

THE PARTNER FOR AGRIBUSINESS



SAFETY PAYS: KEEPING YOUR FLEET ON THE ROAD

To meet the needs of their producers, cooperatives often maintain large fleets of vehicles. Keeping that equipment in road-ready condition and the drivers safe and is a significant challenge for any safety professional. CFS Cooperative, based in Truman, Minnesota, is one cooperative successfully meeting that challenge.

CFS operates 300 vehicles and employs 243 drivers. In 27 DOT roadside inspections, no vehicles or drivers were taken out of service. To put that accomplishment into perspective, it is not uncommon for companies with five or 10 vehicles and drivers to have three or four Out of Service violations. So, how does CFS achieve their excellent DOT Safety Measurement System record?

Shannon Bode, the Environmental Health and Safety Manager for CFS, notes that creating an overall culture of safety is the first step in attaining high marks for vehicle and driver readiness.

“With every employee, we focus on making sure their number one priority is safety before any other task they do,” Shannon states. “We have a safety committee and good leaders in place that help build and maintain a safety culture, encouraging every employee to be safety minded. It all starts with new hire training. Every new employee receives safety training on day one. Our location managers are the next level, providing function-specific safety training.”

Shannon adds that safety articles are a regular feature in the internal bi-weekly CFS newsletter. “Our CEO also sends out safety messages on a regular basis,” she says.

PRIOR TO THE HIRE

Focusing more specifically on fleet and driver safety, Shannon points out that their program really starts before a driver is brought onboard.

“We look for a minimum of two years of commercial driving experience,” she states. “We look at past experience, verify their previous performance and do an extensive check to ensure they meet or exceed our requirements.”

However, the biggest contributing factor to their vehicle safety success, according to Shannon, is their training program focused specifically on drivers.

“There is monthly training for our drivers,” she elaborates. “In addition, we have two in-person right-to-know meetings annually. We’ve done commercial driver training where we’ve brought in a state trooper. I’ve also partnered with Toward Zero Deaths, a state-sponsored program focused on keeping Minnesota highways safe. As part of that program, we brought in a distracted driver simulator, which was a fantastic training aid.

“This July, we also added the Safety Made Simple training to our overall training program,” Shannon continues. “This is an online program developed specifically for the agricultural industry. It’s not only good for our driver program, but also the training topics we deal with day-to-day — lock out/tag out, confined spaces and hazardous atmospheres to name a few.”



CONTINUED ON PAGE 2...

**AUSTIN MUTUAL AGRIBUSINESS IS
MAIN STREET AMERICA INSURANCE –
VISIT OUR REFRESHED WEBSITE AT
MSAGROUP.COM TO LEARN MORE ABOUT US!**

SAFETY PAYS...

CONTINUED FROM PAGE 1

Shannon and the safety committee also send out seasonal reminders focused on specific situations drivers may encounter on the road ranging from weather conditions to DOT activities.

“We also make sure our drivers are equipped with the right supplies to deal with the changing seasons,” Shannon states. “We keep them informed, and we also take corrective action when needed. For example, if we have a driver with two warnings for speeding, we may enroll them in a defensive driving course.”

Thorough documentation is also an important part of the overall CFS vehicle safety program. “For example, we ask our drivers to go above and beyond and complete the pre- and post-trip inspection forms,” Shannon says. “We have those sent into our EHS department and keep them on file, so we are always prepared for an audit. It also helps us to see those areas that may need special attention.”

All the preparedness paid off in January 2019, when a DOT inspector was onsite for three weeks. “The inspection was focused on larger hazmat carriers, and they looked at everything,” Shannon notes. “They reviewed 10% of our vehicle maintenance and driver qualification files, our daily inspection reports, 10% of our 598 anhydrous nurse tanks, our full driver training program and did vehicle inspections on 10% of our fleet. It was thorough.”

In the end, the inspector recommended only one small procedural change in the anhydrous tank inspection process. “We did very well,” Shannon summarizes. “It helps that we have good cooperation across the departments in terms of getting and sharing information.”

Obviously, it takes a multi-pronged approach to achieve the level of fleet safety readiness that CFS enjoys today. But as their DOT track record indicates, it is worth the effort.

“Our number-one goal is having every CFS employee return home safely at the end of the day,” Shannon concludes. “Vehicle and driver safety is one important part of accomplishing that.”



WHY MAKE ASSUMPTIONS- FLAG THE TECHNOLOGY



**BY TODD MARTIN,
CLAIM SPECIALIST
MAIN STREET AMERICA INSURANCE
MartinT@msagroup.com
(612) 499-3857**

The Flag the Technology program was developed as a means to provide clear identification of crops sensitive to certain herbicide traits. The program was originally developed by extension personnel at the University of Arkansas.

