Attention

Removal and closure of underground storage tanks (UST) are subject to both state & federal regulations. The regulations require owners and operators to properly install UST systems and protect their USTs from spills, overfills, corrosion and require correct filling practices to be followed. In addition, owners and operators must report the existence of new UST systems, suspected releases, UST system closures, and keep records of UST operation and maintenance.

If you are considering removing or installing new tanks, you should be sure to hire an experienced and licensed professional contractor. You should also alert your insurance agent, so that they can properly advise your insurance company. For additional information regarding USTs and your responsibilities, please visit the EPA website at:

https://www.epa.gov/ust





P.A. Post Agency offers unsurpassed resources to assist in your commitment to safety and loss control. If there are any questions

please contact us.

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Planning for Workplace Emergencies

5 Ways to Jump 1 Start Safety Meetings



OSHA Recordkeeping

As of January 1, 2015, all employers under OSHA jurisdiction must report:

- All work-related fatalilties within 8 hours
- All work-related impatient hospitalizations, amputations and losses of an eye within 24 hours

For more information, visit the following link:

https://www.osha.gov/recordkeeping2014

Planning for Workplace Emergencies

Workplace emergencies occur without warning and can leave a company in disarray. By focusing on emergency preparedness, a company can reduce the effect of such crises by making workers more comfortable with emergency response. Both proactive planning and reactive solutions are necessary to best address emergencies.

Proactive: Preparing for the Worst

Preparing for a workplace disaster allows a company to identify areas of concern and ensures that employees will understand what to do. To accomplish this, a safety director should focus on several proactive plans. These include:

1) Create emergency action plans. Ideally, an

organization will create emergency action plans for various crises (vehicle accidents, fires, floods, tornados, chemical spills, terrorist attacks, workplace violence, medical emergencies, etc.) These plans should be easily accessible for employees throughout the workplace, and the safety director should review them during safety training. Plans should be updated periodically to address new risks or to finetune procedures.

2) Offer regular safety training. Employees should complete emergency preparedness and response training when hired and when plans or job functions change. Conduct periodic training as a refresher on

various workplace emergency issues (vehicle evacuation and fires, chemical spill response, emergency action and fire prevention, etc.) Ensure that all employees know company procedures, and when it is necessary to call 9 -1-1. Since help is typically 8 to 10 minutes away on average, it may be beneficial to train some employees how to perform first aid and CPR. All employees should be trained in fire extinguisher use.

3) Conduct periodic facility evacuation drills. Fire drills should be conducted at least one per year. Be sure to cover primary and alternate exit routes.

Emergencies (Continued on Page 2)

5 Ways to Jump Start Safety Meetings

Safety meetings pose a unique challenge in the workplace: How do you talk about the seriousness of avoiding hazards and preventing injuries, but keep workers entertained and involved?

If you find your safety meetings tend to drag, try spicing them up with these five simple tweaks. 1. Customize your safety material Don't use the same old Powerpoints or stock photos. Instead, include pictures of your own workers and site-specific examples to keep them directly involved with each lesson. If your workers see how closely they are connected to on-

the-job safety, they'll be more likely to participate.

 Find a comfortable environment Whether you have meetings in the shop or in a conference room, make sure your workers feel they're able to talk about

Meetings (Continued on Page 2)

Management Edition

Emergencies (Continued from Page 1)

remind employees to exit quickly, and emphasize that they should leave personal belongings behind. Post emergency routes throughout the facility, such as in break rooms and near entryways. The safety director should also designate a meeting place and designate attendance takers once employees have safely evacuated.

- 4) Provide weather emergencies training. Annual training/drills are recommended for extreme weather events for companies in high-risk areas. Training should cover the best places for employees to seek shelter, such as in basements and away from windows. This training should also include company protocols for weather emergencies for drivers already on the road.
- 5) Encourage safe health habits.
 Companies can limit illnesses by encouraging employees to take time off or work from home when feeling ill. Employees should notify supervisors of an illness immediately so that coworkers can be informed of potential health risks and prevent the spread throughout the company.

