How to Reduce Business Loss and Protect Your Employees

A guide for developing a safety program for your business.
You need a company safety and loss control program. We’re here to help.

This outline is designed to help you reduce insurance and operating costs by helping you detect and correct conditions that may cause losses. Actions that help reduce loss costs also will help reduce the indirect “hidden” costs, such as the cost of temporary labor or production downtime, that may be several times greater than the direct costs.

We’ll focus on three main areas:

1. **Establishing Roles and Company Standards**
   - Designing Your Safety Program ................................................................. 2
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**NOTE:** This program does not necessarily include all potential sources of loss, nor is it intended in any way to warrant that it includes all aspects of a program that assures the premises are safe or healthful or are in compliance with any law, rule, or regulation. This is not a comprehensive program to replace your obligation to provide a safe workplace and premises.

For any questions regarding the sections on this guide or to learn more about commercial auto protection, contact your State Farm agent or visit statefarm.com
Designing Your Safety Program

There are four key elements to set up the foundation of a successful safety and loss control program.

1. **Get management support and involvement.**
   The manager or owner must define the responsibilities of supervisors and other employees. Everyone involved must understand their role and expectations as part of the program, and should be held accountable.

2. **The loss control program must support the overall objectives of productivity, quality and profit.**
   It should not be limited to personal injuries, but also address any potential sources of loss, waste, damage or inefficiency.

3. **Every level of the workforce should be involved in the effort.**
   The program must fit smoothly into daily operations as a natural extension of usual employee responsibilities.

4. **All elements of the program should be reviewed periodically.**
   It’s important to evaluate if the objectives are being met or if the program needs adjustments to reflect current goals and objectives.
How to Write a Statement of Policy

A clear, concise policy statement should be prepared and released over the signature of the top manager of the company. The objective of this policy is to create and maintain interest in loss control activities. It should convey the manager’s commitment to loss control activities without being a detailed rule book.

1. Be brief, be positive and provide wide exposure within the company. Everyone should understand the company policy and why it is important.

2. Clearly state the objectives. Emphasize the idea that safety and loss control support the overall business objectives.

3. The policy should involve all levels of employees and management.

4. Design the policy statement as a general, long-range plan. The statement should serve as the reference point for all loss control activities.

5. Include the statement as part of your overall operating procedures.

A sample Loss Control Policy Statement is included on page 11.
A successful loss control program relies on a person who coordinates and monitors the program. In a smaller business, this may be the owner or top manager. In a larger business, the duties may be assigned to someone who is involved with most aspects of the operation. This candidate should be able to meet the following criteria:

1. The person selected has the time and interest to devote to the duties.
2. This person is recognized as a spokesperson for top management on matters relating to loss control.
3. Performance of loss control duties is part of this person’s performance objectives and performance evaluation.
4. The program coordinator should also coordinate accident review activities.
5. Maintain records to document safety training, safety meetings, self-inspections and incident investigations.
Establishing a Safety Committee

A safety committee is invaluable in the overall preparation of the loss control program. It should consist of a combination of management and employees representing all departments of the organization, and their role should be advisory in nature. The committee should not assume the responsibility for the functioning of the loss control program.

Here are some of the responsibilities of a safety committee:

1. Evaluation of the effectiveness of the loss control program.
2. Detection of trends so that corrective action can be taken before serious problems develop.
3. Evaluation of incident investigation reports: the number of investigations, adequacy of investigations and any action taken.
4. Study of accident problems affecting the entire company or affecting groups of people or specific jobs.
5. Reporting to company management the results of the loss control program, suggestions for improvements, methods to stimulate and maintain interest in the program.

To accomplish the above suggested responsibilities, the safety committee should:

1. Analyze incident investigation reports.
2. Reinvestigate selected incidents to review the quality of original investigations.
3. Check the degree of supervisory acceptance of responsibility by conducting on-site surveys, which may detect physical hazards, rule enforcement, and any evidence of unsafe work practices.
4. Development of a company safety manual containing rules, regulations and procedures. This could then become part of the new employee orientation program.
Finding the right candidates for the job is the first step in preventing employee injuries. Consider the following criteria as part of your selection process:

1. Written application for employment.
2. Motor Vehicle Record (MVR) check.
3. Pre-placement/post-offer physical examination. (This examination must be required of all employees in the same job category.)
4. Reference checks.
5. Testing (where specialized job skills are necessary).

