



SOUTHPOINT

Southpoint Insurance Healthcare White Paper: Sharps Injury Prevention, Lab Ergonomics, and Life Sciences

Comprehensive solutions for the Home Healthcare industry.

We understand today's rapidly-growing home healthcare businesses have very unique insurance needs. You must deal with a wide variety of healthcare patients, a vast array of expensive equipment and face one-of-a-kind liability risks. Because the risks and exposures are higher than average, providing property and casualty insurance requires experience, expert underwriting, customized solutions and competitive rates. That's what the Southpoint delivers.

Open the door to broad coverage, flexibility, and expertise.

We're a company committed to providing industry-leading specialty insurance solutions and a broad array of products to meet the unique needs of the home healthcare industry. Home Care Advantage offers you easy solutions to your complex industry – with a wide range of insurance products, the flexibility to tailor coverage to meet your unique risks and access to healthcare experts. Home Care Advantage covers all types of home healthcare equipment (also referred to as durable medical goods) such as hospital beds, wheelchairs, oxygen tanks and infusion pumps, to the transportation of that equipment, to the service providers who set it up and much more. In addition, we offer coverage for home health agencies that provide in-home care for patients, as well as coverage for a variety of medical labs and diagnostic centers.

Our teams are experts at understanding and serving the needs of home healthcare businesses and professionals, primarily because our underwriters and risk managers have worked in this industry for many years as home health equipment business owners and care providers (nurses, aides, respiratory therapists, etc.) As a result, we understand the unique and ever-changing risks faced by the home health care industry and can effectively design custom programs to meet your situations and budget.

There's no place like home.

Home Care advantage covers the needs of businesses that provide products and services for home-based health care.

Home Medical Equipment

Comprehensive protection for all types of durable equipment, even while being transported – Professional Liability, General Liability and Product Liability

Home Health Care Services

Comprehensive property and casualty coverage for home care service workers (home health aides, registered nurses, respiratory specialists, delivery and setup workers, etc.)



Home Care Advantage provides protection for a wide range of home healthcare businesses. Our focus is on the following sectors:

- Durable Medical Equipment Sales/Rentals
- Used or Refurbished Durable Medical Equipment Sales/Rentals
- Orthotic Prosthetic Products and Services
- Respiratory Therapy Sales/Rentals/Services
- Diagnostic Medical Equipment Sales/Rentals
- Sale/Rental of Life Support Equipment
- Medical Gas Sales/Service/Installation/Testing/Certification
- Home Infusion Sales/Rentals/Services
- Disposable Medical Product Suppliers
- Surgical/Medical Lasers Sales/Rentals
- Public Rentals of DME (i.e. Malls, Fairs, Conventions)
- Durable Medical Equipment Wholesalers
- Durable Medical Equipment Manufacturer's Representatives
- Durable Medical Equipment Maintenance & Repair
- Sale/Installation of Wheelchair Lifts in Vehicles (Form Empty Chairs only)
- Closed and Retail Pharmacies

Home Health Service

We cover a wide range of home health care agencies that provide in home services. Our Home Care Advantage provides a full range of specially designed products for home healthcare businesses.

General Liability & Professional Liability

- Comprehensive coverages, including on and off premises liability, your product liability and your professional liability
- Meets all Medicare and Medicaid certification requirements
- Numerous industry-specific endorsements, such as Optional Administrative Defense Coverage and Independent Contractors coverage, are available to help you tailor coverage to meet your specific needs.
- Sexual Abuse and Molestation coverage is available

Commercial Property & Inland Marine

Covers your buildings, contents, inventory and specialized medical equipment

Medicare and Other Surety Bonds

Meets the requirements for all providers and suppliers of durable medical equipment with a NPI identifier to have at least a \$50,000 surety bond

Commercial Automobile

Commercial and Fleet Vehicles. Hired and Non-Owned Auto.

Employment Practices Liability

Provides broad coverage with limits up to a \$5 million for businesses with up to 2,500 employees

Let's sit and talk awhile.

Nobody knows more about the home healthcare marketplace than Southpoint. Give us a call today at (708) 478-3440

Why Southpoint?

