ISSUE 4 | VOLUME 12
OCT-DEC 2021

SAFETY & LOSS PREVENTION

OUTLOOK

HEEDING THE CALL

Having a working fire alarm – and knowing what to do when it sounds – can save your life

ALSO INSIDE:

- Fire class — How to determine if, when, and how to fight it
- Hazard control — The importance of reporting near misses, recognizing threats, and prioritizing solutions
- The facts about the COVID-19 vaccine

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THE SOUNDS OF FIRE SAFETY: FIRE PREVENTION WEEK 2021

AN ALARMING FACT: Too many people are slow to react or ignore it entirely when a fire alarm sounds. Even more alarming is the number of people who don't have fire alarms at all.

Whether at home or in the workplace, having a working fire alarm could mean the difference between having time to get out or being trapped inside a burning building. Learn how the different types of alarms work and know how to recognize what each sound is saying.

IN THIS ISSUE

SOUNDING THE ALARM

FIRE PREVENTION WEEK 2021: OCTOBER 3-9

The National Fire Protection Association (NFPA) has aimed its focus for this year's Fire Prevention Week on "Learning the Sounds of Fire Safety" — a theme chosen due to the increase in remote learning and work in the previous year, and people hearing alarms sounding in the background (and often being ignored) during online meetings.

The NFPA hopes to educate people on the importance of smoke and carbon monoxide (CO) alarms in the home and the workplace, the meaning of the different sounds they emit, and what action to take to keep everyone in the building safe. Whether a beep, a chirp, or a siren, each sound requires action. Both smoke and carbon monoxide detectors can alert a building's occupants and give them time to escape the danger.

During a fire event, smoke and deadly gases tend to spread farther and faster than the flames themselves. This is why having a smoke detector is so important — most fire victims die from inhalation rather than burns.

Smoke detectors work in one of two ways:

- Ionization — smoke disrupts the flow of ions between two electrically-charged plates, causing the alarm to sound. These detectors work best on fires that burn rapidly and produce large flames, but not a lot of smoke, such as those fueled by flammable liquids, newspapers, and cooking grease.
- Photoelectric — smoke enters the detection chamber, deflecting a light from one compartment in the chamber into another, triggering the alarm. These are more responsive to fires that smolder for hours and produce a great deal of smoke before igniting, such as those caused by fireplace embers, cigarettes, or an electrical short, commonly occurring in fabric-covered furniture, bedding, and carpeting.

Because it is impossible to know which type of fire might occur in your home or office, the US Fire Administration recommends installing both types of detector, or a combination detector that does both.

DID YOU KNOW?

According to the National Safety Council, three out of five home fire deaths happen in homes without working smoke alarms.

Carbon monoxide detectors work by sensing CO in the air and sounding an alarm if certain levels are reached, typically greater than 50 ppm. Carbon monoxide is a colorless, odorless gas created when carbon-based fuels, such as wood, propane, natural gas, and heating oil, fails to burn completely. It poisons a person by binding with red blood cells and depriving the body of oxygen, and it can render a person unconscious with little to no warning. Even lower concentrations over long periods of time can be dangerous, so the best and easiest way to prevent CO poisoning is to install a CO detector.

Battery powered or hard wired? Most commercial smoke & CO detectors are battery powered, and many now contain built-in batteries that last the life of the detector (10 years), so you no longer have to worry about changing them once a year. However, hard wired detectors are still more reliable, require less maintenance, and contain a battery backup for power outages. Another advantage hard wired detectors have had over those with batteries is that they could be integrated with a home security system, but now even battery powered detectors can be linked to each other, as well as smart home systems, thanks to wireless technology.

Where to install? The NFPA's National Fire Alarm and Signaling Code (known as NFPA 72) requires smoke detectors to be installed:

- in all sleeping rooms;
- outside each separate sleeping area (such as the hallway outside bedrooms); and
- on each story of a multi-story building.

Many older homes have not been built to these minimum requirements, so it is important to install additional alarms to meet these standards for safety. Place detectors as close to the center of a room as possible.

