



August 2025

Loss Control Newsletter



Safe + Sound Week 2025

The Occupational Safety and Health Administration (OSHA) hosts an annual Safe + Sound Week in August to highlight effective safety and health programs across the nation.

During Safe + Sound Week 2024, over 5,000 businesses participated by posting on social media, securing local or regional proclamations, holding educational events and completing job hazard analyses. This year, Safe + Sound Week will take place Aug. 11-17 and emphasize emergency preparedness and response.

The emergency preparedness theme offers employers a chance to start a new program, emphasize or enhance an existing program, or simply increase enthusiasm around emergency preparedness. OSHA offers various free resources, including an infographic, a presentation, a quiz and an emergency drill practice sheet. Use these resources, along with the other ideas and marketing materials available, to make Safe + Sound Week at your workplace an interactive event.

According to the National Safety Council (NSC), businesses that focus on health and safety can improve their health and safety performance, save money, and increase competitiveness during Safe + Sound Week. Participating in the event is the perfect way to demonstrate your commitment to keeping workers safe. Visit the Safe + Sound Week website to register your business and learn more!

Auto-Owners
INSURANCE



Back-to-School Safety

With some children returning to the classroom in August, it's important for parents and guardians to address school safety issues before the summer ends.

No matter how your children get to school, there are important safety tips to follow, according to the National Safety Council:

- 1. Walkers:** Walk on the sidewalk, look multiple times before crossing the street at a marked intersection and stay alert.
- 2. Bike riders:** Wear a helmet, ride on the right side of the road (*with traffic*) and walk bikes across the street.
- 3. Bus riders:** Practice going to the bus stop as a family, stand at least three giant steps away from the curb and cross in front of the bus when crossing the street.
- 4. Car riders:** Follow school drop-off procedures, get out of the car in the designated area and go inside the building as soon as possible.

When it comes to general safety, children should pay special attention to their backpacks and their time outside.

- Always wear a backpack using both straps. Never put more than 5-10% of a child's weight in their backpack.
- Avoid rolling backpacks, as they create a trip hazard.
- When enjoying playground equipment, leave necklaces, jackets with drawstrings and other clothing items with long, loose pieces at home.

Finally, adhere to all school food and allergy policies. Some children have life-threatening allergies, so be careful when packing lunches or bringing celebratory treats. Following these tips will help ensure a safe back-to-school season for everyone!

National Stop on Red Week

Every August, the National Coalition for Safer Roads (NCSR) observes National Stop on Red Week to promote one simple but significant message: Always stop on red. Safe stops create safer communities. The safety campaign will be held Aug. 3-9 this year, with a different aspect of intersection safety featured each day.

According to the Insurance Institute for Highway Safety (IIHS), crashes caused by red-light runners result in more than 1,000 fatalities and 100,000 injuries annually. In almost half of all cases, the fatality is a pedestrian, a cyclist or the other driver, not the violator. Unfortunately, these red-light deaths have risen 49% since 2019, according to NCSR. The use of red-light cameras in cities, however, has led to an average of 21% fewer fatal crashes. Other enforcement and safety technologies, like protected crossings, have also shown promise.

If you want to participate in National Stop on Red Week this year, you can:

1. Take the pledge and commit to never running a red light.
2. Post on social media with the tag @SaferRoadsUSA and use #StopOnRed2025.
3. Host or join an event in your community to advocate for safer intersections in your city.
4. Contact local officials to let them know you support red light safety technology that enforces intersection laws and saves lives.

Visit the Stop on Red Week website for more information about each day's theme, details about how to participate and links to additional resources. Remember: Every life matters at every light.

Emergency Preparedness on the Farm

In the case of an emergency, an emergency action plan (*EAP*) reduces confusion, lessens injuries and reduces property damage when prepared and implemented properly, according to the Occupational Safety and Health Administration (*OSHA*). Agricultural emergencies and hazards are unique and therefore require a specialized *EAP* to ensure farmworker safety.

Whether addressing natural or man-made disasters, an *EAP* for farms should cover a wide range of farm-related emergencies, including severe weather, fires or explosions, equipment or animal-handling incidents, power failures and chemical releases. The plan should be customized for the specific farm industry, location and size. Any *EAP* should be reviewed annually, as well as when a new worker is hired, when the plan is revised or when worker responsibilities change.

Employers should include, at minimum, the following details in their *EAP*:

- Possible emergency events, incidents and disasters
- Emergency escape procedures, routes and rally points
- Chain of command for coordination
- Contact information for workers' next of kin and for the *EAP* coordinator
- Procedures to account for workers
- Duties for designated rescue or medical personnel
- Workplace maps and floor plans, including potential command post locations
- Special equipment, supplies and training needed for emergency or disaster response
- List of farm inventory, including animals and machinery

When the *EAP* is complete, consider inviting local first responders to the farm to gather information and offer suggestions.

For a plan to be implemented correctly, all farmworkers must be trained periodically or whenever the *EAP* is revised. Training materials may need to be offered in a language other than English. Workers should understand:

- Types of potential emergencies and hazards
- Evacuation procedures
- Shutdown and reporting procedures
- Alarm systems



Workers should also participate in drills and exercises to practice the procedures. In addition, at least one supervisor or employee should be trained in first-aid and know where to find first aid supplies.

The most valuable asset during an emergency is an emergency response team, according to OSHA. This team could be an outside organization or made up of internal employees. Each member should be thoroughly trained in more specific procedures and in assessing a situation to determine the safest response. One or more team members should be trained in:

- How and when to use fire extinguishers
- First aid, including CPR
- Shutdown procedures
- Chemical spill procedures
- Emergency rescue procedures

By maintaining an up-to-date EAP and training program, farm employers can protect their workers, adhere to OSHA regulatory policies and ensure their livelihood and property stay as safe as possible. Working on a farm can be dangerous; creating and practicing an EAP reduces the risk for everyone.



If you have any questions or need assistance regarding workplace safety, please contact your independent insurance agent or the Auto-Owners Loss Control HelpLine at 855.586.5388, or send an email to LossControlSupport@aoins.com.

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