



Granite Insurance Brokers EMPLOYEE SAFETY AND HEALTH PLAN

Granite Insurance Brokers

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EMPLOYEE SAFETY AND HEALTH PLAN

GRANITE INSURANCE BROKERS

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1. EMPLOYEE SAFETY AND HEALTH PLAN

1. Granite Insurance Brokers has developed an **EMPLOYEE SAFETY AND HEALTH PLAN** that meets the OSHA safety and healthy requirements for all employees.
2. Granite Insurance Brokers wants to emphasize that our employee's safety and health is uppermost in the minds of management, supervisors.
3. We want to emphasize that injury prevention is the responsibility of everyone, and all employees will become thoroughly knowledgeable with and observe all safety practices. Your cooperation in accident prevention will mean that your employment with Granite Insurance Brokers will be safe.
4. Granite Insurance Brokers Management requests your cooperation in preventing accidents.
5. Safety is not the sole responsibility of management, the supervisor, the experienced employee, or the new employee alone; it is the responsibility of every employee, every minute of the day or night whether at work, at home, or on the highway. Safety is an employee's continuous responsibility.
6. Employees will know and understand the general safety rules that are written in the **EMPLOYEE SAFETY AND HEALTH PLAN** and the specific safety rules pertaining to Granite Insurance Brokers' facility and particular job.
7. Employees are expected to use proper care in their work for their own sake and the sake of employees working with or near them. If you're fellow worker is careless and performs his or her work improperly, call their attention to it. If he or she persists, report it to your supervisor.

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8. Safety can only be accomplished with the complete cooperation of all employees.
9. Because we are engaged in many diverse activities, some work assignments require special protective equipment.
10. Ask Granite Insurance Brokers' supervisor what safety equipment and measures are necessary for your assignment.
11. Be watchful for the safety of visitors, contractors, and new employees.
12. Contractors and visitors will comply with all Granite Insurance Brokers rules and regulations. Report any conflicts to your supervisor.
13. Good housekeeping reflects your interest in your surroundings. A clean operation is usually a safe operation.
14. Granite Insurance Brokers employees are responsible for their immediate environment and each employee is responsible for sharing in the cleanliness of their work areas. Do your part to keep your area clean.

2. REPORTING INJURIES AND ILLNESSES

1. If you see any condition, practices or methods of working in your area that looks dangerous to you, report it to your supervisor immediately.
2. If you observe conditions of great or unusual hazards with which you are not familiar, obtain proper instructions from your supervisor before you proceed.
3. If you feel ill or if you believe that someone working with you is ill, report it to your supervisor immediately.
4. The supervisor will know the appropriate action to take.

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5. You have the responsibility for reporting a work injury on the day it happens or on the first day you are aware that you have been injured.
6. Immediately report all injuries to your supervisor no matter how slight. (Immediately is interpreted as no more than one hour after the injury.) Infections will develop quickly even from a minor cut. Prompt medical treatment will be provided.
7. Granite Insurance Brokers employee has the same responsibility to report any property damage immediately to their supervisor.

3. ACCIDENT AND INJURY REPORTING AND INVESTIGATION

All employees will keep in mind the purpose of accident investigation is to find the cause of the accident and to make recommendations to prevent future occurrences, not to assign blame. The investigation will focus on causes and hazards. The analysis of what happened, and why, is aimed at prevention of future occurrences.

A. Injury and Illness:

Granite Insurance Brokers' Safety and Health Manager will be notified immediately of any occurrence of occupational serious injuries to staff, contracted personnel or private persons injured on the premises. Minor injuries or accidents can be reported through electronic mail or voice mail during regular work hours.

Upon notification Granite Insurance Brokers' Safety and Health Manager will:

1. Investigate the incident by site visit, interviews and any other means necessary to establish the facts of the situation.
2. All work connected accidents, even though not resulting in injury or illness to the employee will be reported to the Safety and Health Manager.

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3. All work-connected accidents resulting in injury or illness, however minor, will be reported by the employee to the Safety and Health Manager.
4. The Safety and Health Manager will investigate all work connected injuries or illnesses that require treatment by a physician. The causative factors will be determined, and practicable measures will be put into place to abate the identified hazard.

