



## How to Reduce Business Loss and Protect Your Employees



A guide for developing a safety program for your business.





## Introduction

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**

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**2. Training and Managing**

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**3. Reporting**

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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](http://statefarm.com)





## Designing Your Safety Program

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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.

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## 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.

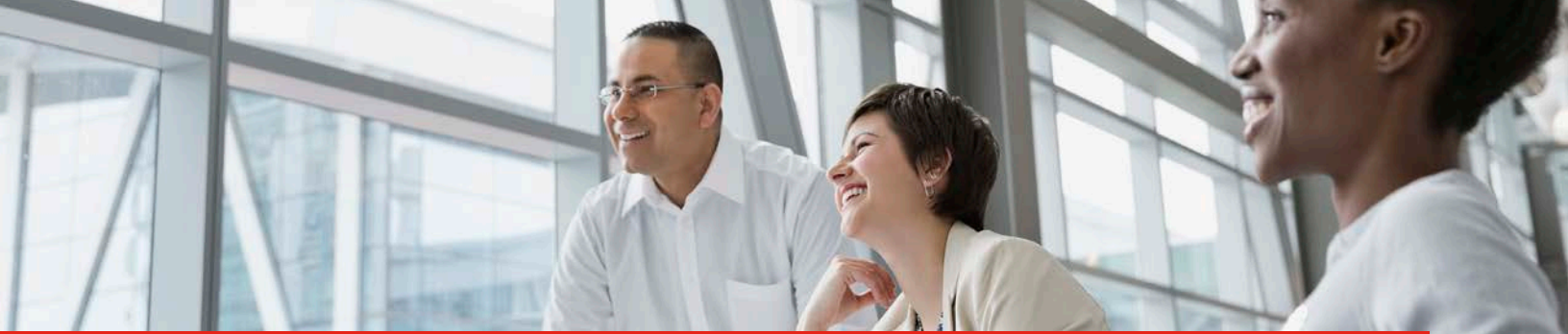
A sample Loss Control Policy Statement is included on page 11.



## Selecting a Program Coordinator

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.

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### 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.



## Employee Selection

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?





## Employee Training

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.

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### 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 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.

### 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.



## 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:

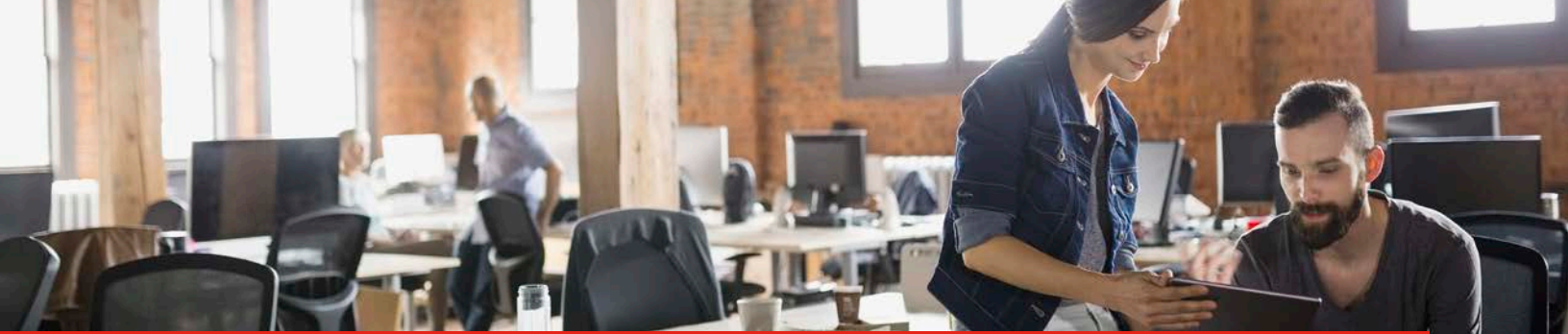
1. Detection – Seeking out the unsafe practices and conditions.
2. Analysis – Determining why the unsafe methods or conditions exist.
3. Correction – Eliminating the unsafe conditions or methods.

