

# Loss Control & Safety

## Training Program and Resource Catalog

  
**hortica**<sup>®</sup>

INSURANCE & EMPLOYEE BENEFITS

To guide and provide

Dear Insured,

For over 125 years Hortica Insurance and Employee Benefits has dedicated itself to the horticultural industry, leading the way with its proud tradition of service, growth, financial stability, and strength. We continue to focus our efforts on providing advice to the numerous segments within the industry as it relates to their various insurance needs.

At Hortica, we appreciate your loyalty and understand the unique risks and needs of today's horticultural industry businesses. As a value-added benefit, we provide effective loss control and safety programs to ensure the safe and profitable operation of your business. Whether you operate a garden center, retail florist, nursery or you are a greenhouse grower, landscape/lawn care professional, interior plantscaper or wholesale floral distributor, we are here to help.

Our training and resource catalog describes the many loss control and safety programs and services we have to offer. When logging into the *Members Only* section of our website, you will be able to explore a wide range of material to assist you in managing risk. To access these resources, visit our website, [www.hortica.com](http://www.hortica.com).

As a trusted partner for your business insurance, employee benefits, and personal insurance, we are with you every step of the way.

Sincerely,



Thomas A. Richey  
Vice President -  
Property Claims - Loss Control & Safety  
trichey@hortica.com  
phone: 800-851-7740  
fx: 800-632-4445



Zachery Bruce  
Assistant Vice President -  
Loss Control & Safety  
zbruce@hortica.com  
phone: 800-851-7740  
fx: 800-632-4445



# Hortica Insurance & Employee Benefits

## Loss Control & Safety Program

Whatever your horticultural industry business - landscape/lawn care, interior plantscape, garden center, retail florist, nursery, greenhouse, wholesale floral distribution - effective loss control and safety programs must be established to ensure a safe and profitable operation. Hortica offers a wide variety of training courses and resource materials to assist you in planning and providing the necessary safety,



fire, and accident prevention training for your employees. Complete details of our customer training programs, video loan program, tailgates and posters are contained in this catalog.

**On-Site Consultation Services** are provided to help you develop a workplace injury and accident prevention plan and identify potential loss causes. Once identified, we will recommend actions to control these causes of employee injury and property loss.

**On-Site Thermographic Inspections** are provided to help prevent fire claims by seeking out exceptions, or anomalies, that may eventually result in costly damage to equipment or a disruption in operations. By using thermal imaging, Hortica wants to help the policyholder create real savings by reducing the chances for a fire, as well as help with preventative maintenance to avoid business interruptions and reduce energy costs.

**Assistance with Conducting Employee Safety Training** focusing on Forklift Safety, Safe Lifting, Auto Safety Training, Chemical Safety, Prevention of Slips, Trips and Falls and more.

**Training Materials** available through our Loss Control & Safety Services are divided into several topic areas to help you find the resources you need quickly:

Safety Checklists

Safety Labels

Safety Program Templates

Safety Posters

Safety Quizzes

Tailgate Training Topics

Video Loan Program

**Customized Training and Safety Programs** can be developed if you need a program to meet your company's specific loss control or safety training needs.

**Review of Existing Safety Programs**

**Annual Claims Analysis**

# HORTICA'S CUSTOMIZED TRAINING & SAFETY PROGRAMS

Hortica's Loss Control & Safety Services is committed to assisting you in developing your training programs and conducting training classes. We have developed several customized training programs that have been tailored to the horticultural industry. Many of these programs are available to you as Microsoft PowerPoint presentations.

We have also created numerous Tailgate Training sessions available in English and Spanish. By performing regular Tailgate Training sessions, you keep your workforce constantly thinking and maintaining a safe workplace that is accident-free. A Tailgate Training session typically lasts 5 -10 minutes and is performed with a group of 10 -15 employees. Sample Tailgate Training sheets are included in this catalog.

