



'Struck-By' Injuries

Many people take the classification of injuries and illnesses for granted and assume that labels such as "struck by" are intuitively obvious, but that's not the case. There are dozens of ways to describe such injuries and the task of sorting out the distinctions isn't easy. Fortunately, researchers at the U.S. Bureau of Labor Statistics have classified and codified the entire spectrum of workplace injuries in the 550-page Occupational Injury and Illness Classification Manual, (version 2.01). The manual is used to ensure consistency in reporting the characteristics of workers' compensation claims at both the state and national levels.

According to the manual, "'struck-by' codes apply to injuries produced by forcible contact or impact between the injured person and the source of injury when the motion producing the contact is primarily that of the source of injury rather than the person." This definition applies solely to objects and equipment, however, and excludes "vehicle accidents and injuries resulting from physical contact with other persons or animals."

Now that you know what constitutes a true 'struck-by' injury, can you describe how one might happen? Here are five examples from Oregon workplaces:

- While performing a form-stripping operation, a worker was removing gates from a form when a main beam rolled out of the drop head panel and struck him on his back.
- An excavator was removing a seven-foot long concrete curb. The curb had been lifted about 1.5 feet on one end when it broke loose from the asphalt and tumbled end over end, striking the worker who was standing about six feet away.
- While standing on an eight-foot stepladder, a worker was using a nail gun to nail a strap when the nail ricocheted and struck him just above the left ear.
- A pipe clamp failed on a high-pressure slurry pipeline, striking a worker in the head and knocking him off the platform he was working on.
- Two workers — part of a three-person crew hoe-ramming a street to prepare for digging it up — were holding up plywood shields near the point of operation to keep debris from flying onto the sidewalk. As they worked, the track hoe's eight-foot hammer dislodged, fell over and struck one of the workers in the head.

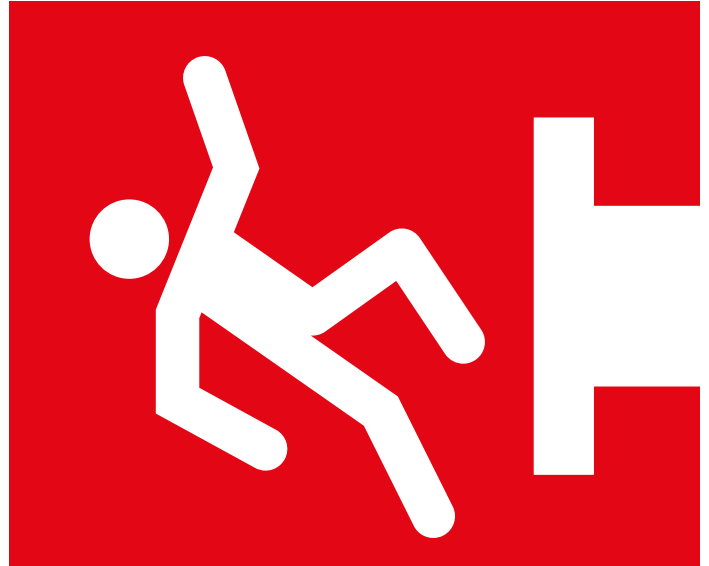
After falls and injuries caused by overexertion, **'struck-by'** injuries are the third-largest cause of disabling claims in the construction industry. What exactly are they and how do they happen?



Preventing 'struck-by' injuries; safe practices for employers and workers

- Make sure all equipment guards are in place and working properly.
- Provide high-visibility clothing and make sure it is used in accordance with company policy.
- Good training is important for newly hired workers — enabling them to do their jobs safely, and raising their awareness of potential hazards.
- Make sure workers are aware of the site's traffic flow plan and know where entrances and exits are.
- Supervise workers to make sure they're using appropriate PPE for their tasks.
- Routine equipment inspection is important! Maintain or replace when necessary.
- Make sure workers who use nail guns are properly trained and use guns with sequential-trip triggers.
- Have pre-work safety meetings each day to discuss potential safety hazards and how to prevent them.
- Require mobile equipment operators to follow all safety instructions in the equipment operator's manual.
- Require workers to maintain a safe distance from mobile equipment.
- Keep the site free of unnecessary clutter and debris.
- Do not use tools with loose, cracked, or splintered handles.
- Use appropriate PPE for feet, eyes, ears, and hands.
- When doing overhead work, secure tools and materials. Use toe boards, screens, guardrails or debris nets when possible.

Talk with your XL Group risk engineer for assistance in managing these and other construction risks.



Contact:

Scott Merchant
VP, Risk Engineering Manager
Mobile: +1 312 213 8949,
Office: +1 312 444 6514
scott.merchant@xlgroup.com

xlinsurance.com/construction

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.
Coverages are underwritten by the following XL Group plc insurance companies: Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Insurance Company of New York, Inc., XL Select Insurance Company, XL Specialty Insurance Company, and XL Insurance Company Limited—Canadian Branch. Coverages not available in all jurisdictions. XL Group is the global brand used by XL Group plc's insurance subsidiaries. Information and ratings (if listed) accurate as of August, 2012.

is a trademark of XL Group plc companies