



Liberty Videocon
General Insurance®

A pre-emptive intervention to augment safety

LiV Safe ⚠

LiV Safe ⚠ A pre-emptive intervention to augment safety

2 0 1 6 Volume 2 • Issues 21-30

Responsibility is our policy

Liberty Videocon General Insurance Company Limited
10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013
Phone: +91 22 6700 1313, Fax: +91 22 6700 1606, Email: LiVSafe@libertyvideocon.com www.libertyvideocon.com

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***We, at Liberty Videocon, endorse the ideology of
practicing pre-emptive intervention.
Responsible people do their part by taking
precautions to minimise risk and think before they act.
Which is why,***

Responsibility is our policy



Dear Reader

As a conscious and constructive measure to build a safety culture that will help people live safe, secure and injury free lives, we had commenced a proactive and preventative series of newsletters- "LiVSafe" in the year 2013.

This coffee table book commemorates completion of 30 newsletter editions in 2016. Each issue of LiVSafe provides critical information on hazards and their causes across all walks of life, lending an insight into a gamut of safety measures that can be implemented in regular lives to minimize the consequences of breach.

Roopam

Roopam Asthana
CEO and Whole Time Director
Liberty Videocon General Insurance Company Limited

We sincerely hope that you, your family and your organization shall benefit from the safety tips contained in these newsletters.

Happy reading and LiVSafe!

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We are essentially partners-in-growth for our business associates. Over a period of time natural and manmade catastrophes have become detrimental to the business continuity plans. Example of the recent Chennai flood losses clearly resonates the need of improvised safety for organizations. It is imperative to build in safety in business environment and operations for same reason. Replicating our brand essence of preemption and enabling pre-emptive intervention, LiVSafe, our knowledge series, educates and thereby helps create safe and secure work environments. The series illustrates simple and easy cases which have larger impacts in the space of work place safety.

Milan Naik
Country Head - Marketing & Institutional Business

Our initiative, Risk Engineering Cell (REC) is directed towards building a safety culture by measuring juvenile actions, understanding the circumstances and monitoring the decision making parameters in hazard scenarios. LiVSafe, is an important part of our REC endeavor since its launch in 2013, pursues methodical, effective and uniform actions which can be implemented in regular lives to avoid or minimize the consequences of breach. In a short span of three years, LiVSafe has shared considerable knowledge to facilitate internal as well as external stakeholders; and we shall ensure this critical underwriting initiative continues to strengthen and add value to our customer's risk solutions.

Balaji Cuddapah
Country Head - Technical



LiVSafe aims at identifying, eliminating and reducing loss exposures present at risk site before they interrupt business. Learnings from the case studies presented in this knowledge series can be applied to implement effective risk control solutions, and thereby protect the assets of shareholders, ensuring that there is no adverse effect on the organization's bottom line. LiVSafe also aims at preventive measures for customers on all fronts to avoid accidents and to overcome health hazards to avoid after effects of the same.

Sanjay Meholkar
Country Head - Claims



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1912 The Massachusetts Employees' Insurance Association (MEIA), now Liberty Mutual, begins operation on July 1, 1912. As a mutual company, MEIA is owned by its policyholders, not stockholders - a tradition that continues to this day.



1914 The Company opens its first branch office in Springfield, Massachusetts. Issues its first automobile policy.



1943 Liberty Mutual opens the country's first rehabilitation center in Boston to help restore the injured to useful lives.

1917 MEIA changes name to Liberty Mutual Insurance Company. Begins writing public liability insurance. Provides complete automobile insurance in association with the United Mutual Fire Insurance Company (later named Liberty Mutual Fire Insurance).



1936 Liberty Mutual holds groundbreaking for its new home office in Boston. Liberty Mutual becomes the No. 1 writer of workers compensation insurance.

1964 Liberty Life Assurance Company of Boston is established, offering a full range of individual and group life insurance products. Liberty Mutual establishes North America's first Skid Control School at the Research Center for Safety and Health, Hopkinton, Massachusetts.

1941 During World War II, Liberty Mutual provides more service for policyholder contractors operating overseas than any other casualty company, often in remote locations: Somaliland, Greenland, Iceland, and the Arctic.

With a vision to make the world a safer, more secure place to live and work, Liberty Mutual has strived to offer safety breakthrough products, service, patents and programs, for over hundred years.

LiVSafe has provided critical information on hazards occurring in business establishments, and the society in general; and suggested effective measures to augment a safe and secure environment.

1982 The Medical Service Center in Boston expands to include The Injury Induced Low-Back Pain How to Live Product.

2014 Liberty Videocon expands its footprints to 21 branches in India and is felicitated with the award of 'Best Insurance Company' by the Insurance Regulatory Commission (IRDA) approval to open Zhejiang branch, China.

We remain committed to pursue methodical and pre-emptive actions, and bring them forth through this education series in our continuous endeavour.

1943 Liberty Mutual opens the country's first rehabilitation center in Boston to help restore the injured to useful lives.

2002 Liberty Mutual loss prevention professionals co-ordinate the safe clean-up of the World Trade Center site.

LiVSafe, a proactive and preventative series of newsletters, was commenced by us to realise this very objective. Over 30 editions, it has reached over 10 million people.

2004 Becomes the first foreign property and casualty insurer in China when it opens an office in Chongqing.

2013 Risk Engineering Cell formulated in India to assess client's risk in a better way by utilising advance technology like thermography. Liberty Videocon awarded with Asia Pacific HRM Congress Award.

1964 Liberty Life Assurance Company of Boston is established, offering a full range of individual and group life insurance products. Liberty Mutual establishes North America's first Skid Control School at the Research Center for Safety and Health, Hopkinton, Massachusetts.

2002 Liberty Mutual loss prevention professionals co-ordinate the safe clean-up of the World Trade Center site.

2003 Liberty renames its newly expanded 93,800 sq. ft. research center the Liberty Mutual Research Institute for Safety. Liberty Mutual completes its purchase of Prudential Financial's U.S. personal lines property and casualty operations in the Liberty Mutual Group acquires Met Life's Spanish operations in the Liberty Mutual Group.

2012 Liberty Videocon General Insurance Company Limited gets the R3 license from IRDA.

1997 Liberty Mutual acquires Golden Eagle Insurance of San Diego, California, the first of many acquisitions that would be combined into Liberty's Regional Agency Market organization.

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Cargo Packaging for safe transportation

Issue 21 • Volume 1 • April, 2015

LiVSafe is a conscious safety initiative of Liberty Videocon to help people live safer, secure lives through an education series of proactive and preventative suggestions in the safety arena. This document does not purport to promote any product directly or indirectly.

Measures to augment proper packaging of cargo for safe transportation



Source: http://2.wilimg.com/product_images/bc-full/dir_93/2764342/image-01_s_26320_53537.jpg

Overview

Cargoes come in different sizes and shapes and each has its own packaging requirement. Whatever the type and nature of the cargo, the top priority always is to get the same delivered to the customer in the same condition as it left the warehouse. Proper packing is the one of the most important factors in achieving this. With proper packaging, not only the potential damage to the cargo can be minimised, but also the many and high costs associated with such damages can be avoided.

We at Liberty Videocon General Insurance value the safe transportation of your cargo; and to enable the same, intend to suggest some useful measures to ensure adequate and proper packaging of cargo. We sincerely hope that the measures suggested in this document will help in achieving safe packaging of cargo before its transportation.

Why Package your Cargo?

As we all know, travelling by road, rail, air or sea is not a perfectly smooth ride - all the little bumps and vibrations enroute will jostle your cargo around with the potential to cause damage. But, with correct packaging, damage to your cargo can be minimised. Moreover, the real cost of damages, which is much higher than one usually perceives, can be avoided.

These costs of cargo damage are:

- Cost of replacing damaged goods
- Additional freight cost for replacement goods
- Time lost in arranging replacements
- Time spent dealing with unhappy customers
- Disposal of damaged cargo
- Injury to personnel handling goods due to hazards ranging from rough surfaces to unstable loads.

Types of Packing

From a simple cardboard box to large wooden crates, packaging comes in many different forms to suit various needs.

- **Cartons:** These make your cargo easier to handle by keeping loose items together. They also provide protection to the display packaging of your product and allow the use of other packaging aids such as foam packing.
- **Pallets:** Whether you are moving boxes or a heavy piece of machinery, the simple pallet is one of the most commonly used types of packaging. Packing your cargo on a pallet provides stability, making it easier to handle. Also, it is to be ensured that the pallet is in good condition, the weight of your goods is evenly distributed, the goods don't hang over the pallet edges and the top surface is flat if possible.
- **Crates:** These can be made to fit any type of cargo. Solid walls and strong weight-bearing structures make loading easier and provide complete protection. It is recommended

to use a professional crating company, unless you have experience in properly making a crate yourself.

