

Union Standard Insurance Group is one of four W.R. Berkley regional companies, offering preferred commercial property & casualty insurance products and services. We proudly serve *Independent Insurance Agents* located throughout nine states: Alabama, Arizona, Arkansas, Kentucky, Mississippi, New Mexico, Oklahoma, Tennessee, & Texas. We have employees located in eight offices to serve our agents and their customers.

A.M. Best has recognized our group's solid investments and reserves, Underwriting results, and growth with an "A+" (Superior) Rating. S&P has rated our group with an "A+". These are our current Ratings

To learn more about Union Standard, or to find a local Independent Insurance Agent, please visit our website at www.usic.com.

Union Standard Insurance Group
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REDUCE YOUR

L O S S E S



Automobile Repair Shops

**Acadia Insurance Company
Continental Western Insurance Company
Union Insurance Company
Union Standard Lloyds**

For Additional Safety Information

The following are Internet Sites where information can be found on safety can be found:

- **U.S. Department of Transportation - About DOT:**
www.dot.gov/about_dot.html
- **U.S. Department of Labor - Occupational Safety & Health Administration:**
www.osha.gov
- **To find Material Safety Data Sheets:**
www.ilpi.com/msds/

These additional Internet Sites are where specific information can be found on the Automotive Industry on various subjects specifically pertaining to the industry.

- ❖ **Texas Automotive Service Association:**
www.asashop.org
- ❖ **National Institute for Automotive Service Excellence –**
www.asecert.org/channels/about.cfm

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ELECTRICAL

- Are portable electrical tools and equipment grounded or of the double insulated type?
- Do extension cords being used have a grounding conductor?
- Are multiple plug adaptors prohibited?
- Are ground-fault circuit interrupters installed on each temporary 15 or 20 amp, 120 volt AC circuit at locations where construction, demolition, modifications, alterations or excavations are being performed?
- Is exposed wiring and cords with frayed or deteriorated insulation repaired or replaced promptly?
- Are flexible cords and cables free of splices or taps?
- Are all unused openings (including conduit knockouts) in electrical enclosures and fittings closed with appropriate covers, plugs or plates?
- Are electrical enclosures such as switches, receptacles, and junction boxes, provided with tight fitting covers or plates?

HAND TOOLS AND EQUIPMENT

- Are all tools and equipment (both company and employee owned) used by employees at their workplace in good condition?
- Are worn or bent wrenches replaced regularly?
- Are jacks checked periodically to ensure they are in good operating condition?
- Are tool cutting edges kept sharp so the tool will move smoothly without binding or skipping?

TIRE INFLATION

- Where tires are mounted and/or inflated on drop center wheels, is a safe practice procedure posted and enforced?
- Where tires are mounted and/or inflated on wheels with split rims and/or retainer rings, is a safe practice procedure posted and enforced?
- Does each tire inflation hose have a clip-on chuck with at least 24 inches (6.9 centimeters) of hose between the chuck and an in-line hand valve and gauge?
- Does the tire inflation control valve automatically shutoff the air flow when the valve is released?
- Is a tire restraining device such as a cage, rack or other effective means used while inflating tires mounted on split rims, or rims using retainer rings?
- Are employees strictly forbidden from taking a position directly over or in front of a tire while it's being inflated?

This checklist is intended solely as a reminder to provide a safe working environment. It is not intended to cover all possible hazardous conditions or unsafe acts that may exist. You are solely responsible for detecting all unsafe acts or hazardous conditions and taking corrective action.

The WIN / WIN of LOSS CONTROL

Loss Control is a managerial concept which helps prevent job-related accidents and illnesses through the use of environmental controls, employee training and equipment protection.

The result can be a safe and healthy work place with a work force that thinks of safety as an integral part of doing the job right.

The ultimate purpose of our Loss Control service is to create a "WIN/WIN" situation for both our customer and ourselves. We help by providing our customers consultative support and assistance for improving their loss prevention and reduction programs.

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VIOLATING OSHA STANDARDS CAN COST YOU MONEY!

Following are citations for **General Automotive Repair Shops** for the SIC code 7538 during the period October 2001 through September 2002 (**1-9 Employees**).