## Current training and safety topics include:

BACK SAFETY	NFPA BASICS
BLOODBORNE PATHOGENS	NFPA 70E SAFETY
CONFINED SPACE ENTRY	OFFICE ERGONOMICS
DEFENSIVE DRIVING	OFFICE SAFETY
D.O.T.COMPLIANCE	OSHA INSPECTIONS – CALIFORNIA GUIDELINES
ELECTRICAL SAFETY	OSHA INSPECTIONS – FEDERAL GUIDELINES
EQUIPMENT THEFT	POWERED INDUSTRIAL TRUCKS
FIRE SAFETY*	REDUCING AUTO LOSSES
FORKLIFT SAFETY*	RESPIRATORY PROTECTION*
FRONT END LOADER SAFETY	SAFETY COMMITTEE TRAINING*
GREENHOUSE SAFETY HAZARDS	SCISSOR LIFTS*
H1N1 FLU SAFETY	SKID STEER SAFETY*
HAZARD COMMUNICATION	SUPERVISOR SAFETY
HEARING PROTECTION	TRACTOR SAFETY*
LOADING AND HAULING	WINTER DRIVING SAFETY
LOCK OUT/TAG OUT	WORKER PROTECTION STANDARD*
MACHINE GUARDING*	WRITTEN HAZARD COMMUNICATION PROGRAM

*\*Also Available in Spanish*

Hortica's Loss Control & Safety Services is able to create customized training sessions to meet your specific needs.

**To find out more information about these or any other training topics, please contact Hortica's Loss Control & Safety Services at 800.851.7740.**



**ONLY PEOPLE WHO HAVE BEEN TRAINED AND  
AUTHORIZED MAY OPERATE THE  
FORKLIFT!!**

**About the Forklift**

- Forklifts weigh more than a car.
- Forklifts steer with their rear wheels, whereas motor vehicles steer with their front wheels. This allows the forklift to turn in a tighter circle.
- All forklifts have a data plate that displays information such as: type of forklift, load capacity, load center, and truck weight.



**Driving Into Trailers**

- Inspect the floor of the trailer to make sure it will support the truck and the load.
- Make sure the wheels of the trailer are chocked to prevent trailer from moving.
- Make sure dock plates, boards, and ramps are secure.

**Forklift Operation**

Make sure the load is centered, and the forks extend all the way into the pallet.

Tilt the mast back when carrying a load.

Never carry a load with it raised more than a few inches from the floor.

Always start and stop smoothly and drive slowly and carefully.

When traveling down an incline while loaded, you should drive in reverse.

When a load obstructs your view, drive in reverse.

**Never allow RIDERS!!**

**If Your Forklift Tips Over**

- **Always wear the SEATBELT!!**
- Stay in your seat and go with the truck.
- Grip the wheel securely and brace yourself with your feet.
- Lean the opposite direction that the forklift is falling.

**Important Safety Reminders**

- Park the forklift in a safe area away from traffic.
- Also remember when the forklift is parked to lower the forks so they are flat on the floor, set the parking brake, turn off the engine, and remove the key.
- Keep your whole body in the forklift at all times while it is in operation.
- Pedestrians always have the right of way. It is a good idea to slow down and honk the horn when approaching an intersection.

This training session was created using sources which we believe to be reliable. Hortica does not guarantee that this training will lead to improved results. Hortica does not assume liability arising from the use of any information provided in this document. The training procedures that are discussed in this document are general in nature and depending on your particular operation may not apply to your company. There may be other safety procedures or information that have not been discussed in this training material.

## **¡SOLO PERSONAS QUE HAN SIDO CAPACITADAS Y AUTORIZADAS PUEDEN OPERAR EL MONTACARGAS!**

### **Acerca de Los Montacargas**

- Los montacargas pesan más que un carro.
- Los montacargas dirigen con sus llantas traseras, mientras que los automóviles dirigen con sus llantas delanteras. Esto permite que el montacargas gire en un círculo más cerrado.
- Todos los montacargas cuentan con una placa que muestra información técnica como: tipo de montacargas, capacidad de carga, centro de la carga y su peso.



