



SAFETY VISIONS

Winter 2025



This issue contains essential safety articles to help you comply with Ohio's workers' compensation regulations to effectively manage your small business this winter.

OSHA's **TOP 10** CITED STANDARDS FOR FY 2025

To search for OSHA standards noted above:

[General Industry](#)[Construction](#)[Top Violations of an industry with a specific North American Industry Classification System code](#)[View the industry profile for violations of any specific OSHA Standard](#)

The following is a list of the top 10 most frequently cited standards following inspections of worksites by the Occupational Safety and Health Administration (OSHA) for all industries. This list is published to alert employers about these commonly cited standards so they can take steps to find and fix recognized hazards addressed in these and other standards before OSHA shows up. Workers suffer preventable injuries, illnesses, and deaths related to the hazards addressed in these standards.

Top 10 Cited Standards for FY 2025:

1. **Fall Protection:** General Requirements ([1926.501](#)): 5,914 violations
2. **Hazard Communication:** ([1910.1200](#)): 2,546 violations
3. **Ladders:** ([1926.1053](#)): 2,405 violations
4. **Lockout/Tagout:** ([1910.147](#)): 2,177 violations
5. **Respiratory Protection:** ([1910.134](#)): 1,953 violations
6. **Fall Protection:** Training Requirements ([1926.503](#)): 1,907 violations
7. **Scaffolding:** ([1926.451](#)): 1,905 violations
8. **Powered Industrial Trucks:** ([1910.178](#)): 1,826 violations
9. **Personal Protective & Lifesaving Equipment:** Eye & Face Protection ([1926.102](#)): 1,665 violations
10. **Machine Guarding:** ([1910.212](#)): 1,239 violations

For more information: Email Sedwick's [Jim Saulters](#) or call [\(513\) 858-5022](#).

Winter weather creates its share of hazards: cold temperatures, bad road conditions and the risk of catching a cold or the flu. Another major winter weather hazard is falling down on slippery outdoor surfaces. Slipping and falling could result... (continued on page 5)

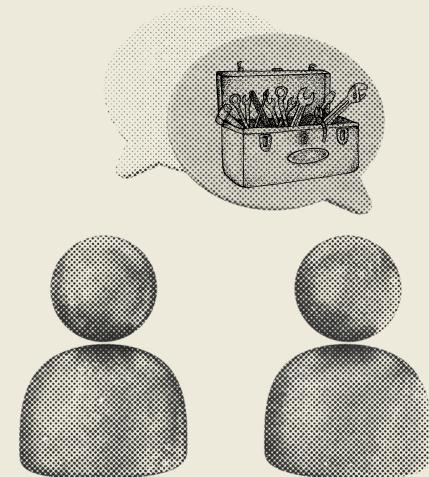


elements of a successful TOOLBOX TALK

A successful toolbox safety talk is critical to fostering a safe work environment. One of the key elements is relevance; the topic must resonate with the specific tasks and hazards that workers face. Tailoring the discussion to the audience ensures they understand the importance of safety measures. Incorporating real-life examples or incidents can make the content more relatable. Through questions or allowing them to share their experiences, the audience encourages participation and reinforces the importance of safety in their daily routines.

Another essential element is clarity and conciseness. A toolbox talk should be brief yet informative, allowing workers to grasp the crucial points without overwhelming them with information. Focusing on a limited number of key points is beneficial, ensuring participants can easily remember and apply them. Visual aids, such as demonstrations or handouts, can enhance understanding and retention.

Creating an open discussion environment also promotes a safety culture where workers feel comfortable sharing concerns or suggestions. An effective toolbox talk educates and motivates employees to prioritize safety and proactively protect themselves and their colleagues.



For more information: Email Sedgwick's [Kory.Bakenhaster](#) or call **(614) 932-1516**.

COLD STRESS

COLD STRESS OCCURS WHEN THE BODY CANNOT MAINTAIN ITS NORMAL TEMPERATURE, LEADING TO TISSUE DAMAGE AND, IN SEVERE CASES, DEATH. CONDITIONS THAT CONTRIBUTE TO COLD STRESS INCLUDE:

- LOW TEMPERATURES
- WIND (WIND CHILL INCREASES RISK)
- DAMPNESS
- COLD WATER

EVEN ABOVE-FREEZING TEMPERATURES COMBINED WITH WIND CAN CREATE SUBFREEZING EFFECTS ON THE BODY.