Description	Standard	# Citations	# Inspections	Penalty
Abrasive Wheel Machinery	19100215	10	6	\$ 2,180
Compressed Gases, General Requirements	19100101	1	1	\$ 420
Electrical Systems Design, General Requirements	19100303	14	8	\$ 3,417
Electrical, Hazardous (Classified) Locations	19100307	2	2	\$ 367
Electrical, Use of Equipment	19100334	1	1	\$ 2,100
Electrical, Wiring Design & Protection	19100304	1	1	\$ 367
Electrical, Wiring Methods, Components, & Equipment	19100305	7	4	\$ -
Eye & Face Protection	19100133	1	1	\$ 600
Fixed Industrial Stairs	19100024	1	1	\$ -
Flammable & Combustible Liquids	19100106	4	4	\$ 2,520
General Duty Clause (Section of OSHA Act)	5A0001	5	5	\$ 3,925
Guarding Floor & Wall Openings & Holes	19100023	2	2	\$ 360
Hand & Portable Powered Tools & Equipment, General	19100242	1	1	\$ -
Hazard Communication	19101200	34	15	\$ 3,582
Lead	19101025	4	1	\$ 450
Machines, General Requirements	19100212	5	4	\$ 1,275
Manually Propelled Mobile Ladder Stands & Scaffolds	19100029	3	1	\$ 200
Means of Egress, General	19100037	3	3	\$ 375
Means of Egress, General Requirements	19100036	1	1	\$ 420
Mechanical Power-Transmission Apparatus	19100219	5	4	\$ 1,500
Medical Services & First Aid	19100151	1	1	\$ 200

FLAMMABLE AND COMBUSTIBLE MATERIALS

- Are combustible scrap, debris, and waste materials (oily rags, etc.) stored in covered metal receptacles and removed from the worksite promptly?
- Is proper storage practiced to minimize the risk of fire including spontaneous combustion?
- Are approved containers and tanks used for the storage and handling of flammable and combustible liquids?
- Are all connections on drums and combustible liquid piping, vapor and liquid tight?
- Are all flammable liquids kept in closed containers when not in use (e.g., cleaning tanks, pans, etc.)?
- Are bulk drums of flammable liquids grounded and bonded to containers during dispensing?
- Are all solvent wastes and flammable liquids kept in fire-resistant, covered containers until they are removed from the worksite?
- Are fire extinguishers selected and provided for the types of materials in areas where they are to be used?
 - Class A Ordinary combustible material fires.
 - Class B Flammable liquid, gas or grease fires.
 - Class C Energized-electrical equipment fires.

HAZARDOUS SUBSTANCES COMMUNICATION

- Is there a list of hazardous substances used in your workplace?
- Is there a written hazard communication program dealing with Material Safety Data Sheets (MSDS), labeling, and employee training?
- Is each container for a hazardous substance (i.e., vats, bottles, storage tanks, etc.) labeled with product identity and a hazard warning (communication of the specific health hazards and physical hazards)?
- Is there a Material Safety Data Sheet readily available for each hazardous substance used?
- Is there an employee training program for hazardous substances? Does this program include:
 - An explanation of what an MSDS is and how to use and obtain one?
 - MSDS contents for each hazardous substance or class of substances?
 - Explanation of “Right to Know?”
 - Identification of where an employee can see the employers written hazard communication program and where hazardous substances are present in their work areas?
 - The physical and health hazards of substances in the work area, and specific protective measures to be used?
 - Details of the hazard communication program, including how to use the labeling system and MSDS’s?

WELDING, CUTTING AND BRAZING

- Are only authorized and trained personnel permitted to use welding, cutting or brazing equipment?
- Are compressed gas cylinders regularly examined for obvious signs of defects, deep rusting, or leakage?
- Is care used in handling and storing cylinders, safety valves, and relief valves to prevent damage?
- Are precautions taken to prevent the mixture of air or oxygen with flammable gases, except at a burner or in a standard torch?
- Are only approved apparatus (torches, regulators, pressure reducing valves, acetylene generators, and manifolds) used?
- Are cylinders kept away from sources of heat?
- Are signs reading: DANGER-NO SMOKING, MATCHES, OR OPENLIGHTS, or the equivalent, posted?