- **Shrink Wrapping:** These are ideal for protection of the outer surface and providing stability for palletised cargo. They prevent rubbing on cartons, reduce the risk of items being separated from the rest of the order and provide a surface for labelling to be affixed.
- **Banding / Strapping:** Either made of steel or plastic, these are used to stop cargo from slipping off the pallet or to bind bundles together.
- **Labelling:** These ensure your goods communicate everything cargo handlers need to know about your cargo. For example, delivery address and any handling instructions like fragile, top stow only, this way up, etc. Besides, there are customs regulations regarding cargo labeling which need to be strictly enforced. For instance, many countries require that the country of origin of the cargo be clearly labeled on each imported package. Most freight forwarders and export packing specialists can supply the necessary information regarding specific regulations.

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Proper Cargo Packaging of cargo for safe transportation

With proper packaging, potential damage to the cargo in transit can be minimised, and its high associated costs can be avoided. Hence it was important for us to suggest ways and means to achieve safe packaging of cargo before its transportation.

Released in April 2015

Points to Consider

There are many things that you need to take into consideration when packaging your cargo.

- **Storage / Handling Environment:** Cargo depots will have trucks, fork hoists and even rail units running through their site. Shrink wrapping your cargo will protect it from diesel dust and fumes put out by these vehicles.
- **Road Environment:** Pot holes, windy roads and crazy drivers are obstacles that truck drivers will face. Pack your goods with stability in mind to ensure a safe journey.
- **Display Packaging:** If cartons are being moved for display

in retail stores, shrink wrap and outer boxes will provide protection to keep your goods looking brand new.

- **Labelling:** Affixing freight labels to your goods will ensure your goods are handled correctly and delivered to the correct place. Ensure that the labels are easily visible. With fragile cargo packed into cartons, it is good to label the box with a picture of the cargo. Do not affix labels directly to the surface of your goods, as this could cause damage when the labels are removed.
- **Size / Dimensions:** Freight cost is determined by the volume of your cargo as if it were square, i.e. measured to the longest point for all dimensions. So pack well to avoid having parts sticking out which will reduce the chance of damage and incurring extra costs.

Improve Your Packing

Take some time to look at your current packaging. Can you make any changes to what you are currently doing? Talk to your freight forwarder and see if they can suggest any other improvements. Correctly packaging your cargo will prevent damage, save you money and prevent injury. One of the important objectives in trade is to 'deliver your customers cargo on time, every time, complete and damage free'.

Packaging Do's and Don'ts

Do's

- Choose the right size and material for the package to hold the content. Remember to leave adequate space for proper cushioning.
- Balance the weight and the strength of the boxes, and also the nature of your shipments for proper packaging. Use corrugated boxes for most common items.
- Cushioning materials is a must. Use fillers, sponges, shredded or crumpled newspapers.
- Use water-proof and pressure sensitive tapes for sealing your boxes.
- Strap the heavy boxes to strengthen the package.
- Stuff cushioning materials in hollow and fragile items. Place them in the center of the box and pack the rest of the box with fillers. Don't let them hit the sides.
- Tightly seal any liquid containers and make sure they do not leak. Wrap them in plastic if possible.
- Wrap any sharp objects with layers of papers or cardboards and secure with adhesive tapes so that they do not cut the packaging and damage other shipments.
- Place documents on cardboards before putting them into the flyers. This will ensure they are not bent or folded easily.
- Make sure cushioning is done between multiple items when they are stacked together in one shipment.
- Indicate which side of the box should be on top. Place the consignment notes on the top of the boxes to increase the chances of being placed at a proper orientation.

- Packaging for expensive gifts should be packed properly to prevent any unnecessary attention.
- Avoid using round cylinders, try triangular tube ones instead so that they will not move about easily during transit.
- Complete shipper and consignee information clearly. Make sure proper contact details are provided.
- Complete the address clearly and completely, using uppercase letters when handwriting labels to improve readability for personnel.
- If a recycled box is used, make sure all old labels are removed or crossed out. Make sure extra tape or strapping is added to strengthen the packaging of the shipment.

Don'ts

- Don't ship items until you have added the sender and consignee information including contact telephone numbers.
- Don't use non water-proof bags.
- Don't ship liquids or spillable items in envelopes or any other container not capable of retaining the liquid.
- Don't ship fragile or breakable items in envelopes. Always place inside an oversized outer container with plenty of cushioning all around the item inside the outer package.
- Don't use paper-back or house-hold cellophane tapes which are not strong. Seal the shipments properly.
- Don't use strings or ropes to seal any corrugated boxes, they can easily damage the boxes.
- Don't consider 'Fragile' and 'Handle With Care' labels as a substitute for careful packaging. They are only appropriate for information purposes.
- Don't cover the shipper and consignee information on the labels.



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First Aid Administration at Work Place

Issue 22 • Volume 1 • May, 2015

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Measures to augment administration of first aid at work place

Overview

First aid is the preliminary assistance given to any person suffering a sudden illness or injury, with care provided to preserve life, prevent the condition from worsening, and/or promote recovery of the casualty. It includes initial intervention done on a person in a serious condition prior to professional medical help being available.



Source: http://media.merchantcircle.com/29970843/CPFR%20Pic_full.jpeg

We at Liberty Videocon General Insurance value the importance of delivery of first aid at your work place in case of a criticality; and intend to suggest some useful measures to ensure adequate and proper administration of the same. We sincerely hope that the measures suggested in this document will help in achieving effective administering of first aid at your place of work.

Aim

First aid is generally administered by a layperson, some trained in providing basic levels of first aid while others willingly do so from acquired knowledge. The key aims of first aid can be summarized in three key points, generally known as 'the three P's':

- **Preserve life:** The overriding aim of all medical care, including first aid, is to save lives and minimise the threat of death.

- **Prevent further harm:** An equally important aim is to prevent the condition from worsening, or alleviate danger of further injury. This covers both external factors, such as moving a patient away from any cause of harm, and applying first aid techniques to prevent worsening of the condition, such as applying pressure to stop a bleed becoming dangerous.
- **Promote recovery:** The third aim of first aid involves trying to start the recovery process from the illness or injury, and in some cases might involve completing a treatment, such as in the case of applying a plaster to a small wound.

ABC of First Aid

ABC and its variations are initial mnemonics for essential steps used by both medical professionals and lay persons (first aiders) when dealing with a patient. In its original form it stands for Airway, Breathing and Circulation.

- Attention must first be brought to the airway to ensure it is clear. Obstruction (choking) is a life-threatening emergency.
- Following evaluation of the airway, a first aid attendant should determine adequacy of breathing and provide rescue breathing if necessary. Assessment of circulation is now not usually carried out for patients who are not breathing.
- First aiders are now trained to go straight to chest compressions (and thus provide artificial circulation) but pulse checks may be done on less serious patients.



Source: <http://www.hse.gov.uk/p/ubns/indg347.pdf>

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First Aid

Valuing the importance of the delivery of first aid at work place in case of a criticality; we intended to suggest some useful measures to achieve adequate and proper administration of the same at the place of work.

Released in May 2015

What is the recovery position?



The recovery position

Even if the casualty is unconscious, but breathing, there is still a significant risk of airway obstruction. The 'recovery position' minimises the risk to the patient. A first aider should do the following:

- Make sure his/her legs are straight.
- Place the arm that is nearest to you at right angles to the casualty's body (you are kneeling next to him/her).
- Bring the other arm across their chest; hold the back of his/her hand against his/her nearest cheek.
- With your other hand, hold the casualty's thigh that is furthest from you and pull up the knee. Make sure his/her foot is flat on the ground.
- Slowly pull down on the casualty's raised knee and roll him/her over towards you.
- Move the upper leg slightly so that the casualty's hip and knee are bent at right-angles. This makes sure they do not roll back onto their face.
- Gently tilt the head back so that the airway is kept open.
- Remove glasses if the casualty is wearing them.

First Aid at Work

It is important to remember that accidents and illnesses can happen at any time. Hence provision for availability of first aid at all times needs to be made where people are at work.

There is no mandatory list of items to put in a first-aid box. It depends on what you assess your needs to be. As a guide, the following list sets forth the minimally acceptable number and type of first-aid supplies in a first-aid kit:

- Gauze pads (at least 4 x 4 inches)
- Two large gauze pads (at least 8 x 10 inches)
- Box adhesive bandages (band-aids)
- One package gauze roller bandage at least 2 inches wide
- Two triangular bandages
- Scissors
- At least one blanket
- Tweezers
- Adhesive tape
- Latex gloves
- Two elastic wraps
- Splint
- Directions for requesting emergency assistance

Points to Note

- A blocked airway can kill someone in three to four minutes, but it can take more than eight minutes for an ambulance to arrive.
- A survey found that in the event of a child choking, 53% of parents would try to get the object out using their fingers; however placing fingers into the throat could cause damage!
- In 2009, 'Mother and Baby Magazine' conducted a Save A Life Survey; which showed that a massive 82% out of 2000 questioned parents with young children would not know what to do if their child started choking, was burned, or even stopped breathing, etc.
- It is quite essential for an organisation to keep handy the contact details of nearest hospital and ambulance services for emergencies.

