

## Accidents

An accident is defined as an unplanned event that may or may not result in personal injury or property damage. Accidents are often categorized by their severity and impact, as follows:

- **Near-miss** - and no one was injured and no damage to property occurred, but during which either are warnings which should not be overlooked or taken lightly.
- **Property damage** - An unplanned event that resulted in damage to tools, materials, or equipment, but no injuries.
- **Minor injuries** - Personnel may have received minor cuts, bruises, or strains, but the injured workers returned to full duty on their next regular scheduled work shift.
- **Serious or disabling injuries** - Personnel received injuries that resulted in temporary or permanent disability. Included in this category would be lost accidents, restricted duty or motion cases, and those which resulted in permanent partial or permanent total disability.
- **Fatalities**

Studies has shown that for every serious or disabling injury, there were 10 injuries of a less serious nature and 30 property damages accidents occurred for every serious or disabling injury.

## Accidents Costs

When an accident happens, everyone loses - the injured worker, the employer, and the insurance company. Accidents cost billions of dollars each years and cause much needless suffering. The National Safety Council estimates that the organized safety movement has saved more that 4.2 million lives since it began in 1913.

Accidents costs are often classified as direct and indirect. Direct costs include medical costs and other workers' compensation insurance benefits, as well as liability and property damage insurance payments. Of these, claims under workers' compensation, the insurance that covers workers on the job, are the most substantial or direct costs.

Indirect or hidden costs can be compared to the hidden nine-tenths of an iceberg, with the tip of the iceberg representing the direct or insured costs.

Studies have shown that the hidden costs of accidents can and usually do exceed the direct costs of accidents from two to seven times. These hidden expenses include the costs associated with:

- **Training replacements workers**
- **Accident investigation and corrective measures**

- **Scheduling delays**
- **Lost productivity**
- **Repairing damaged equipment and property**
- **Absenteeism**

Many contract awards are based, in part, on a company's safety record. Therefore, accidents can also result in the loss of future jobs, which affects the company's financial position. This means layoffs, hiring freezes, or inability to purchase new equipment or tools. In this way, an accident indirectly affects everyone on the job site.

### **What causes accidents?**

- **Failure to communicate**
- **Poor work habits**
- **Alcohol or drug abuse**
- **Lack of skill**
- **Intentional acts**
- **Unsafe acts**
- **Rationalizing risks**
- **Unsafe conditions**
- **Management system failure**

### **Failure To Communicate**

Many accidents happen because of a lack of communication. For example, you may learn how to do things one way on one job, but what happens when you go to a new job site? You need to communicate with the people on the new job site to find out whether they do things the way you have learned to do them. If you do not communicate clearly, accidents can happen. Remember that different people, companies, and job sites do things in different ways.

If you think that people know something without talking with them about it. Assuming that other people know and will do what you think they will do can cause accidents.

### **CAUTION:**

Never assume anything! It never hurts to ask questions, but disaster can result if you don't ask. For example, do not assume that an electrical current is turned off. First ask whether the current is turned off, then check it yourself to be completely safe.