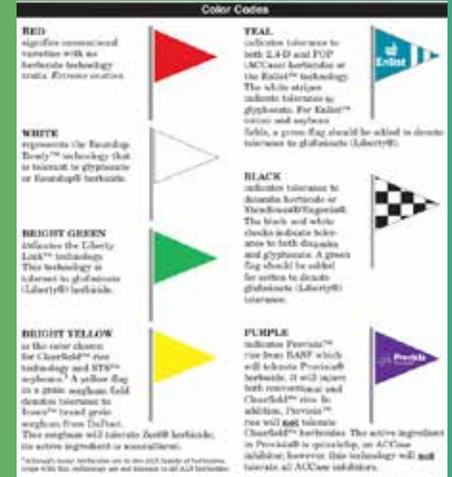
The premise is simple. Color coded pennant flags are placed at the field entrance to readily identify the trait(s) present in that field. Having the flags in place helps provide a confirmation for the sprayer operator as they enter the field, as well as advising those spraying adjacent fields of the risk of potential injury due to herbicide drift.

The program calls for a pennant shaped flag, 12” by 18” on a whip-type fiberglass rod, much like a heavy-duty bicycle flag.

Many chemical companies can assist in providing flags for their particular traits at little or no cost to the dealer. Alternatively, the various flags may also be purchased from Parker Flags and Pennants (www.parkerflags.com), or Country Enterprises (www.countryent.net). Ordering these flags directly also provides the opportunity to add your own advertising copy to your flags. Full cost on the flags runs approximately \$6-8 each depending on the product and the quantity ordered.

In addition to the specific colored trait flags shown above, plain orange flags have been reserved for use in flagging in-field hazards such as well heads, drain inlets, washouts, etc.

Given the wide range of traits in use now, this program is an effective safeguard against unnecessary problems. It is likely that instituting this program in your operation will cost less than the deductible on one claim.



FIRE PREVENTION NOT ONE MONTH, OR ONE WEEK, BUT ALL THE TIME



BY BRYON BERG,
RISK CONSULTANT
MAIN STREET AMERICA INSURANCE
BergB@msagroup.com
(605) 251-7452

In case you missed it, October was National Fire Prevention Month. While this year has shifted our focus, it is still important to remember the goal of Fire Prevention Month is to raise safety awareness and to help ensure you have a plan in place and are ready for the unexpected. This time of year also serves as a reminder to test fire alarms, smoke and carbon monoxide detectors and change batteries if necessary, and to check or replace fire extinguishers. Main Street America (MSA), the National Safety Council and OSHA also suggest reviewing your fire prevention plan and providing refresher training during this time. To help remove the fire risk, our first line of defense is prevention and we can do that by training in fire-safe work practices, regularly inspecting all areas and instructing on emergency procedures.

The first step is to ensure you have a plan in place and/or review your existing plan. OSHA's standard 1910.39 Fire Prevention has plan requirements that a business must meet:

- » The plan must be in writing, be kept in the workplace, and be made available to employees for review. However, an employer with 10 or fewer employees may communicate the plan orally to employees.
- » All major fire hazards need to be identified and listed in the plan, as well as proper handling and storage procedures for hazardous materials, potential ignition sources and their control, and the type of fire protection equipment necessary to control each major hazard.
- » The plan must contain procedures to control accumulations of flammable and combustible waste materials.
- » Procedures for regular maintenance of safeguards installed on heat-producing equipment to prevent the accidental ignition of combustible materials should be in the plan.
- » The name or job title of employees responsible for maintaining equipment to prevent or control sources of ignition or fires should be listed in the plan.
- » The plan should list the name or job title of employees responsible for the control of fuel source hazards.

- » An employer must inform employees upon initial assignment to a job of the fire hazards to which they are exposed. An employer must also review with each employee those parts of the fire prevention plan necessary for self-protection.

These fire prevention requirements are a minimum standard and should be further developed to fit your business needs. If you already have a plan in place, review the plan for effectiveness and check that recent changes such as new employees, new processes, new equipment and new construction or renovation do not require changes or adjustments.

Your primary goal is to protect your employees from injury and loss of life. Your secondary goal is to prevent property damage. The details you add specific to your employees, equipment, buildings, sites, etc. are how you help to prevent the risk and address safety concerns.

Your MSA risk consultant can help you meet those goals. MSA has a fire prevention plan template that may assist you in setting up a program if you do not already have one in place. There is also a Fire Prevention Audit available that can help identify areas of concern. Your risk consultant may also be able to conduct an audit during their annual visit and/or assist you in setting up training through online resources, an in-person session, or virtually through Zoom or Webex.

