

Safely



SPEAKING

BY RICK HEIDMAN

Is your business RiskWise?

THREE years ago, we addressed the topic of occupational health and safety. We wrote about the obligations employers have to ensure the safety of their workers and we discussed the elements of a safety program.

Federated Insurance is now assisting its clients to keep their customers and employees safe by providing a new program called RiskWise. Through RiskWise, Federated Insurance helps farm equipment dealers manage their risks, implement a safety program and control hazards.

Safety is legally required

The largest component of RiskWise is safety program essentials. But why is it so important to have a safety program in your business? Worker safety is not only a moral obligation – it is a legal obligation.

Federal legislation, bill C-45, modified the criminal code of Canada to create a legal duty for all persons directing work to take all reasonable steps to ensure the safety of workers and the public. Owners and supervisors can now be subjected to fines or imprisonment because of injuries or the deaths of workers.

For example, health and safety fines were at record highs in Alberta in 2007. Fines totaled \$1.72 million at 25 companies for injuries and deaths of workers. Alberta's Occupational Health and Safety Act allows for a maximum fine of \$500,000 and six months in jail for each charge.

These fines are NOT insurable. The convicted person or business must pay these fines. Using your profit margin, you can see how a fine in the magnitude previously noted can affect your business.

Reducing risks

How do you protect yourself, your workers and your business? The answer is to develop a safety program. Typically, each province has legislation that makes it mandatory for businesses to have formal written safety programs (that may be audited) when they employ 20 or more workers. In some provinces, the employee count may be as low as 10. This being said, it is always the duty of employers to ensure the safety of their workers no matter how many they employ. Irrespective of whether you have a safety program, all employers are required to keep their workers safe and can be penalized with fines if they do not.

RiskWise

RiskWise forms the basis of a risk management, safety and hazard prevention program, and it provides the essential elements of a safety program you can build on to ensure safety in your workplace and comply with your workers three rights with respect to safety. These rights are

1. the right to know about hazards in the workplace,
2. the right to participate in health and safety programs, and
3. the right to refuse unsafe work.

RiskWise also contains *Partners in Prevention Loss Prevention Bulletins*. These bulletins provide you with the necessary information to manage hazards and keep your business safe and profitable.

Getting started

Each province has within its department of labour many resources available for employers to learn how to develop a safety program. Clients of Federated Insurance can have an advantage by downloading RiskWise at www.federated.ca. ■

The information provided is intended to be general in nature and may not apply in your province. The advice of independent legal or other business advisors should be obtained in developing forms and procedures for your business. The recommendations are designed to reduce the risk of loss, but should not be construed as eliminating any risk or loss.

dreams

Limits should never be placed on a dream

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RICK HEIDMAN is a loss prevention program coordinator for Federated Insurance in Canada. For more information, contact Federated's Loss Prevention Department at 800/665-1934 or visit www.federated.ca.