Strains and sprains

These are caused when tissue becomes over-stretched and partially or completely torn by violent or sudden movement. Strains and sprains are common sporting injuries.

- R: Rest:** Help the casualty sit or lie down. Support the injured area in a comfortable position, preferably raised.
- I: Ice:** Cool the area by applying a cold compress, such as an ice pack. This will help to reduce pain and swelling.
- C: Comfort:** Apply comfortable support to the injured area.

Leave the cold compress in place or wrap a layer of soft padding around the injury. Secure the padding with a bandage that extends to the next joint, for example, for an ankle injury the bandage should extend from the toes to the knee.

E: Elevate: To minimise bruising and swelling, support the injured limb in a raised position. Check the circulation beyond the bandage approximately every ten minutes. If you think that circulation is impaired, loosen the bandage a little.

If the pain is severe, it is advised to visit hospital to check for any fracture.

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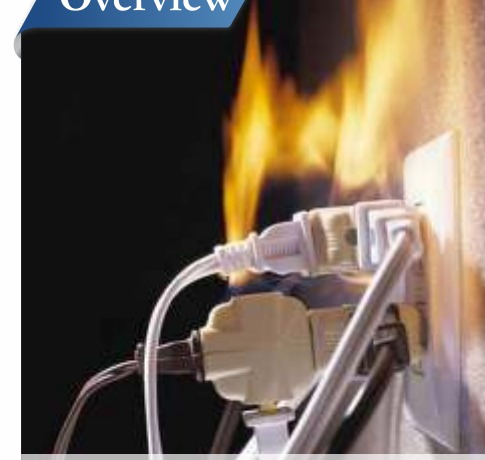
Safety Measures for Electrical Fire Hazards

Issue 23 • Volume 1 • July, 2015

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Measures to augment adequate safety from electrical fire hazards

Overview



Source: https://i11es.dnews.k.simg.com/_custom/Laura/outlet_overload_2.jpg

One of the major reasons for industrial calamities in India is electricity related faults and as much as 56% of Loss Events are reportedly caused by them. Overheating, ageing of the material and use of sub-standard quality of electrical gadgets have been contributing to the increasing electrical fire accidents in industries, as well as commercial establishments. Even a small electrical problem can have extremely far-reaching consequences if not mitigated in time. Over time, the efficiency of the electrical supply system becomes low, and the energy is spent generating heat. If left unchecked, heat can rise to the point where connections start to melt leading to a disaster.

We at Liberty Videocon General Insurance value the importance of having safety of electrical equipment at your work place; and intend to suggest some useful measures to ensure adequate safety from possible electrical fire hazards. We sincerely hope that the measures suggested in this document will help in implementing safe, secure ways of preventing such accidents at your business establishment.

Causes of Electrical Fire

Three elements must be present in order to initiate fire. These are oxygen, fuel and heat. Electricity can play an important role in this process by providing the heat source.

- Over fusing of an electrical circuit can result in high current flow through the wires overloading the circuit. Increasing current above the rated capacity causes the wire to generate excess heat.
- Exposed wiring, connectors and switches, can come in contact with water. Over time, the water will accumulate salts which increase its ability to conduct the current. This current can eventually develop to a point where it generates a significant quantity of heat.

Spark is generated whenever a contact is opened or closed. For example, if specially designed switches and contacts are not installed in an environment in which combustible gaseous mixtures are reasonably expected to be present.

- Faulty electrical outlets and old, outdated equipment.
- Light fixtures, lamps and light bulbs are another common reason for electrical fires. Installing a bulb with a wattage that is too high for the lamps and light fixtures is a leading cause of electrical fires.
- Keeping combustible materials like cloth or paper near power panels and electrical fittings. The material heats up and ignites, causing a fire.

Tips for augmenting safety from electrical fire hazards

General

- Replace or repair damaged or loose electrical cords.
- Regularly maintain all electrical cords. Replace any cord that is cracked, frayed or otherwise damaged. Also, replace



cords that become hot when in use. Avoid running extension cords across doorways or under carpets.

- If a fuse blows or a circuit breaker is tripped, don't just replace or reset it. Find out what caused the circuit to overload and correct the problem.

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Electrical Fire Hazards

It is critical to ensure safety of electrical equipment at the work place to keep accidents like fire at bay. Through this document, we have suggested some useful measures to ensure adequate safety from possible electrical fire hazards at business establishments.

- Released in July 2015

- Never replace a fuse or circuit breaker with one that exceeds the amperage rating for a given circuit.



Housekeeping and Electrical Equipment

- Maintain a regular schedule of cleaning and maintaining electrical equipment.

- Consider having additional circuits or outlets added by a qualified electrician so you do not have to use extension cords.

- Remember that accumulation of dust and dirt on motor housing, or sawdust, swarf and shavings around a motor not only increase the fire hazard, but can also contribute to premature equipment failure.

- Follow the manufacturer's instructions for plugging an appliance into a receptacle outlet.



Moisture and Electricity

- Make every effort to keep electrical equipment dry when working in tanks, boilers and other damp places.

- Avoid overloading outlets. Plug only one high-wattage appliance into each receptacle outlet at a time.

Oil and Electricity

- When lubricating machinery, over-oiling can be just as hazardous as under-oiling. Excessive oil can soak into motor windings and hasten insulation deterioration, and the accumulation of dust, dirt and lint create a fire hazard. Clean up excess oil and properly discard cleaning rags and materials.

- If outlets or switches feel warm, frequent problems with blowing fuses or tripping circuits, or flickering or dimming lights, call a qualified electrician.

- Place lamps on level surfaces, away from things that can burn and use bulbs that match the lamp's recommended wattage.

Summary

A good maintenance program for electrical equipment not only reduces the risk of fire, explosion and personal injury, it can also save your company from avoidable repair costs, premature replacements and downtime.

- Maintain good housekeeping practices, including proper disposal of cleaning materials.

- Upgrade old or outdated fixtures and wiring to conform to current energy demands and operations.

Follow these best safety practices at your workplace:

- Develop a preventive and predictive maintenance schedule and stick to it.

- Follow all National Electrical Code standards. When in doubt, seek the advice of a licensed electrician.

Trivia

- Electricity travels at the speed of light i.e. @ 186,000 miles per second
- A spark of static electricity can measure up to 3,000 volts
- Lightning is a discharge of electricity in the atmosphere. Lightning bolts can travel at around 2,09,214 km / hour and reach nearly 29,982°C in temperature
- Nearly one third (30%) of home electrical fires begin with ignition of wire or cable insulation.



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Safety Measures for avoiding Slip, Trip and Fall | Issue 24 • Volume 1 • August, 2015

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Measures to augment safety from Slip, Trip and Fall at workplace

Overview

Slips, trips, and falls are a serious public health concern as they can result in a variety of injuries, including fractures, sprains, strains, cuts, abrasions, and even death. This is a major concern at the workplace as well. According to the '2006 Liberty Mutual Workplace Safety Index', the annual direct cost of disabling occupational injuries due to slips, trips, and falls is estimated to exceed \$11 billion. The index reports that falls on same level are the second most costly occupational injury (an estimated annual cost of \$6.7 billion), just behind overexertion. The index also shows that bodily reaction, which comprises injuries from slipping or tripping without falling, is the third highest injury category, followed by falls to lower level (\$4.6 billion).



Source: <http://www.tractionguard.com/wp-content/uploads/2014/02/business-advantage1.jpg>

We at Liberty Videocon General Insurance value the criticality of ensuring safety from slips, trips and falls at your workplace, as injuries therefrom may result in **employee absence, loss of productivity, high workers compensation claims, and reduced employee morale**. We sincerely hope that the measures suggested in this document will help in augmenting safe, secure ways of preventing such accidents at your business establishment.

What are Slips, Trips and Falls?

Slips occur when a person's foot loses traction with the floor. The most common causes are slippery floor surfaces (e.g. highly polished, wet or greasy) and inappropriate footwear.

Tripping occurs when a person unexpectedly catches his foot on objects which are usually small and unobtrusive, such as cracks in the floor or electrical leads.

Falls can result from a slip or trip, but mostly occur from low heights, such as steps, stairs and curbs.

