The BIG 3 & Holiday Risk Management

Identify Hazards/Risks

Determine Control Plan

Monitor/Supervise/Evaluate

Implement Controls
The BIG 3

- With the Holidays close we have to contend with the weather, traffic congestion at schools and shopping areas, etc.,
- It’s a good time to review our BIG 3. In FY2016 the top 3 causes of Auto Liability incidents were:
  - Backing; 20%
  - Rear End collisions we ran into the back of other drivers; 20%
  - Side Swipe with other vehicle, 17%
Backing

- Get Out And Look! (G.O.A.L.) before moving around vehicle.
- Back-up slowly and be sure to use your mirrors.
- Use a spotter when possible. Be clear on the hand signals you will use. Roll down your window. Be sure you can see the spotter in your mirror at all times; if you lose sight of the spotter, STOP!
- **Plan ahead** when possible to avoid backing into traffic.
- If you have to make a sharp turn while backing, you will have a blind side. You’ll have more visibility if you back towards the driver’s side. Again, your spotter will be helpful because they can see both sides of the vehicle.
- Park Defensively: Easy Exit, away from other vehicles.
- Be sure your vehicle is in the parking space before you lock it and leave.
Preventing Rear End Collisions

- Rear-ending other vehicles is the leading cause of vehicle accidents
  - Look ahead at least 20 to 30 seconds ahead.
  - Maintain 3-4 second following distance to react safely.
  - Braking distance is 3 – 12 X longer in bad weather conditions.
  - Have an escape route.
  - At Stop light leave space between you and the next vehicle.
  - Just Drive: Avoid distractions that will affect your reaction time.
Avoiding Side Swipes

- These usually happen while merging or passing.
- To reduce the chances of a collision:
  - Make certain that all mirrors are clean and properly adjusted.
  - Take time to look carefully before moving into a neighboring lane.
  - Slow down and always maintain a generous following distance based on traffic conditions and the size / weight / stopping distance of your vehicle.
  - Signal lane change intentions well ahead of time.
  - Avoid changing lanes unless really necessary.
  - Make sure your vehicle is completely in the proper lane of travel.
Holiday Traveling

- Check behind vehicles before moving.
- Maintain a safe distance between vehicles.
- Make sure your vehicle is in good repair.
- Reduce speed, especially during inclement weather.
- If you drink...don’t drive.
- Always use safety belts and child safety seats.
- Plan Your Trip - Give yourself plenty of time and schedule rest stops and activities for small children.
Holiday Traveling

- Leave an itinerary with a friend so someone will know where you are.
- Keep cell phone charged.
- Don’t overload your vehicle or obstruct your view with luggage and/or packages.
- Avoid eating heavy meals, as this can lead to sleepiness.
- Get a good night’s sleep before traveling.
Holiday Traveling

In case you encounter inclement weather, carry an emergency kit that contains:

- First-aid supplies
- Blankets
- Flashlight with spare batteries
- Flares
- A shovel
- Quick-energy foods, nutrition bars, or dried fruits and nuts and water
- Sand, salt or cat litter for traction
Smoke & Carbon Monoxide detectors should be installed on each floor and outside each bedroom.

If you have a fireplace, woodstove or use gas logs/furnace, make sure you have an operable UL approved carbon monoxide detector.

Don’t place detectors in kitchens where false alarms are common.

Test detectors at least once a month and replace batteries annually.

Buy a fire extinguisher and inspect it frequently.
Safety Hazards

- Inspect all electrical equipment before use.
- Don’t overload electrical circuits.
- Use the proper size and type light bulbs in decorative lighting.
- Turn off electrical candles and decorative lighting before going to sleep.
- Spread sand or salt on icy walkways.
Fire Hazards

- Keep candles away from drapes, trees, decorations.
- Do Not leave children or pets with an unattended lit candle.
- Place candles in a holder that won’t tip.
- Never leave real candles unattended.
- Have a professional check your fireplace and chimney every year.
- Be sure the chimney flue is open before lighting a fire and closed only when you are sure the fire is completely out.
- Use kindling and wooden matches to light fires – not flammable liquids.
- Always use a fire screen.
Tree Safety

- Make sure the tree is fresh – no falling needles.
- To keep the tree fresh, keep it in a bucket of water ready to bring it inside.
- When you bring it in, cut a diagonal slice off the trunk.
- Use a sturdy stand with wide-spread legs.
- Keep the stand filled with water.
- Keep the tree away from heat sources (e.g.: fireplaces, heaters and heat ducts).
- After the season, recycle or discard the tree; never burn it.
- If you are considering an artificial tree, make sure it is flame retardant.
Decorations

- Make sure fragile glass ornaments or ornaments that small children could mistake for candy are placed high on the tree or consider not using them.
- If small children are in the home, do not use older ornaments that may be made with toxic materials such as lead based paints.
- Make sure that tinsel is not placed on low limbs where it could pose a choking hazard to small children or consider not using it at all.
Decorative Lighting

- Make sure lights have a factory label which assures they have been safety tested.
- Inspect each string of lights to make sure there is no damage.
- Position bulbs so they are not in contact with tree needles or ornaments.
- If you string lights together, don’t string more than 200 midget or 50 larger bulbs through one string. Do not overload electrical circuits.
- Don’t connect more than 3 sets of lights on the same extension cord. Only use grounded extension cords.
- Keep cords and plugs away from the water under the tree.
- Keep cords out of walkways to prevent tripping.
- Don’t run cords under carpets or rugs.
- Take care not to pinch cords when placing behind furniture.
- Do not use indoor extension cords outside.
Fireplace Safety