Reactive: Dealing with Disaster

In addition to proactive measures, a safety director should equip his/her site with solutions that are used after an incident occurs to limit its consequences. Reactive

emergency response equipment includes:

- 1) First-aid kits. First-aid kits contain items to address minor emergencies such as headaches and cuts as well as more severe emergencies such as large abrasions. These kits should contain items such as bandages, triple -antibiotic ointment, gauze, alcohol wipes, medical tape, bandage scissors, gloves, etc. First-aid kits should be placed on all vehicles and throughout the facility. They must be easily accessible, regularly restocked and prepared for emergencies.
- 2) Bodily fluid cleanup kits. Bodily fluid cleanup kits contain items to cleanup the spill of potentially infectious bodily fluids such as vomit, stool and blood and are necessary to protect employees from coming into contact with infectious bloodborne pathogens such as Hepatitis or HIV. Bodily fluid cleanup kits contain items such as Antiseptic cleansing wipes, scoopers, biohazard bags, germicidal wipes, gloves, instruction guides, etc. These kits should be placed on all vehicles and throughout the facility. They must be easily accessible, stocked and prepared for emergencies.
- 3) Eyewash stations. These stations allow workers to flush out harmful irritants and relieve pain following an incident. Place stations within 15 seconds of eye hazards. Check station

- functionality regularly and have them serviced as needed to keep the water or eye wash solution sanitary.
- 4) Fire extinguishers. In some instances, a fire extinguisher can successfully put out an early stage fire without assistance from a fire department. Visually inspect units at least once a month to ensure that access is not blocked and that pressure is at the recommended level. A certified service provider should inspect units at least once annually so the fire extinguisher can undergo proper maintenance and be ready for use. Extinguishers should be placed on all vehicles and throughout the facility.
- 5) Spill kits. Chemical spill kits provide workers with an easy and safe way to clean up toxic materials. Kits should include gloves, safety glasses/goggles, clothing covers and gowns, bags, absorbents, cleaning solutions and a copy of the chemical spill action plan.

Conclusion

By combining proactive and reactive measures, companies can alleviate the effects of a workplace disaster. Training, safety drills and policies are important for preparing while emergency response equipment allows employees to manage incidents. Identifying best practices and making site-specific plans also help companies instill confidence in emergency preparedness programs.

Meetings (Continued from Page 1)

safety openly. Safety depends on trust, and it'll help if they're comfortable with one another.

- 3. Teach through storytelling Open up with your own take on applying safety to the job. You can also ask your workers to tell stories about their past experiences with injuries or near-misses. It'll show workers that injuries and accidents don't just happen to "other people."
- 4. **Define your goals** If you're talking with workers from a certain department

(maintenance, drivers, etc.), use objectives that apply to them as opposed to ones that cover the whole company. Stay focused on these goals throughout the meeting to keep people from drifting off.

5. End with an action plan Don't keep the meeting going for two hours if you're fighting to fill the time. It will only dilute your message. When you do end, make sure they have a safety takeaway to act on so they feel energized and ready to apply what they learned to the workplace. **TRANSNEWS** is a publication of Post Financial Services Group, L. L. C.

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How to Stay Out of Trouble When Driving

Big vehicles are big responsibilities. No matter which type of large vehicle that you drive, being in the driver's seat is stressful. The potential damage that carelessness can cause is huge, which makes it imperative for you to be doubly careful than the person driving a smaller vehicle.

Some of the most common reasons for accidents include the The following sections will driver being distracted, bored, tired, inexperienced, not sufficiently trained, animals or objects appearing on the road out of nowhere, the cargo not being properly secured, and being under the influence of

alcohol. While the reason could be anything, the consequences are often devastating. More than 130,000 people are injured in large vehicle accidents every year in America and 90% of these accidents are caused by human error. The injuries caused by such collisions are tremendous and can cause permanent damage.

discuss safety concepts for professional drivers in charge of a large vehicle and clocking many miles each year, so that you can stay out of the danger zone.

Don't get to the point of being overworked

Fatigue kills. And so does stress.

Driving for long hours without any breaks, or jumping back onto the road without having gotten proper rest can stress out not just your body but also your mind. This is not a sustainable state of affairs and you really don't want it to become a habit.