Employee selection begins with employee applications and interviews, which are designed to develop sufficient background records. Ideally, it also includes a physical examination. Other important considerations include:

1. What is the job description?
2. What are the job qualifications?
3. What are the physical or mental requirements?
4. What special training is required?
5. What are the essential job functions?
Unsafe employee acts, not unsafe physical conditions, account for the majority of all incidents. Proper employee training will positively affect attitudes, which can lead to positive changes in employee behavior.

Safety training should be part of the orientation of new employees. This would include an explanation of their assignment and a review of safety rules relating to lifting, use of personal protective equipment, etc. Experienced employees could also be trained to correct potentially dangerous habits. The key here is informal on-the-job contacts by the supervisor.

**Employee Training Essentials**

1. The supervisors may not be as knowledgeable of the loss control aspects as they are of the technical aspects of their jobs. Before establishing training objectives, ensure that each supervisor is familiar with the loss control objectives.

2. Structure loss control training in terms that directly relate to quality control and cost control as well as employee safety.

3. Encourage active supervisory participation in employee on-the-job training. Also encourage their ideas on improving the program.

4. Training must include feedback. You should go back on a regular basis to see if the training is achieving desired results.

**Training of Employees**

1. On-the-job training with direct supervision by the supervisor or lead worker of each job function.

2. Use of visual aids (videos, brochures, speakers).

3. Documentation of training should become a part of the employee's personnel record. Employees should be required to sign a training sheet for each phase of training.

4. Post-incident training should be provided and documented.

**Training of Supervisors**

Training of supervisors (via formal and informal meetings) and inspections by management is the first level of training. For the initial “kick-off” meeting, we suggest attendance only by the supervisors with the following format:

- Introduction of the safety program from management.
- Review of safety rules.
- Discussion of incident investigation techniques.
Health Care and Self-Inspections

First Aid

First-aid kits should be fully stocked, strategically located and properly maintained. Recommended materials for first-aid kits are listed in American Red Cross first-aid textbooks and the American Medical Association. Equipment and supplies should be chosen in accordance with the recommendations of a physician, and service should be rendered only as covered by written, physician-approved standard procedures. First-aid attendants should be duly qualified and certified by the American Red Cross.

In case of injury, employees should be required to report immediately for treatment. Regardless of the extent of the injury, much headway can be gained in reducing infection and injury, and avoiding false claims of injury.

Emergency Medical Plan

A prearranged medical plan should be established. Many local hospitals and doctors are available for this service. Employees should be trained on how to respond to an emergency (fire, flood, earthquake, injury, etc.). Phone numbers for emergency services should be prominently displayed near all telephones. An emergency response plan should be established and specific duties assigned to key personnel in order to protect both lives and property.

Self-Inspections

In a business, material is moved, stockpiles are depleted, waste materials accumulate, and many other changes occur daily or even hourly. Safety inspections are a means of surveying and appraising the problems of unsafe conditions and work practices which result from these changes.

Premises inspections should be carried out daily by area supervisors and should be supplemented by a monthly premises inspection by the program coordinator or safety committee.

Results of inspections should be reviewed by upper management and any necessary action taken. Recommendations should not be waived unless authorized by the safety program coordinator.

Ideally, a customized inspection checklist should be developed based on your special knowledge of your business.

All employees should also be expected and encouraged to report any unsafe conditions in the workplace, without fear of retaliation.

Safety inspections should provide for:

1. Detection – Seeking out the unsafe practices and conditions.
2. Analysis – Determining why the unsafe methods or conditions exist.
3. Correction – Eliminating the unsafe conditions or methods.