FROSTBITE: SKIN TISSUE FREEZES, USUALLY AFFECTING FINGERS, TOES, EARS, AND NOSE. EARLY SIGNS INCLUDE TINGLING, STINGING, OR ACHING, FOLLOWED BY NUMBNESS. AFFECTED AREAS APPEAR WHITE AND COLD; SEVERE FROSTBITE MAKES TISSUE HARD AND PAINLESS.

HYPOTHERMIA: OCCURS WHEN CORE BODY TEMPERATURE DROPS, IMPAIRING MUSCLE AND BRAIN FUNCTION. SYMPTOMS START WITH SHIVERING, CONFUSION, AND BLUISH SKIN, PROGRESSING TO SLURRED SPEECH, IRRATIONAL BEHAVIOR, UNCONSCIOUSNESS, AND POSSIBLE HEART FAILURE.

FOR MORE INFORMATION: EMAIL SEGDWICK'S [JIM SAULTERS](#) OR CALL **(513) 858-5022**.

HYPOTHERMIA: WHAT TO DO

- Call 911 immediately.
- Move the person to a warm, dry area and stay with them.
- If medical help is delayed, consult a healthcare professional for safe rewarming techniques.

Prevention:

- Wear layered clothing:
- Inner layer (cotton or synthetic) for ventilation
- Middle layer (wool or synthetic) for insulation
- Outer layer to block wind and allow ventilation.
- Protect hands, feet, face, and head—up to 40% of body heat can be lost through the head. Use insulated footwear for cold and damp conditions.



Using subcontractors can be efficient and cost-effective. However, your company could be liable for a workers' compensation claim filed by an injured employee of a subcontractor if the subcontractor fails to provide workers' compensation coverage for its employees.

When an employee of a subcontractor is injured at work, and the subcontractor does not have workers' compensation coverage, Ohio law states that the injured workers' compensation claim is assigned to the general contractor's workers' compensation policy. As a result, the BWC will consider the general contractor the employer of the injured worker. Furthermore, the BWC could find the general contractor liable for the subcontractor's unpaid premium due to the BWC for the injured worker's payroll. In addition, Ohio employers have a duty to properly report payroll information to the BWC, and employers who fail to properly report payroll may be subject to criminal prosecution. The BWC could determine that the general contractor did not properly report the payroll of the subcontractor's injured worker subjecting the general contractor to possible criminal prosecution.

Just because a subcontractor is called an independent contractor, signs a written agreement, has a BWC certificate, and receives a 1099 instead of a W-2 does not mean the BWC will consider them an independent contractor. The BWC examines the specific facts of each business relationship individually and looks at multiple factors to determine if someone is an independent contractor or an employee. The BWC will look at the totality of the circumstances and apply different tests to different industries, such as construction and transportation. If the business relationship does not meet the BWC's standards, the BWC will consider the subcontractor an employee of the general contractor even if the contractor and the subcontractor disagree.

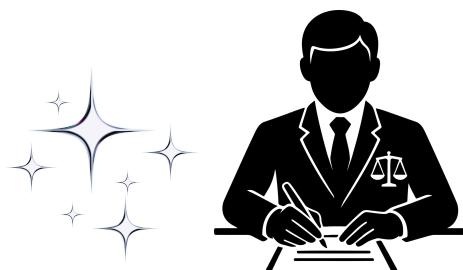
The BWC will also consider casual laborers and spot laborers as employees of the general contractor. A laborer is an individual who works outside of a contractor's normal operation, doesn't work for another company, or holds themselves out to the public as performing these services. An example of a casual laborer is someone who a warehouse



Article provided by: Bill Creeden, Bricker Graydon Law Firm

To avoid workers' compensation liability, a general contractor should always do the following:

1. Require all subcontractors to obtain and maintain workers' compensation coverage for all of their employees on the project and provide a copy of their workers' compensation certificate of coverage prior to starting work on the project;
2. Require written contracts and use invoices with all subcontractors that outline the scope of the work and ensure that the subcontractor is not merely providing laborers to the general contractor;
3. Maintain sufficient insurance coverage and require all subcontractors to maintain sufficient insurance coverage
4. Ensure that the subcontractors are actually independent contractors, and not employees, spot laborers, or casual laborers.



When in doubt, always consult with legal counsel to make sure your company is fully protected from any potential workers' compensation liability when using a subcontractor.