Avoid installing smoke detectors in the following places:

- less than 20 feet from a fuel-burning source (such as kitchens, garages, and furnace rooms);
- in damp, humid, or steamy areas (such as bathrooms, near dishwashers, etc.);
- places where temperatures are regularly below 40 degrees F or above 100 degrees F (such as outdoor rooms and buildings, porches, attics, and basements);
- in dusty, dirty, or greasy areas (such as laundry rooms and cooking areas);
- near fresh air vents, ceiling fans, or in drafty areas (which can blow smoke away from the unit);
- near fluorescent lights (which can interfere with the sensor by producing electrical "noise"); or
- in dead-air spaces (such as corners or cathedral ceilings).

WHAT'S THAT SOUND?

Understanding the language of your alarm

Hear a Chirp, Make a Change!

A single "chirp" every 30-60 seconds indicates a low battery — replace as soon as possible.

If the chirping continues after the battery has been replaced, the unit is at the end of its life and must be replaced. All smoke alarms must be replaced after 10 years.

Test your alarm each month by pressing and holding the test button.

Hear a Beep, Get On Your Feet!

Whether you have separate smoke and CO detectors or a combination unit, beeps mean danger.

Three loud beeps means smoke or fire.

Four loud beeps indicates unsafe levels of carbon monoxide. no matter how many beeps you hear, get out of the building immediately, call 9-1-1, and stay outside.

For the hearing impaired:

Alarms can be linked to devices that alert people in ways other than the traditional beeps, including strobe lights, low frequency alarms, and bed shakers.

For more information about Fire Prevention Week, visit the National Fire Protection Association's website at NFPA.org or firepreventionweek.org.

IN CASE OF FIRE

Choosing whether and how to fight the flames depends on what's burning

Even with the best of fire prevention efforts being implemented, fires do happen. FEMA estimates 354,400 residential and 110,900 nonresidential fires occurred in 2019, and while the number of fires has remained steady in the past decade, the number of injuries and deaths from fire is on the rise.

Whether in the workplace or at home, knowing how to extinguish a small fire can prevent it from becoming a big emergency. However, the physical safety of every person should always be the number one priority in deciding whether to extinguish or evacuate.

Only attempt to put out a fire that is small and contained, is not releasing toxic smoke, and allows an escape route. **If there is any doubt that the fire can be safely and effectively extinguished, evacuate immediately and contact emergency services.**

THE ELEMENTS OF COMBUSTION

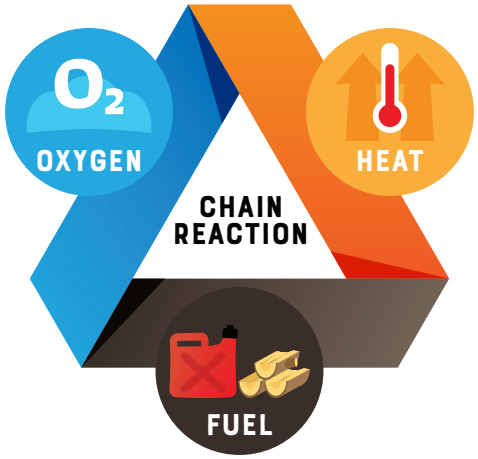
Fire is the result of a complex chemical chain reaction between four elements:

Oxygen — sustains combustion by reacting with fuel to produce heat

Heat — raises the temperature of the fuel to its ignition point

Fuel — any combustible substance that feeds the flame

Chain Reaction — the feedback of heat to the fuel source to maintain the fire



This combustion reaction is often represented by the "fire tetrahedron" (the pyramid-shaped diagram depicted here). Fed by oxygen, the flames gethotter, allowing materials with higher ignition points to become fuel, and the fire grows and spreads. The fire will then be self-sustaining as long as all of these elements are present. Take away any one side of the fire tetrahedron, and combustion cannot occur.

FIRE EXTINGUISHING METHODS

Fire prevention methods work by keeping the four elements of combustion separated (e.g., using heat-resistant materials, cooling systems, airtight containers, etc.). Fire extinguishing methods work in a similar way by separating the elements needed to sustain the fire.

REMOVE THE HEAT: Water or wet foam is used to lower the temperature of the fuel source so that it can no longer ignite. In cases where water should not be used, dry powder chemicals are used to absorb heat.

