

# AHA Workers' Compensation Self-Insured Trust

## Hard facts on hard hats

*Know which head protection to use when*

Wear a hard hat when there's risk of head injury. Hard hats protect your head when you're at risk of:

- Impact and penetration from bumping your head
- Impact and penetration from falling tools or materials when there are workers, machines, conveyor belts, etc., above you
- Impact and/or penetration from objects being carried or swung nearby
- Electrical shock and burn

Hard hat (or safety helmet) design and construction resist blows and absorb shock. Here's how:

- The one-piece outer shell protects your head from the blow or penetration
- The headband and straps between the outer shell and your head absorb the shock of the impact
- A chin strap keeps the hat on if you fall, get hit, or are in a windy situation

For your hard hat to protect you, ensure that it fits correctly. Get a comfortable fit and adjust the headband so the hat itself doesn't touch your head. Wear a hard hat liner, not a hard hat, over a hat if it's cold. You can't get a good fit when a hard hat is worn over a hat.

To maintain your hard hat's protective ability, check it daily for

cracks or dents. Replace:

- A headband that's stretched or worn
- The whole hat if the shell is cracked, broken, or punctured
- The whole hat if it has taken a heavy blow, even if it doesn't show damage

Lastly, make your hard hats last by caring for them properly. Avoid scraping or banging the hat; don't toss it around. Clean the hat at least once a month by dipping it in hot soapy water, then scrub, rinse and dry it. Also, take out the removable sweatband and wash it periodically.

Store the hat in a safe, cool place. Avoid leaving it in the sun (e.g., on the back deck of a car), which will make it deteriorate.

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"Hey - you forgetting something?"

### news & notes

#### GO TO THE HEAD OF THE CLASS

Hard hats are rated by both type and class according to the protection they provide.

Here are the two types:

- **Type I** is designed to provide crown (top) impact protection and is by far the most commonly used type of hard hat.
- **Type II** is designed to provide protection against both top and side impacts.

Here are the three classes:

- **Class E** (formerly Class B) stands for Electrical, and these helmets are tested to 20,000 volts to reduce the danger of high voltage.
- **Class G** (formerly Class A) stands for General, and this class is tested only to 2,200 volts, so these helmets offer only minimal electrical protection.
- **Class C** stands for Conductive, and this class is not intended to provide protection from electrical conductors. These helmets are not tested for electrical resistance.

Observe that a Class E helmet meets the requirements of Class G and Class C.

## AHA Workers' Compensation

AHA Workers' Compensation Self-Insured Trust Program is administered by Risk Management Resources (RMR), a division of BancorpSouth Insurance Services, Inc. [www.bxsi.com](http://www.bxsi.com)

In March 2003 the AHA Workers' Compensation Self-Insured Trust was established. The program provides workers' compensation coverage to AHA members.

Risk Management Resources, the administrator for the program, assists members in the areas of claims management, safety and loss control.



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## Highway health

### *Stay safe when driving for work*

Every year during the first full week of October, the Network of Employers for Traffic Safety (NETS) celebrates **Drive Safely Work Week**, whose stated mission is to improve "the safety and health of the nation's workforce by promoting safe driving practices at their place of business."

You can't stay healthy if you're in a car crash and are injured or perhaps permanently disabled. So follow these defensive driving techniques on your commute, on the job, and any time you drive:

- **Wear your seat belt.**
- **Allow at least 2 seconds** between yourself and the vehicle in front of you.
- **Allow at least 4 seconds in inclement weather.**
- **Turn your headlights on at dusk** and whenever you use your wiper blades.
- **Use your turn signals** so other drivers know where you're going.
- **Brake gradually** at stop lights and signs, and leave enough space from the vehicle in front of you that you can see its tires touch the road surface.
- **Make sure all your lights are working.**
- **Make sure your wiper blades are in good shape.** Replace them regularly; they're cheap so it's a small price to pay for your safety.