### **Manejar Dentro de Remolques**

- Inspeccione el piso del remolque para asegurarse que va a soportar el peso del montacargas y la carga.
- Asegúrese que las llantas del remolque están bloqueadas para prevenir que se mueva.
- Asegúrese que la placa de andén del muelle y las rampas están seguras.

### **Operación del Montacargas**

Asegúrese que la carga esta centrada y que las horquillas estén completamente extendidas debajo de la carga/paleta.

Incline el mástil hacia atrás mientras lleva la carga.

Nunca lleve la carga por encima de unas pulgadas del suelo mientras maneja.

Siempre arranque y pare suavemente, maneje despacio y cuidadosamente.

Cuando maneje de bajada en una inclinación y lleve carga, usted debe manejar de reversa.

Cuando una carga obstruya su visión maneje de reversa.

**¡Nunca permita PASAJEROS!**

### **Si Su Montacargas Se Vuelca:**

- **¡Utilice siempre el CINTURÓN de seguridad!**
- Permanezca en su asiento y vaya con el montacargas.
- Agarre el volante firmemente y refuerce su cuerpo con sus pies.
- Inclínese en sentido contrario de la dirección en la que el montacargas esta cayendo.

### **Recordatorios Importantes de Seguridad**

- Estacione el montacargas en un área segura lejos del tráfico.
- También recuerde de bajar las horquillas a manera que estén planas sobre el suelo cuando el equipo este estacionado, ponga el freno, apague el motor y quite la llave.
- Mantenga todo su cuerpo dentro del montacargas en todo momento mientras este en operación.
- Los transeúntes siempre tienen el derecho de paso. Es una buena idea disminuir la velocidad y sonar la bocina al acercarse a una intersección.

Esta sesion de capacitacion fue creada utilizando fuentes que nosotros consideramos ser fidedignas. Hortica no garantiza que esta capacitación va a producir resultados mejorados. Hortica no asume obligación alguna por el uso de la información proporcionada en este documento. Los procedimientos de capacitación que son discutidos en este documento son de naturaleza general y dependiendo de su operación particular puede que no apliquen a su compañía. Es posible que existan otros procedimientos de seguridad o información que no haya sido discutida en este material de instrucción.



Thousands of accidents occur in workplaces every day. The failure of people, equipment, supplies, or surroundings to behave or react as expected causes most of them. Accident investigations determine how and why these failures occur. By using the information gained through an investigation, a similar, or perhaps more disastrous, accident may be prevented. It is important to conduct accident investigations with prevention in mind.

### **What types of accidents should be investigated?**

- Minor incidents or near misses
- Accidents resulting in employee injury; minor or serious
- Accidents resulting in property or auto damage

### **Who should investigate accidents?**

- As accidents become more serious, more people should be involved with investigating:
  - Minor incidents - investigated by the injured employee's direct supervisor
  - Serious accidents - investigated by the injured employee's direct supervisor, department manager, and safety officer
  - Major accidents - investigated by the injured employee's direct supervisor, department manager, safety officer, owner, and possibly outside agencies such as OSHA or EPA.

### **Procedures for conducting the accident investigation:**

- Get to the scene quickly and safety
- Care for the injured
- Safeguard the scene
- Interview victims and witnesses
- Examine physical conditions and take pictures
- Write a report of findings

### **Record the following information:**

- What was the injured employee doing at the time of the accident?
- How did the accident occur?
- What environmental factors contributed?
- What behavioral factors contributed?
- What corrective action can be taken?
- And most important: What corrective action has been taken to prevent recurrence?

**\*\*Accident Investigation Reports are available from Hortica\*\***

This training session was created using sources which we believe to be reliable. Hortica does not guarantee that this training will lead to improved results. Hortica does not assume liability arising from the use of any information provided in this document. The training procedures that are discussed in this document are general in nature and depending on your particular operation may not apply to your company. There may be other safety procedures or information that have not been discussed in this training material.