REMOVE THE OXYGEN: Depleting the supply of air to the fuel source prevents oxygen from feeding the fuel. This can be done by smothering the fire with an object (such as a fire blanket or metal lid), coating the fuel with a noncombustible chemical compound (such as baking soda), or by adding carbon dioxide using a fire extinguisher filled with CO^2.

REMOVE THE FUEL: This is very difficult to do once a fire has started, especially in buildings, which are made of and filled with combustible materials. In outdoor fires, firefighters often create a "firebreak" by removing vegetation that can act as fuel. (This is the thinking behind the use of prescribed fire, a common practice here in Florida. During a prescribed fire, land managers and other fire professionals burn the understory of an area in a controlled setting in order to reduce the risk of accidental wildfire later.) In an electrical fire, the electrical current serves as the fuel, so cutting power eliminates the fire's fuel source.

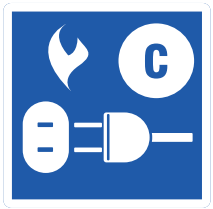
FIVE TYPES OF FIRE

Fire is categorized into classes primarily based on what is burning. Being familiar with each type of fire will help you determine the safest and most effective methods and tools to use to extinguish them.

FIVE CLASSES OF FIRE & HOW TO FIGHT THEM

CLASS A: Ordinary solid combustibles (wood, paper, cloth, plastic)
These are the most common and easiest type of fires to fight using water from any source, or a water, foam, or ABC powder extinguisher. A fire blanket or other nonflammable object can also be used to smother a small Class A fire.

CLASS B: Flammable liquids or gases (gasoline, propane, oil-based paints, solvents) (excludes cooking fires — see Class K)
These fires can occur anywhere these materials are used or stored. Water is not only ineffective at extinguishing Class B fires, it can even cause the fire to spread by dispersing the fuel. Only extinguishers filled with foam, dry chemical, or carbon dioxide should be used. Sand or wet rags can also be used to smother a small Class B fire.



CLASS C: Energized electrical equipment (industrial machines, appliances, computers)
In a Class C fire, an electrical current ignites a combustible substance. Do not use water or foam, as liquids can act as conductors, sending electrical current into your body. Instead use a fire extinguisher filled with dry powder or carbon dioxide. Disconnect the equipment from the power source if it is safe to do so. Once the threat of electrical injury is eliminated, the fire can be treated as a Class A or B fire.

CLASS D: Alkali metals (potassium, lithium, aluminum, magnesium)
These are most common in industrial or laboratory workplaces. Exposure to water can actually cause some of these metals to ignite, so only Class D fire extinguishers filled with a specialized dry powder made for Class D fires should be used to extinguish the flames.

CLASS K: Cooking fires (stovetops, ovens, microwaves)
Never use water to extinguish a Class K fire, as the heat turns it to steam, which causes burning oil to explode. Turn off the heat source as soon as possible, and keep oven doors closed to keep air out. Smother the flame by covering it with a fire blanket, a slightly damp towel, or a metal lid; by using a foam or dry chemical extinguisher; or by pouring large quantities of baking soda or salt on the fire.

FIRE EXTINGUISHERS

All workplaces are required to be equipped with fire extinguishers. However, not all fire extinguishers are alike. Each type of extinguisher is filled with a substance specifically formulated to fight certain types of fires. Knowing which one to reach for in an emergency can mean the difference between a minor mishap and a deadly disaster. Each workplace's specific fire hazards must be considered when determining the right extinguisher to have on hand.

Extinguishers are labeled with letters and/or pictograms showing the class or classes of fire on which they can be used. The absence of a particular pictogram means that the extinguisher is not recommended for use on that type of fire, though not necessarily dangerous. A red slash indicates a potential hazard if the extinguisher is used on that class of fire.

See "The ABCs of Fire Extinguishers" on the following page for a detailed list of fire extinguisher types and their uses, including the pictograms for each.

WHEN USING A FIRE EXTINGUISHER, REMEMBER TO PASS:

- **P**ull the pin while holding the nozzle away from you, and release the locking mechanism.
- **A**im low, pointing the nozzle at the base of the fire.
- **S**queeze the lever slowly and evenly.
- **S**weep the nozzle from side to side.