- Don’t use your fireplace to burn wrapping materials which can create toxic fumes or even a flash fire.
- Don’t wear loose clothing when tending fires.
- Keep flammable decorations away from the fireplace.
- Make sure the fire is out before leaving the house or going to bed.
- Dispose of ashes in a metal container; never in or near the house.
Smoking

Best: Don’t do it or allow it!!!
Better: But if you must:
- Use an ashtray that is large, deep and will not tip over.
- Empty ashtrays often.
- After a party, check all surface areas for smoldering cigarette butts – even behind pillows and cushions.
Food Preparation & Consumption

- Keep all cookware, utensils, preparation areas, and your hands clean.
- Turn handles on pots and pans inward on stove. Do not leave cooking unattended.
- Defrost the turkey in the refrigerator – NEVER at room temperature.
- Stuff the turkey just before cooking to prevent the stuffing from spoiling.
- Refrigerate foods that require cold storage.
- If food needs to be chilled during serving, place the dish on a bed of ice.
- Keep foods that need to stay warm on a hot plate or in an oven at a temperature no lower than 110º F.
Food Preparation & Consumption

- Use a thermometer when cooking meats to be sure inner sections reach the right temperature.

- Leftovers should not be left out more than two hours and should be sliced small enough for refrigerator air to penetrate and cool the meat.

- If you are using an Outdoor Turkey Deep Fryer follow all instructions in Owner’s manual. Make absolutely sure the turkey has completely thawed.
Food Preparation & Consumption

At holiday time it is easy to over-indulge! Here are some tips to help you keep those extra holiday pounds off:

- Limit your calorie, fat and sugar intake over the course of the holiday season.
- Limit your alcohol and caffeine consumption.
- Bring food dishes and beverages to parties that give you and your children healthy alternatives.
- Keep up some form of exercise during the holidays.
- Limit the number of activities you attend.
- Conserve on your energy resources.
Holiday Parties & Alcohol

- Take your role as host seriously.
- Don’t drink alcohol in excess.
- Ensure Designated Drivers are available or offer a place to stay.
- If at a public setting, DO NOT LEAVE YOUR DRINKS UNATTENDED!
- Avoid celebrations that include illegal substances.
- Never drink alcohol on an empty stomach.
- Feel free to refuse alcohol regardless of pressure or encouragement to drink. If hosting Do Not push drinks.
- NEVER DRINK ALCOHOL AND DRIVE!
- Don’t drink alcohol if you are pregnant or are using medication.

+ = TROUBLE
Safe Shopping

- Avoid carrying large packages that block your vision and make you a target for purse snatchers.
- Ask the store for an escort to your car – many provide this service.
- Shop during daylight hours whenever possible.
- Always park in well lit, frequented areas.
Safe Shopping

- Carry your wallet in your front pocket.
- Carry your purse close to your body or under your coat.
- Carry your keys in your pocket. If a thief gets your purse, you will still have the keys to your house and car.
- Have your keys in your hand before you go to your car.
- Check your car for uninvited guests prior to getting in.
- Lock your car and don’t leave anything in plain sight.
Pickpockets & Snatchers

- Take inventory of your personal items.
- Limit cash you keep in purses or wallets.
- Know where to find numbers to cancel credit cards.
- What if?
  - Keep your eyes scanning as you walk through crowds.
- Action Plan
  - Plan for “What If” situations you see.
Shopping Safety: Child Safety

- Take a friend for another set of eyes.
- Stress not separating from the group.
- Buddy Up especially when the group is big.
- Plan & practice what to do if your kids get separated.
Safe Shopping: ID Theft & Cyber Crime

- Know your merchant.
- Be wary of unsolicited email.
- Be sure they have a Secured website.
- Use multiple passwords.
- Use credits cards.
- Check online statements “often”.
- Update computer protection.
Safe Shopping: Cyber Crime

- Check your tool tray for the yellow lock (Anti-virus).
- Avoid links embedded in emails.
- Separate emails for shopping.
- Check your security software and Wi-Fi connection.
- In doubt, don’t open it.
- [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
Safe Shopping: ID Theft & Cyber Crime

Links to Know

❖ Identity Theft Resource Center
  - [www.idtheftcenter.org/index.shtml](http://www.idtheftcenter.org/index.shtml)

❖ Federal Trade Commission
  - [www.ftc.gov/bcp/edu/microsites/idtheft/index.html](http://www.ftc.gov/bcp/edu/microsites/idtheft/index.html)

❖ Anti-Phishing Working Group
  - [www.antiphishing.org/](http://www.antiphishing.org/)
Holiday Stress Relievers

- Don’t blow your budget.
- Budget your time as well as your money.
- Start planning your gift list early.
- Don’t try to do everything yourself.
- Make some fun plans for January when the post holiday blues set in.
Manage the Risk!
Holidays and Every Day!

Identify Hazards/Risks

Determine Control Plan

Monitor/Supervise/Evaluate

Implement Controls
Have a SAFE & HAPPY Holiday Season!
Questions?

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