Unfortunately, some large vehicle operators think it is all right to push their luck and run on coffee and other quick sleep depravation remedies instead of getting a good night sleep and

Trouble (Continued on Page 2)

Intersection Safety

Inside this issue:

How to Stay Out of Trouble When Driving

Intersection Safety 1

On the Road at Night 2

Urban/City Intersections

By their nature, intersections present additional hazards to a driver. Instead of only focusing on traffic going in your direction and any coming in the opposite direction, you now have be aware of traffic approaching from one or both sides. Drivers can also expect increased pedestrian activity at intersections. Because of these increased hazards, it's a good practice to be prepared to slow down and yield or stop when

approaching an intersection, even when you have the right of

When approaching an intersection, you will need to focus your attention in many directions. It's important to watch for pedestrians, traffic from side streets, and vehicles that may turn into your path. Widen your scan path to include activities on sidewalks and traffic on the side streets. Watch other vehicles for indications of what they intend to do. Remember

that other vehicles won't always travel in the direction you expect, even when the driver is using a turn signal.

Rural/Highway Intersections

So far we talked about intersections in busier areas such as cities. As a professional driver, you may also encounter intersections along highways and in more rural areas.

The concepts for these types of intersections remain essentially

Intersections (Continued on Page 2)

Driver Edition

Trouble (Continued from Page 1)

the proper rest a person needs.

Pushing yourself to the brink may earn you a few more dollars in the short-term but is just not wise. There's only so long the human body can function without adequate rest. Even so much as a micro nap, which we don't even sense coming, can prove deadly.

To be on the safe side, give your body slightly more rest than it needs. It will improve your overall health, and will help you avoid the problem of getting fatigued.

Drive in the moment

Think of this concept as a variation of living in the moment. Don't endlessly run in your mind the fight you had with your wife the other day, or what your boss said this morning when he turned down your request for vacation. Set aside a time in

the day to mull over the issues bothering you, but don't go in that direction when you are driving. That text message you have been meaning to send? It can wait till you are at a destination and when you're not behind the wheel.

Roads are for focused and conscientious driving. That is what you get paid for. Don't endanger your life, and the lives of others, by not driving in the moment.

Create a plan for when you are on road

Flipping through radio channels endlessly, or fishing out your phone and starting to text on an impulse does not amount to a 'plan.'

Planning means knowing in advance where you are going to stop and when. How you are going to keep yourself focused on the road? What will you do when you start getting bored? What about food? Have you been hydrated enough?

Planning means thinking about as many contingencies as you can and having an answer ready for them.

A good idea is to create a bank of hazardous scenarios in your mind. Think about them and how to respond at regular intervals (when you're not driving). They will keep you in the moment and focused, and significantly reduce your stress.

Keep your vehicle in good condition

There's no point in being a top-of-theorder driver if your vehicle is going to let you down. Pay attention to the slightest of the noises or niggles it causes and get them checked soon. If you have been given a new model to drive acquaint yourself with it thoroughly. Good control over your vehicle is half the battle won.

Intersections (Continued from Page 1)

the same, but some hazards are more pronounced than others. The first thing to recognize is the higher speed you will be traveling at on these types of roadways and how it affects your closing speed on slower moving vehicles that may pull out in front of you or across the roadway.

On highways where there is limited access or in areas with less foot traffic, you're less likely to encounter significant numbers of pedestrians. However, the danger of vehicles pulling into your path, especially from side streets, may actually increase. Larger vehicles tend to appear to be moving slower than they actually are trains and airplanes create a similar optical illusion. For this reason, and because they can move more quickly, drivers of passenger vehicles may misjudge your speed and pull out in front of you.

On the Road at Night

According to the Federal Motor Carrier Safety Administration, 1,103 fatal commercial vehicle crashes and approximately 11,000 crashes resulting in injury occurred between 6 p.m. and 6 a.m.

Less visibility at night delays a driver's ability to see hazards on the road and respond in time. Also, drivers who are up all day are more tired and less alert at night, decreasing safety.