This activity is important at two levels:

1. Reviews by upper management at periodic intervals.
2. Daily inspections by the supervisor.

NOTE: A premises inspection checklist should be developed to meet your specific needs.

A sample property checklist is included at the back of this guide.
Incident Investigation

Through the conscientious investigation of all incidents, with appropriate corrective action taken, both the frequency and severity of these incidents can be reduced. Incident investigations are usually best handled by the immediate supervisor involved. All incidents and near misses should be investigated.

Near misses actually forecast serious injuries. Employees should be taught to report all unsafe acts or conditions to their supervisors, even if no incident occurred. Employees should also be encouraged to provide solutions to these problem situations.

- **Investigations should be made as soon as possible after the incident.** It should be made clear that investigations are “fact-finding,” or not “fault-finding.” This approach is essential to an open and cooperative response.

- **Distinguish between symptoms and causes** to make sure the investigation is a meaningful part of your total loss analysis. Here’s an example:

<table>
<thead>
<tr>
<th>Description of incident:</th>
<th>Employee fell</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsafe condition(s):</td>
<td>Water spill on floor</td>
</tr>
<tr>
<td>Unsafe act(s):</td>
<td>Employee failed to clean up spill, or was inattentive</td>
</tr>
<tr>
<td>Correction:</td>
<td>Cleaned up spill and instructed employee to be more attentive</td>
</tr>
</tbody>
</table>

The limitations of these types of conclusions are serious. It completely overlooks root causes, such as: How long was the spill overlooked? Why wasn’t the supervisor alerted? Was the source of the spill corrected? Are spills a chronic problem? Personnel responsible for your incident investigation should be trained to avoid limitations.

**Summarize investigations in a written report:**

1. Name of injured employee, date, and time of incident or near miss.
2. Worker’s occupation, department/job name, and other personal data (or description of equipment, material, etc., in the case of property damage).
3. Nature of injury, damage or near miss.
4. Location of incident.
5. Description of what happened.
6. Analysis of why it happened, including contributory or indirect causes.
7. Recommendations on what should be done to prevent reoccurrences.
8. Action taken to date and action planned for the future.
9. Follow-up notes.

A sample incident investigation report is included at the back of the manual.

**Establish a written investigation procedure.**

A procedure should supply the information necessary for the proper documentation and follow-up of internal incident investigations. It also helps identify potential preventive actions to avoid future loss.
Incident Investigation (Continued)

Incident Recordkeeping

A proper incident record should provide the following information:

1. Incident causes
2. Incident costs
3. Near misses
4. Corrective measures

A few of the common recordkeeping categories to be considered:

1. Job or division.
2. Location and time.
3. Employee occupation.
4. Nature of injury, damage or near miss.
5. Cause of injury or damage (unsafe act or condition).
6. Incident type (struck against, fall, etc.).
7. Equipment involved in the incident (machine, ladder, etc.).

Analyzing incidents and injuries by trends allows for identification of specific areas, jobs or incident types to improve the operation and correct adverse patterns. The person in charge of recordkeeping should regularly analyze these losses and report the findings to upper management.
Sample Loss Control Policy Statement

The management of this company is dedicated to providing a safe place to work.

In order to meet this goal, we have a comprehensive and continuous safety program that has the full support of management. In order for this program to be a success, it requires the cooperation of all employees.

Each employee plays a part in workplace safety. Your part in this program is served by:

- Observing company safety rules.
- Attending all safety meetings and training sessions.
- Keeping work areas free of unsafe conditions.
- Avoiding and eliminating unsafe acts.
- Reporting all unsafe conditions and claims to your supervisor immediately upon occurrence.

We value all of our employees and encourage you to cooperate with us in this important venture.

__________________________________________  _________________________
Signature of Employee                              Date

__________________________________________  _________________________
Signature of Supervisor                            Date
Sample Incident Investigation Report

Company name: ________________________________

Injured person’s statement of what happened:

Location: ________________________________

Date of report: ________________________________

Name of person completing report:

__________________________________________

Describe where the incident occurred (e.g. Inside the entryway to building #4):

__________________________________________

__________________________________________

__________________________________________

Who was injured (name, address and phone number)?

