

# **Loss Control Services Overview**

Every company is vulnerable to accidents, injuries and property damage. Celina Insurance Group Loss Control services take extra steps to protect your business before these potential events occur. This proactive approach aims to help you maintain a safe workplace and avoid filing claims. Fewer claims could result in reduced costs and premium savings.

Our Insurance Risk and Safety Consultants are experienced occupational safety and health professionals, meaning you get expert insight on a broad range of important topics. Our Loss Control services are included in commercial insurance policies.



## **Occupational Safety and Health**

Our onsite Loss Control assessments identify potential hazards or exposures that can result in accidents, injuries or property damage and provide solutions for the hazards or exposures identified.



### **Property Protection**

Protecting your facilities from fire, explosions and other perils is a high priority. Many businesses don't recover from these types of losses. We assess potential fire hazards, fire prevention measures and fire protection, detection and suppression systems.



## **Thermographic Surveys**

All of our Risk and Safety Consultants are provided with thermographic (infrared) cameras that can identify potential electric issues. We scan circuit breaker panels, junction boxes, electrical outlets and other electrical equipment for excessive temperatures that can indicate electrical issues.

## 000 Public Liability

Businesses that have the general public on the premises on a regular basis have a higher degree of liability, and thus incur a higher degree of responsibility for the safety of their customers. We evaluate the premises to identify and offer recommendations to reduce potential liability hazards or exposures.



### **Product Safety**

Product liability exposures are present any time a company manufactures or directly imports a proprietary part or product; an Original Equipment Manufacturer product is significantly altered, changed, installed, serviced or repaired; or a product is damaged in storage or shipping. We can assist with the evaluation of potential exposures by reviewing your operations, products and services.



#### **Fleet and Driver Safety**

Fleet safety starts with a strong safety policy and an emphasis on driver selection, vehicle maintenance and defensive driving training. We can assist with designing a fleet safety policy and program, evaluating existing fleet safety policies and procedures, developing driver selection procedures and providing resources for defensive driver training.



#### **Ergonomics**

We evaluate processes, workstations and methods in your operation that present exposures to cumulative trauma disorders, such as Carpal Tunnel Syndrome, lower back injuries and other related conditions. We provide guidance on how to address the exposures identified.

## Start managing your risk exposures today. Contact our <u>Loss Control department</u> to get started.