Measures to ensure safety from Slips, Trips and Falls at workplace

Good Housekeeping Practices

Many same level falls are the result of slipperiness caused by faulty housekeeping or defects of the floor surface. When dirt or grease fills the floor surface pores or valleys, surface roughness is compromised.

- Cleaning protocols need to consider floor types, contaminants, and the type of cleaning solvent.
- Employees should adhere to floor cleaning schedules and protocols.
- In addition, floors should be periodically inspected for slipperiness and evaluated for effectiveness of floor cleaning protocol.

Reduce Wet or Slippery Surfaces

- Use moisture-absorbent mats with beveled edges in entrance areas. Make sure they have backing material that will not slide on the floor.
- Display 'Wet Floor' signs as needed.
- Anti-skid adhesive tape should be used in troublesome areas.
- Spills should be cleared immediately.
- Use proper area rugs or mats for food preparation areas.



The use of mats is a valid intervention for reducing injuries. There are two types of matting systems like (i) entrance mat

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Slip, Trip & Fall
Injuries are common from slips, trips and falls at workplace. The measures suggested herein will help in augmenting safe, secure ways of preventing such accidents at business establishments.

Released in August 2015

systems and (ii) multi-purpose mats. Entrance mats help to keep floor surfaces clean and dry. Multipurpose mats absorb liquids, elevate workers above standing water, provide a slip resistant working or standing surface, and/or provide anti-fatigue properties.

- Keep areas around light switches clear and accessible.
- Repair fixtures, switches and cords immediately if they malfunction.

Avoid Creating Obstacles in Aisles and Walkways

Injuries can also result from trips caused by obstacles, clutter, materials and equipment in aisles, corridors, entrance ways and stairwells.

- Keep all work areas, passageways, storerooms and service areas clean and orderly.
- Avoid stringing cords, cables or air hoses across hallways or in any designated aisle.
- Avoid leaving boxes, files or briefcases in the aisles of office areas.
- Encourage safe work practices such as closing file cabinet drawers after use and picking up loose items from the floor.
- Conduct periodic inspections for slip and trip hazards.



Wear Appropriate Shoes

The shoes we wear can play a big part in preventing falls. The slickness of the soles and the type of heels worn need to be evaluated to avoid slips, trips and falls. Shoelaces need to be tied correctly. Whenever a fall-related injury is investigated, the footwear needs to be evaluated to see if it contributed to the incident. Employees should be encouraged to wear footwear appropriate for the duties of their work task.



Control Individual Behaviour

This condition is the toughest to control. Being in a hurry will result in walking too fast or running which increases the chances of a slip, trip or fall. Taking shortcuts, not watching where one is going, using a cell phone, carrying materials which obstructs the vision, wearing sunglasses in low-light areas, not using designated walkways and speed are common elements in many on-the-job injuries.



Create and Maintain Proper Lighting

Poor lighting in the workplace increases chance of accidents.

- Use proper illumination in walkways, staircases, ramps, hallways, basements, construction areas and dock areas.
- Keep work areas well lit and clean.
- Always turn on the light first upon entering a darkened room.
- Keep poorly lit walkways clear of clutter and obstructions.



Companies should educate all employees on the seriousness of slip and fall accidents and inform them of any hazards specific to their organisation/industry. When employees know the causes of slips and falls and understand the technical components including types of flooring and types of treatments, they too can help to recognise, evaluate, and control hazards.

Trivia

- Footwear accounts for 24% of all slip and fall accidents, according to the National Floor Safety Institute (NFSI).
- The majority (66%) of falls happen on the same level resulting from slips and trips. The remaining 34% are falls from a height.
- In 2013 unintentional falls resulted in 5,56,000 deaths worldwide, up from 3,41,000 deaths in 1990.



Source: ISN May-June 2015 Newsletter.

Liberty Videocon General Insurance Company Limited
10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013
Phone: +91 22 6700 1313 Fax: +91 22 6700 1606 Email: LIVSafe@libertyvideocon.com
www.libertyvideocon.com

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Immunization Vaccination Program in India | Issue 25 • Volume 1 • September, 2015

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How effective Immunization Vaccination Program is enabling immunity in India

Overview

Immunity is the ability of a person to resist a particular infection or toxin by the action of specific antibodies or sensitized white blood cells. Immunization is the process whereby a person is made immune or resistant to an infectious disease.



Source: <https://preventivehealthforprotectivelife.files.wordpress.com/2015/07/screening-37-1.jpg>

We at Liberty Videocon General Insurance intend to present a lowdown on Immunization Vaccination Program in India and how it can achieve optimum immunity through proper and timely vaccination. We sincerely hope that this document will be an instrumental guide for achieving all round immunity in the Indian society at large.

Types of Immunity - Passive & Active

Passive Immunity is a type of naturally acquired immunity, and refers to antibody-mediated immunity conveyed to a fetus by its mother during pregnancy. Maternal antibodies are passed through the placenta to the fetus.

Active Immunity is the naturally acquired immunity that occurs when the person is exposed to a live pathogen (infection), develops the disease, and becomes immune as a result of the primary immune response, ie. the body produces antibodies against the antigen (pathogen).

Active Immunity can also be artificially acquired or induced by administration of a vaccine, a substance that contains the antigen. Vaccines stimulate the body's own immune system to protect the person against subsequent infection or disease. Vaccines protect against measles, mumps, rubella, hepatitis B, polio, diphtheria, tetanus, pertussis (whooping cough), Hib disease and chickenpox.

Vaccines can't prevent children from getting minor illnesses like colds, but they can keep children safe from many serious diseases.

Universal Immunization Program (UIP) - India

The Vaccination Schedule under the UIP is:

- **BCG (Bacillus Calmette Guerin)** 1 dose at birth (up to 1 year if not given earlier)
- **DPT (Diphtheria, Pertussis and Tetanus Toxoid)** 5 doses; three primary doses at 6, 10, 14 weeks and two booster doses at 16-24 months and 5 years of age
- **OPV (Oral Polio Vaccine)** 5 doses; 0 dose at birth, three primary doses at 6, 10 and 14 weeks and one booster dose at 16-24 months of age
- **Hepatitis B Vaccine** 4 doses; 0 dose within 24 hours of birth and three doses at 6, 10 and 14 weeks of age
- **Measles & MMR** 2 doses; first dose at 9-12 months and second dose at 16-24 months of age
- **TT (Tetanus Toxoid)** 2 doses at 10 years and 16 years of age
- **TT- for pregnant woman** two doses, or one dose if previously vaccinated within 3 years
- **In addition, Japanese Encephalitis (JE Vaccine)** Vaccine was introduced in 112 endemic districts in campaign mode in a phased manner from 2006-10 and has now been incorporated under the Routine Immunization Program

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Immunization

The importance of proper and timely vaccination in achieving optimum immunity cannot be overemphasized. We have presented a lowdown on Immunization Vaccination Program in India which we hope shall be an instrumental guide for achieving all round immunity.

Released in September 2015

Further, the Indian Academy of Pediatrics have recommended the following vaccinations:

- Hepatitis A
- Rota Virus
- Influenza Vaccine
- Pneumococcal Conjugate Vaccines (PCV)
- Varicella Vaccine
- Typhoid Vaccine
- Meningococcal Vaccine
- Cholera Vaccine
- Japanese Encephalitis Vaccine
- Rabies Vaccine
- Human Papillomavirus Vaccine

A special mention needs to be made of the vaccine to prevent Cervical cancer. Cervical cancer, mainly caused by Human

Papillomavirus infection, is the leading cancer in Indian women and the second most common cancer in women worldwide. Though there are several methods of prevention of cervical cancer, prevention by vaccination is emerging as the most effective option, with the availability of two vaccines. Gardasil and Cervarix are preventive vaccines and do not treat Human Papilloma Virus infection or cervical cancer. They are recommended for women who are 9 to 25 years old who have not been exposed to Human Papilloma Virus.

While this is not an exhaustive list of vaccination programs that are available in India, the primary focus of this article is to highlight the need to have a proper knowledge on vaccinations for women and children. Following the recommendations laid down here would help prevent degenerative diseases and go a long way in evolving a generation of healthy individuals.

Trivia

- Immunization averts an estimated 2 to 3 million deaths every year from diphtheria, tetanus, pertussis (whooping cough), and measles.
- Polio vaccination has been stopped in all countries except Afghanistan, Nigeria and Pakistan.

Good to Remember

Our immune strength is highly dependent on exercise, our state of mind and an optimal intake of vitamins and minerals. Deficiency of vitamin A, B1, B2, B6, B12, Folic Acid, C and E suppress immunity due to deficiencies of iron, zinc, magnesium and selenium. An optimal intake of these nutrients is vital in boosting immune strength.



