



AMERIND Risk
Tribes Protecting Tribes



TRIBAL WORKERS' COMPENSATION NEWSLETTER

A message from
the **Chief Executive Officer**

Derek Valdo

Guuwaadzi' Haubaa! (Greetings!)

As always, let me begin by thanking you. I would like to send my deepest gratitude to all Tribal governments and business for choosing AMERIND Risk as your trusted Tribal Workers' Compensation provider. Your loyalty contributes to the success of our company.



At AMERIND Risk, we are committed to raising awareness of safety measures to protect your staff, patrons and Tribal assets. We encourage you to heed our prevention and preparedness messages. AMERIND Risk is dedicated to promoting employee safety in Indian Country.

Thank you again for working with us to continue the legacy of **"Tribes Protecting Tribes."**

Sincerely,

Derek Valdo

"Thank you for believing in Tribes Protecting Tribes. We wish you a happy, healthy holiday season and a safe New Year!"



OSHA requires that employers plan ahead and use the proper safety measures to protect workers engaging in snow removal activities. This includes snow removal by workers from commercial and residential buildings, flat roofs and pitched roofs.

Winter Exposures & Liability

As temperatures drop, slip, trip and fall incidents rise. Tribal governments and businesses must take safety measures to prevent injuries. Accidents due to wet and icy conditions are the number one claim during the winter season.



Protect your business, employees and patrons by taking precaution:

- Monitor changing weather conditions, including rain, sleet, ice and snow, as well as freeze and thaw cycles that increase the risk of black ice.
- Stock up on snow and ice removal supplies and tools, such as plows, shovels and sand, de-icing salts or ice melting chemicals.
- Shovel snow and apply salt or ice melting chemicals as needed to keep walkways clear.
- Fill and patch sidewalk and parking lot holes and cracks.
- Pay attention to areas susceptible to ice and apply salt or ice melting chemicals more frequently to those areas to reduce the likelihood of ice accumulation.
- Ensure parking lots and walkways are well-lit and clearly marked.
- Use signage to indicate steps, ramps and any elevation changes that might be hard to detect under snow.
- Train maintenance workers in safe parking lot and roof snow removal, or contract with a snow removal company.
- Reduce indoor slips, due to tracking in wetness or snow melt, by utilizing high-quality track mats inside doors.
- Utilize a slip-resistant floor treatment where necessary.
- Promote a safety-conscious work culture by promoting a slip, trip and fall prevention program that encourages employees to raise awareness of hazard areas, keeping walkways clear, and to wear appropriate footwear.

How to Clear Snow-Covered Roofs Safely

Winter snow can weigh heavy on roofs, threatening overload and collapse. It's paramount for Tribal governments and businesses to protect building infrastructure, as well as their citizens, employees and patrons.

Every year, however, workers are killed or seriously injured while performing snow or ice removal from rooftops and other building structures, such as decks. Workers most often perform snow removal operations after snow has piled high and when weather conditions are dire—during strong, cold winds and on icy surfaces. Plan ahead: Apply de-icing materials before snow and ice accumulate, and ensure building maintenance workers are trained on the safest modes of snow removal.

Employers should ensure they protect their workers from hazardous work conditions:

- Use snow removal methods that do not involve workers going on roofs, when and where possible.
- Use ladders or aerial lifts to apply de-icing materials.
- Use snow rakes or drag lines from the ground.
- Remove small amounts of snow at a time to avoid strain or being hit or buried by falling snow.
- Evaluate loads exerted on roof or structure (e.g., total weight of snow, workers and equipment used), compared to the load limit of the roofs.
- Require that workers use fall protection equipment.
- Ensure workers are properly trained in ladder, aerial lift and electrical safety.



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Winter Road Safety

The number one killer in winter is driving in severe weather on poor road conditions. It's critical to brief staff on road conditions during this time of year, and develop a process for traveling to work or staying home when driving conditions are life-threatening or severe.

Prior to an emergency, ensure your vehicle has adequate tires with tread and any chains or studs required for your jurisdiction. Have a mechanic check your car's antifreeze levels, battery and ignition system, brakes, exhaust system, fuel and air filters, heater and defroster, lights and flashing hazard lights, oil, thermostat, windshield wiper equipment and washer fluid level. Always keep your gas tank at least half full.

In the event you become stranded, be prepared with an emergency supply kit in your car. Stock it with jumper cables, flares or reflective triangles, an ice scraper, car cell phone charger, and cat litter or sand for better tire traction. Meanwhile, a winter survival kit stowed in your vehicle could save your life. It should include water, snack food including energy bars, blankets or a sleeping bag, extra hats and mittens, and perhaps matches and small candles.

If stuck, make sure your vehicle's exhaust pipe is free of snow to avoid deadly carbon monoxide gas entering your car. Do not run the engine for more than 10 minutes an hour and keep a window slightly cracked. AMERIND Risk urges you to stay safe, and if road conditions look risky, avoid driving.