COMPRESSORS AND COMPRESSED AIR

- Are compressors equipped with pressure relief valves, and pressure gauges?
- Are compressors operated and lubricated in accordance with the manufacturer’s recommendations?
- Are safety devices on compressed air systems checked frequently?
- Is the belt drive system totally enclosed to provide protection for the front, back, top, and sides?
- Is it strictly prohibited to direct compressed air towards a person?
- Are employees prohibited from using highly compressed air for cleaning purposes?
- If compressed air is used for cleaning off clothing, is the pressure reduced to less than 10 psi?
- When compressed air is used to inflate auto tires, is a clip-on chuck and an inline regulator preset to 40 psi required?

COMPRESSED GAS CYLINDERS

- Are cylinders with a water weight capacity over 30 pounds (13.5 kilograms), equipped with means for connecting a valve protector device, or with a collar or recess to protect the valve?
- Are cylinders legibly marked to clearly identify the gas contained?
- Are valve protectors always placed on cylinders when the cylinders are not in use or connected for use?
- Are all valves closed off before a cylinder is moved, when the cylinder is empty, and at the completion of each job?
- Are low pressure fuel-gas cylinders checked periodically for corrosion, general distortion, cracks, or any other defect that might indicate a weakness or render it unfit for service?

Other Portable Tools & Equipment	19100244	2	2	\$ 2,625
Oxygen-Fuel Gas Welding & Cutting	19100253	8	4	\$ 1,160
Personal Protective Equipment, General	19100132	1	1	\$ 263
Portable Fire Extinguishers	19100157	2	2	\$ -
Respiratory Protection	19100134	21	7	\$ 1,462
Sanitation	19100141	1	1	\$ 675
Spray Finishing w/ Flammable/Combustible	19100107	2	1	\$ 525
Temporary Labor Camps	19100142	6	3	\$ 2,375
The Control of Hazardous Energy, Lockout/Tagout	19100147	3	2	\$ -
Ventilation	19100094	2	1	\$ 1,050
Walking-Working Surfaces, General Requirements	19100022	3	3	\$ 606

Total		157	29	\$34,999
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Description	Standard	# Citations	# Inspections	Penalty
Hazard Communication	19101200	49	22	\$ 5,417
Respiratory Protection	19100134	28	10	\$ 2,407
The Control of Hazardous Energy, Lockout/Tagout	19100147	19	6	\$ 18,570
Electrical Systems Design, General Requirements	19100303	17	9	\$ 5,367
Abrasive Wheel Machinery	19100215	13	8	\$ 2,605
Oxygen-Fuel Gas Welding & Cutting	19100253	10	5	\$ 1,422
Electrical, Wiring Methods, Components & Equipment	19100305	8	5	\$ 242
General Duty Clause (Section of OSHA Act)	5A0001	7	7	\$ 7,450
Personal Protective Equipment, General	19100132	6	4	\$ 825
Temporary Labor Camps	19100142	6	3	\$ 2,375
Powered Industrial Trucks	19100178	5	2	\$ 983
Machines, General Requirements	19100212	5	4	\$ 1,275
Mechanical Power-Transmission Apparatus	19100219	5	4	\$ 1,500
Lead	19101025	5	2	\$ 450
Walking-Working Surfaces, General Requirements	19100022	4	4	\$ 1,956
Flammable & Combustible Liquids	19100106	4	4	\$ 2,520
Permit-Required Confined Spaces	19100146	4	1	\$ 625
Electrical, Wiring Design & Protection	19100304	4	2	\$ 1,727
Manually Propelled Mobile Ladder Stands & Scaffolds	19100029	3	1	\$ 200
Means of Egress, General	19100037	3	3	\$ 375
Spray Finishing w/ Flammable/Combustible	19100107	3	2	\$ 1,470
Portable Fire Extinguishers	19100157	3	3	\$ -
Log & Summary of Occupational Injuries & ...	19040002	2	2	\$ -
Guarding Floor & Wall Openings & Holes	19100023	2	2	\$ 360
Employee Emergency Plans & Fire Prevention Plans	19100038	2	2	\$ -
Ventilation	19100094	2	1	\$ 1,050

