



TAKE ADVANTAGE OF OUR *FREE* SEMINARS!

Join us for our *FREE 10-Hour OSHA Certification Seminar*
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September 29-30, 2010

Contact us today if you would like to register or receive more information.



FRIEDMAN
ASSOCIATES
INSURANCE

Attend our seminars! Value-Added Services offered to our clients and community.

Friedman Associates will be hosting five seminars throughout the months of August and September.

FREE 10-Hour OSHA Certification

In this program for construction site safety, contractors are challenged to step up their safety strategy. With this seminar, you will get the tools and training needed to work safely, productively, and profitably. Attendees will receive certified OSHA contractor cards from Federal OSHA and a Construction Industry Regulations Manual.

Dates: Sept. 29: 12pm-5pm and Sept. 30: 9am-2pm (Includes lunch)
Location: Friedman Associates

Register for this course by calling Friedman Associates.

Lead: Renovation, Repair and Painting Rule

Don't Get Caught without EPA-Certified Renovator Training. On April 22, 2010, the new EPA Lead: Renovation, Repair and Painting Rule went into effect. The Rule applies to all persons who are paid to perform renovation, repair and painting projects where painted surfaces are disturbed in pre-1978 housing, child care facilities and schools where lead paint is present.

Date: August 11, August 31, September 8 or September 22
Time: 7:15 a.m. to 5:30 p.m.
Location: Friedman Associates
Fee: \$195 (includes lunch)

Register for this course at www.connorinstitute.com ♦

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Brought to you by the insurance professionals at Friedman Associates.

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Be Prepared: Working Outside In Warm Weather

Working in warmer weather is a welcome break from the colder months but it brings along some unique challenges ... like the risk of sunburn, heat stroke and bug bites that can make you sick. Whether outdoor work is an everyday occurrence or a rarity, it is important to be prepared and stay safe while working outdoors.

Physical Hazards

- **Extreme heat:** Heat stroke, heat exhaustion, heat cramps and heat rash are all common yet dangerous signals that your body is too warm. Watch out for high temperatures, severe humidity and limited air movement, which may lead to these conditions. Be especially careful if you are engaging in physical exertion, you are in poor physical condition, are taking medication or are unusually intolerant of hot workplaces.
- **Ultraviolet (UV) radiation:** Even when it's cloudy, you are still at risk of damaging your skin. Prepare to face UV rays by covering up in tightly-woven clothing, using sunscreen before going outside, wearing a protective hat, sporting UV-absorbent shades and limiting sun exposure, if possible.
- **Lightning storms:** Occurring most frequently on hot, humid days, lightning storms can be extremely dangerous to outdoor workers because of the risk of a direct strike, conducted current, ground voltage radiation or fallen debris. Watch for storms and know when to seek shelter.

Biological Hazards

- **Mosquitoes:** To protect yourself from disease spread by mosquitoes, such as West Nile Virus, cover any cut or scraped skin and wear repellent or thick clothing.
- **Ticks:** There are more than 10 tick-borne diseases common in regions across the United States. If you work outside, wear light-colored, long-sleeved shirts, long pants, socks, a hat and repellents. Take extra care to wear protective clothing in the peak activity months, which are June through August.
- **Snakes:** If you work in areas with tall grass, brush or leaf/wood piles, it's wise to educate yourself about the types of poisonous snakes in your geographic region. If you have been bitten, seek medical attention even if you know the snake is not poisonous. Carefully note the snake's color(s) and shape to help with the treatment process.
- **Stinging insects:** Before working outside, avoid wearing cologne or perfume and refrain from scented toiletries to prevent insect stings. Bathe daily and wear clean clothing, as sweat often attracts stinging insects.
- **Spiders:** Prepare yourself for outdoor work by being able to easily identify the three types of venomous spiders found in the United States: the black widow, brown recluse and hobo (also known as violin) spiders.
- **Scorpions:** If you work in an area where scorpions abound, wear long sleeves, pants, leather gloves and always shake out clothing and shoes before putting them on.
- **Poisonous plants:** Be aware that direct contact with plants is one way to be exposed, but touching tools that have had direct contact or inhaling particles from burning plants are other hazards. ♦

Safety Matters

Avoiding Top Construction Hazards

Don't be a statistic! Watch out for these top construction hazards

- **Falling:** Wear and use personal fall arrest equipment, and install and maintain perimeter protection
- **Struck-By:** Never position yourself between moving and fixed objects, and wear high-visibility clothes near vehicles and equipment
- **Caught-In/Between:** Never enter an unprotected trench 5 feet or deeper without an adequate protection system in place, and make sure the trench is protected by sloping, shoring or benching
- **Electrocutions:** Maintain a safe distance away from power lines ♦

Cell Phones and Driving

Contrary to common belief, texting while driving is a vice more prevalent among adults than teens. A recent report by the Pew Research Center's Internet and American Life Project reveals that 47 percent of adults who text have done it while driving compared to 34 percent of teens who text. Activities such as reading or sending a text that distract a driver's attention and take his or her eyes away from the road increase the risk of a crash. Warn your company's drivers about the dangers, and be sure to have a fleet safety policy in place. ♦

Car Rental Insurance- Decide Before You Ride



It's not uncommon for rental car agencies to offer you the opportunity to purchase additional auto coverages, but do you need them? The best time to make the decision about whether you will need extra rental car insurance is before you're standing at the car rental counter. Read on to learn about car rental insurance considerations and what you need to know to make sure that you're covered.

1. If you don't have comprehensive and collision coverage on your own car, you will not be covered if your rental car is stolen or if it is damaged in an accident. If you plan to rent a vehicle frequently, your best bet is to purchase a Non-Owner Auto Liability Insurance policy from Friedman Associates
2. Your credit card company may include some collision and theft protection if the rental car is paid for with your card. This includes coverage for "loss of use," which refers to the amount of money a rental car company can stand to lose while a car is being repaired. If your credit card doesn't offer coverage for loss of use, you may want to consider purchasing CDW from the rental agency. Collision Damage Waiver (CDW), or Loss Damage Waiver (LDW), relieves you of financial responsibility if your rental car is damaged or stolen.
3. In general, your U.S. auto insurance does not cover you abroad. However, your policy may apply when you drive to countries neighboring the United States. Check with our agency to see if your policy covers you in Canada, Mexico, or countries south of Mexico. Car rental agencies overseas usually provide auto insurance, but in some countries, the required coverage is minimal. When renting a car overseas, consider purchasing insurance coverage that is at least equivalent to that which you carry at home. Also, if you are renting a car abroad, you may need an international driver's license. ♦

Wellness to Benefit Your Bottom Line

Not only is a wellness program beneficial for your employees' waistlines, researchers now find that wellness initiatives can benefit your company's bottom line as well. According to Risk and Insurance magazine, U.S. workers are now heavier than ever before. The direct costs of obesity are estimated at \$75 billion with an additional \$139 billion allocated for indirect costs. Employers are responsible for \$45 billion in medical expenses and excessive absenteeism costs as well. This is on top of workers' compensation costs, which are typically significantly higher for obese workers than healthy weight individuals.

To assist your employees in getting healthy and consequently reducing their risk of workplace injury or illness consider implementing the following:

- Biometric screenings
- Health coaching
- Telephone and Internet-based health advisors
- Disease management programs with guidance from licensed professionals
- Mental health counseling and benefits
- Educational safety and health seminars
- Offer incentives to employees who reach health-related goals
- Offer monthly safety tips ♦