- In addition to offering home healthcare businesses a complete suite of industry-specific coverages, Southpoint offers the following advantages:
- A fully integrated risk management program that combines underwriting, claims and risk management services all provided through one company.
- Well designed, highly relevant coverage that can be customized to meet the unique insurance needs of various healthcare businesses
- Over 16 years providing comprehensive customer assessments in the healthcare industry
- An experienced team of program management professionals with firsthand experience in the home healthcare industry
- Specialty trained underwriters and risk managers
- Robust risk management services and best in class loss control services that are designed to help healthcare clients minimize or avoid risks
- All coverage provided with "A" rated insurance carriers, combined with cost effective insurance solutions

TECHNICAL INFORMATION PAPER SERIES



FOLLOW THESE BEST PRACTICES TO AVOID SHARPS INJURIES.

SMALL INJURIES CAN LEAD TO SERIOUS EXPOSURES

600,000
-800,000

That's the government's estimate of the number of needle-stick or skin puncture injuries occurring each year in U.S. hospitals, home healthcare services, private clinics and long-term care facilities.¹

5 Million+

U.S. healthcare workers are at daily risk of occupational exposure to bloodborne pathogens.

Sharps injuries pose a big threat to the safety and well-being of healthcare employees because they can expose you to serious bloodborne diseases like hepatitis and HIV.

Awareness is Job 1. To help prevent sharps injuries, first be aware of the hazards of the devices you're using. Are there safer, better engineered alternatives? If not, how can you tighten up work practices to help avoid injuries?

Here are some basic rules to follow:

- Be aware of sharps hazards in your workplace
- Follow established safe work practices for sharps injury prevention
- Report any hazardous devices to your supervisor or other person responsible for safety
- Suggest safer alternative engineered sharps devices
- Alert others of known hazards until an appropriate change can be made
- Assist in investigating all accidents and incidents
- Actively participate in the prevention process

CONSIDER THE ALTERNATIVES

Your nursing management staff should investigate alternatives to needles as technology changes. Excellent solutions are available right now. Whenever possible, use them to completely eliminate or greatly reduce your risk.

SHARPS INJURY PREVENTION

For instance:

- **IV delivery systems that don't require needle access.** These include valve ports and blunt connectors for pre-pierced ports or recessed, protected needle connectors.
- **Alternative routes for medication delivery and vaccination.** They're now available along with safer specimen collection systems that further reduce risks.

Safer sharps devices are on the market. They're engineered with safety features to isolate sharps. Look for: retracting needles, self-blunting needles, hinged recapping needles, needles with sliding sheaths, retracting lancets, retracting scalpels, non-glass capillary tubes, and needleless systems.

TIGHTEN UP YOUR BLOODBORNE PATHOGEN EXPOSURE CONTROL PLAN

Your facility's Exposure Control Plan should define the exposures and outline various methods of control.

Your control plan should cover:

Equipment use

- Needles and other sharps devices with integrated safety features
- Required personal protective equipment

Procedures

- Disposal methods
- Housekeeping, engineering and work practice controls
- Vaccination procedures
- Post-exposure evaluation and follow-up
- Incident investigation plan
- Universal precautions

A committed program

- Communication and training
- Recordkeeping

START INJURY INVESTIGATIONS WITH SOME POINTED QUESTIONS

All workplace injuries should be thoroughly investigated. Because multiple issues can lead to improper handling of sharps, look at each incident from several angles. An effective investigation digs down to identify all root causes and circumstances. A thorough approach can help you develop corrective actions and deter future incidents.

Start your investigation with these questions.

THE DEVICE BEING USED	PROCEDURES AND PROTOCOLS
<ul style="list-style-type: none">• Did it have a physical flaw or defect?• Did it lack safety engineering?• Is a safer device available?	<ul style="list-style-type: none">• Were adequate safe handling procedures or protocols in place?• Did the caregiver follow the established procedures?• Was the sharps disposed of properly?• Why was recapping deemed necessary?• Is there a disciplinary policy in place for violating safety procedures?
PATIENT BEHAVIOR	
<ul style="list-style-type: none">• Did the patient move unexpectedly, resist or become combative?• Was the procedure explained prior to beginning?	
SHARPS DISPOSAL CONTAINERS	CAREGIVER TRAINING
<ul style="list-style-type: none">• Were they too far away?• Were they too full or difficult to access?• Are additional containers needed?	<ul style="list-style-type: none">• No training?• Ineffective training?• Lack of supervision?