PORTABLE (POWER OPERATED) TOOLS & EQUIP

- Are grinders, saws and similar equipment provided with appropriate safety guards?
- Are power tools used with the correct shield, guard, or attachment, recommended by the manufacturer?
- Are rotating or moving parts of equipment guarded to prevent physical contact?
- Are all cord-connected, electrically operated tools and equipment effectively grounded or of the approved double insulated type?
- Are portable fans provided with full guards or screens having openings 1/2 inch (1.2700 centimeters) or less?
- Is hoisting equipment available and used for lifting heavy objects, and are hoist ratings and characteristics appropriate for the task?
- Are ground-fault circuit interrupters provided on all temporary electrical 15 and 20 ampere circuits, used during periods of construction?
- Are pneumatic and hydraulic hoses on power operated tools checked regularly for deterioration or damage?

ABRASIVE WHEEL EQUIPMENT GRINDERS / MACHINE GUARDS

- Is the work rest used and kept adjusted to within 1/8 inch (0.3175 centimeters) of the wheel?
- Is the adjustable tongue on the top side of the grinder used and kept adjusted to within 1/4 inch (0.6350 centimeters) of the wheel?
- Do side guards cover the spindle, nut, and flange and 75 percent of the wheel diameter?
- Are bench and pedestal grinders permanently mounted?
- Are fixed or permanently mounted grinders connected to their electrical supply system with metallic conduit or other permanent wiring method?
- Does each grinder have an individual on and off control switch?
- Is each electrically operated grinder effectively grounded?
- Before new abrasive wheels are mounted, are they visually inspected and ring tested?
- Is equipment and machinery securely placed and anchored, when necessary to prevent tipping or other movement that could result in personal injury?
- Is there a power shut-off switch within reach of the operator's position at each machine?
- If machinery is cleaned with compressed air, is air pressure controlled and personal protective equipment or other safeguards utilized to protect operators and other workers from eye and body injury?

STAIRS AND STAIRWAYS / WALKWAYS

- Are standard stair rails/handrails on all stairways having 4 or more risers?
- Are holes in the floor, sidewalk or other walking surface repaired properly, covered or otherwise made safe?
- Are materials or equipment stored in such a way that sharp projectives will not interfere with the walkway?
- Are spilled materials cleaned up immediately?
- Are aisles or walkways that pass near moving or operating machinery, welding operations or similar operations arranged so employees will not be subjected to potential hazards?

PERSONAL PROTECTIVE EQUIPMENT (PPE) & CLOTHING

- Are employers assessing the workplace to determine if hazards that require the use of personal protective equipment (e.g. head, eye, face, hand, or foot protection) are present / likely to be present?
- Has the employer been trained on PPE procedures, i.e. what PPE is necessary for a job tasks, when they need it, & how to properly adjust it?
- Are protective goggles or face shields provided and worn where there is any danger of flying particles or corrosive materials?
- Are approved safety glasses required to be worn at all times in areas where there is a risk of eye injuries such as punctures, abrasions, contusions or burns?
- Are protective gloves, aprons, shields, or other means provided and required where employees could be cut or where there is reasonably anticipated exposure to corrosive liquids, chemicals, blood, or other potentially infectious materials? Reference 29 CFR 1910.1030(b) for the definition of “other potentially infectious materials.”
- Is appropriate foot protection required where there is the risk of foot injuries from hot, corrosive, poisonous substances, falling objects, crushing or penetrating actions?
- Do you have eye wash facilities and a quick Drench Shower within the work area where employees are exposed to injurious corrosive materials?

GENERAL WORK ENVIRONMENT

- Are work surfaces kept dry or appropriate means taken to assure the surfaces are slip-resistant?
- Is combustible scrap, debris and waste stored safely and removed from the worksite promptly?
- Are covered metal waste cans used for oily and paint soaked waste?
- Are all oil and gas fired devices equipped with flame failure controls that will prevent flow of fuel if pilots or main burners are not working?
- Are pits and floor openings covered or otherwise guarded?