Fire prevention depends on you. Identify, control and report all fire hazards immediately. The life and job you save may be your own.

If you have any questions please contact your agent, broker, third-party safety and compliance consultant or risk consultant for help and additional resources.

FOR FURTHER REFERENCE:

<https://www.nfpa.org/Public-Education/Staying-safe/Preparedness/Fire-Prevention-Week>

<https://www.osha.gov/SLTC/etools/evacuation/fire.html>

<https://www.osha.gov/Publications/OSHA3527.pdf>

WINTER IS COMING



BY SCOTT CRENSHAW,
RISK CONSULTANT
MAIN STREET AMERICA INSURANCE
CrenshawS@msagroup.com
(XXX) XXX-XXX

Winter is just around the corner for most of us and it has already reared its ugly head for some. Obviously, day-to-day operations must continue. The 2020 harvest is wrapped up and we must transition to handle cold weather conditions. The hazardous winter conditions can lead to worker injuries and damage to company property, vehicles and equipment. Educate and engage your workforce in the process of preparing for winter by training refreshers on related safety topics.

COLD WEATHER EXPOSURE

Prolonged exposure while working in the cold weather can lead to injury from hypothermia and frostbite. Workers need to properly prepare themselves before shifts by wearing the proper warm weather clothing for the body's core, head and extremities. Hypothermia results when the body's core temperature falls below 95 degrees Fahrenheit. This condition will occur in extreme cold temperatures when one finds oneself exposed to the cold and wind with no shelter to warm up. Does that sound familiar?

It can be hard to recognize a person suffering from hypothermia. Symptoms of this condition include extreme shivering, difficulty moving and confusion. If you find yourself or a coworker suffering from hypothermia, move out of the cold, remove any wet or damp clothing and cover with blankets to gently raise the body's core temperature. In times of extreme cold, the risk of hypothermia can be significantly decreased by taking several short breaks in sheltered or warm areas to recover prior to continuing your work.

Frostbite is another common condition workers will experience in extreme cold temperatures. Common symptoms of frostbite can include redness of the skin, pain and stiff hands and feet. Treatment for this condition includes moving to warmer environments and rewarming frostbitten areas by soaking in warm water. In extreme cases of blistering or other damage to the skin, seek immediate medical attention.

SLIPS, TRIPS AND FALLS

Outside walking surfaces will be snow and ice covered and can lead to a hazardous situation. At your facilities, you can probably identify several places where you have noticed built-up snow and ice on the pavement and have addressed those situations with sand or snowmelt. Now is the time to remind

your staff of these problem areas and the ways to mitigate a slip and fall. Staying ahead of these hazardous walking conditions with a sound site-housekeeping process is the key. Here are tips to address those hazardous areas:

- » Remind your visitors or, better yet, escort your visitors on-site if walking conditions are extremely hazardous.
- » Always use common sense when mounting or dismounting site equipment by maintaining three points of contact. Take your time and never jump from equipment or ladders (you may not enjoy the landing).
- » Use the designated walking areas at your site as they are likely less dangerous than the short-cut path.
- » If you must walk on ice, bend slightly forward, walking slowly and flat footed — like a penguin.
- » Be prepared for working in the wintery conditions by wearing the proper snow- and ice-friendly footwear.
- » Always take the time to inform your supervisor of any slip, trip and fall hazard.

Slips, trips and falls during the winter can be prevented by taking your time, common sense and most of all, preparation.

WINTER DRIVING

Driving on winter roads in rural areas can be a challenge. There are unavoidable hazards that will increase the chance of accidents for your fleet. It is important to conduct pre-shift conversations about winter driving before the hazardous road conditions occur.

One of the easiest ways to prepare is to ensure all vehicles and equipment are properly maintained and in good working order. Winter emergency roadside equipment and additional warm clothing are essential items to store in company vehicles to protect from cold weather injury.

Remind your drivers often of the importance of defensive driving. In wintery conditions, stress the importance of driving slowly, testing brakes and maintaining a proper following distance. As always, cell phone usage should be prohibited except when off the roadway in a safe location. These times also warrant proper exterior lighting on all vehicles. Make sure that all windshield wipers and interior heating systems are in proper working order to keep the windshield clear.

Cold weather, winter conditions and, of course, COVID-19 can be hazardous to our health in many ways. Take the logical and necessary precautions and continue to educate your employees in ways to minimize injury and loss.

