



Wood Frame Building Construction—Fall Injuries

Over 400 wood frame building construction workers were seriously injured in falls from ladders, roofs and other elevated surfaces from 2000 to 2004



These injuries were so serious, the workers (mostly carpenters) 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 \$2.80 per hour per employee paid by wood frame building contractors in 2006. If your company has a higher than average number of injuries (claims), your “experience rating” could increase by as much as 25% in one year to \$3.47 per hour per employee.

Stated in another way, if you had 5 full-time carpenters and had an average number of injuries (claims), you would pay about \$28,000 in premiums in 2006. If your experience rating increased by 25% because you had higher than average injuries, you would pay about \$6700 more or \$34,700 in premiums in 2006.

Causes of fall injuries

Workers fall off ladders for a variety of reasons, such as over-reaching, an unstable ladder base, slipping on the rungs, or carrying objects while climbing a ladder.

Workers fall off roofs and other elevated surfaces because there was no guardrails or they were not wearing fall protection equipment.



A fall waiting to happen !

Ways to prevent fall injuries

Ladder safety is an important part of building construction because of their frequent use. Here are some basic rules for use:

- ◆ Have both hands free when climbing the ladder
- ◆ Keep ladders free of oil, grease and dirt
- ◆ Make sure the ladder is secure at the base
- ◆ Extend the ladder least 3 feet above the top surface
- ◆ Stay off the top rungs of step ladders
- ◆ Don't over-reach. Move the ladder as needed.

All open-sided floors or surfaces above 4 feet must have a guard rail to prevent falls. Stairs with 4 or more risers need railings. Carpenters working on roofs or rafters should use personal fall protection – harnesses and lanyards.