



If all else fails and you have an employee who is injured.. *- Fourth in a series*

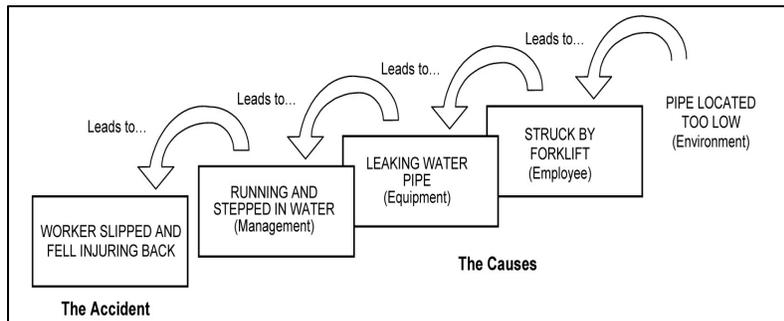
There is much more to handling an accident than filling out the 801 form for OSHA. Your nursery must have a policy and procedures in place for an employee to report an accident. This must be well known by both supervisors and workers. Timely reporting is essential to active managing of the workers compensation claim and reflects well to your insurance carrier.

In the previous flier we addressed the importance of an aggressive early return to work policy. When at all possible refer injured workers to doctors who have proven supportive of a return to work program.

You need to actively investigate all accidents. Not only will this help you determine what you need to do to avoid similar accidents, it will also help you to determine if the accident claim is questionable. A certain percentage of all claims will be bogus. That is just a fact. Employees who hurt their back over the weekend may claim an injury first thing Monday morning. There are numerous stories of not so funny but clearly obvious bogus claims. Often your insurance provider's acceptance or denial of a claim will be influenced on the information you provide them and whether or not you are contesting or questioning the claim. It would be a mistake to leave all the details to your insurance provider and assume they are just as concerned about your experience rating as your nursery is. SAIF has a good accident investigation form you can download from their site, www.saif.com.

A successful accident investigation occurs as soon as possible after an accident. It should involve the immediate supervisor of the injured worker and also include a manager or safety committee participant, or safety coordinator. In the case of a serious accident photographs of the scene are a valuable tool in determining causes. If the injured worker is not seriously injured, they should be interviewed while awaiting transport for medical treatment. All questions should be open-ended (who, what, where, how and why), to

encourage a detailed account of the facts. Yes and No questions should be avoided. Witnesses should be interviewed individually. Emphasis should be placed on



determining the facts, not on placing blame. Note the position of equipment and materials, presence or lack of equipment safeguarding, chemicals involved, warning signs and any other physical evidence.

Your company should require drug tests for post accident incidents resulting in off-site medical care. The number of injuries incurred or claimed by those mildly under the influence is alarming. However, the majority of drugs and alcohol users often go undetected. A well developed and legal post drug testing policy can accomplish several purposes. First, it can allow you to better argue your case if an employee was using illegal drugs while injured. Second, it can help you eliminate dangerous employees from your workforce before someone is injured. Third,

it communicates to the users in your company (and statistically speaking it is likely you have users in your company) that they better be very careful not to cause an accident at work or it could put their job at jeopardy. SAIF has an in depth guide to a good drug and alcohol policy; again you can download this from their web site.

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meeting, any accident analysis reports should be reviewed to ensure appropriate corrective actions were identified and implemented.

Respectfully,

David Barker, SPHR
J. Frank Schmidt & Son Nursery
OAN Safety Committee Member

After analyzing the accident report it is imperative that you follow up with any necessary corrective actions. At the next safety committee

Jeanette Hubbard
Oisinn Ltd.
OAN Safety Committee Chair

The OAN safety committee is looking for new committee members. The committee is a great way for people to learn new OSHA rules, new ideas on safety training and to network with other nursery people involved with safety programs. The committee meets 6 times per year at the OAN office in Wilsonville. If you or anyone else at your nursery is interested in becoming involved, please contact Krista Jeli at the OAN at 503-682-5089 or email kjeli@oan.org.

**Illustration courtesy of SAIF



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