Taken to the emergency room or hospital?

__________________________________________

__________________________________________

__________________________________________

Date and time incident occurred:

__________________________________________

Weather conditions (if occurred outdoors):

__________________________________________

Manager’s/Supervisor’s statement of what was reported to them:

__________________________________________

__________________________________________

__________________________________________

Witness description:

__________________________________________

__________________________________________

__________________________________________

Witnesses to the incident. Include employees and any other tenant or customer’s names and phone numbers:

__________________________________________

__________________________________________

__________________________________________
Incident Analysis

What conditions contributed most directly to this incident? 

What are the root or fundamental causes of the incident?

Was the incident a result of violation of established safety policies?  Yes  No

If yes, explain: 

Are changes necessary in the operations or procedures to prevent this type of incident in the future?  Yes  No

Recommended Corrective Actions

Describe recommendations for corrective action(s):

Schedule or date for the completion of corrective action(s):

Primary Investigator’s Signature

Name (print)  Date
Sample Property Hazards Checklist

Recognizing hazards, then taking steps to reduce or eliminate them creates a safer environment for employees, customers or tenants. The following checklist is a tool to assist you with your premises evaluations:

<table>
<thead>
<tr>
<th>Crime</th>
<th>Yes</th>
<th>No</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alarm system periodically tested and operational?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Video surveillance system installed?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Alternative entryways secured (e.g., skylights, ventilation ducts)?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Valuable merchandise illuminated and away from display windows?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Exterior doors reinforced and protected?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Exterior illuminated at night?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Exterior windows burglar resistant?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Landscaping trimmed?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Employees trained to handle emergency situations?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Large amounts of cash handled/counted in public view?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Safe area illuminated or vault visible?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Checks stamped “For Deposit Only”?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Cash promptly deposited?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Unscheduled audits of employee money handling?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>All entry keys accounted for?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Multiple employees working late hours?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fire Protection</th>
<th>Yes</th>
<th>No</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smoke detectors installed and functioning properly?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Smoke detector batteries regularly replaced?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Interior standpipes or valves inspected regularly?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Sprinklers have protective guards to avoid damage?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Fire extinguishers in place and serviced regularly?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Automatic sprinkler system tested?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Employees instructed in proper use of extinguishers?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Flammable liquids stored in appropriate containers?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>‘No Smoking’ signs posted?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Property Protection for Business/Office Equipment</th>
<th>Yes</th>
<th>No</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valuable papers stored in fire-resistive safe?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Backup data located offsite?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Utilities</th>
<th>Yes</th>
<th>No</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electrical system installed and maintained by a qualified electrician?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Electrical system of adequate size for place of business?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Electrical panels readily accessible and labeled?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Correct size of fuses used?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Ground fault circuit interrupters (GFCIs) installed where necessary?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Cords have grounding prongs present if applicable?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Extension cords being used as instructed by manufacturer?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Appliances, equipment and tools listed by a recognized testing laboratory?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Surge suppressors protecting electrical equipment and appliances?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Filters, lint catchers, etc. are cleaned and serviced regularly?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Carbon monoxide detectors installed?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Plumbing system installed and repaired by a qualified contractor?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Pipes properly insulated?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
<tr>
<td>Heating system regularly checked?</td>
<td>❑</td>
<td>❑</td>
<td>❑</td>
</tr>
</tbody>
</table>

State Farm  

Date ________________________________
Sample Property Checklist

Periodically checking your property or place of business is part of a good loss control/accident prevention program. Recognizing hazards, then taking steps to reduce or eliminate them creates a safer environment for employees, customers or tenants. The following checklist is a tool to assist you with your premises evaluations:

### Exterior

<table>
<thead>
<tr>
<th>Question</th>
<th>Satisfactory</th>
<th>Unsatisfactory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is your parking lot in good repair?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are parking logs and speed bumps in good condition?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are potholes, cracks and uneven places present?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are sidewalks level, obstruction-free?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does water drain away from sidewalks/parking areas?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Snow and ice promptly removed when necessary?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are sidewalks and parking areas well illuminated?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are natural gas meters, air conditioning units, etc. protected from vehicular damage?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are signs securely fastened to your building?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Interior Conditions