B. Accidents:

The majority of accidents do not cause injury or illness but result in property damage and/or lost time. These mishaps usually indicate an unsafe act, faulty procedure or a hidden hazard. Granite Insurance Brokers' Safety and Health Manager as necessary usually conducts investigation of these occurrences.

4. HANDLING EMERGENCIES

How an employee reacts to an emergency depends on who is involved, the extent of personal and property damage (or threat of damage), and the employee training. The employee won't know how you will react until there is a real emergency. Report any hazardous conditions immediately. - **CALL 911**

Every employee will know Granite Insurance Brokers **EMERGENCY PROCEDURES**. Every employee will know the location of all fire alarms; fire exists, and fire extinguishers. All employees will know the proper use and locations of fire fighting and first aid equipment.

In the event of Granite Insurance Brokers' emergency:

1. Employees will assess the situation. An appointed employee will sound the alarm to warn affected or potentially affected co-workers of the emergency situation.
2. Employees will follow the emergency action plan and participate in the appropriate responses as dictated by the emergency.

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3. Employees will NOT enter an area where they do not know the defined escape procedures and refuge areas.
4. Employees will know and follow the on-the-job emergency shutdown procedures.
5. Employees will be trained to participate in emergency rescue operations.

In most cases, **planning for an emergency** makes the difference. Here are a few things you can do to help plan for Granite Insurance Brokers' emergency:

1. Practice controlling your emotions. This is not easy but you can do much to increase this control when you convince yourself you might save a life.
2. Spend some time and thought on how you would handle different kinds of emergencies. It will surprise you when an emergency arises how much of your self-training will apply to any situation.
3. Tell yourself over and over to stop long enough to understand what needs to be done. Just doing "something" is not enough. You will do the right thing by being prepared. Many people have suffered severely because someone ran for help when a little knowledge of first aid would have made all the difference.

5. EMPLOYEE PERSONAL CONDUCT

1. Obey all safety rules of Granite Insurance Brokers.
2. Use safety and personal protective equipment prescribed for the job.
3. Report observed hazards to the supervisor.
4. Any injury or accident will be promptly reported to your supervisor.
5. Yield right of way to employees handling materials and/or equipment.

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6. Restrict smoking to only authorized areas.
7. The personal possession of dangerous objects, such as firearms, explosives, and illegal knives, is forbidden.
8. The personal possession and/or being under the influence of alcohol will result in dismissal.
9. The personal possession and/or use of narcotics or dangerous drugs, including mood-altering drugs normally obtained by prescription but without a physician's authorization will result in dismissal.

6. EMPLOYEE RIGHTS

The Occupational Safety and Health (OSH) Act Section 11 (c) makes it illegal for employees to be discriminated against for exercising their rights and for participating in other job safety and health related employee activities. Granite Insurance Brokers' employees have the right to complain to their employers, their unions, OSHA or another government agency about workplace safety and health hazards. These protected activities include:

1. Complaining individually or with others directly to the Safety and Health Manager concerning job safety conditions
2. Filing formal complaints with government agencies such as OSHA or state safety and health agencies, fire departments, etc. (An employee's name can be withheld from the complaint, if so requested.)
3. Participating in workplace committees concerning safety and/or health matters.
4. Testifying before any panel, agency or court of law concerning job hazards.
5. Participating in walk-around inspections.

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6. Filing complaints under Section 11 (c) and giving evidence in connection with these complaints.
7. Employees cannot be punished for refusing a work assignment if they have a reasonable belief that it would put them in real danger of death or serious physical injury, provided that, if possible, they have requested the employer to remove the danger and the employer has refused; and provided that the danger cannot be eliminated quickly enough through normal OSHA enforcement procedures.
8. If an employee is punished or discriminated against in any way for exercising his or her rights under the OSH Act, the employee will report it to OSHA within 30 days. OSHA will investigate and, if the employee has been illegally punished, OSHA will seek appropriate relief for the employee.
9. If necessary, OSHA will go to court to protect the rights of Granite Insurance Brokers' employee. The law protects the rights of Granite Insurance Brokers employees to safe and healthful working conditions.
10. Work in safe and healthy conditions and participate in a "Right to Know" training program, or if the employee is being, or has been exposed to concentrations of harmful substances higher than the exposure limits allowed by OSHA standards.
11. Receive training in general safe work practices and specific training regarding hazards unique to any job assignment.
12. Receive (upon request) copies of Safety Data Sheets (SDS), and training about the potential health hazards of materials and chemicals an employee uses or to which an employee will be exposed.
13. Refuse to perform work that would violate the Labor Code or occupational safety and health standard or order where such violation would pose a real and apparent hazard to his/her safety and health.