WINTER CHALLENGES AT CONVENIENCE STORES & FILLING STATIONS



BY KENT VOIGT,
SENIOR RISK CONSULTANT/COMPLIANCE SPECIALIST
MAIN STREET AMERICA INSURANCE
VoigtK@msagroup.com
(402) 690-9089

During the winter months, convenience stores and filling stations must address a unique combination of customer slip-and-fall hazards that most other retail operations do not have to deal with. Since their patrons conduct a large portion of their business outside at the pumps, these businesses have an added level of responsibility to protect customer from foreseeable harm. What is foreseeable harm? It's the understanding that normal day-to-day operations produce potential hazards to customers that require ongoing correction as a normal part of doing business.

For example, oil spots and diesel fuel spills frequently accumulate around fuel islands, and the expectation of regular clean-up is a normal part of doing business. Adding snow and ice to these hazards make it all the more challenging to keep your business premises safe for your patrons and employees both outdoors and indoors. Ignoring foreseeable hazards opens you up to very costly claims.

There are reasonable expectations that fuel filling areas cannot be kept pristine during heavy or even normal snowfall. However, the regular sweeping, shoveling and spreading of sand and salt helps reduce the hazard exposures during the snow events. In addition to an indoor cleaning log, make an outdoor cleaning log/checklist sheet where employees can document the frequency, time and areas swept, scooped, sanded and/or salted. During a heavy snowfall, some of the customer's safety is their own responsibility since it is universally understood that businesses can't remove snow every minute. If a customer does slip and fall, this kind of documentation can be useful in a lawsuit as long as efforts are made to keep the premises reasonably clear of snow and ice.

Place "Caution, wet floors" or similar warning signs in the store since a lot of slush also makes it inside. If you know there is snow in the forecast, it may be necessary to keep an additional employee at the store just to keep up with the cleaning tasks.

A few steps can be taken before the snow falls. Most importantly, repair any potholes and changes in elevation due to normal ground shifting and wear-and-tear. Do a thorough cleaning of oil spots and diesel fuel spills with a pressure steam cleaner. The cleaner the concrete/asphalt surfaces are before snowfall, the less slippery they get when the snow does come. Have plenty of sand and salt on hand and remember when temperatures get below zero, salt does not provide the melting benefits it does at above-zero temps. If a third-party vendor is hired for snow removal and/or sand/salting services, get certificates of insurance to ensure they have adequate coverage.

If a customer is injured, make sure the injured person gets the medical attention they need. If they are not badly injured, ask them what they would like to do. If they decline medical attention, document that the question was asked, and the customer refused.

Assisting the customer in this situation is not an admission of guilt. However, ensure employees are trained on what information they can provide to that customer, so they don't overpromise or unknowingly admit guilt. Once the customer's injuries have been addressed, begin collecting information about the incident and fill out an incident report. Include photos of the scene of the accident. Interview any witnesses on the scene and get their contact information.

Most convenience stores and filling stations have surveillance cameras today. If you do experience a customer slip-and-fall, ensure that several minutes of footage prior to and after the incident is saved since it will more than likely be requested if there is a lawsuit. We would like to think that people are above staging a fall, but it does happen, and any video footage will definitely help in those situations. If your business does not have video surveillance, consider putting a system in place.





3905 S 148th St., Suite 100
Omaha, NE 68144

PRSR STD
U.S. POSTAGE
PAID
SIOUX FALLS, SD

SEE, REPORT WORKSITE HAZARDS...PAGE 3

SPCC – WHAT IS IT? DO I NEED ONE?



BY CHAD MURRELL,
LOSS CONTROL MANAGER
MAIN STREET AMERICA INSURANCE
MurrelC@msagroup.com
(402) 303-9992

Oil spills endanger public health, impact drinking water, devastate natural resources and disrupt the economy. During storage, transport or as the result of energy exploration and production activities, oil and other oil-based products are sometimes spilled onto land or into waterways. When this occurs, human health and environmental quality are put at risk. Every effort must be made to prevent oil spills and clean them up promptly once they occur. The costs associated with spill prevention are often much less than the costs associated with spill cleanup, fines and other civil liabilities.

The purpose of the Spill Prevention, Control, and Countermeasure (SPCC) rule is to help facilities prevent a discharge of oil into navigable waters or adjoining shorelines. This rule is part of the U.S. Environmental Protection Agency's oil spill prevention program. The rule may be found at Title 40, Code of Federal Regulations, Part 112.

A facility is covered by the SPCC rule if it has an aggregate aboveground oil storage capacity greater than 1,320 U.S. gallons or a completely buried storage capacity greater than 42,000 U.S. gallons and there is a reasonable expectation of an oil discharge into or upon navigable waters of the U.S. or adjoining shorelines.