Diariamente miles de accidentes ocurren en los lugares de trabajo. Las fallas del personal, equipo, suministros o alrededores en comportarse o reaccionar de la manera esperada, causa la mayoría de estos. La investigación del accidente determina el cómo y por qué estas fallas ocurren. Por medio de la utilización de la información adquirida a través de la investigación, un accidente semejante o quizás más catastrófico puede ser prevenido. Es importante realizar la investigación del accidente con la prevención en mente.

### **¿Qué tipos de accidentes deben de ser investigados?**

- Accidentes menores o cercanos.
- Accidentes resultantes en lesiones al empleado; ya sean menores o serios.
- Accidentes resultantes en daño a propiedad o vehículos.

### **¿Quién debe investigar el accidente?**

- A medida que los accidentes se vuelven más serios, más gente deberá estar involucrada en la investigación:
  - o Accidentes Menores- investigados por el supervisor directo del empleado lesionado.
  - o Accidentes serios - investigados por el supervisor directo del empleado lesionado, el gerente del departamento y el oficial de seguridad.
  - o Accidentes mayores- investigados por el supervisor directo del empleado lesionado, el gerente del departamento, oficial de seguridad, propietario y posiblemente agencias externas tales como OSHA o EPA.

### **Procedimientos para conducir la investigación del accidente:**

- Llegue a la escena de manera rápida y segura
- Atienda a la persona lesionada
- Salvaguarde la escena
- Entreviste a las víctimas y testigos
- Examine las condiciones físicas y tome fotografías
- Escriba un reporte de sus hallazgos

### **Documente la siguiente información:**

- ¿Qué se encontraba haciendo el empleado lesionado al momento del accidente?
- ¿Cómo ocurrió el accidente?
- ¿Qué factores ambientales contribuyeron?
- ¿Qué factores de comportamiento contribuyeron?
- ¿Qué acciones correctivas pueden ser tomadas?
- Y lo más importante: ¿Qué acciones correctivas han sido tomadas para prevenir la repetición del accidente?

**\*\*Reportes de Investigación de Accidentes están disponibles por parte de Hortica\*\***

Esta sesión de capacitación fue creada utilizando fuentes que nosotros consideramos ser fidedignas. Hortica no garantiza que esta capacitación va a producir resultados mejorados. Hortica no asume obligación alguna por el uso de la información proporcionada en este documento. Los procedimientos de capacitación que son discutidos en este documento son de naturaleza general y dependiendo de su operación particular puede que no apliquen a su compañía. Es posible que existan otros procedimientos de seguridad o información que no haya sido discutida en este material de instrucción.





# MATERIAL AVAILABLE IN LIMITED QUANTITIES BY REQUEST

## LABELS

- CAUTION WEAR EYE PROTECTION
- DANGER - DO NOT DRINK (English/Spanish/Japanese)
- DANGER - PTO GUARD
- LEAVE FORKS DOWN WHEN PARKED
- NO RIDERS
- PLEASE BUCKLE UP

## POSTERS

- CAUTION WEAR EYE PROTECTION
- DANGER - DO NOT DRINK (English/Spanish/Japanese)
- DANGER - PTO GUARD
- LEAVE FORKS DOWN WHEN PARKED
- NO RIDERS
- PLEASE BUCKLE UP

# MATERIAL AVAILABLE IN THE MEMBERS ONLY SECTION OF THE WEBSITE

(All material may be printed as needed.)

## CHECKLISTS

- BED SHAPER'S PRE-OPERATION
- D.O.T. DRIVER QUALIFICATION REQUIREMENTS
- DRIVER'S ROAD TEST
- ELECTRICAL INSPECTION
- FORKLIFT DAILY INSPECTION
- FORKLIFT DRIVER EVALUATION FORM
- FORKLIFT SAFETY RULES
- OFFICE WORKSTATION CHECKLIST
- OSHA PREPARATION CHECKLIST
- SAFETY INSPECTION
- SKID STEER PRE-OPERATION INSPECTION
- SUPERVISOR'S DEFENSIVE DRIVING
- TRACTOR MAINTENANCE
- TRAINING SIGN-IN SHEET
- VEHICLE INSPECTION REPORT \*
- ACCIDENT REPORT FORM \*
- WEATHER LOG AND CLEAN-UP NOTES
- WORKER PROTECTION STANDARD