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14. The employees are encouraged to monitor and measure harmful substances in the workplace that are subject to OSHA standards.
15. See, and copy, if desired, records of the employee's exposure to toxic substances, harmful physical agents and medical records and the records of exposure to toxic substances, harmful physical agents and medical records of employees with similar past or present jobs or working conditions.
16. Request an inspection of the worksite by making a complaint about unsafe and/or unhealthful working conditions to the Safety and Health Manager and/or OSHA. (The Safety and Health Manager will keep confidential the name of the person who makes a complaint.)
17. Have an employee representative accompany Granite Insurance Brokers' Safety and Health Manager and the OSHA inspector. Any employee will talk privately with the OSHA representative during an inspection.
18. See that any citation Granite Insurance Brokers receives is posted, at or near, where the violation occurred.
19. Review Granite Insurance Brokers log of Occupational Injuries and Illness OSHA Forms 300, 300A & 301 reports for the past 5 years.
20. Petition for necessary changes in occupational safety and health standards.
21. Be notified of, and participate in, any OSHA appeal proceedings.
22. Be informed of any variance application and take part in any permanent variance hearings.
23. Be informed of any Safety and Health Committee meetings and have the opportunity to attend these open meetings as an observer or become a representative to the Safety and Health Committee.

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- 24.** Granite Insurance Brokers' employees who have questions about, or need help concerning these rights can receive information by contacting the nearest OSHA district office. They will also file complaints with the district office. Law requires OSHA, to keep their name confidential unless other wise directed by the employee.
- 25.** Granite Insurance Brokers' employees cannot be laid off or discharged for refusing to work where any safety and health standard is violated and the violation creates a hazard to the employee or fellow employees. No employee is required to work at a job that is unsafe or unhealthful.
- 26.** Granite Insurance Brokers' Safety and Health Manager will not discharge, suspend, demote or discriminate against employees who exercise their right to complain about safety and health matters. The state labor commissioner administers anti-discrimination provisions of the law.

7. EMPLOYEE RESPONSIBILITIES

Granite Insurance Brokers organization contains provisions designed to protect the rights of Granite Insurance Brokers employees to safe and healthful working conditions. The law also gives responsibilities to employees and these include the following:

- 1.** Obey all occupational safety and health standards, rules, regulations and orders issued according to the law.
- 2.** Do not undertake a job that you are not trained to do properly and safely.
- 3.** Do not undertake a job that appears to be unsafe and do not use hazardous material without knowing and understanding the hazards, the proper way to handle the material, and the emergency procedures.
- 4.** Do not remove, displace, damage, destroy, tamper with or carry off safety devices, safeguards, notices or warnings.

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5. Do not interfere with the use of safeguards by others and report all unsafe conditions observed or encountered so that they can be promptly investigated.
6. Use all equipment (i.e. hard hat, safety belt, lifeline), safety devices (i.e. machine guard, safety interlock), and methods or processes adopted for employee protection.
7. Always report any injuries and/or illnesses; even slight ones, so that Granite Insurance Brokers' Safety and Health Manager can investigate them
8. Granite Insurance Brokers' Safety and Health Manager reserves the right to terminate employment at any time for failure to follow safe practices or for engaging in activities that endanger the safety of any employee or member of the public.
9. Granite Insurance Brokers' Safety and Health Manager reserves the right to terminate employment at any time for failure to immediately report any injury, illness, hazard or unsafe condition.
10. Granite Insurance Brokers' Safety and Health Manager can substantiate employee misconduct and demonstrate compliance through training records and documented warning and discipline policy.
11. These records can usually help avoid, or successfully appeal, citations.
12. These defenses will not avoid payment of worker's compensation recovery to an employee injured due to his/her own misconduct.
13. Granite Insurance Brokers will have a continuing economic interest in making sure that the working environment is safe and healthy for the employee.
14. Granite Insurance Brokers' Safety and Health Manager will guarantee the right of the employee to report any hazardous working condition and this report will be anonymous if the employee desires.