Safety+Health
an NSC publication

The A B C s of Fire Extinguishers

AIR-PRESSURIZED WATER
Basically a handheld water cannon, this type of extinguisher discharges a stream of water, cooling the fuel. Water extinguishers are for **Class A fires ONLY.**

FOAM
These are suitable for **Class A** but especially effective for **Class B liquid fires,** as they contain a foam that expands and blankets the liquid, preventing vapors from rising and feeding the fuel. The foam is mixed with water to cool the fuel as well.

WET CHEMICAL
A specialized solution created for extinguishing **Class K fires** reacts with the cooking oil to create a thick, soapy substance, sealing the surface to prevent reignition. These extinguishers also spray a liquid mist to cool the fire.

ABC DRY CHEMICAL (multipurpose)
These spray a dry, non-conductive substance that blankets the fire and interrupts the chemical reaction needed for it to continue. Because they are effective on **Class A, B, and C fires,** they are the most common and most useful extinguishers to have handy.

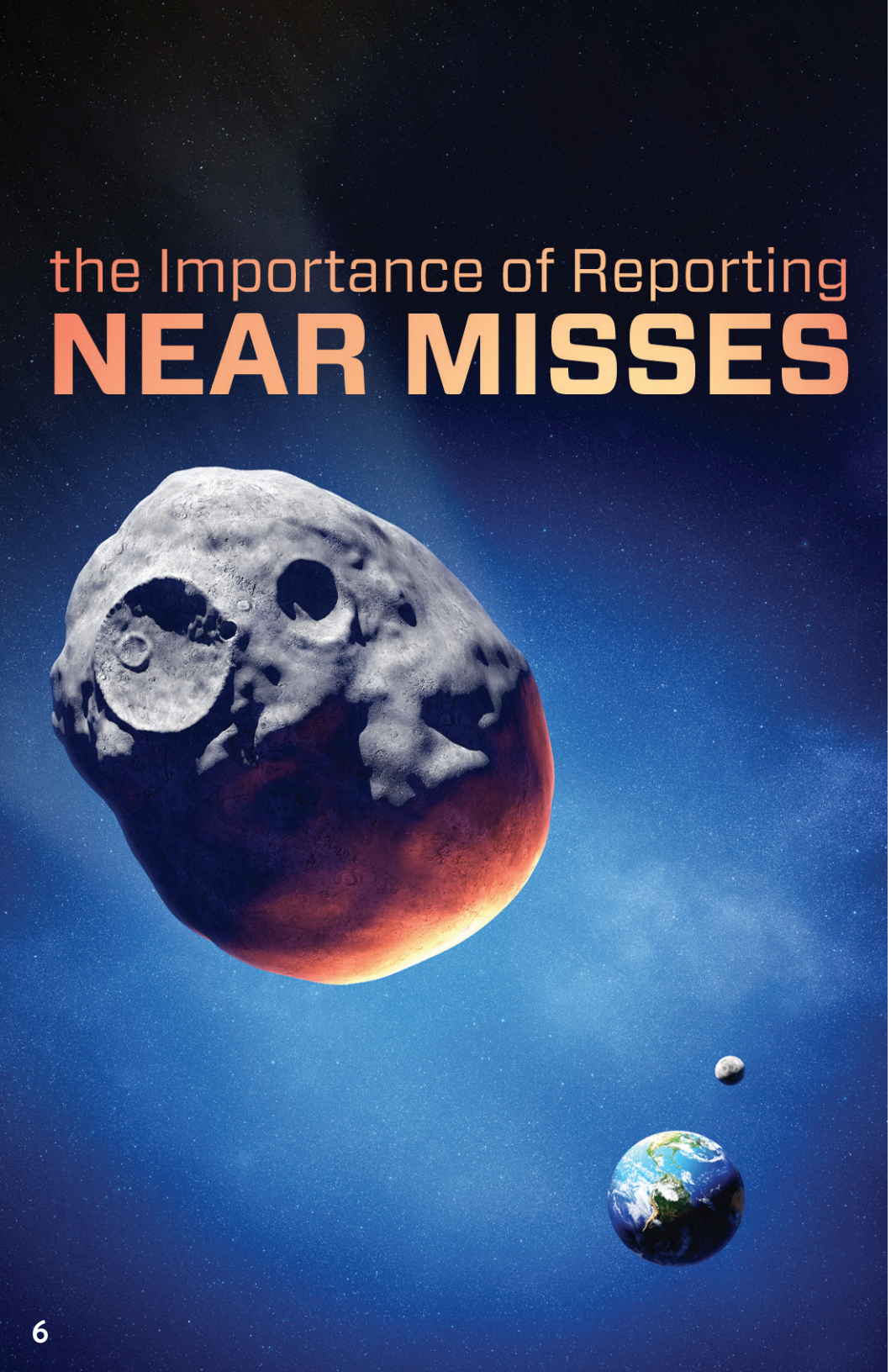
CARBON DIOXIDE
These extinguish the fire with a very cold blast of CO^2, cooling the fuel and removing the oxygen. They are intended for use with **Class B and C fires** and are typically ineffective on Class A fires.