4 RULES SHOULD BE OBSERVED WHENEVER YOU'RE HANDLING SHARPS: PREPARE. BE AWARE. HANDLE WITH CARE. BE CAUTIOUS.

Every employee should participate in your facility's training program on sharps safety and bloodborne pathogen control. Use the best practices in each of the procedural steps below for best results.

BEFORE THE PROCEDURE: PREPARE

- Organize equipment at the point of use, including personal protective equipment
- Ensure adequate lighting
- Keep sharps pointed away from the user and expose them only when ready to use
- Place a sharps disposal container close by
- Assess the patient's mood and ability to cooperate
- Tell the patient about the procedure and ask them to avoid sudden movement
- Get help if necessary

DURING THE PROCEDURE: BE AWARE

- Maintain visual contact with sharps at all times
- Be aware of staff nearby, holding sharps securely to avoid injury to yourself and others
- Avoid passing sharps between persons; use a predetermined neutral zone instead
- Alert others when passing sharps

AFTER THE PROCEDURE: HANDLE WITH CARE

- Activate the sharps safety feature while completing the procedure
- Observe visual or audible cues that confirm the safety feature is locked in place

- Don't recap a needle
- Keep your hands behind the sharps
- Use the required personal protective equipment provided
- Stay accountable for all sharps used
- Check bedding, procedure trays, or waste materials for any discarded sharps

DURING DISPOSAL: BE CAUTIOUS

- Visually inspect sharps containers for overfilling; replace when 2/3 full
- Report full or overloaded sharps disposal containers
- Never put hands or fingers into sharps containers
- If disposing sharps with attached tubing, maintain control of both tubing and the device
- Report improperly disposed sharps to your supervisor or safety committee

MORE ON SHARPS SAFETY

Contact your local agent or Loss Control consultant from The Hartford. And visit these sites:

- [NIOSH](#)
- [American Nurses Association \(ANA\)](#)
- [OSHA](#)
- [CDC](#)

VIEW OUR ON-DEMAND WEBINAR: *Sharps Injuries: The Problem and Prevention.*
Or click to our **WEBSITE** for more information.

¹ Occupational Safety and Health Administration (OSHA), osha.gov

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Business Insurance
Employee Benefits
Auto
Home

Loss Control

TIPS (Technical Information Paper Series)

Laboratory Ergonomics

Ergonomic best practices to help reduce employee injuries in laboratories



Laboratory safety programs routinely include chemical hygiene plans, standard operating procedures and emergency response plans. But they often overlook laboratory ergonomics.

One reason may be that scientists and laboratory technicians are so focused on their research that they'll work with discomfort, or fail to recognize ergonomic exposures, until symptoms are unbearable. This results in the need for:

- Medical attention
- Time away from work
- A workers' compensation claim

Laboratories present unique materials-handling and processing exposures that require specific controls. However, there are basic ergonomic principles and best practices for office and manufacturing operations that can be applied to the laboratory environment. Doing so can help to maintain employee comfort and minimize the potential for injury.

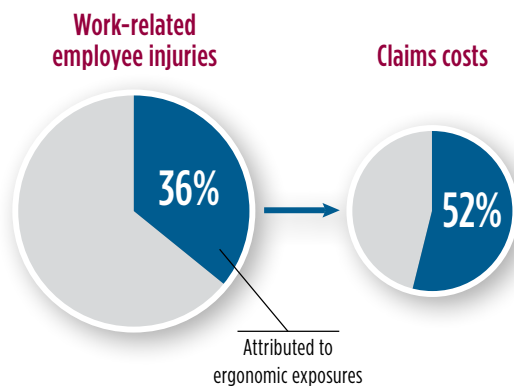


Ergonomic best practices for the laboratory environment

Use the following tips to promote a safer working environment in laboratories.