Source: <http://e3240c4bb5d8c6e55c-ad08ca0f2adcb3e04ec4a01e8d48b65.r5.cf1.rackcdn.com/wp-content/uploads/2014/08/Vaccine.jpg>

Liberty Videocon General Insurance Company Limited
10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013
Phone: +91 22 6700 1313 Fax: +91 22 6700 1606 Email: LIVSafe@libertyvideocon.com

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Safety Measures against Auto Theft in India

Issue 26 • Volume 1 • October, 2015

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Measures to prevent theft of Private Cars and Two Wheelers in India

Overview

Motor vehicles are the primary mode of transportation for most of us, and often, an indispensable part of our lives. But what would happen if your vehicle suddenly disappeared? Nowadays, theft of vehicles is on the rise, especially that of Private Cars and Two Wheelers, which are getting stolen very frequently. Most of the times, vehicles are stolen only because thieves are provided with the opportunity to steal them. Very often, vehicles are left improperly secured and unattended, which leads to the increase in their theft. Acute shortage of parking space and reluctance of car owners in installing anti-auto theft equipment like mechanical and electrical immobilizers and alarm systems are the other reasons for the rising theft cases.

We at Liberty Videocon General Insurance value your prized possession, be it your car or two wheeler. We understand the importance of having protection of your vehicle from being stolen; and intend to suggest some useful measures to ensure adequate safety from possible vehicle theft. We sincerely hope that the measures suggested in this document will help in preventing theft of your vehicle.

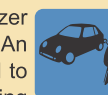


Source: http://www.auto-theft.info/wp-content/uploads/2012/03/car_thief1.jpg

Measures to Protect your Vehicle from Theft

Install an Immobilizer

Installation of anti-theft equipment like immobilizer will reduce the chances of vehicle being stolen. An immobilizer is an electronic security device fitted to an automobile that prevents the engine from running unless the correct key (or other token) is present.



Putting your car into a garage or behind a lock gate creates additional level of difficulty for the thief who intends to quietly steal the vehicle.



Park your car in driveway

Parking your car in a secure parking facility (garage, petrol pump, etc.) at night safeguards against theft. If such parking facilities are not available, parking in a well-lit area is the next best alternative.



Park your car in the garage or behind a locked gate
Most of the cars are stolen off the street or from parking areas.

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Auto Theft

Understanding the importance of protecting your vehicle from being stolen; we have suggested some useful measures to ensure adequate safety from possible vehicle theft.

Released in October 2015

Install a Car Alarm

An auto alarm may not stop thieves, but it might alert someone. He or she might even go as far as waking the policeman who is supposed to be patrolling the grounds. Installing a car alarm in the vehicle reduces the chance of vehicle theft.



away. Chaining your bike greatly reduces the chances of it getting stolen.

Change of lock incase duplicate keys are lost

It is a safe practice to change the lock incase duplicate key and the main key are lost, or double duplication is completed for the vehicle in an emergency at street vendor. If duplication is required, it is advisable to trust the company showroom for the same. It costs a little more but can save you from fear of untrusted duplication.



Never leave your running car unattended

Never leave your car running and unattended when you walk down the street for any work. A running car is an opportunity for the thief to steal the unattended vehicle and drive away.



Never leave valuables in vehicle

It is an unsafe practice to leave the vehicle with valuables placed within sight of passersby. This can call for vehicle theft or damage in hunt of benefit from the valuable.



Chain your bike to something

When you chain your bike to something, like cemented anchor, concrete reinforced pole, etc., you can prevent it from being picked up and carried



Trivia

- The number of vehicle thefts in India keeps increasing every year. Very few of these stolen vehicles are traced, often in un-roadworthy conditions, with many components missing.
- Majority of the vehicles stolen are Private Cars followed by Two Wheelers. In the recent months, an increase in the number of two wheeler thefts indicates that two wheelers have become the favourite choice of auto lifters.
- As per recent data, the northern region of India has the highest number of vehicle thefts.
- According to records of Delhi Police, 21,417 motor vehicle theft cases were registered till September 12 this year, as compared to 15,530 cases for the corresponding period in 2014, showing an almost 38 per cent increase in motor vehicle theft cases.
- As per latest data released by National Crime Record Bureau (NCRB), auto thieves had largely targeted private vehicles. Approximately, 28,664 private vehicles were stolen in 75 districts of UP last year. The police managed to recover just 3,803 vehicles.
- Data shows that police had recovered 12% stolen bikes while the percentage of recovery of cars was 13%.

Figures showing the states having highest number of vehicle thefts

State	Auto Theft 2014-15 (App. Figures)
Uttar Pradesh	28,000
Delhi	23,715
Maharashtra	20,252
Rajasthan	16,958
Madhya Pradesh	15,222



Source: <http://s3.caradvice.com.au/wp-content/uploads/2011/11/car-theft.jpg>

Liberty Videocon General Insurance Company Limited
10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013
Phone: +91 22 6700 1313 Fax: +91 22 6700 1606 Email: LIVSafe@libertyvideocon.com

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Hot Work Permit in India

Issue 27 • Volume 1 • December, 2015

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Safety Tips for Hot Work Operations Permit in India

Overview

It is critical to have a 'Hot Work Permit' in an organisation, as according to the 'National Fire Protection Association', Hot Work is one of the leading causes of fires at industrial facilities. Hot work operations introduce potential ignition sources that require strict supervision and control to minimise hot work losses. Unsupervised hot work fire results in large property damage and business interruption every year. Hot work permit system allows work to start only after safe procedures have been defined and provides a clear record that all foreseeable hazards have been considered.



Source: <https://ehs.psu.edu/sites/ehs.psu.edu/files/EHS-workplace-144small.jpg>

We at Liberty Videocon General Insurance value the importance of having a 'hot work permit' at your industrial facility and intend to suggest some useful measures to augment the same. We sincerely hope that the measures suggested in this document will help follow better practices when it comes to implementing a proper 'hot work permit' system.

Hot Work

Hot work is any operation involving open flames or producing heat and/or sparks, including but not limited to welding, oxygen and arc cutting, open flame soldering, brazing, hot riveting, grinding, pipe thawing, etc. Hot work in India done by unskilled labour on site is a major contributor to accidents. However, all hot work losses are preventable!

Hot Work Permit

The 'Hot Work Permit' is issued by the Fire Safety Manager and authorises hot work operations to be conducted in a specific area, on a specific date, by a specific individual or group.

Evaluation

The first step in evaluating a hot work permit is to determine if the work is truly necessary. Can the work be completed by an alternate safer technique? Can the work be moved to a designated area where a hot work permit is not required such as the maintenance shop / area?

verifying that all the following safeguards and controls are in place:

- Ensure fire protection, detection and alarm systems are in service, where provided. If the systems are not in service, postpone all hot work operations until the fire protection has been restored.
- Schedule hot work operations during planned shutdowns of hazardous operations.
- Determine the length of the period for which the hot work permit is valid, based on local conditions. Limit each permit to a maximum of 24 hours.



Prior to issuing the permit for hot work operations in a non-designated area, the Fire Safety Manager is responsible for

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Hot Work Permit

Having a 'hot work permit' at an industrial facility is paramount as it maximizes safety from all foreseeable hazards. We have presented some useful measures to augment better practices for implementing a proper 'hot work permit' system in industries.

Released in December 2015

- Inspect the area at least once per day during the hot work project to ensure that it is a fire-safe area.
- Provide a fire watch during hot work operations to ensure safe conditions. Maintain the fire watch for a minimum of 30 minutes after the completion of the hot work operations to detect and extinguish possible smoldering fires.
- Monitor the hot work area for an additional three hours after the completion of work using production personnel, watchman, the Fire Safety Manager or other appropriate methods based on local conditions.
- Verify that hot work equipment is in satisfactory operating condition and appropriate for the job.
- Allow only experienced, reliable individuals to operate equipment.
- Sweep up all combustible materials such as paper clippings, wood shavings or textile fibers, for a radius of 35 ft.
- Relocate combustibles at least 35 ft. horizontally from the work site or protect with metal shields or fire-retardant covers, guards or curtains. Edges of covers at the floor should be tight to prevent sparks from going under them.
- Cover combustible floors with damp sand or protect with noncombustible materials or fire-retardant shields.
- Cover or seal openings or cracks in walls, floors, or ducts within 35 ft. of the site with fire-retardant or noncombustible material to prevent the passage of sparks to adjacent areas.



- Prohibit hot work on pipes or other metal that is in contact with combustible walls, partitions, ceilings, roofs or other combustibles that are close enough to hot work operations to cause ignition by conduction.
- Provide fully charged and operable fire extinguishers of the appropriate type and size in the immediate work area.
- Ensure hose stations within the hot work area are ready for service. Hoses are permitted to remain on the reel or rack and not charged until needed.
- Cover automatic sprinklers with a wet rag when hot work is done in close proximity. Remove the rag upon completion of the hot work.
- Take special precautions to avoid accidental operation of automatic fire detection or suppression systems (for example, special extinguishing systems or sprinklers).
- Move hot work operations to a location free from combustibles.