SODIUM CHLORIDE DRY POWDER
Created to extinguish **Class D fires ONLY,** they work by discharging a powder that separates the oxygen from the fuel and/or removes heat quickly and delicately.

CLEAN AGENT
These contain a liquid that converts to a gas when it hits the air, extinguishing the fire by interrupting its chain reaction. Because the gas is safe, non-conductive, and leaves no residue, a clean agent extinguisher is ideal for sensitive electronics or other materials that could be damaged by traditional fire extinguishers, as well as the environment. They are effective on **Class A, B, and C fires.**

WATER MIST
Often used as an alternative to clean agent extinguishers when contamination is a concern, they work by releasing tiny droplets of de-ionized water that displace the oxygen in the air and cool the fuel. Because the water is discharged in a mist rather than a strong stream, they can be used on combustible liquids and gases. And because de-ionized water is non-conductive, they are safe to use on electrical fires. A water mist extinguisher is safe and effective on **Class A, B, C, and K fires.**

the Importance of Reporting NEAR MISSES



An internet search will return an impressive number of stories about incidents where asteroids came very close to colliding with Earth. These asteroids may be thousands of miles away as they go by the planet, or they may pass as close as 250 miles. They may have been tracked for months or years, or they may have gone undetected until they were just about to fly by the planet. Astronomers call these occurrences “near misses.”

Closer to home, the National Safety Council defines a “near miss” as an “unplanned event that did not result in injury, illness, or damage, but had the potential to do so.” A slip that does not end in a fall, a hammer that falls off a shelf but doesn’t hit anyone, an open drawer that almost gets tripped over but doesn’t — these kind of near misses occur in offices, workshops, and laboratories every day.

Though the difference between a near miss and an accident can be miniscule — the slip that results in a fall, the hammer that hits someone on its way to the floor, the drawer left open that trips someone — the difference in cost can be tremendous. Direct costs such as claims payments, medical bills (both for the employer and out-of-pocket for the injured worker), and litigation fees, as well as indirect costs such as lost wages for the injured worker and lost time for the employer, can add up quickly — compounded with the cost of realizing an accident could have been avoided.

Near misses shine a light on potential weak spots in hazard control. By treating close calls in a pro-active manner, safety personnel can enhance risk mitigation and reduce losses. This means working in the area betweenhazard identification and accident investigation.

A robust hazard reporting and correction system, which is an essential component of a comprehensive safety culture, will include a means for employees to report hazardous conditions that they observe. A near miss should be treated by employees, their supervisors, and safety personnel as an opportunity to correct the hazard, not a time to place blame.

Occasionally a near miss will pinpoint a potential hazard so serious that it would be wise to conduct an accident investigation as if the near miss had not been a miss at all. In these cases, it is important to conduct the near-accident investigation with the same care and sensitivity as would be given to an accident investigation, including confidentiality of involved employees.

In addition to applying hazard identification and accident investigation techniques to near misses, employers should use their job safety analysis systems to inform training procedures. This will increase employee awareness of the safety aspect of every step of every task that is a part of their job, resulting in fewer accidents as well as fewer near misses.

Finally, near misses need to be documented as thoroughly as accidents themselves so that a complete picture of the safety situation in a workplace will be maintained. A safety program that takes note of near misses as well as hazards and accidents will help improve employee buy-in and enhance the overall safety culture of the workplace.

And remember, if you see an asteroid coming, duck!