Seated work at laboratory benches or microscopes

- Maintain neutral and aligned postures
- Provide adequate leg and thigh clearance
- Use adjustable-height laboratory chairs with back rest and foot rest/ring
- Maintain upright supported posture
- Keep frequently used materials within close reach (18 inches)
- Keep shoulders relaxed, elbows close to sides, neutral and aligned wrist and arm postures
- Use adjustable microscope stands and eyepieces
- Take short breaks every 30 to 60 minutes



For our life science customers, 36% of work-related employee injuries are attributed to ergonomic exposures and account for 52% of the claims costs.

Source: The Hartford's Technology and Life Science Practice loss data for 2013

continued

Loss Control

TIPS (Technical Information Paper Series)
Laboratory Ergonomics



Computer use

- Follow standard computer work station arrangement
- Maintain neutral upper-body posture
- Monitor viewing should be 18 to 20 inches, with the top of screen at eye level
- Use document holders for regular data entry
- Take three- to five-minute breaks every 30 to 60 minutes

Laboratory hoods and safety cabinets

- Keep only necessary hood items in the hood
- Keep frequently used items close but at least six inches back from the hood's face
- Improve reach with an approved turntable
- Rotate tasks to avoid static postures
- Make leg cutout sections a minimum of 24 inches
- Be sure sash openings are at least 30 inches wide and have antiglare glass

Pipetting

- Choose the right size pipette, shorter is better
- Use electronic pipettes when possible
- Keep supplies within reach
- Work at elbow height
- Alternate hands
- Use a relaxed grip
- Avoid wrist twisting
- Rotate tasks or take breaks every 20-30 minutes

Manual handling practices for chemical carboys, drums or gas cylinders

- Use carts and dollies to eliminate carrying
- Store heavy items between shoulder and knee height
- Use lift tables and lift carts when and where possible

General laboratory activities

- Use cushioned mats or supportive footwear for prolonged standing
- Keep capping and uncapping tasks to 30 minutes
- Avoid sharp work surface edges by using padding
- Use foam-handled tools
- Use storage bins with tilt-down fronts to minimize wrist bending
- Keep sink faucet reach to 12 inches or less

Additional resource

OSHA's fact sheet, "[Laboratory Safety: Ergonomics for the Prevention of Musculoskeletal Disorders](#)," is an excellent reference.

Have a specific loss control need?

For additional information specific to your need, please contact your Hartford Loss Control consultant or visit thehartford.com/losscontrol.

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DO I NEED A BOP? HOW TO INSURE MY EMERGING GROWTH LIFE SCIENCE COMPANY

by Joseph Coray, VP, Technology & Life Science Practice and
Marine Practice at The Hartford Financial Services Group



Small businesses make up over 97.7% of all U.S. businesses according to U.S. Census Bureau 2006 statistics, and life science companies number over 10,000. Many small life science business owners are scientists and entrepreneurs, whose passion drives their work, research, discovery and innovation. To be successful, they must also be savvy business and financial professionals. Insurance requirements can be a conundrum, or a “necessary evil” for small business owners who often have to “learn as they go” by asking questions, such as “what type of coverages do I need to have in place” and “how affordable are the appropriate coverages?”

The insurance industry has responded to the needs of the small business owner by offering a Business Owners Policy or “BOP.” Introduced in the 1970s, the BOP has become a very popular insurance solution for small to medium sized businesses. BOPs combine basic coverages needed by a typical small business into a standard package. The premium is generally less than the cost of purchasing these coverages separately. Many small business owners prefer the simplified nature and lower premium of the BOP to buying multiple policies.

Many of the coverages needed by small and medium sized businesses, with the exception of auto and workers' compensation, can be included in a BOP. These package policies can offer property coverage for buildings, equipment and inventory; liability coverage for actions or products that allegedly result in injury or damage; as well as some additional types of coverage that most businesses require. Many BOPs also include business interruption insurance, which provides money to offset some of the loss of income resulting from a property loss. Optional coverages may be added to meet other needs of the business, such as crime or hired auto liability. With these coverages, the BOP can provide a solution for the property and general liability needs of many small businesses.