- The key criteria for a Hot Work permit are:
- Permits should be issued for a specific task in a specific location.
 - Permits should be issued to a named individual and only to that individual for carrying out the hot work.
 - Permits should not be issued for more than one day or shift (8 hours).

Permit Procedures

- A hot work permit should be issued to those employees or contractor employees conducting the work only after proper precautions are taken.
- The hot work permits should only be issued by qualified (trained) managers or supervisors at the plant.
- Fill out the date, location, purpose, work to be done by and precautions taken on the hot work permit.



- Examine work site to ensure that all hot work precautions are taken.
- Sign and date the permit and issue to the person responsible for conducting the work.
- Check the work site periodically for changes in conditions and ensure the work is being done safely.
- Re-examine the work area upon completion of the work, prior to releasing the permit holder.
- Make follow-up visits to the work site for up to three hours after the completion of the work.
- Maintain the hot work permit on file.

Hot Work Operator Responsibilities

- Examine all equipment to ensure they are in safe operating condition.
- Obtain approval by the Fire Safety Manager before starting hot work operations.



- Monitor work site and cease hot work operations if unsafe conditions develop and notify management, the area supervisor, or the Fire Safety Manager for reassessment of the situation.

Liberty Videocon General Insurance Company Limited
10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013
Phone: +91 22 6700 1313 Fax: +91 22 6700 1606 Email: LIVSafe@libertyvideocon.com
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Personal Protective Equipment at Workplace | Issue 28 • Volume 1 • January, 2016

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Measures to augment safety of workers with proper personal protective equipment

Overview

Personal Protective Equipment, commonly referred to as 'PPE', are equipment worn to minimize exposure to serious workplace injuries and illnesses. It can include items such as safety helmets and hard hats, gloves, safety goggles, earplugs, respirators, vests and full body suits. The hazards addressed by protective equipment include physical, electrical, heat, chemicals, biohazards, and airborne particulate matter.



Source: <https://gossipdigest.files.wordpress.com/2014/06/commitment-to-safety.jpg>

The purpose of personal protective equipment is to reduce employee exposure to hazards when engineering and administrative controls are not feasible or effective to reduce these risks to acceptable levels. However, PPE has the serious limitation that it does not eliminate the hazard at source and may result in employees being exposed to the hazard if the equipment fails.

We at Liberty Videocon General Insurance value the importance of ensuring safety of your workers at your workplace; and intend to suggest various PPE and their usage to augment the same. We sincerely hope that the measures suggested in this document will help in achieving maximum safety and protection of the workers at your place of work.

The Requirement of PPE

To ensure the greatest possible protection for employees in the workplace, cooperative efforts of both employers and employees will help in establishing and maintaining a safe and healthful work environment.

- In general, employers are responsible for:
- Performing a 'hazard assessment' of the workplace to identify and control physical and health hazards.
 - Identifying and providing appropriate PPE for employees.
 - Training employees in the use and care of the PPE.
 - Maintaining PPE, including replacing worn or damaged PPE.
 - Periodically reviewing, updating and evaluating the effectiveness of the PPE program.

- In general, employees should:
- Properly wear PPE.
 - Attend training sessions on PPE.

- Care for, clean and maintain PPE.
- Inform a supervisor of the need to repair or replace PPE.

Selection

- All PPE clothing and equipment should be of safe design and construction, and should be maintained in a clean and reliable fashion.
- Employers should take the fit and comfort of PPE into consideration when selecting appropriate items for their workplace.
- PPE that fits well and is comfortable to wear will encourage employee use of PPE.
- Most protective devices are available in multiple sizes and care should be taken to select the proper size for each employee.
- If several different types of PPE are worn together, make sure they are compatible.
- If PPE does not fit properly, it can make the difference between being safely covered or dangerously exposed. It may not provide the desired level of protection and may discourage employee use.

Hearing Safety

Noise-induced hearing loss is 100 per cent preventable. Once acquired, this type of hearing loss is permanent and irreversible. Therefore, prevention measures must be taken by employers and workers to ensure hearing protection at all times. Sound is measured in decibels (dB). A normal conversation takes place at about 60 dB, whereas a gunshot is above 130 dB. Most power tools operate at between 90 and 120 decibels, chickens

clucking inside a building are about 105 dB and a pig's squeal can reach up to 130 dB. Hearing protection should be worn if noise levels exceed 85 dB.



- Some types of hearing protection include:
- **Single-use earplugs** are made of waxed cotton, foam, silicone rubber or fiberglass wool. They are self-forming and, when properly inserted, they work as well as most molded earplugs.

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Personal Protective Equipment

Nothing can be more important than ensuring the safety of workers at the workplace. Through this document, we have suggested various PPE and their usage; and measures that will help in achieving maximum safety and protection of workers at the place of work.

Released in January 2016

- **Pre-formed or molded earplugs** must be individually fitted by a professional and can be disposable or reusable. Reusable plugs should be cleaned after each use.
- **Earmuffs** require a perfect seal around the ear. Glasses, facial hair, long hair or facial movements such as chewing may reduce the protective value of earmuffs.

Head Protection

A head injury can impair an employee for life or it can be fatal. Wearing a safety helmet or hard hat is one of the easiest ways to protect an employee's head from injury. Hard hats can protect employees from impact and penetration hazards as well as from electrical shock and burn hazards.

In general, protective helmets or hard hats should do the following:

- Resist penetration by objects.
- Absorb the shock of a blow.

- Be water-resistant and slow burning.
- Have clear instructions explaining proper adjustment and replacement of the suspension and headband.



Hard hats with any of the following defects should be removed from service and replaced:

- Perforation, cracking, or deformity of the brim or shell.
- Indication of exposure of the brim or shell to heat, chemicals or ultraviolet light and other radiation (in addition to a loss of surface gloss, such signs include chalking or flaking).

Foot and Leg Protection

Employees who face possible foot or leg injuries from falling or rolling objects, or from crushing or penetrating materials, should wear protective footwear. If an employee's feet may be exposed to electrical hazards, non-conductive footwear should be worn. On the other hand, workplace exposure to static electricity may necessitate the use of conductive footwear.

Examples of situations in which an employee should wear foot and/or leg protection include:

- When heavy objects such as barrels or tools might roll onto or fall on the employee's feet.
- Working with sharp objects such as nails or spikes that could pierce the soles or uppers of ordinary shoes.
- Exposure to molten metal that might splash on feet or legs.
- Working on or around hot, wet or slippery surfaces.
- Working when electrical hazards are present.



Eye and Face Protection

Employees eyes and face may be exposed to hazards from flying particles, chemicals, acids or caustic liquids, gases or vapors, infected material, molten metal, light radiation etc.

- Most common types of eye and face protection include the following:
- **Safety Eyeglasses:** These have safety frames constructed of metal or plastic and impact-resistant lenses. Side shields in some eyeglasses offers better protection.
 - **Goggles:** These are tight-fitting eye protection that completely cover the eyes, eye sockets and the facial area immediately

surrounding the eyes and provide protection from impact, dust and splashes.

- **Welding Shields:** Made up of vulcanized fiber or fiberglass and fitted with a filtered lens, welding shields protect eyes from burns caused by infrared or intense radiant light. They also protect both the eyes and face from flying sparks, metal spatter and slag chips produced during welding, brazing, soldering and cutting operations.
- **Face Shields:** These transparent sheets of plastic extend from the eyebrows to below the chin and across the entire width of the employee's head. Face shields used in combination with goggles or safety spectacles will provide additional protection against impact hazards.



Hand and Arm Protection

If a workplace hazard assessment reveals that employees face potential injury to hands and arms that cannot be eliminated through engineering and work practice controls, employers must ensure that employees wear appropriate protection. Potential hazards include skin absorption of harmful substances, chemical or thermal burns, electrical dangers, bruises, abrasions, cuts, punctures, fractures and amputations. Protective equipment includes gloves, finger guards and arm coverings or elbow-length gloves.

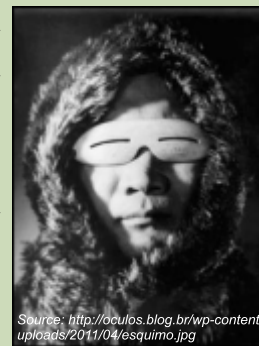


Some Statistics

- Data from the Bureau of Labor Statistics, USA show:
- Hard hats were worn by only 16% of those workers who sustained head injuries, although two-fifths were required to wear them for certain tasks at specific locations.
 - Only 1% of approximately 770 workers suffering face injuries were wearing face protection.
 - Only 23% of the workers with foot injuries wore safety shoes or boots.
 - About 40% of the workers with eye injuries wore eye protective equipment.

