

Toolbox Talks

Unsafe Acts: Don't Do This At Home, Work, or Anywhere Else

Part 8

All information found at safetytoolboxtalks.com & intergrityafety.com



Hauling a Canoe.



...& Branches.



...& a Lawn Mower.

What Does An Accident Cost?

Every accident has something in common: It costs everyone involved something. There are direct & indirect costs, both to the employee who was injured & the employer who eventually will pay for the accident. **The indirect (or hidden) cost in an accident is between three & ten times the actual cost of the claim.** But it is not the costs, direct or indirect, that totals the most. More often than not it is the loss of a valuable co-worker or member of a family that causes the most problems for companies.

→ Employee Direct Costs:

- Lost regular wages & overtime

→ Employee Indirect Costs:

- Mental anguish, physical pain & suffering
- Decreased active participation with their family & friends (It's tough to be at a ball game when laying up in a hospital bed)
- Inability to be productive on or off the job

→ Employer Direct Costs:

- Workers' Compensation claim
- Medical bills
- Associated legal & possible increased insurance costs
- Uninsured property damage costs

→ Employer Indirect Costs:

- Loss of valuable employee with a result of lost efficiency on the job
- Managerial & clerical time expended to handle injury claims
- Time loss wages paid with no work performed
- Hiring & training replacement
- Damaged or destroyed equipment, materials, or tools