Follow these tips for driving safely at night:

- Make sure you are well rested and alert. If you are sleepy, the only safe cure is to get some sleep. Even a nap can save your life or the lives of others.
- Always preform a pre-trip inspection.
 Pay close attention to cleaning lights and reflectors and ensure they are in proper working order. Clear off any debris on our windshields or mirrors to increase visibility.
- Use high beams as much as possible and when you are legally allowed to do

- so, as they provide much more visibility than low beams. Avoid blinding others. Dim your light within 500 feet of oncoming vehicles and when following vehicles.
- Avoid glare from other vehicles. Do not look directly at lights of oncoming vehicles. Look to lane lines to keep your vehicle centered.
- Adjust your speed to keep your stopping distance within your sight distance. This means going slowly enough to be able to stop within the range of your headlights.
- Drive slower when lighting is poor or confusing.

Avoid driving at night if possible. The lack of sunlight signals to the body that it should be sleeping and increases your fatigue, even if you typically are awake at night. Also, be sure you are complying with any applicable hours-of-service requirements.





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Working with Your Hands

When you work with your hands, personal protective equipment (PPE) can be a major safety factor. Gloves protect your hands from heat and other temperature concerns, chemicals, cuts and bruises.

However, many employees wear gloves when working with major machinery that rotates or has other heavy moving parts. This is one situation in which PPE can actually lead to injuries instead of protecting you. Wearing gloves or loose clothing around heavy machinery is severely dangerous and should be avoided due to the risk of entanglement.

Injuries from Entanglement

Injuries from entanglement can take many forms and vary in severity. Machinery such as bench drills, lathes, paint-stirring machines, and bench grinders are a few types of machinery that can end up entangling gloves or other loose clothing. Injuries can range from bruises and cuts to broken bones and even the loss of fingers or limbs.

These injuries can result regardless of how experienced you are at using the machine in question, and regardless of whether the machinery has a guard on it. Loose clothing and gloves can easily slip under or

around a guard and become entangled.

Safety Guidelines

Loose-fitting clothing should be avoided around machinery, and proper housekeeping practices should be used to avoid entanglement hazards. Some of these practices include:

- Keep the area surrounding machines clean and clear of hazards such as oil, debris and other materials that put maintenance personnel at risk for falling.
- Keep the work area large enough to allow plenty of

Hands (Continued on Page 2)

Stay Alert On and Around Forklifts

Working with Your Hands Stay Alert On and Around Forklifts Mowing Down Grass Cutting Hazards

If you take a look at annual injury statistics or data, you will see that a large number of fatal workplace incident reports involve forklifts. From workers being crushed by these vehicles to others being run over or backed over, incidents involving forklifts can cause injuries and deaths in many ways. According to the 2015 edition of the National Safety Council chartbook, "Injury Facts," 67 workers died in 2012 due to injuries sustained from a forklift.

There are many factors that can contribute to forklift incidents including:

- Improper training for forklift operators, or no training at all
- Traveling too fast
- Driving with an elevated load
- Allowing workers to ride on the forklift
- Improper/unsafe forklift

- accessories (ex: cages)
- Improper warning systems
- Horseplay
- Not keeping the forklift in good working order

To help prevent forklift-related injuries and deaths, operators should adhere to the following list of safety tips:

 Never exceed the recommended load limit or

Forklifts (Continued on Page 2)



Workplace Safety Edition

Hands (Continued from Page 1)

clearance around machinery.

- Do not wear loose-fitting clothing, gloves, jewelry or anything that can become entangled in machinery.
- Keep machines away from high-traffic areas, or any area where distracted employees may be in danger from the equipment.
- Understand entanglement hazards, operating procedures, the proper and

safe use of guards, and reporting procedures.

PPE is Not Always Appropriate

PPE such as gloves can be a very important factor in preventing workplace injuries but should be worn only when it is appropriate for the task being performed.

When you are using rotating machinery, all clothes should fit snugly, long hair should be tied back and gloves are not permitted. If the situation requires gloves for some other environmental reason

(sharp edges, chemicals or temperature concerns), gloves should be tight and form -fitting, and of a variety specifically chosen to reduce the risks of entanglement. However, this is a last resort, and if possible no gloves should be worn around rotating machinery.

The risks of wearing gloves when using rotating machinery cannot be overstated. Follow all established policies regarding this issue and recognize situations in which personal protective equipment is actually more dangerous.