## SAFETY GUIDES

- AUTO LOSSES - WHAT YOU CAN DO
- BLOODBORNE PATHOGEN PROGRAM
- CHEMICAL SPILL PREVENTION & CLEAN-UP PROCEDURES
- FLEET SAFETY PROGRAM
- RESPIRATORY PROTECTION PROGRAM
- SNOW & ICE REMOVAL POLICY
- WORKER'S COMP LOSSES - WHAT YOU CAN DO
- WORKER'S PROTECTION GUIDE - REFERENCE
- FEDERAL OSHA 300 LOG BROCHURE

## SAFETY PROGRAM TEMPLATES

- CONFINED SPACE
- EMERGENCY ACTION PLAN
- FALL PROTECTION \*
- HAZARD COMMUNICATION PROGRAM
- ACCIDENT CLAIM FORM
- HEARING CONSERVATION PROGRAM
- LOCKOUT/TAGOUT PROGRAM \*
- RESPIRATORY PROTECTION PROGRAM
- SAFETY PROGRAM \*

## QUIZZES

- BACK SAFETY
- DEFENSIVE DRIVING
- ELECTRICAL SAFETY
- FORKLIFT SAFETY \*
- ACCIDENT CLAIM
- HAZARD COMMUNICATION
- HEAT STRESS
- SKID STEERS
- TRACTOR SAFETY

***\*Also available in Spanish.***

Loss Control & Safety materials may change due to their availability.

# TAILGATE TRAINING SHEETS \*

All material can be found in the *Members Only* section of our website. (All material may be printed as needed.)

## DRIVER'S SAFETY

- AUTUMN DRIVING TIPS
- BACKING AND FOLLOWING DISTANCE
- CELL PHONE SAFETY
- CHOCKING AND BLOCKING
- FED. MOTOR CARRIER SAFETY ADMINISTRATION
- FOUR WHEELER SAFETY
- NIGHT DRIVING SAFETY
- ROAD RAGE
- TIRED DRIVING

## CHEMICAL/ ELECTRICAL SAFETY

- CHEMICAL LABEL SAFETY
- ELECTRICAL SAFETY
- EXTENSION CORDS
- GFCI VS. SURGE PROTECTORS
- LIQUID PROPANE GAS
- LOCKOUT/TAGOUT SAFETY
- MSDS SHEETS
- PESTICIDE SAFETY

## DISEASE/HEALTH & WELLNESS

- BEE AND WASP STINGS
- BUG BITES SAFETY
- BLOODBORNE PATHOGENS
- CARBON MONOXIDE SAFETY
- COLD STRESS SAFETY
- COLD WEATHER PRECAUTIONS
- ERGONOMICS
- ERGONOMIC EXERCISE STRETCHES
- FATIGUE AND WORKPLACE ACCIDENTS
- HEARING PROTECTION
- HEAT STRESS
- H1N1 SAFETY PRECAUTIONS
- LYME DISEASE
- MOLD SAFETY
- POISON IVY
- REPRODUCTIVE HAZARDS
- RESPIRATORY PROTECTION
- SUBSTANCE ABUSE

## EQUIPMENT SAFETY

- CART SAFETY
- CHAIN SAW SAFETY
- EYE PROTECTION
- FIRE EXTINGUISHER SAFETY
- FORKLIFT SAFETY
- FORKLIFT SAFETY TIPS
- GATORS - SAFE OPERATION
- GOLF CARTS - SAFE OPERATION
- HANDTOOLS
- LADDER SAFETY
- LAWN MOWER SAFETY
- MACHINE GUARDING
- PERSONAL PROTECTIVE EQUIPMENT
- PROTECTIVE EQUIPMENT SAFETY
- SKID STEER LOADERS - INSPECTION
- SKID STEER LOADERS - OPERATION
- SNOW BLOWER SAFETY
- TRACTOR SAFETY
- WELDING SAFETY
- WOOD CHIPPER SAFETY