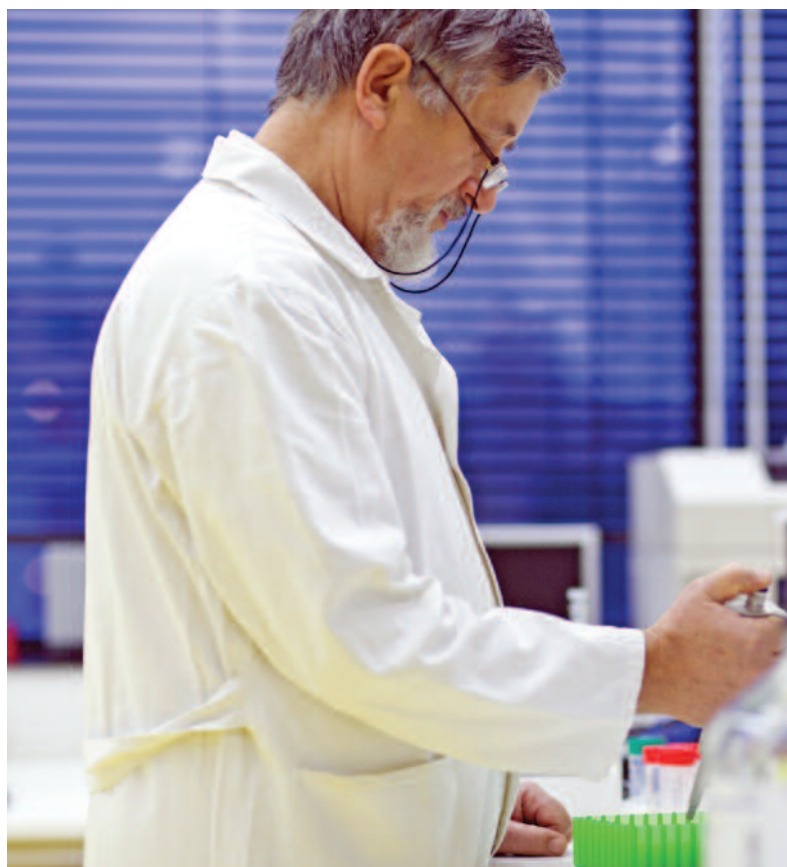
The challenge for small life science business owners, however, is that their risk and insurance needs may not be completely addressed with the BOP coverages. A small life science company may be a laboratory doing research for its own work or doing research on behalf of others. A small medical technology company may be developing or manufacturing prototypes or new technologies used in healthcare services. These companies may qualify for a BOP, but may need coverages other than those the typical BOP offers.

For instance, a BOP may not adequately cover the value of specialized research equipment, which has been customized to your life science company's work processes or fully cover the value and time of research materials, such as cell cultures, tissue samples, animals or plants, or even the documentation and data, including electronic or paper research notes. Business interruption coverage may not respond if the life science business is not generating an accounting profit. It's also important to understand if there is liability coverage for personal injury and/or advertising injury arising out of the company's activities on or through the internet or other communications networks. Most insurers offer life science companies a choice of coverages, but not on a business owner's policy. As a result, small business owners may need to choose between convenience and cost or coverage.

Managing risk is about more than having the right coverages, although that is where it usually starts. A small biotechnology or medical technology business owner who wants to explore whether a BOP offers the right coverage for the unique exposures of a life science company should consider asking an insurance professional questions, such as:

Property Coverages:

- Does the coverage for physical assets include building, equipment, furnishings, fixtures, inventory, computers, valuable papers and records, and research materials, including animals, plants, cell cultures and other media?



- Does the coverage specify replacement cost, including the value of the research or modifications completed by our business?
- Does the coverage include change in humidity or temperature, spoilage or breakdown of the equipment which might lead to temperature or spoilage loss?