#### 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:

Description of incident:	Employee fell
Unsafe condition(s):	Water spill on floor
Unsafe act(s):	Employee failed to clean up spill, or was inattentive
Correction:	Cleaned up spill and instructed employee to be more attentive

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.

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Signature of Employee

Date

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Signature of Supervisor

Date



## Sample Incident Investigation Report

Company name: \_\_\_\_\_

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):  
\_\_\_\_\_  
\_\_\_\_\_

Injured person's statement of what happened:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_





## Sample Vehicle Incident Investigation Report

### 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

# Loss Control and Employee Safety

## 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:

	Yes	No	NA
<b>Crime</b>			
Alarm system periodically tested and operational?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Video surveillance system installed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alternative entryways secured (e.g., skylights, ventilation ducts)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valuable merchandise illuminated and away from display windows?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exterior doors reinforced and protected?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exterior illuminated at night?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exterior windows burglar resistant?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Landscaping trimmed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employees trained to handle emergency situations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Large amounts of cash handled/counted in public view?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe area illuminated or vault visible?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Checks stamped "For Deposit Only"?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash promptly deposited?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unscheduled audits of employee money handling?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
All entry keys accounted for?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multiple employees working late hours?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Fire Protection</b>			
Smoke detectors installed and functioning properly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Smoke detector batteries regularly replaced?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interior standpipes or valves inspected regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sprinklers have protective guards to avoid damage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire extinguishers in place and serviced regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automatic sprinkler system tested?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employees instructed in proper use of extinguishers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flammable liquids stored in appropriate containers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
'No Smoking' signs posted?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Property Protection for Business/Office Equipment</b>			
Valuable papers stored in fire-resistive safe?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Backup data located offsite?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Utilities</b>			
Electrical system installed and maintained by a qualified electrician?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electrical system of adequate size for place of business?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electrical panels readily accessible and labeled?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correct size of fuses used?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ground fault circuit interrupters (GFCIs) installed where necessary?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cords have grounding prongs present if applicable?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extension cords being used as instructed by manufacturer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appliances, equipment and tools listed by a recognized testing laboratory?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Surge suppressors protecting electrical equipment and appliances?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Filters, lint catchers, etc. are cleaned and serviced regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carbon monoxide detectors installed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plumbing system installed and repaired by a qualified contractor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pipes properly insulated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Heating system regularly checked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

 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:

	Satisfactory	Unsatisfactory
<b>Exterior</b>		
Is your parking lot in good repair?	<input type="checkbox"/>	<input type="checkbox"/>
Are parking logs and speed bumps in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
Are potholes, cracks and uneven places present?	<input type="checkbox"/>	<input type="checkbox"/>
Are sidewalks level, obstruction-free?	<input type="checkbox"/>	<input type="checkbox"/>
Does water drain away from sidewalks/parking areas?	<input type="checkbox"/>	<input type="checkbox"/>
Snow and ice promptly removed when necessary?	<input type="checkbox"/>	<input type="checkbox"/>
Are sidewalks and parking areas well illuminated?	<input type="checkbox"/>	<input type="checkbox"/>
Are natural gas meters, air conditioning units, etc. protected from vehicular damage?	<input type="checkbox"/>	<input type="checkbox"/>
Are signs securely fastened to your building?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Interior Conditions</b>		
Are public areas clean, well-illuminated and unobstructed?	<input type="checkbox"/>	<input type="checkbox"/>
Is carpeting tight, smooth and free of tears and rips?	<input type="checkbox"/>	<input type="checkbox"/>
Are doormats flat, slip-resistant and clean?	<input type="checkbox"/>	<input type="checkbox"/>
Are mats periodically checked in bad weather?	<input type="checkbox"/>	<input type="checkbox"/>
Are stairs well-illuminated, clean and unobstructed?	<input type="checkbox"/>	<input type="checkbox"/>
Handrails present, tight and in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
Changes in interior floor level, elevation marked?	<input type="checkbox"/>	<input type="checkbox"/>
Is emergency lighting present and operational?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Kitchen – Food Service Area</b>		
Are floors mopped dry regularly?	<input type="checkbox"/>	<input type="checkbox"/>
Are floors swept regularly during business hours?	<input type="checkbox"/>	<input type="checkbox"/>
Are floor mats clean, flat and secure?	<input type="checkbox"/>	<input type="checkbox"/>
Is slip-resistant footwear worn by employees?	<input type="checkbox"/>	<input type="checkbox"/>
Are anti-slip mats present near deep fryers, drink dispensers, washing sinks, meat grinders and meat slicers?	<input type="checkbox"/>	<input type="checkbox"/>
Are floors in walk-in units clean?	<input type="checkbox"/>	<input type="checkbox"/>
Customer seats, tables, etc. in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
Caution signs used to designate wet areas?	<input type="checkbox"/>	<input type="checkbox"/>
Are fire extinguishers wall-mounted and serviced annually?	<input type="checkbox"/>	<input type="checkbox"/>
Is emergency lighting present and operational?	<input type="checkbox"/>	<input type="checkbox"/>
Is kitchen equipment clean and well-maintained?	<input type="checkbox"/>	<input type="checkbox"/>
Are emergency phone numbers clearly posted?	<input type="checkbox"/>	<input type="checkbox"/>
Is trash regularly removed?	<input type="checkbox"/>	<input type="checkbox"/>