Trivia

- The first fire helmet had a high crown and broad brim and was invented by Jacobus Turck in the 1730s. The helmet was made of leather. A more modern-looking helmet was created in 1836 by Henry T. Gratacap. It was a reinforced, dome-shaped leather helmet with a front shield and a brim that rolled to a long back tail.
- Ray and Cecilia Benner invented the first mouldable pure silicone ear plugs in 1962. The earplugs were valued by swimmers, as well as those trying to avoid harmful noise, for their waterproof qualities.
- The people inhabiting the polar regions carved snow goggles from deer skull, wood, and shell to help prevent snow blindness. The Inuit goggles were curved to fit the user's face and had a large groove cut in the back to allow for the nose. In the early 20th century, goggles were worn by drivers of uncovered cars to prevent irritation of the eyes by dust or wind.



Liberty Videocon General Insurance Company Limited
10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013
Phone: +91 22 6700 1313 Fax: +91 22 6700 1606 Email: LIVSafe@libertyvideocon.com

www.libertyvideocon.com

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Static Electricity Hazards at Workplace

Issue 29 • Volume 1 • April, 2016

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Measures to augment safety from static electricity hazards at workplace

Overview

Nearly everyone recognises that the phenomena of static electricity, which occur mainly when the atmosphere is very dry, particularly in winter. The most common experiences of static electricity are the crackling and clinging of fabrics as they are removed from a clothes dryer, or the electric shock felt when touching a metal object after walking across a carpeted floor, or stepping out of an automobile. In many industries, particularly those where combustible materials are handled, static electricity can cause fires or explosions and create a major hazard.

We at Liberty Videocon General Insurance value the safety of your assets and workers at your workplace; and intend to suggest some effective ways to control hazards emanating from static electricity. We sincerely hope that the measures suggested in this document will help in achieving great deal of safety and protection at your place of work from static electricity hazards.



How is static electricity generated?

Matter is composed of atoms that consist of negatively charged electrons circulating about a positively charged nucleus. When the surface electrons of a material are disturbed, an imbalance of negative and positive charges arises between the inter-acting surfaces, and results in the phenomenon known as static electricity.

On an earthed conducting material, the charge flows away so rapidly after separation that it cannot be detected. However, if the material is a non-conductor, or a perfectly insulated conductor, the electric charge cannot leak away. As this charge is unable to flow, it accumulates on the object.

Common Hazards

- Ignition of flammable vapours or powders
- Unexpected shocks in humans that might result in injury caused by involuntary impulse action
- Industrial handling problems such as uninvited adhesion or repulsion of sheet paper in the printing industry
- Damage to delicate integrated circuits by the presence of high static voltages
- Blocking of powders and dusts being conveyed in pipes

Examples

Examples of typical situations likely to produce static electricity are:

- The use of insulated conveyor belts moving over pulleys and rollers.
- Crushed materials or dusts passing through chutes or being conveyed pneumatically
- The flow of fluids through pipes or conduits, or from orifices into tanks or containers
- The flow of gases from orifices
- The general accumulation of static charge on personnel in the work place.

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Static Electricity

Hazards emanating from static electricity compromise the safety of assets and workers at the workplace. We have endeavoured to suggest some effective ways to control such hazards for the safety and protection of workers at the place of work.

Released in April 2016

Case Study

On October 29, 2007, at about 1 p.m., a fire and series of explosions occurred at the Barton Solvents Des Moines, Iowa, chemical distribution facility. The initial fire started in the packaging area while a 300-gallon portable steel tank, known as a tote, was being filled with ethyl acetate, a flammable solvent. An operator placed the fill nozzle in the fill opening on top of the tote and suspended a steel weight on the nozzle to keep it in place. After opening the valve to begin the filling process, the operator walked across the room to do other work. As the tote was filling, he heard a 'popping' sound and turned to see the tote engulfed in flames and the fill nozzle lying on the floor discharging ethyl acetate. Fire spread rapidly to the wood-framed warehouse, igniting a large volume of flammable and combustible liquids.

- bonded and grounded and designed for flammable service. (The fill nozzle and hose used at Barton were not designed to be bonded and grounded, and were not intended for flammable service.)
- Use bonded and grounded metal dip pipes when top-filling portable tanks. (Although the lack of a dip pipe for filling the tank was not a cause in this incident, use of grounded metallic dip pipes is recommended by NFPA 77.)
- Install fire suppression systems in flammable packaging areas. (A fire suppression system in the packaging area likely would have stopped the rapid spread of the fire to the warehouse.)
- Separate flammable packaging from bulk storage areas. (Proper separation from the warehouse by fire-rated walls and doors would have helped prevent the fire from spreading to the warehouse.)

Key Learning

- Ensure that equipment such as fill nozzles and hoses are

Static Charge Control Tips

General

- Bonding and earthing metal components are generally the single most effective means of control
- Conductive flooring and footwear should be provided wherever an easily ignitable atmosphere may exist, as static charge can accumulate on the human body
- Fabric containing synthetic fibres should not be removed within the area of potential hazard
- Workers should be provided with training under safe working practices with flammable products

Liquids

Static charge generation in liquid is commonly caused by operations liquid flow through pipes, mixing, pumping, filtering, agitating, by pouring a liquid from one container to another.

- Fill pipes should extend almost to the bottom of the tank or enter from below to minimise mist formation
- Limit the velocity of liquids in pipelines to below 1 m/sec, this can also be achieved by using larger diameter pipe. This will generally reduce the formation of static electricity to non-hazardous levels.

Moving Belts

- Use conductive material like metal rollers in the belting. This allows the charges to dissipate as fast as they are formed.
- Make belts conductive by incorporating interwoven wires, or by the addition of carbon to the belt material during manufacture.

Electrostatic Paint and Powder Application

- Ensure the article being painted and all metallic equipment in and within 2 meters of the booth are adequately earthed.
- Ensure the floor and soles of the operators' footwear are conducting.

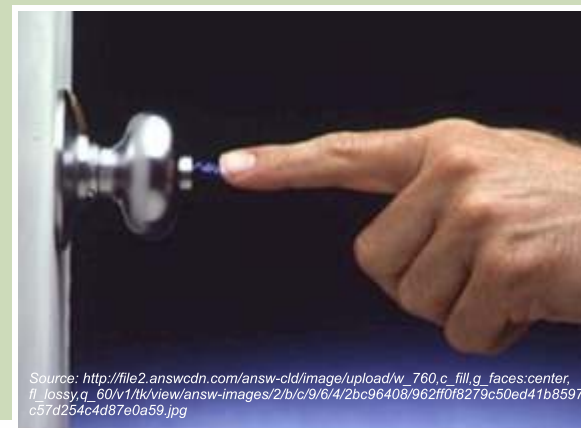
Combustible Dusts

Most industrial processes producing dusts, e.g. sieving, pouring, conveying and grinding, result in the build-up of static charges. Charged clouds of dust settling upon insulated surfaces can cause appreciable accumulations of static charge.

- All equipment producing, collecting and transporting dusts such as grinders, conveyors and hoppers should be constructed from metal and be bonded and earthed.
- Industrial systems handling combustible dusts also must be protected against the possible effects of an explosion. The most commonly employed protection method is to fit explosion relief vents of adequate area.

Facts

- Static electricity travels at the speed of light -- more than 1,86,000 miles per second!
- A spark of static electricity can measure up to 3,000 volts.



Source: http://file2.answcdn.com/answ-oid/image/upload/v_760_c_fill_g_faces:center/_lossy_q_60v1/An/viw/answ-images/2/b/c/9/6/4/2bc9640896290f6279c50e41b8597c57d254c4d87e0a59.jpg

Liberty Videocon General Insurance Company Limited
10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013
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Driver Fatigue Leading to Road Crashes

Issue 30 • Volume 1 • June, 2016

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Measures to avoid road crashes resulting from driver fatigue

Overview

Driver fatigue is a major contributing factor in vehicle crashes; believed to contribute to more than 30% of road crashes. Besides loss of human lives and injury, vehicle crashes can impact your company's operating costs, productivity, and employee morale.



Source: <http://www.haval.com.au/wp-content/uploads/2015/11/HAVAL-driver-monitoring.jpeg>

We at Liberty Videocon General Insurance value the safety of your company driver and passengers and understand the associated loss of productivity and costs. Here we intend to suggest some effective ways to reduce or control driver fatigue. We sincerely hope that the measures suggested in this document will help in achieving great deal of safety and result in fewer road crashes happening due to driver fatigue.