To determine the total storage capacity, use the shell capacity of the container (maximum volume) and not the actual amount of product stored in the container (operational volume) to determine whether the SPCC rule applies to you. Count only containers with storage capacity equal to or greater than 55 U.S. gallons.

Additionally, you should determine if ditches, gullies, storm sewers or other drainage systems may transport an oil spill to nearby streams. You must also consider whether precipitation runoff could transport oil into navigable waters or adjoining shorelines. If you consider the applicable factors described above and determine a spill can reasonably flow to a waterway, then you must comply with the SPCC rule.

Preparation of the SPCC Plan is the responsibility of the facility owner or operator. You may be eligible to self-certify the SPCC Plan if the facility meets the following eligibility criteria:

- » Total above ground oil storage capacity of 10,000 U.S. gallons or less, and
- » In the three years prior to the date the SPCC Plan is certified, the facility has had no single discharge of oil to navigable waters or adjoining shorelines exceeding 1,000 U.S. gallons, or no two discharges of oil to navigable waters or adjoining shorelines each exceeding 42 U.S. gallons within any 12-month period.

If the facility does not meet the above criteria, the SPCC Plan must be certified by a licensed professional engineer (PE). Your certified SPCC plans should be maintained at any facility normally attended at least four hours per day or at the nearest field office if the facility is not so staffed. Submit your plan to the EPA only when requested.

If you have questions about the SPCC rule or to determine whether you need an SPCC Plan, feel free to contact your Main Street America Risk Consultant.

FOR FURTHER REFERENCE:

<https://www.epa.gov/oil-spills-prevention-and-preparedness-regulations/spill-prevention-control-and-countermeasure-10>

COVID-19 AT WORK AND THE HOLIDAYS



BY SCOTT CRENSHAW,
RISK CONSULTANT
MAIN STREET AMERICA INSURANCE
CrenshawS@msagroup.com
(XXX) XXX-XXX

COVID-19 is not just a problem for large populated areas, as you have no doubt noticed how it has infiltrated our rural communities. To maintain your company's productivity and worker safety, you must remind workers often to follow (at a minimum) the CDC guidelines for usage of personal protective equipment and safe hygiene practices during this COVID-19 outbreak.

Most of us will begin to plan for holiday celebrations at work and home. We should take into consideration the threat of COVID-19 as it relates to these joyful gatherings. The CDC has compiled a list of items to consider when planning holiday gatherings. Their considerations below should not supersede any state or local safety laws related to COVID-19. Here is their link: www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/holidays.html.

- » **Community levels of COVID-19** – Higher levels of COVID-19 cases and community spread in the gathering location, as well as where attendees are coming from, increase the risk of infection and spread among attendees. Family and friends should consider the number and rate of COVID-19 cases in their community and in the community where they plan to celebrate when considering whether to host or attend a holiday celebration. Information on the number of cases in an area can be found on the area's health department website.
- » **The location of the gathering** – Indoor gatherings generally pose more risk than outdoor gatherings. Indoor gatherings with poor ventilation pose more risk than those with good ventilation, such as those with open windows or doors.

- » **The duration of the gathering** – Gatherings that last longer pose more risk than shorter gatherings.
- » **The number of people at the gathering** – Gatherings with more people pose more risk than gatherings with fewer people. CDC does not have a limit or recommend a specific number of attendees for gatherings. The size of a holiday gathering should be determined based on the ability to reduce or limit contact between attendees, the risk of spread between attendees, and state, local, territorial or tribal health and safety laws, rules and regulations.
- » **The locations attendees are traveling from** – Gatherings with attendees who are traveling from different places pose a higher risk than gatherings with attendees who live in the same area. Higher levels of COVID-19 cases and community spread in the gathering location, or where attendees are coming from, increase the risk of infection and spread among attendees.
- » **The behaviors of attendees prior to the gathering** – Gatherings with attendees who are not adhering to social distancing (staying at least six feet apart), mask wearing, hand washing, and other prevention behaviors pose more risk than gatherings with attendees who are engaging in these preventative behaviors.
- » **The behaviors of attendees during the gathering** – Gatherings with more preventive measures in place, such as mask wearing, social distancing and hand washing, pose less risk than gatherings where fewer or no preventive measures are being implemented.

Keep in mind that this list is only to assist you in considering a holiday group gathering during the COVID-19 outbreak. The reality may be that people are uncomfortable in group settings for fear of infection. In that instance, make alternative plans such as virtual gatherings or simply canceling the gathering altogether this year.