URGENT:

HOW UNDERESTIMATING THREATS CAN LEAD TO HARD LESSONS

The world's top astrophysicist discovers a giant asteroid hurtling toward Earth, due to make impact within days, threatening all life on the planet. Leaders across the globe gather and assess the threat. Earth has had its share of near misses in the past, minor collisions even — but nothing like this. Faced with certain destruction, they scramble to pull together a crack team of experts to find a solution in time ... but how?

"Good news," says one expert. "Our risk management team has been aware of the potential threat of asteroids and has been working on a solution for decades. By identifying and studying similar near misses and minor collisions, we've developed a plan of action. We can implement it now ... but there's one problem. It remains untested."

"Untested? Why?" ask the leaders. "What's been the holdup? This is an emergency!"

"Without an emergency like this," the expert explains, "we couldn't get the funding."

It may sound like the plot of the latest summer blockbuster, but this storyline offers valuable lessons in risk management. Near misses and minor accidents offer opportunities to prepare for bigger threats to health and safety. Unfortunately, the perceived urgency of the need typically dictates the amount of time, effort, and funding people and organizations are willing to spend on hazard control.

Humans have an extraordinary capacity for solving problems, and yet we struggle to know which problems to prioritize. Our cognitive biases cause us to overestimate the likelihood of good outcomes while underestimating the possibility of bad ones. Too often it takes a serious emergency — be it an asteroid, a building collapse, or a pandemic — to convince us that a threat is real.

It can be difficult to determine the urgency of a threat if you don't know what to look for, which is why we often rely on experts: astrophysicists to calculate the trajectory of asteroids; safety and risk specialists to identify hazards; doctors and nurses to diagnose and treat illnesses; engineers and inspectors to spot weaknesses in structures. We often find out after an accident that someone in the know had raised a red flag — but the danger wasn't taken seriously until it was too late.

Such was the case in August 2018, where the collapse of the Ponte Morandi (bridge/viaduct over the Polcevera river in Genoa, Italy) killed 43 people and forced the evacuation of more than 600 others from their apartments beneath the bridge.

An extensive analysis found that warnings regarding its structural integrity had been issued to the Italian parliament as early as 2016. In 2017, a study done by the Polytechnic University of Milan found the modal frequencies of the bridge stays had shifted more than 10 percent, whereas a shift of as little as 2 percent could indicate severe damage. And engineering experts reported just six months before its collapse that corrosion of the metal cables supporting the bridge had reduced its strength by 20 percent.

Photo of the Ponte Morandi taken on August 25, 2018, nine days after its collapse.

"Everyone was well aware of the situation on that bridge," said Fabrizio Gatti, reporter for the Italian newspaper Espresso. Despite these findings, no steps were taken to limit or divert traffic away from the highly congested bridge, which was a key artery for both commercial traffic and vacationers. Bidding on a 20 million euro contract to reinforce two of the major supports for the bridge, including the one that collapsed, was scheduled to close in September 2018.

Humans often have trouble imagining a disaster until it actually happens – but to our credit, we are also able to learn from experience. This disaster cajoled Italian government leaders into taking a harder look at the structural integrity of aging infrastructure in Italy and throughout Europe.

Another tale of hazard control, this one on a smaller scale (microscopic, in fact), is the COVID-19 vaccine. How were scientists able to develop a vaccine so quickly? And why didn't we already have a coronavirus vaccine? The answer to both of these questions is the same — perceived urgency of the need driving the flow of resources.

It may seem to have come from out of nowhere, but the vaccine had been in development for almost twenty years before the emergence of SARS-CoV-2 (the virus that causes COVID-19 infections), and the technology to create it had already been discovered. It was the deadly SARS-CoV outbreak in 2002 that first prompted scientists to begin research on a vaccine, but the virus was contained quickly through isolation and quarantine efforts, lowering the perceived threat level. Once the urgency diminished, so did the funding.

In spite of this, virologists continued their research, and in 2016 they succeeded in developing a vaccine for SARS. "We actually had a manufacturer at Walter Reed," says vaccine scientist Dr. Peter Hotez, "but then we couldn't raise the money to do all the clinical testing." Pharmaceutical companies lacked the incentive to invest in what they saw as a low-payout, low-priority need. The small number of SARS patients available to participate in clinical trials created another hurdle.

