Learn from near accidents

When you're driving down a busy highway and another vehicle pulls out in front of you, you quickly brake or swerve to avoid slamming into the vehicle. Although you will probably be angry over the other driver's carelessness, you take a few deep breaths and remain calm.

You remind yourself that you always have to drive defensively – to watch out for the other driver's mistakes or carelessness and to stay alert. Such precaution can save your life.

The same kind of mind-set needs to be kept on the job. If you experience a close call or a nearmiss on the job, you should automatically begin to think how to avoid the same situation in the future. Such a close call is an indicator that an unsafe situation exists.

Let's take a look at a few typical accidents that may have been averted if the unsafe indicators had been considered.

A worker tripped over an extension cord stretched across an aisle. A janitor stumbled against the edge of a loose floor tile and hit his head on a metal step. A secretary grabs a heavy filing cabinet drawer to stop her fall after she slipped on



some litter and pulls the overbalanced cabinet on top of herself.

These accidents may have been avoided. Suspending the extension cord overhead, securing the floor tile, and picking up the litter would have alleviated the hazardous conditions and accidents may not have happened. Previous near-misses were ignored, the situations were not remedied, and mishaps resulted.

Sometimes we can make our own luck. We must act responsibly, take appropriate precautions, and proceed in a safe manner.

It is not so easy to remember the near misses we've had, especially when we fail to benefit from the experience.

The information contained in this publication was obtained from sources believed to be reliable. The State Auto Insurance Companies make no representations or guarantee as to the correctness or sufficiency of any information contained herein, nor a guarantee of results based upon the use of this information and disclaims all warranties expressed or implied regarding merchantability, fitness for use and fitness for a particular purpose. State Auto does not warrant that reliance upon this document will prevent accident and losses or satisfy federal, state and local codes, ordinances and regulations. You assume the entire risk as to the use of this information. Further, this document does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by the State Auto Insurance Companies.







Learn from near accidents cont.

How can you turn a near-miss into a beneficial experience? First you have to decide to act on it. Identify the reasons for the close call and then take corrective action.

Remove the dangerous item or rectify the dangerous situation. If it is not a situation that you can resolve on your own, talk to your supervisor. If you have a close call, you should report it because it identifies a potential problem.

As the saying goes, forewarned is forearmed. This means that if you remain vigilant for unsafe situations, you prepare yourself to deal with them as they come up.

So the next time the adjustable wrench slips, a ladder teeters as a door opens, or a stack of pallets are stacked too high you are being forewarned. So arm yourself by correcting the situation.

The information contained in this publication was obtained from sources believed to be reliable. The State Auto Insurance Companies make no representations or guarantee as to the correctness or sufficiency of any information contained herein, nor a guarantee of results based upon the use of this information and disclaims all warranties expressed or implied regarding merchantability, fitness for use and fitness for a particular purpose. State Auto does not warrant that reliance upon this document will prevent accident and losses or satisfy federal, state and local codes, ordinances and regulations. You assume the entire risk as to the use of this information. Further, this document does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by the State Auto Insurance Companies.



CH-GEN13-0717