## OTHER

- 811-DIGSAFE
- ACCIDENT INVESTIGATION
- CONFINED SPACES
- FALL PROTECTION
- HAZARD COMMUNICATION
- HAND PROTECTION
- HOLIDAY DECORATIONS SAFETY
- LANDSCAPING SAFETY
- NFPA & HMIS LABELS
- OFFICE SAFETY
- PALLET & TIRE STORAGE
- PALLET JACK SAFETY
- SAFE LIFTING
- SHOP SAFETY
- SLIPS, TRIPS AND FALLS
- SEVERE WEATHER SAFETY
- SUPERVISOR RESPONSIBILITY
- THEFT & VANDALISM

***\*Also available in Spanish.***

Loss Control & Safety materials may change due to their availability.



## To access Hortica's Loss Control & Safety materials on-line:

- Visit [www.hortica.com](http://www.hortica.com)
- Click on "Register" (located below the "Login" button)
- Complete the required information (your account number is required)
- Click on the "Register" button
- You will then receive an activation e-mail. Open the e-mail and click on the link to activate your account.

Materials may be viewed and downloaded – just another value-added benefit available only to Hortica clients!



## Loss Control & Safety Materials/Resources available on-line tailored to horticultural industry businesses include:

- Tailgate Training Topics in English and Spanish (over 70 available)
- PowerPoint Training Presentations on various topics (over 30 available)
- Safety Program Templates and Guides including HAZCOM, Emergency Action Plan, Fleet Safety, Respiratory Protection and Lockout/Tagout
- Safety Video/DVD Loan Program access (over 90 titles available)
- Safety Quizzes, Checklists and Forms
- Hortica's Loss Control & Safety Catalog
- AND MORE....

For questions or assistance, e-mail [losscontrol@hortica.com](mailto:losscontrol@hortica.com) or call 800.851.7740.

# The Loss Control View

A monthly e-publication provided by the Loss Control & Safety Department

October 2013



To guide and provide



## October is the National Fire Safety Month



Every year there are approximately 70,000 - 80,000 workplace fires in the U.S. A fire in the workplace can be devastating to a company resulting in loss of life and major property damage. Many companies who experience a major fire aren't able to recover from it and are forced to close their doors forever. According to the Bureau of Labor Statistics, there were approximately 131 employee deaths due to fires in the workplace in 2012. [Read More](#)

---

### Monthly and Yearly Fire Extinguisher Inspection Requirements

Are you prepared? [Read More](#)

---

Photo of the Month [View it Here](#)

### Industry Related Recalls

Read about product recalls and other warnings to consumers. [Read More](#)

---

### Valuable Resources

Heating Boiler Start-Up Checklist [Read More](#)

### Questions About Managing Employment Risks?

Through our partnership with Jackson Lewis, a nationwide employment practices law firm, Hortica provides insureds free consultation on the Legal Hotline. Topics can include defense of harassment, discrimination, wrongful discharge, and other workplace related questions.

[Learn More](#)

---

### Loss Control Tip of the Month

#### Fire Extinguisher Monthly Checklist

Training Materials [in English](#) [in Spanish](#)

To receive The Loss Control View, Hortica's monthly safety and health e-newsletter, please visit <http://hortica.com/index.php/opt-in>



# Requesting Loss Control & Safety Materials and Services

All materials and services in this catalog are available to Hortica Insurance & Employee Benefits customers at no charge. Loss Control & Safety materials or services may be requested via e-mail, fax or phone.

## E-Mail

losscontrol@hortica.com

## Fax

800.632.4445 (Attn: Loss Control Services)

## Phone

800.851.7740 (Ask to speak with Loss Control Services)

When placing an order, please provide the following information:

**Company Name**

**Contact Name**

**Company Phone Number**

**Company Address**

**Item Name/Description**

**Quantity Requested**





#1 Horticultural Lane  
PO Box 428  
Edwardsville, IL 62025  
800.851.7740  
[www.hortica.com](http://www.hortica.com)