A healthcare worker prepares a COVID-19 injection

Then when SARS-CoV-2 surfaced in December of 2019, its rapid spread and high death rate amplified the need for a vaccine once again, allowing researchers to convince agencies from around the globe to provide resources. Dr. Hotez and his team of experts were able to quickly adapt their SARS vaccine to the new virus, and clinical trials began almost immediately. In less than a year, the first vaccines were granted emergency use authorization (EUA) from the FDA. (For more information about EUA and the COVID-19 vaccine, see **page 9**.)

Humans possess a power most other animals don't have — the ability to forecast future events by examining events of the past. Scientists saw the likelihood of a coronavirus pandemic and continued their efforts to find a vaccine, even after threats from previous viral pandemics had been contained.

Statistician Nassin Taleb states, "Prevention is not easily perceived, measured, or rewarded; it is generally a silent and thankless activity. History books do not account for heroic preventive measures." They may not be celebrated as such, but those working hard behind the scenes to prevent and prepare for emergencies before they occur are true heroes.

the facts about the vax

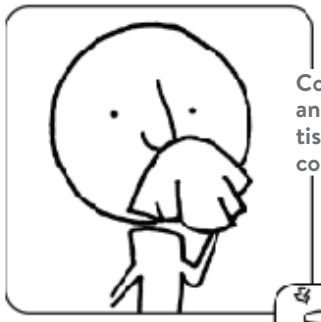
IT'S SAFE — The COVID-19 vaccine has undergone the most intensive safety monitoring in U.S. history and had to meet the FDA's rigorous standards for safety, effectiveness, and manufacturing quality before receiving Emergency Use Authorization. On August 23, 2021, Pfizer received full FDA approval for its vaccine. As of late August, over 363 million doses of the COVID-19 vaccine have been given in the United States.

IT'S EFFECTIVE — The vaccine was designed to prevent the disease (COVID-19) caused by the virus (SARS-CoV-2). Although "breakthrough infections" do occur, vaccinated people are still three times less likely to become infected, even with the highly contagious delta variant. Vaccinated people who become infected are also 8 times less likely to experience symptoms and 25 times less likely to be hospitalized or die from the disease.

Florida CFO Jimmy Patronis has urged every eligible DFS employee to consider getting the vaccine as soon as possible, and we here in Loss Prevention hope that you will consider doing so as well. To find a vaccination location near you, visit the **Florida Department of Health website** and use their **Vaccine Locator Tool**, or visit **vaccines.gov**.

Stop the spread of germs that make you and others sick!

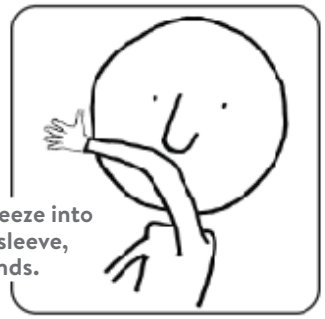
Cover your Cough



Cover you mouth and nose with a tissue when you cough or sneeze

or

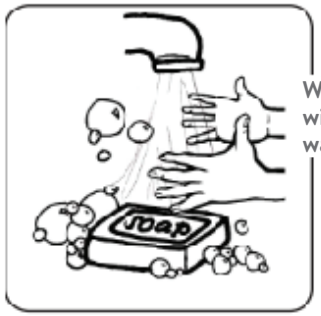
cough or sneeze into your upper sleeve, not your hands.



Put your used tissue in the waste basket.

Clean your Hands

after coughing or sneezing



Wash hands with soap and warm water.

or

clean with alcohol-based hand cleaner.

APIC ASSOCIATION FOR PROFESSIONALS IN INFECTION CONTROL AND EPIDEMIOLOGY, INC.

WEBINAR

SFLPP

An email blast will be sent from the State Loss Prevention Program prior to each of these webinars with registration information.

