



Fall Injuries—Garden and Hardware Stores

In the years 2000-2004, over 250 workers were seriously injured falling off ladders, equipment, shelving, roofs and stacks of product.



These injuries were so serious, the workers had to take time off work to recover, or in some cases were permanently disabled. These serious injuries are costly and affect your industrial insurance premiums. They contribute to the reason for the base rate of \$0.39 per hour per employee. If your company has a higher than average number of injuries (claims), your “experience rating” can increase by as much as 25% in one year to \$0.50 per hour per employee for 2007. If your company has 20 employees, you paid \$15,600 for industrial insurance premiums in 2006. If your experience rating increases by 25% because of higher than average injuries, you would

pay almost \$20,000 for the same insurance coverage.

Causes of fall injuries

In stores retailing home hardware materials and lawn and garden products, employees are seriously injured by falling from elevations.

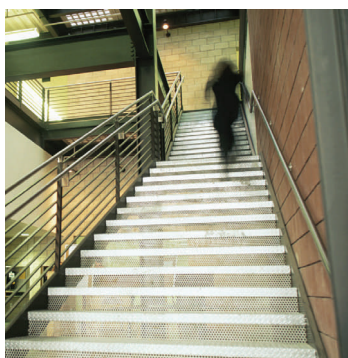
They fall off:

- Ladders
- Piled material
- Roofs
- Platforms
- Stairs
- Vehicles



They fall into:

- Openings
- Holes



Ways to prevent fall injuries

Ladders:

- Use ladders instead of climbing a stack of product.
- Have both hands free when climbing the ladder.
- Face the ladder when climbing or descending.
- Keep ladders free of oil, grease and dirt.
- Make sure the ladder is secure at the base.
- Place the ladder at the proper angle.
- Stay off the top rungs of step ladders.
- Don't over-reach. Move the ladder as needed.

Stairs:

- Stairs with 4 or more risers need railings.

Holes:

- All open -sided floors or surfaces above 4 feet must have guard rails.

Vehicles:

- Use mounting handles.
- Add anti-skid materials to steps.
- Keep hands and feet in contact with vehicle when entering or exiting.