What is Fatigue?

Fatigue may be described as sleepiness or exhaustion. The signs include drooping eyelids, a bobbing head, and/or the overpowering feeling of a need to fall asleep. Fatigue may happen when a driver has not slept enough, but it can also happen due to sleep disorders, medications, drinking alcohol, shift work, or high stress. Driving is a task that requires attention and must be performed while alert and aware; attempting to operate a vehicle while fatigued may impair a person's ability to drive and cause serious road mishap.

Sources of Fatigue

Sources of fatigue may be any one or a combination of the following:

- Time-Related: Time of day, physiological factors, and psychological factors (body temperature, hormone excretion, alertness, etc.).
- Task-Related: The nature of the task being performed (physical stress, length of time, work area, etc.).
- Person-Related: The coping factors for feelings of fatigue include age, personality, fitness, and driving experience.

Symptoms

- Trouble focusing, or loss of attention
- Head nodding, or inability to keep the eyes open
- Not remembering the last few minutes
- Delayed judgment, slower reaction time
- Daydreaming and wandering thoughts
- Constant yawning or rubbing eyes
- Drifting in the lane
- Missing exits or traffic signs

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Driver Fatigue

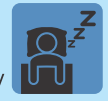
Driver fatigue causes over 30% of road crashes leading to loss of human lives and injury, besides impacting a company's costs and productivity. We have highlighted here few effective ways of reducing or controlling driver fatigue to achieve greater safety resulting in fewer road crashes.

Released in June 2016

Safety Tips

Before driving

- Ensure a good night's sleep
- Avoid driving at night when your body will naturally want to sleep
- Look for share driving options
- Long drive should be avoided after work
- Plan to take regular breaks from driving
- Avoid heavy meals before long drives



- Pull over for a nap (20 minutes works best)
- Swap drivers if you can
- Talk to others travelling with you
- Adjust your seat to an upright position so that the base of your wrists makes contact with the top of the steering wheel
- Keep the temperature even; driving in a car that's too warm or too cold can make you sleepy
- Intake caffeine to enhance heart rate and alertness



If you feel tired while driving

- Pull over for a break in a safe place

Takeaways

- Get enough sleep. Most adults need at least 7 hours of sleep per day.
- Develop good sleeping habits, such as sticking to a sleep schedule.
- Avoid drinking alcohol or taking medications that make you sleepy (be sure to check the label on any medications or talk to your pharmacist).

Research

- Scientists from the **Liberty Mutual Research Institute for Safety** and Boston's Brigham and Women's Hospital recently examined the impact of night shift work on drowsiness and driving performance. The study found that more than a third of drivers who operated a vehicle on a closed test track after working the night shifts were involved in near-crash events. The same drivers, with normal sleep the night before the test, had zero near-crashes. These and other findings provide evidence of the dangers of drowsy driving.
- According to a survey conducted by the **All India Institute of Medical Sciences (AIIMS)** on the link between sleep deprivation and road accidents, it was established that a majority of such cases in the past have involved victims who have had a history of sleep-related disorders. The study, conducted by the doctors of the trauma centre, went on to say that over 60% of road accident victims with head-injuries were diagnosed with 'excessive daytime somnolence'.



Source: <http://www.fleet.it/wp-content/uploads/2015/07/RSA-August-BH-Campaign-1.jpg>

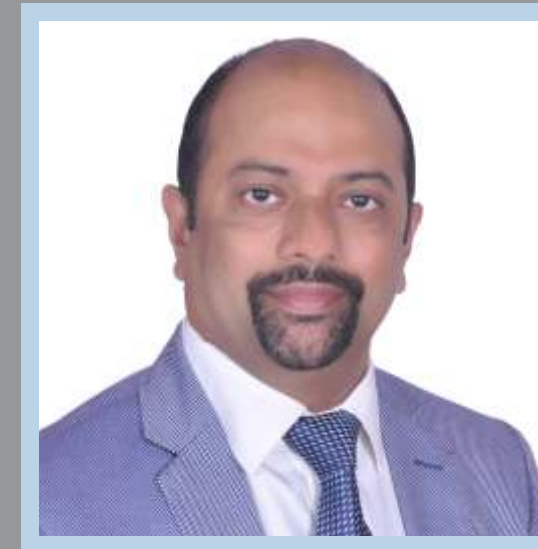
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Risk engineering techniques provide a method for early introduction of occupational health concerns, as a probabilistic risk assessment tool using Scientific and Engineering skills. It provides a systematic approach to evaluate and reduce occupational hazards. Liberty's "Risk Engineering Cell" provides solutions, which are integral part of the insurance program offered to our customers. We offer tailor made, value added services in the field of workmen safety, Fire protection, Liability risk analysis, Thermography, electrical safety etc. in addition to the traditional site survey. We not only work with multi-national clients but also small to medium enterprise. "LiVSafe" , has helped us reach out to the customers and bring better connect with them. This coffee table book is a compilation of 30 LiVSafe editions published till 2016 and a testimony of scalability of simplified knowledge. We are committed to build the safety culture and keep contributing on the path of safety.

Milind V Kolhe

National Head - Commercial Lines Underwriting, Risk Engineering and Reinsurance

Creating Safety is our culture at Liberty Videocon. Our effort has been to build awareness on the key gaps in safety within organisations and intervene with a fresh pair of eyes. Customized approach is our key differentiator today. We had launched LiVSafe newsletter in 2013 as an attempt to raise awareness on the various exposures and precautions in a user friendly manner. Within 3 years, not only have these newsletters been well appreciated by all partners, but also have set the right tone for disseminating wide ranging safety concerns and knowledge to augment it.

Suvendu Prusty

National Head - Commercial & Global Accounts



"Helping people live safer, more secure lives"



Risk Engineering Cell

Liberty Videocon's Risk Engineering Cell has been specially designed to provide comprehensive risk management services as a part of insurance program offered to our customers. Apart from traditional site surveys, we believe in going beyond and adding value to the requirements of our customers. We work with everyone who runs their business; whether a multi-national giant or a Small to Medium Enterprise.

IVGIC's Risk Engineering Cell has highly qualified specialists dedicated in areas like fire protection, industrial safety, liability, transportation, equipment breakdown, business continuity and worker safety which will help you in effective risk control solutions. The objective of our Risk Engineering services is to eliminate and reduce the loss exposures present at risk site before they interrupt business, thereby protecting the assets of shareholders and avoiding any adverse effect on the organizational bottom line.

IVGIC Risk Engineering Cell offers the following services to your business

Property Risk Assessment

Our property risk improvement services provide review of risk control practices available at site. We provide our customers and partners practical guidance to address and minimize workplace risk. Together we develop integrated solutions that first address the areas of risk that offer the greatest opportunities for safety improvement and cost savings.

Property Risk Assessment includes:

Fire & Allied Risk Assessment

It helps in evaluating exposure present in your business from fire and allied perils and developing loss preventive measures.

Natural Hazard Assessment

We assist you in evaluations of the exposures your building and operations may have to natural hazards such as flood, windstorm and earthquake.

Storage Risk Assessment

It helps in choosing the best storage and warehouse methods to help reduce losses arising from this area.

Responsibility is our policy

Machinery Breakdown Assessment

It helps in developing best maintenance philosophy, identification of critical machinery, interdependency and exposure.

Cargo Risk Assessment

This service includes proactive analysis of packaging methods and shipping standards for better security and product safety.

Workman Safety Assessment

It helps in developing safety environment at your business based on specific exposure available at your work place.

Business Interruption Risk Assessment

It helps in developing risk mitigation measures that will reduce the risk of lost production based on identified exposure to your organization. This service will help you to reinstate your business after an incident in minimum time span.

Technical Documents Development

We assist you in developing work permit, safety check-lists, flood precautionary checklist, emergency response planning and many more.

We share technical bulletin in addition to loss event news.

Loss Lesson

A critical part of reducing your total cost of risk and improving profitability is learning why accidents and crashes occur and how to prevent them. We will guide you on post loss control measures.

Thermography Audit

We assist you in developing your own predictive maintenance program. Detecting abnormal overheating due to loose connections, corrosion, load imbalances, and so forth, in high-and low-voltage electrical and mechanical equipment.

Responsibility is our policy

Scope of Services

Aluminium Industry

Airport Operations

Automobile

Cement & Allied Products

Cinema Studio

Mall and Commercial Risk

Dairy & Confectionery

Distillery

Educational Institutes

Electrical & Electronic Goods

Manufacturing

Food & Breweries

Glass Manufacturing

Hotel & Hospitality

Metalwork

Office & Commercial Places

Pharmaceutical

Power Plant

Shops & Malls

Steel Industry

Sugar & Allied Products

Telecommunication

Transportation

Work Safety