice should clearly state that cell phones shouldn't be used while driving and that if the phone call is an emergency, then the operator should let a passenger make the call or pull over before using the cell phone.

## 3. Hands-Free Device Option

If feasible, your policy might be that mobile employees can only use hands-free devices when driving. While providing your mobile employees with a hands-free device isn't going to ensure that the worker isn't distracted by a phone conversation, hands-free devices have been shown to reduce distraction.

## 4. Answering Services Or Call Forwarding Options

It might be hard for mobile workers and those trying to contact them to adjust to an answering service or call forwarding option, especially if workers have previously been allowed to make calls or answer their phone while driving, but the convenience of immediately answering or making a phone call during driving activities simply isn't worth the risk and liability. After the mobile worker arrives at their destination, then they can check their messages and make appropriate return phone calls.

## 5. Turn The Cell Phone Off

Your cell phone safety policy could include the mobile employee shutting the cell phone off while he/she is driving the company vehicle. The employee can turn their cell phone on to make needed calls or check their answering or call waiting service once they've arrived at their destination. If turning the cell phone off is part of your cell phone safety policy as a method to reduce driver distraction, then the policy should also include any passengers turning their cell phones off as well.

## 6. Let Employees Take Responsibility



Most employees aren't going to adhere to a policy that's all talk and no action. The cell phone safety policy might also include making employees take responsibility for any fines or additional vehicle operation costs incurred from traffic violations related to illegal cell phone usage. The policy might also state a more harsh disciplinary measure for workers that acquire a certain amount of traffic violations.

## 7. Banning Cell Phones From Company Vehicles

Before making a total cell phone ban part of a cell phone safety policy, employers should understand that this could leave the employee unable to contact emergency services in the event of an accident or emergency. So, completely banning the use of company or personal cell phones during driving should only be considered after careful thought and as a last resort. It may be necessary if mobile employees continually ignore the above policy options or have repetitive cell phone traffic infractions.

# Never Cut Corners When it Comes to Safety in the Workplace

Some employees are happy to take chances when it comes to safety. They take needless risks in an effort to save time or cut their work load. In reality, all they're doing is subjecting themselves and others to hazards that could cause a serious injury.

Workers form bad habits when they repeatedly perform their jobs in an unsafe way and don't get injured. They become convinced that because of their skills they are incapable of being hurt. It's this attitude that usually ends up doing them in, because they take even more chances until eventually a serious accident does occur. Unfortunately, that one accident can turn out to be fatal.

Most of a chance-taker's careless acts can be broken down into one of the following categories:

- Failing to follow proper job procedure
- Cleaning, oiling, adjusting, or repairing equipment that is moving, electrically energized, or pressurized
- Failing to use available personal protective equipment such as gloves, goggles, and hard hats
- Failing to wear safe personal attire
- Failing to secure or warn about hazards
- Using equipment improperly
- Making safety devices inoperable
- Operating or working at unsafe speeds
- Taking an unsafe position or posture
- Placing, mixing, or combining tools and materials unsafely
- Using tools or equipment known to be unsafe
- Engaging in horseplay

Although OSHA does not cite employees for safety violations, each employee is obliged to comply with all applicable OSHA standards, rules, regulations, and orders. Employee responsibilities and rights in states with their own occupational safety and health programs are generally the same as for workers in states covered by Federal OSHA.

Employees should follow these guidelines:

- Read OSHA notices at the jobsite
- Comply with all applicable OSHA standards
- Follow all lawful employer health and safety rules and regulations, and wear or use prescribed protective equipment while working
- Report hazardous conditions to a supervisor
- Report any job-related injury or illness to the employer, and seek treatment promptly
- Exercise these rights in a responsible manner

If you are working with a risk-taker, ask him to stop and consider what jeopardy he is putting himself and others in. Then buddy up with him to find a safer way to perform the task. Remember, unsafe actions don't result in saving time if a worker gets injured in the process.



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