

*An ounce of prevention...*

*...a ton of benefits.*



## ***GATEWAY INSURANCE COMPANY CONTRACTOR PROGRAM SAFETY QUARTERLY***

***Compliments of Loss Prevention  
www.gicauto.com***

### ***Ladder Safety***

While we often focus attention on preventing falls from elevated surfaces because of the imposing heights involved, injuries sustained when falling off of ladders or when ladders topple over can also be severe. Even falls from modest distances while working on stepladders and folding ladders can be dangerous. Here are a few examples to illustrate:

- An employee fell about eight (8) feet after the foot of the ladder kicked out. The ladder had not been properly propped against the building. The employee injured his shoulder (rotator cuff) and side. Total incurred loss exceeds \$500,000.
- An employee reached too far, lost his balance, and fell backward about five (5) feet and struck a planter. Injuries included fractured ribs and vertebrae and will likely prevent the employee (in his 30s at the time of the accident) from ever returning to the same type of work. Total incurred loss exceeds \$800,000.
- A 6-foot metal ladder buckled under the combined weight of an employee and the load he was holding. The employee fell backward about five (5) feet resulting in back and leg injuries. Total incurred loss exceeds \$180,000.

As you can see, even falls involving a relatively short distance can result in significant and life-altering injuries. With this in mind, we strongly urge you to review the following tips to help your employees work safely on ladders (as all of the above accidents could have been prevented if proper ladder safety policies and procedures had been followed):

- Before using a ladder, inspect it for damage such as broken rungs or rails. If it is an extension ladder, inspect the pulleys, ropes, and locks for excessive wear. Also, check the footings and pads to make sure they still provide a non-skid surface. If any defect is found, the ladder should be tagged unsafe and taken out of service. If it cannot be fixed, make sure it is disposed of properly.
- Ladders should not be painted as this may hide small cracks or other defects and result in employees using unsafe ladders.
- When setting up a ladder, make sure the ground it is set upon is level and stable. Do not set the ladder up on a muddy surface or you may find yourself falling over. Do not use bricks or other

**Volume 2, Number 1**

**P. O. Box 440400  
St. Louis, MO 63144  
800-779-3600**

**1<sup>st</sup> Quarter 2012**

*An ounce of prevention...*

*...a ton of benefits.*



material to raise the height of the ladder. If it is not tall enough, you are using the wrong ladder. The ladder should reach a minimum of three feet above the "point of support" and should be secured at this point.

- If uncertainty remains about the surface the ladder is being placed on, tie off the feet to better secure the ladder.
- Unless placed in low-traffic areas, ladders should be secured with barricades placed around the bottom to keep people from walking into or possibly knocking them over or off balance.
- Never exceed the manufacturer's weight bearing capacity.
- When using extension ladders, abide by the 1:4 rule. This means if you are using a 12-foot ladder, the base should be three feet from the structure. Some ladders provide a picture guide on the ladder itself to assist you.
- When using a stepladder, make sure the folding cross braces are locked in the proper position before you step onto it.
- Always face the ladder when ascending or descending and have both hands free to grasp it securely. If you need tools, they should be carried in a tool belt or pulled up with a rope once you have reached your destination.
- Avoid carrying items or loads that could cause you to lose your balance.
- Remember the "3-Point Rule": two hands and one foot, or two feet and one hand, should be in contact with the ladder at all times.
- Keep your body between the side rails of the ladder. This reduces the chances of tipping it over and/or falling off.
- Do not climb higher than the third rung from the top on straight or extension ladders or the second tread from the top on stepladders.
- Remind employees to avoid overreaching while working on ladders as this can easily cause them to lose their balance or the ladder to tip over.
- Make certain that metal ladders will not come into contact with electrical wires or energized equipment.

By following the above rules, the chances of being injured while working on ladders can be greatly reduced.

### **What's New on the Web**

The following resource items have been added to our website since the last edition of the Safety Quarterly:

- ✓ Sample Safety Programs
  - Return to Work Program

Please contact Jason Rushman, Loss Prevention Engineer, at (800) 779-3600, ext. 247 or by e-mail at: [jrushman@gicauto.com](mailto:jrushman@gicauto.com) with any questions or for more information on safety and loss prevention.

**Volume 2, Number 1**

**P. O. Box 440400  
St. Louis, MO 63144  
800-779-3600**

**1<sup>st</sup> Quarter 2012**