UPCOMING TRAINING WEBINARS:

10/6
FACILITY & EQUIPMENT INSPECTIONS

10/20
PROMOTING EMPLOYEE SAFETY AWARENESS

11/3
WORKER'S COMPENSATION & RETURN TO WORK PROGRAMS

12/1
ACCIDENT INVESTIGATIONS

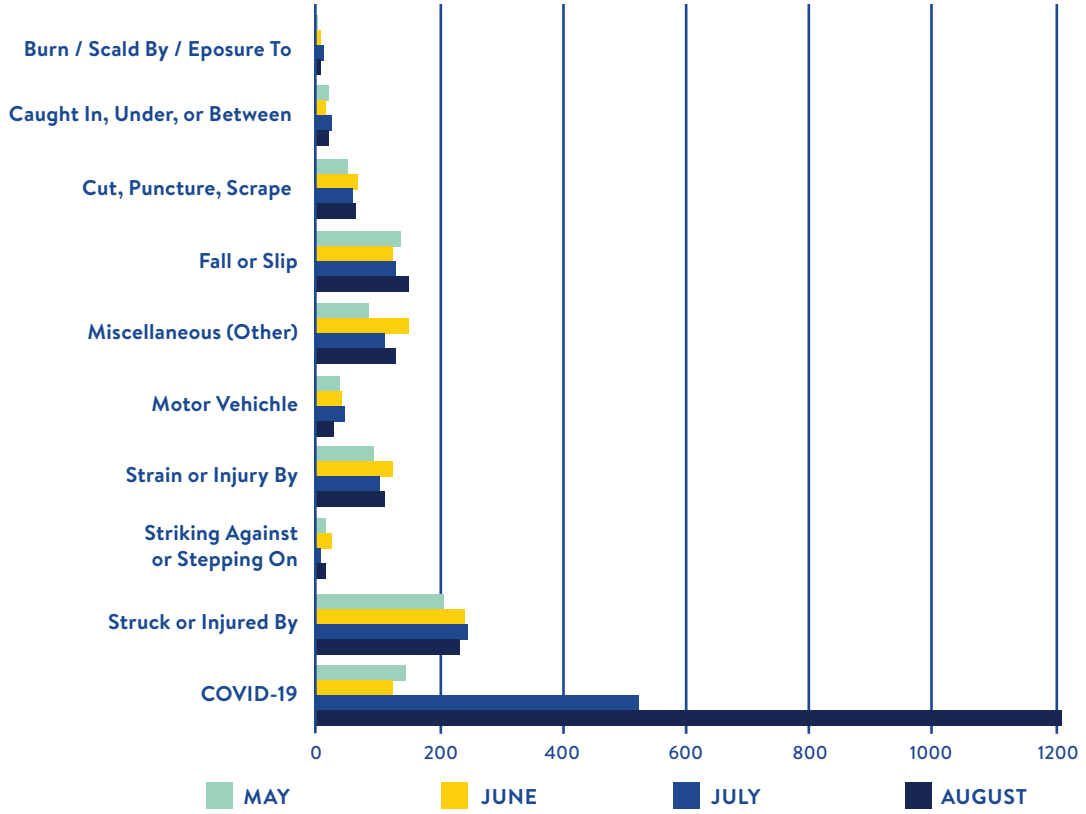
12/15
SAFETY COORDINATOR ORIENTATION

All webinars will be offered on each date through GoToMeeting at both 10:00 am and 2:00 pm (Eastern Time).

For questions, contact Juana Powell in the Division of Risk Management / Loss Prevention:
Juana.Powell@myfloridacfo.com

OUTLOOK SNAPSHOT

STATE OF FLORIDA WORKERS' COMPENSATION CLAIMS BY CAUSE



- Total claims for May-August 2021 is 4,929 with an average of 1,232 claims per month.
- The category "COVID-19" has the highest claim numbers overall; the surge in July and August claims can likely be attributed to the arrival of the delta variant in Florida.
- "STRUCK OR INJURED BY" is the second most common, with the subset "FELLOW WORKER/ PATIENT" making up the majority of injuries in this category.
- Third on the list is "FALL/SLIP", accounting for 18.3% of total claims (excluding COVID-19 claims), which aligns with OSHA's statistics stating more than 17% of all disabling occupational injuries nationwide result from falls.
- "MISCELLANEOUS (OTHER)" includes subcategories such as "Absorption/Ingestion/Inhalation," "Cumulative," "Foreign Matter," "Natural Disasters," and "Person in Act of a Crime." COVID-19 claims have been separated out on the graph and are not included in this category.

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