Reduce workers compensation costs with a safety program

Workers compensation insurance costs are highly dependent on your claims history. Apartment complexes and condominiums that implement effective employee safety plans may lower their premiums and improve their policy options.

The daily routine of apartment building and condo employees and property managers may seem to be low risk, but upon second look it is clear that many hazardous circumstances can arise. From dealing with angry residents to showing units to strangers to grappling with regular maintenance issues, employees face unknown circumstances on a regular basis—some of which can lead to injuries or illness. Targeted training on safety can significantly improve responses to hazardous situations.

Consider all aspects of your employees’ encounters—whether it’s sharp objects, violent people or even the bodily fluids of others—when crafting your safety plan. The Occupational Safety and Health Administration has regulations that must be followed, and many states and municipalities have local laws that apply, but there is even more apartment building owners, condominium boards and residential property managers can do to protect employees.

Regular safety meetings that spotlight specific concerns can be helpful. For example, the use and storage of hazardous materials, which can include common fuels and cleaning supplies; proper use of equipment; blood-borne pathogens; molds; business autos and mobile equipment; and ladder use are all topics that can put safety at the top of workers’ minds. Using safety checklists can aid the discussion, generate more awareness and encourage workers to run a daily check before setting out on duties.

Establishing a regular examination of equipment and storage units can also help prevent accidents caused by defective or worn out machinery or hardware. Training, including trial runs, along with clearly articulated and practiced emergency response protocols will add to your overall worker safety.

You might also consider your safety technology. Do workers have an emergency call device? Many may carry a cell phone, but other products similar to the “I’ve fallen and I can’t get up” one-touch systems are available. Devices that use GPS tracking allow emergency responders to locate employees who have an emergency but can’t phone. There are also “buddy” services that provide a silent observer via a mobile monitor for employees who are entering a known potentially dangerous situation.

To protect employees who are posting notices, responding to outdoor incidents, checking the property or performing many other daily duties, a safety program that includes clear guidelines, training, enforcement and technology support can help. As a result, you may have fewer work-related injuries and illnesses and a very nice end-of-year audit and renewal. Plus, the price on your workers compensation insurance for apartment buildings or condominiums could drop!

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