BUNDLE UP - WORKING OR PLAYING SAFELY IN COLD WEATHER

Very cold temperatures, just like very hot ones, can be hazardous to your health unless you take the right precautions. The most serious hazards of exposure to cold are frostbite and hypothermia, both of which can cause severe health problems and even death.

Whether you're hard at work or enjoying winter recreation, take these simple steps to protect yourself from harmful exposure to the cold:

- **Dress for the conditions in layers of loose, dry clothes.** The most effective mix is layers of cotton or polypropylene underneath, another layer of cotton or fleece, and then something wind- and waterproof on top.
- **Get dried or change immediately if your clothes get wet.** Wearing wet clothes in the cold can hasten hypothermia.
- **Cover your hands, feet, head, and face.** A warm hat is critical because you can lose up to 40 percent of your body heat if your head isn't covered. Keep your hands, feet, and face warm, too. These areas are the most susceptible to frostbite.
- **Keep moving when you're in the cold.** This will help keep your body warm.
- **Take regular breaks in warm areas—and go someplace warm any time you start to feel very cold or numb.** Drink something warm, as long as it doesn't contain alcohol or caffeine.



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... Don't be ...
FOOLED! ...

BEWARE THE ENEMIES OF WORKPLACE SAFETY!

Don't get stabbed in the back by the enemies of workplace safety—**Carelessness, Complacency, Ignorance, Haste, and Overconfidence**.

CARELESSNESS

will stab you in the back if you let down your guard even for a minute. Carelessness is just waiting for people who don't bother to take precautions, who fail to wear their Personal Protection Equipment (PPE), and who don't pay attention while they work. And then, bam! You're hurt in an accident.

COMPLACENCY

is a cunning enemy who will lull you into thinking you're safe when you're really at risk of having an accident. Complacency whispers in your ear and tells you, "Hey, you've done this job so many times, you could do it in your sleep." Beware Complacency! It's your enemy. It's luring you into an accident.

IGNORANCE

will get you every time. Not reading instructions or safety warnings, not asking questions, not paying attention to safety training—Ignorance encourages all this dangerous behavior. Sooner or later, the person who doesn't know about the hazards and precautions is going to get hurt. It's just a matter of time.

HASTE

is an enemy of safety because it makes people take short cuts, rush their work, and bend the safety rules to get things done faster. But faster isn't better, and it sure isn't safer. So watch your back, and don't let Haste cause an accident for you.

OVERCONFIDENCE

has contempt for safety rules, PPE, training tips, safety devices, and other precautionary measures. Overconfidence leads people to think they're invulnerable, that other people have accidents, not them. They never see it coming when Overconfidence stabs them in the back.

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... in a back injury, a sprain, or even a broken bone.

Follow these tips to help prevent spills this winter:

- **Always wear shoes or boots with non-slip soles when you're outside on wet, icy, or snowy days. Change into your work shoes when you get to work.**
- **Walk slowly and shuffle your feet when walking on wet, icy, or snow-covered pavement. Avoid turning sharply when you walk on a slippery surface. Be extra careful when carrying packages, equipment, or materials.**
- **Use one hand to hold onto the railing when using outdoor stairways.**
- **Wipe your feet when entering a building so that your wet soles won't cause you to slip on indoor flooring; and,**
- **Bend your elbows and knees and use your legs and arms to absorb the fall if you do slip and start to fall. These actions can help limit your injuries.**

Finally, report any icy spots that could cause co-workers or visitors to fall on walkways around the workplace or in parking areas.

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The Importance of Employee Involvement

IN SAFETY

Employee involvement in workplace safety is crucial for creating a culture of accountability and vigilance. Employees actively participating in safety initiatives are more likely to recognize potential hazards and report unsafe conditions. This engagement fosters a sense of ownership, making employees feel valued and responsible for not only their safety but also the well-being of their colleagues.

Involvement can take various forms, such as participating in safety committees, conducting inspections, or contributing ideas for improving safety protocols. Employers can tap into their workforce's diverse perspectives and experiences by encouraging participation. Moreover, involving employees in safety discussions and decisions enhances organizational communication and teamwork. Open dialogue about safety concerns allows employees to express their thoughts without fear of retribution, which can lead to a more transparent and trusting workplace.

"Creating an inclusive safety culture lays the groundwork for long-term success and sustainability in any organization."



Ultimately, increased employee involvement reduces the incidence of accidents and injuries and boosts morale and productivity, as workers feel secure and cared for in their environment. Creating an inclusive safety culture lays the groundwork for long-term success and sustainability in any organization.