Eye & Face Protection	19100133	2	2	\$ 1,545
Hand Protection	19100138	2	2	\$ 945
Medical Services & First Aid	19100151	2	2	\$ 620
Other Portable Tools & Equipment	19100244	2	2	\$ 2,625
Electrical, Hazardous (Classified) Locations	19100307	2	2	\$ 367
Fixed Industrial Stairs	19100024	1	1	\$ -
Means of Egress, General Requirements	19100036	1	1	\$ 420
Compressed Gases, General Requirements	19100101	1	1	\$ 420
Storage & Handling of Liquefied Petroleum Gases	19100110	1	1	\$ 263
Sanitation	19100141	1	1	\$ 675
Compressed Air Receivers	19100169	1	1	\$ 985
Slings	19100184	1	1	\$ 243
Hand & Portable Powered Tools & Equipment, General	19100242	1	1	\$ -
Electrical, Selection & Use of Work Practices	19100333	1	1	\$ -
Electrical, Use of Equipment	19100334	1	1	\$ 2,100
Methylene Chloride	19101052	1	1	\$ -
Additional Requirements for Specific Scaffolding	19260452	1	1	\$ -
Cranes & Derricks	19260550	1	1	\$ -
Total		242	42	\$ 72,378

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SUGGESTED THEFT PROTECTION CONTROLS

- Do not let customers leave anything of value inside vehicles.
- Signs should be posted stating that you're not responsible for articles left inside customers' vehicles.
- Keys to customer-owned vehicles should not be left inside cars.
- If customer-owned vehicles must remain at the premises overnight, the key should be kept on a keyboard or in a lockbox **and stored in a secure location**, such as a safe or office. Also, all personnel should be trained in proper key control methods.
- Methods used to restrict access to the facility when cars are parked on the premises overnight should include a securely fenced lot equipped with barrier-type access gates. Also consider installing a surveillance system.
- Keep an ongoing inventory of all tools and equipment.
- Consider having a burglar alarm system, with central station monitoring, for the shop.

TEST DRIVING OF VEHICLES SERVICED:

- Motor Vehicle Records should be checked on all drivers test driving vehicles. Age, driving experience, training, and qualifications should also be considered when evaluating who will be allowed to test drive vehicles.
- A test driving area should be designed to test drive vehicles.

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SELF-INSPECTION CHECKLIST

This self-inspection check list is by no means all-inclusive. You should add to them or delete portions or items that do not apply to your operations; however, carefully consider each item as you come to it and then make your decision. You also will need to refer to OSHA standards for complete and specific standards that may apply to your work situation. (**NOTE:** These check lists are typical for general industry, including **Automobile Repair Shops** but not for construction or maritime.)

EMPLOYER POSTING / RECORDKEEPING / MEDICAL SERVICES AND FIRST AID

- Is the required OSHA workplace poster displayed in a prominent location where all employees are likely to see it?
- Are emergency telephone numbers posted where they can be readily found in case of emergency?
- Where employees may be exposed to any toxic substances or harmful physical agents, has appropriate information concerning employee access to medical and exposure records and Material Safety Data Sheets[®] been posted or otherwise made readily available to affected employees?
- Depending on the number of employees, is the Summary of Occupational Illnesses and Injuries (OSHA Form 300) posted in the month of February?
 - Also, are all occupational injury or illnesses, except minor injuries requiring only first aid, being recorded as required on the OSHA 300 log?
- Are emergency phone numbers posted?
- Are first-aid kits easily accessible to each work area, with necessary supplies available, periodically inspected and replenished as needed?
- Are means provided for quick drenching or flushing of the eyes and body in areas where corrosive liquids or materials are handled?

FIRE PROTECTION / FIRE EXTINGUISHERS

- Are portable fire extinguishers provided in adequate number and type?
- Are fire extinguishers mounted in readily accessible locations?
- Are employees periodically instructed in the use of extinguishers and fire protection procedures?
- Are all extinguishers serviced, maintained and tagged at intervals not to exceed 1 year?

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