



Liability - General

Accident Prevention Services

The QBE Risk Solutions (RS) Team includes industry leading experts in risk control and loss mitigation services. Our commitment to service and our technical acumen helps customers identify, evaluate, and reduce their potential for losses and business risk. RS consultants are knowledgeable in consultative services and the best practices for delivering risk solutions, which focus on known accident cause and solutions that have been successful in the past.

Risk Transfer Program

Risk transfer involves shifting the risk of loss to the responsible party. Implementing a risk transfer strategy will allow you to manage risk in your business relationships and gain certainty as to who will be liable in the event that a loss occurs. Successful implementation of a Risk Transfer Program includes:

- Developing a vetted network of authorized contractors and service providers
- Legal review of hold harmless and indemnification clauses
- Maintaining current Certificates of Insurance

QBE's RS team provides expert evaluations, technical knowledge, and effective solutions to address leading causes of loss that prevent employee injuries from happening.



Slips, Trips & Falls: This is a leading cause of loss across all industry types. Usually not a complex factor to control, preventing fall injuries can be accomplished through workplace design and shoe programs.

- Floor slip measurements assessments
- Guidance on effective non-slip shoe programs
- Worksite analysis of walkways, lighting and traffic flow
- Assistance with safety committee training to identify slip, trip & fall hazards.



Training videos and support materials

- **SafetySource** - over 500 videos critical for training employees in workplace safety, hazard management and hazard avoidance.
- Customized training as agreed upon by the business owner and QBE Consultant



- The RS service model progresses through accident analysis, risk assessment & consultative services and identifying risk improvement opportunities.

Accident Analysis and Review:

Identifying root cause of loss, enabling customized solutions

Consultative Services: Includes virtual or jobsite survey

⇒ Questions on Loss Control or Safety

- Visit the site: [Risk Solutions Center](#)
- Call us: **888.560.2635**
- Email us: RSC@us.qbe.com

Resource Links

Virtual Solutions

[Virtual Solutions](#)

Training

[Safety Training Resource](#)

[Sustainability Self-Assessment](#)

[OSHA General Industry Training Requirements](#)

Contractual Liability / Risk Transfer

[Contractors Fire Safety Checklist](#)

[Controlling Jobsite Liability Exposures for Painting Contractors](#)

[Contractual Indemnity](#)

[Reviewing Certificates of Insurance](#)

[Risk Transfer Guide for Customers](#)

[Driver-Owned Leased Vehicles used for Business Purposes](#)

Slips & Falls

[Slips, Trips and Falls Fact Sheet](#)

[Slip, Trip and Fall Prevention: Flooring Checklist](#)

[Slip, Trip and Fall Prevention: Housekeeping](#)

[Walking and Working Surfaces Self-Inspection Checklist](#)

[Deck and Balcony Inspection: Things to Look For](#)

[Walking Surfaces – Slip Resistance Testing](#)

[Did You Know? A Best Practices Guide for Floor Mats and Runners](#)

[Portable Ladder Safety](#)

[Fixed Ladder Safety Checklist](#)

[Seven Steps Property Owners Can Take to Reduce Slip, Trip and Fall Hazards](#)

[Sidewalk Inspection](#)

[Hospitality Slips, Trips and Falls](#)

Premises Inspections

[Loading Dock Safety Recommendations](#)

[Carbon Monoxide Safety Tips](#)

[Common Hazards for Swimming Pool Facilities Checklist](#)

[Parking Lot Inspection Liability](#)

[Preventing Burns and Scalding Injuries from Water Systems](#)

[How to Inspect for Bedbugs](#)

[Preventing Bed Bug Tips for Travelers](#)

[Playground Risk Control Checklist](#)

[Playground Equipment General Maintenance Checklist](#)

[U.S. Consumer Products Safety Commission Public Playground Safety Handbook](#)

[Tips for Public Playground Safety](#)

[Storm Damage Cleanup and Downed Electrical Lines](#)

[Restaurant Nightly Closing Checklist](#)

[Housekeeping Checklist for Fire Prevention](#)

[West Nile Virus](#)

[How to Prevent or Respond to a Dog Bite](#)

Winter

[Winter Storm Response Planning Tips](#)

[Winter Storm Emergency Preparedness](#)

[Winter Weather Tips](#)

[Guide to Hazards Associated with Ice and Snow Cleanup](#)

[Alternatives to Rock Salt for Snow and Ice Removal](#)

[Preventing Bursting Pipes](#)