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# Loss Control and Employee Safety

## 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:

	Satisfactory	Unsatisfactory
<b>Restrooms</b>		
Are restrooms cleaned regularly?	<input type="checkbox"/>	<input type="checkbox"/>
Toilets, sinks, etc. in good repair?	<input type="checkbox"/>	<input type="checkbox"/>
Floor drain in case of water leak?	<input type="checkbox"/>	<input type="checkbox"/>
Is a log kept noting cleaning/inspection times?	<input type="checkbox"/>	<input type="checkbox"/>
Lighting and vent fan operational?	<input type="checkbox"/>	<input type="checkbox"/>
Handicap grab/assist bars secure?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Storage Areas</b>		
Storage area clean, well-organized?	<input type="checkbox"/>	<input type="checkbox"/>
Combustible items kept away from furnace, water heater, etc.?	<input type="checkbox"/>	<input type="checkbox"/>
Flammable liquids stored in their original containers and properly labeled?	<input type="checkbox"/>	<input type="checkbox"/>
Are items at least 18" away from sprinkler heads?	<input type="checkbox"/>	<input type="checkbox"/>
Is the electrical service panel accessible?	<input type="checkbox"/>	<input type="checkbox"/>
Fire extinguisher available in storage area?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Pool Area</b>		
Is the pool area fenced with self-closing, locking gates?	<input type="checkbox"/>	<input type="checkbox"/>
Are pool rules and emergency numbers posted?	<input type="checkbox"/>	<input type="checkbox"/>
Lifesaving equipment present?	<input type="checkbox"/>	<input type="checkbox"/>
Patio furniture in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
Pool depth noted along the side of pool?	<input type="checkbox"/>	<input type="checkbox"/>
Electrical outlets protected by ground fault circuit interrupter (GFCI)?	<input type="checkbox"/>	<input type="checkbox"/>
Pool chemicals properly handled and stored?	<input type="checkbox"/>	<input type="checkbox"/>
Pool deck area treated with slip-resistant material?	<input type="checkbox"/>	<input type="checkbox"/>
Handrails and ladders secure and in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Playground Area</b>		
Is equipment in good condition and well-maintained?	<input type="checkbox"/>	<input type="checkbox"/>
Is equipment free of sharp edges and protruding hardware?	<input type="checkbox"/>	<input type="checkbox"/>
Is the equipment and play area regularly inspected?	<input type="checkbox"/>	<input type="checkbox"/>
Is the ground surface under the equipment clean and well-maintained?	<input type="checkbox"/>	<input type="checkbox"/>
If the area is fenced, is fencing in good condition?	<input type="checkbox"/>	<input type="checkbox"/>



Date \_\_\_\_\_

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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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