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Risk Review *Keeping you informed on Business Insurance issues*

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Advancing Multilingual Safety

With constant changes and advancements in today's technology, our society is becoming more of a global community. This trend may affect our daily lives, both at home and in the workplace.

As companies reach out internationally, many business owners find their workforces include populations that speak multiple languages. With all the possible obstacles that a multilingual workforce may pose, one primary consideration should be safety.

As a business owner or manager, you want your employees to be safe. So when you have employees who don't speak English as their first language, how do you teach proper safety procedures? Many options are available to help ensure employees are aware of proper procedures and remain safe.

Sign of the Times. Multilingual signage, particularly denoting hazardous conditions, may be a viable option. Suppose half your workforce speaks Spanish and the other half speaks English. Posting signs in *both* languages may be a viable solution. When posting signs, you may also want to include pictures and/or graphics to make the hazards more identifiable. For example, near dangerous materials, you could post a sign with words *and* an appropriate warning picture that corresponds to the hazard.

Training with Translators. When training your employees in appropriate safety procedures, consider hiring a translator. While some employees may speak both English and another language, relying on them to translate to those who don't speak English could be dangerous for the employees, as well as your business. Even English-speaking employees who may have adequate language skills to help non-English speakers through their day-to-day business activities may lack the proper training to ensure instructions are translated properly.

Multilingual Manuals. In addition to a safety-training program, it is wise to put your procedures in writing. Multilingual safety manuals reinforce safety awareness, outline important procedures, and benefit employer/employee relations. Companies that take steps to cross language barriers encourage employee satisfaction and possibly reduce turnover.

Steps for Success

Creating a healthy, safe, and inclusive environment is a challenge many business owners share. But meeting the needs of your employees, especially the vital concern of language differences, can only contribute to your team's success. Hopefully, these suggestions will help make your business a more comfortable—and safe—environment for all employees.

The Internet and Liability

As you conduct business in cyberspace, your exposure to risks undoubtedly changes. To protect your company, be sure to develop and maintain a formal, written business Internet and Intranet policy; an action plan for responding to and remedying complaints; and procedures for dealing with independent contractors and consultants.

Businesses with an online presence are exposed to losses due to viruses, hackers, cyber extortion, and denial of service attacks, among others. Insurance protection against these exposures should be considered, along with the types of coverages purchased by media and communications professionals (to protect against claims of libel or copyright/trademark infringement from information posted online).

As you travel in cyberspace, consider your company's online liability risks and the insurance you may need to protect your interests. One of our qualified insurance professionals can assist you in obtaining the proper coverage before a "virtual" malfunction becomes a "real world" loss.

Protecting Your Business on the Road

When an employee drives on business, your company is technically behind the wheel. Whether the road trip involves several delivery vans or simply one employee driving his or her car to the office supply store, your business could be held responsible for any accident that may occur during the trip. In addition, according to the National Institute for Occupational Safety and Health (NIOSH, 2007), data from the Bureau of Labor Statistics (BLS) reveals that motor vehicle-related incidents are the leading cause of on-the-job fatalities, accounting for over one third (35%) of worker deaths.



A business auto risk management program ideally addresses any and all automobile risks your business may face on a day-to-day basis. Fleets, passenger cars, vans, and other vehicles driven on company business by employees should be factored into your risk management program. Without proper planning and insurance, transportation operations, such as sales calls and errands that require employees to drive their personal vehicles or those owned or leased by your company, may result in business loss. Taking preventative action to reduce motor vehicle accidents *before* they occur is the first step toward any successful business auto risk management program.

There are many strategies that may improve the safety of your employees on the road, but they all share one important focus—prevention. Consider the following suggestions:

- **Screen your job applicants.** Anyone can have a car accident, no matter how well he or she drives. Inquiring into a job applicant's driving record and performing drug tests could save you from hiring a

potential risk. Driver attitude and behavior also are important considerations.

- **Encourage seat belt use.** According to the Network of Employers for Traffic Safety (NETS, 2007), many lives could be saved if seat belts were used *consistently*. NETS found that if seat belt use increased to 85%, 4,194 deaths could be prevented nationwide each year.

- **Purchase “safe” cars or trucks.** Vehicles well equipped with safety features will better protect your employees if they are involved in an accident. Seat belts may be considered the most effective form of protection, and they can be found in every new vehicle. Airbags, anti-lock brakes, and daytime running lights are also important safety features.

Even your best efforts cannot stop *all* accidents. An effective business auto risk management program is not complete without a sound insurance plan. It is important to know what your **business auto policy** covers and what it does not. You'll find the details of your coverage on the policy declaration page. As your business grows and changes, make sure your insurance protection keeps pace. The following are further loss control considerations regarding business autos:

- **Consider non-owned auto coverage.** Be certain your policy covers your employees' use of their own vehicles for company purposes. Your policy should indicate coverage for “non-owned autos.” This is often designated by symbol 9 on your declaration page.

- **Choose the same carrier.** Depending on the nature of your business, careful consideration should be given to having your **business auto policy** and your **commercial general liability policy** with the same insurance company.

Also consider coverage for the contents of your vehicles. A sound auto risk management program analyzes the best ways to protect your property from fire, theft, collision, and other losses.

There are many options available to meet your business auto needs. Analyzing your company's current operations will help identify high-risk exposures and find effective methods for loss prevention. Remember—a quality business auto risk management program can have a positive effect on your company's bottom line.

Did You Know?

Retirement and Micro-Business

According to a survey of 3,000 owners of “micro-businesses” (companies with 10 or fewer employees) conducted by the National Association for the Self-Employed (NASE), 80% do not sponsor a retirement plan of any kind for themselves or their employees. When asked what prevents them from offering retirement benefits, 62% cited cost. Of those with a retirement plan, 63.4% restrict the plan to themselves only, while nearly one in three cover only employees.

Compensation Trends

When asked how to improve compensation packages, employees overwhelmingly chose “more money” over better health or retirement benefits, additional paid time off, or work-life benefits, according to a study by Hudson. Results further showed that 41% of employers surveyed in 2007 pay according to performance, up from 35% in 2006. Additionally, 79% of workers whose compensation is based on performance are satisfied with their pay and benefits packages.

Small Business Investing

According to a recent survey conducted by OPEN, a division of American Express, 60% of small business owners plan to make capital investments over the next six months. When asked in what areas they intend to invest, 45% said technology; 22%, office equipment; 15%, office furnishing; 14%, manufacturing or production equipment; and 13%, real estate. Researchers noted that around one-fifth of respondents plan to make more substantial investments in technology infrastructure.