Forklifts (Continued from Page 1)

vehicle capacity

- Always perform a visual and operational check before use
- Know the vehicle's blind spots and the rear-end swing of the vehicle
- Stay alert for any obstructions in your path
- Pay attention to vehicle clearances
- Travel with your load approximately
 4 8 inches from the ground
- Have good communication with pedestrians or workers and keep them away from the vehicle
- Use back-up alarms, horn, warning lights and mirrors
- Never block exits, stairways or fire suppression equipment with the forklift or load
- Report any problems with your vehicle to your supervisor immediately

When operating a forklift, **do not**:

- Leave it running unattended for any period of time especially if its out of sight
- Let unauthorized persons operate the forklift
- Allow anyone to walk underneath and elevated load

Mowing Down Grass Cutting Hazards

Off-the-Job Safety

Summer is almost here and there are numerous landscaping jobs to be done that are rife with hazards.

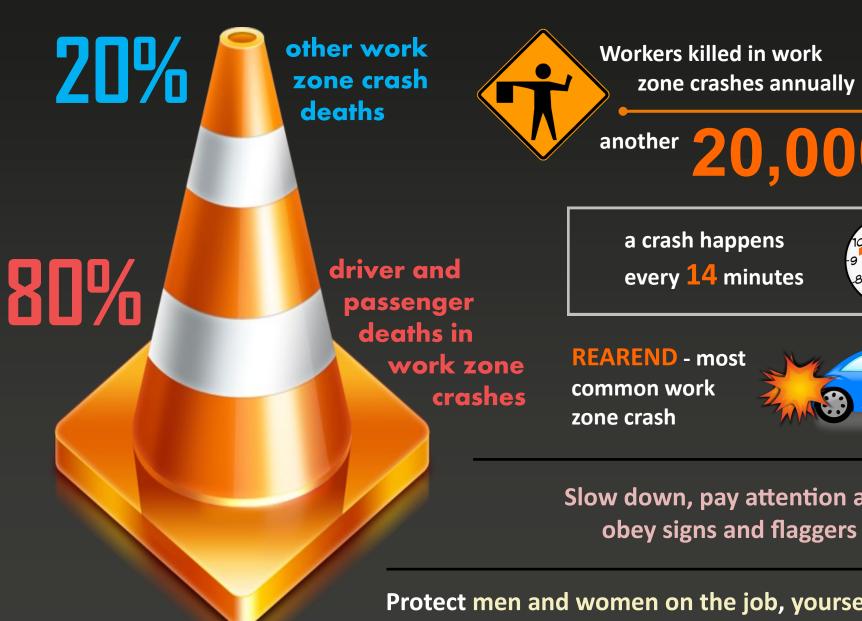
Consider the lawnmower, for example. Where would we be without them? Waist-deep in grass, but a little safer considering that more than 200,000 Americans are injured in lawnmower accidents annually.

No matter what type of mower is used, each comes with its own hazards. But as long as the equipment is maintained regularly and in good shape, safe mowing is possible with just a little preparation and safety awareness. Here are some quick tips for safe mowing:

- Do not tamper with the lawnmower's safety devices, and regularly check that all parts are operating properly.
- Do not mow after dark. You need to see what and where you're mowing.
- 3. Before mowing, clear the yard of sticks, stones and other debris.
- Clear the area of children and pets, too. Debris caught and thrown by the mower's blades can seriously injure bystanders.

- Wear safety goggles to prevent flying debris from hitting your eyes. And protect the rest of your body with long pants and steeltoed boots.
- Never put your hands or feet near or under a mower.
- If using an electric mower, mow away from the cord and don't use it when it's raining or in wet conditions.
- 8. If using a riding mower on a slope, mow up and down, not across.
- Never give children a ride on a riding mower.
- Always ensure the engine is off and the spark plug is disconnected before making any adjustments to the mower.
- On a gas-powered mower, let the engine cool down before refueling. Gas spilled on a hot engine could cause a flash fire. (Clean up all gas spills immediately.)
- 12. Do not smoke while filling the gas

WORK ZONE SAFETY



are injured





Slow down, pay attention and

Protect men and women on the job, yourself and your passengers in work zones



Suite 405 Mahwah, NJ 07495

Insuring the industry that moves America