[Snow Load Safety Guidance for Roofs](#)

[Winter Weather: Hiring a Snow Removal Contractor](#)

[Winter Weather: Walkways and Parking Lots](#)

[Portable Generator Hazards](#)

Security/Crime Prevention

[Planning for Civil Disturbances](#)

[Evaluating the Physical Protection Afforded by a Building](#)

[Parking Lot Security](#)

[Guidance for Protecting Building Environments from Attack](#)

[Preparing for Active Shooter](#)

[Riot Loss Prevention Tips](#)

[ATM Security Assessment](#)

[Mail Handling – Glove Use Checklist](#)

[Apartment Building Security Considerations Checklist](#)

[Protecting Commercial Air Conditioning Units from Theft](#)

[Security Checklist for Office Buildings](#)

[Security Action Plan for Apartment Buildings](#)

[Avoiding Phishing Scams](#)

[Burglary Prevention Checklist](#)

[Computer Security Tips for Small Business](#)

[Cyber Incident Preparedness Checklist](#)

[Dealing with Internet Fraud](#)

[Delivery Personal Security](#)

[Laptop Security on the Road](#)

[Point-of-Sale Security Tips](#)

[Protecting Personally Identifiable Information Five Steps for Businesses](#)

[Security Action Plan for Hotels and Motels](#)

[Security Action Plan for Special Events](#)

[Security Checklist for Medical Facilities](#)

[Security Checklist for Small Retail Stores](#)

[Ten Cybersecurity Tips for Business](#)

[What Businesses Can Do to Reduce the Risk of Identity Theft](#)

[Wireless Network Security](#)

[Workplace Violence Checklist for Late-Night Retail Businesses](#)

Resource Links (continued)

Product Liability/Food Safety

[Allergen Control Programs](#)
[CPSC Mandatory Recall Notices](#)
[Duty to Report to CPSC](#)
[Four Food Safety Tips from the FDA](#)
[Food Establishment Checklist for Allergens](#)
[Food Allergen Safety Tips](#)
[Food Safety: Controlling Labels of Incoming and Outgoing Products](#)
[HACCP Validation Checklist](#)
[Record Retention Programs](#)
[Tips for Fresh Produce](#)

Emergency Preparedness

[Tips for Emergency Preparedness](#)
[Developing a Response Plan for Handling Emergencies](#)
[Disaster Preparedness - Practice the plan with Workers](#)
[Emergency Action Plan](#)
[Four Steps in the Emergency Planning Process](#)
[Incorporating Pandemic Situations in Business Continuity Plans](#)
[Improving Emergency Access to Buildings - Key Access Boxes](#)
[Storm Damage Cleanup & Downed Electrical Lines](#)
[Workplace Emergencies - Tips for Employees](#)
[Workplace Safety](#)
[Workplace Violence Checklist](#)

Accident Investigation

[Incident Investigation Process](#)
[Incident & Accident Investigation](#)
[Incident Investigation Interviews](#)
[Drug-Free Workplace Program](#)
[Total Worker Health - Centers for Disease Control & Prevention](#)

Fire/Life Safety

[Fire Extinguisher Use](#)
[Fire Detectors](#)
[Fire Extinguisher Distribution and Installation](#)
[Fire Extinguisher Inspection and Maintenance](#)
[Fire Extinguisher Selection and Sizing](#)
[Fire Pumps - Inspection and Testing Checklist](#)
[Freeze-Up of Fire Protection Systems](#)
[Housekeeping Checklist for Fire Prevention](#)
[Laundry Operations](#)
[Protecting Properties from Grass, Brush, and Wildfire](#)
[Post-Flood Fire Safety Checklist](#)
[Residential Cooking - Fire Safety Checklist](#)
[Sprinkler System Dry-Pipe Valves: Inspection and Testing Checklist](#)
[Welding and Cutting - Hot Work Permit](#)

Electrical

[Electrical Cords and Temporary Wiring - Fire Protection Checklist](#)
[Thermographic Testing of Electrical Equipment](#)
[Electrical Self-Inspection Checklist](#)
[Lockout Tagout - Overview](#)
[Machine Guarding - Self Evaluation Checklist](#)
[Electric Vehicle Charging Safety Tips](#)
[Site Owners of Electric Vehicle Charging Stations on Commercial Properties Best Practices Guide](#)

Other Liability Topics to Consider

[Workers' Compensation Accident Prevention Services](#)
[Auto Liability Accident Prevention Services](#)
[Professional Liability Accident Prevention Services](#)

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