- Does the coverage include any additional costs for biological hazardous waste or radioactive decontamination clean-up if the laboratories have such materials?
- Are there extensions of coverage for property of others at your site, transit, off-premises property, or samples in the custody of salespeople?

Business Interruption Coverage:

- Does coverage extend to lost income as a result of physical damage to research materials and records, prototypes and design plans, or other unique property?



- Will coverage apply to business income lost from failure to meet milestones or other contractual obligations as part of research grants and project funding?
- If the laboratory or manufacturing facility requires FDA certification, does the business income period of restoration extend to cover this additional time for lost income?

General Liability or Other Liability Coverage:

- Does the coverage adequately protect the landlord for fire damage that may be caused by our operations?
- If required by our lease, is the landlord an additional insured on our policy?
- Does the policy offer coverage for injury that results from my business operations, even if I do not have a commercial product in the marketplace?
- Are injuries allegedly resulting from my Web site or other communications methods covered?
- Is vicarious auto liability covered from hired autos or employee non-owned auto liability?
- Do we have the appropriate excess limits in an Umbrella form?

Asking questions can help life science business owners to begin to understand and manage their risk and insurance needs and balance cost and convenience with coverage. Depending on your company's operation, the BOP may be the right solution for your small biotechnology or medical technology businesses. As your company grows, you may need additional coverage to protect your business against the increased risks that come with operational changes and growth. Your insurance advisor can help you evaluate your coverage needs at different stages of your company's life cycle.

The Hartford understands that small life science businesses need the security and peace of mind that comes with safeguarding your hard work. For that reason, we brought together the two most critical coverages that no emerging growth life science business should be without into one convenient policy. Our Spectrum for Life Sciences Business Owner's Policy combines our comprehensive General Liability and Property coverage in one simple policy. Now you can help defend your business from financial loss and unforeseen disasters with core protection from a company you can trust. For more information on best practices for small business planning and risk management, please visit The Hartford's Technology and Life Science Web site, www.thehartford.com/info/technology or contact The Hartford at medtechlifesci@thehartford.com.



Joe Coray is the Vice President, The Hartford's Technology & Life Science Practice and the Marine Practice. In this capacity, he is responsible for all execution activities of the group, including overseeing field sales, underwriting and strategy for the practice, including Life Sciences & Medical Technology. Combining Middle Market, Small Commercial and Professional Liability, the Technology Practice has over \$400 Million in written premiums and is growing as an industry vertical and leader in insurance and risk management for technology and life science companies. The Marine Practice focuses on Construction, Transportation, Renewable Energy, Inland and Ocean Marine coverages for a variety of industries.

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Serving Businesses Of All Sizes

You've invested everything into growing your business, and Southpoint is here to help ensure you're insured from the unknown. Unexpected events such as natural disaster, employee injury, lawsuit, or death of a partner can devastate your business ruining years of hard work overnight.

Depending on your industry some types of insurance are required by law or business associations. These basic insurance requirements don't cover everything and is why you need coverage to protect all aspects of your business.

About Southpoint

For 40 years, professionalism, hard work, and commitment to our clients have fueled our growth. Since our start, we've been independent. This allows us to respond to our clients and their service needs without internal bureaucracy or external shareholder pressures. An unrelenting commitment to superior client service fosters continuous improvements in our products and services.

SouthPoint is among the top 25 privately owned, independent insurance brokers in Illinois. Southpoint delivers world class insurance services to companies of all sizes as well as to individual clients. Southpoint has grown to become one of the largest Professional Liability insurance brokerage firms in Illinois.

Our Resources

Southpoint's long-term relationships with underwriters around the world allow us to negotiate comprehensive coverage at the best price possible. We represent the top insurance companies in the country and will always place your coverage with the carrier that is most able to covers your needs.

Our Commitment

Southpoint's private ownership means that each of our associates has a single-minded focus on serving our clients. Our independence from Wall Street keeps us focused on your needs, not the demands of analysts or stock price. We will never place your coverage with an insurance company based upon our own financial benefit.

How Can We Help?

Questions about insurance and risk protection for your business?

Speak with a Southpoint Professional

708.478.3440

www.sthpoint.com

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