<table>
<thead>
<tr>
<th>Question</th>
<th>Satisfactory</th>
<th>Unsatisfactory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are public areas clean, well-illuminated and unobstructed?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is carpeting tight, smooth and free of tears and rips?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are doormats flat, slip-resistant and clean?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are mats periodically checked in bad weather?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are stairs well-illuminated, clean and unobstructed?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Handrails present, tight and in good condition?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Changes in interior floor level, elevation marked?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is emergency lighting present and operational?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Kitchen – Food Service Area

<table>
<thead>
<tr>
<th>Question</th>
<th>Satisfactory</th>
<th>Unsatisfactory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are floors mopped dry regularly?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are floors swept regularly during business hours?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are floor mats clean, flat and secure?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is slip-resistant footwear worn by employees?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are anti-slip mats present near deep fryers, drink dispensers, washing sinks, meat grinders and meat slicers?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are floors in walk-in units clean?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer seats, tables, etc. in good condition?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Caution signs used to designate wet areas?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are fire extinguishers wall-mounted and serviced annually?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is emergency lighting present and operational?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is kitchen equipment clean and well-maintained?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are emergency phone numbers clearly posted?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is trash regularly removed?</td>
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Date

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State Farm
Sample Property Checklist

Periodically checking your property or place of business is part of a good loss control/accident prevention program. Recognizing hazards, then taking steps to reduce or eliminate them creates a safer environment for employees, customers or tenants. The following checklist is a tool to assist you with your premises evaluations:

**Restrooms**

- Are restrooms cleaned regularly? [☐] [☐]
- Toilets, sinks, etc. in good repair? [☐] [☐]
- Floor drain in case of water leak? [☐] [☐]
- Is a log kept noting cleaning/inspection times? [☐] [☐]
- Lighting and vent fan operational? [☐] [☐]
- Handicap grab/assist bars secure? [☐] [☐]

**Storage Areas**

- Storage area clean, well-organized? [☐] [☐]
- Combustible items kept away from furnace, water heater, etc.? [☐] [☐]
- Flammable liquids stored in their original containers and properly labeled? [☐] [☐]
- Are items at least 18” away from sprinkler heads? [☐] [☐]
- Is the electrical service panel accessible? [☐] [☐]
- Fire extinguisher available in storage area? [☐] [☐]

**Pool Area**

- Is the pool area fenced with self-closing, locking gates? [☐] [☐]
- Are pool rules and emergency numbers posted? [☐] [☐]
- Lifesaving equipment present? [☐] [☐]
- Patio furniture in good condition? [☐] [☐]
- Pool depth noted along the side of pool? [☐] [☐]
- Electrical outlets protected by ground fault circuit interrupter (GFCI)? [☐] [☐]
- Pool chemicals properly handled and stored? [☐] [☐]
- Pool deck area treated with slip-resistant material? [☐] [☐]
- Handrails and ladders secure and in good condition? [☐] [☐]

**Playground Area**

- Is equipment in good condition and well-maintained? [☐] [☐]
- Is equipment free of sharp edges and protruding hardware? [☐] [☐]
- Is the equipment and play area regularly inspected? [☐] [☐]
- Is the ground surface under the equipment clean and well-maintained? [☐] [☐]
- If the area is fenced, is fencing in good condition? [☐] [☐]

Date __________________________
We believe the information contained in this brochure to be reliable and accurate. However, we do not warrant the accuracy or the reliability of this information. Further, State Farm makes no guarantees of results from the use of this information. We assume no liability in connection with either the information contained in this publication or the loss control suggestions made. Moreover, we would caution that it cannot be assumed that every acceptable loss control procedure is contained in this publication. Abnormal or unusual circumstances may require further or additional procedures.

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530-934.6  03-2020