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15. No employee will be disciplined, discriminated against or discharged for reporting any such condition.

8. EMPLOYEE DISCIPLINE

1. Granite Insurance Brokers' Safety, health and work place security policies and procedures are clearly communicated and understood by all employees.
2. Managers and supervisors are expected to enforce the rules fairly and uniformly.
3. All employees are responsible for utilizing safe work practices, for following all directives, policies and procedures and for assisting in maintaining a safe work environment.
4. Granite Insurance Brokers' employees are also expected to cooperate fully with supervisors, and the Safety and Health Manager by completing training documentation forms and records.
5. Failure to comply with this necessary procedure will result in disciplinary action.
6. As part of each employee's performance report safety practices will be evaluated and rated.
7. Employees who contribute to the maintenance of a safe workplace will be recognized by the Safety and Health Manager, and will be eligible for participation in Granite Insurance Brokers' Safety Incentive Award Program. Criteria for eligibility will be any employee that is accident free for the full calendar year
8. Employees who fail to follow safe work practices and/or procedures or who violate
9. Granite Insurance Brokers' employees will be subject to disciplinary action up to and including termination if they break safety rules or directives.

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10. Disciplinary measures are progressive and involve these four steps:
- a. The first violation a safety and/or health violation will be noted, the supervisor will informally discuss the behavior with the employee, stating the potentially dangerous result and outlining the correct procedure, to ensure the employee understands.
 - b. A second violation will generate a formal written reprimand for the employee - The supervisor will continue to counsel the employee regarding proper procedures.
 - c. A third violation will result in the suspension of the employee. The supervisor will have the option to continue counseling the employee regarding proper procedures.
 - d. A fourth violation will result in the termination of the employee.

9. COMPLIANCE POLICIES

- 1. Granite Insurance Brokers' Safety and Health Manager has established the following policy to ensure compliance with their rules on workplace security.
- 2. Granite Insurance Brokers' Safety and Health Manager has committed to ensuring that all safety and health policies and procedures involving workplace security are clearly communicated and understood by all employees.
- 3. All Granite Insurance Brokers' employees are responsible for using safe work practices, for following all directives, policies and procedures, and for maintaining a safe and secure work environment.
- 4. Granite Insurance Brokers system of ensuring that all employees, including supervisors and managers, comply with work practices that are designed to make the workplace more secure, not to engage in threats or any physical actions which create a security hazard for others in the workplace.

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5. Granite Insurance Brokers will encourage employees to plan and to use good judgment in balancing the requirements of job performance and the safety issues.
6. Informing employees, supervisors and managers of the provisions of Granite Insurance Brokers Injury and Illness Prevention Program for Workplace Security.
7. Evaluating the performance of all employees in complying with Granite Insurance Brokers' workplace security measures.
8. Recognizing employees who perform work practices which promote security in the workplace.
9. Providing training and/or counseling to employees whose performance are deficient in complying with work practices designed to ensure workplace security.
10. Disciplining employees for failure to comply with workplace security practices.

10. THREATS OF VIOLENCE

1. Granite Insurance Brokers will take all threats of violence seriously and they will be investigated.
2. Any employee who makes a threat of violence towards any other individual will be disciplined and warned that any continuing threats are a basis for discipline up to and including discharge.
3. Certain situations, such as an employee brandishing a handgun at work will warrant termination.
4. A failure to take such threats seriously could expose Granite Insurance Brokers to liability in the unfortunate event that the employee follows through on his or her threat.

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5. Granite Insurance Brokers will investigate the threat thoroughly by interviewing witnesses and by taking written statements from any individuals who will have witnessed the employee make the threat.
6. Employees will not be intimidated into inaction. Employees will contact their supervisor and/or management immediately.

CONFRONTING VIOLENCE IN THE WORKPLACE

1. Never make counter-threats to an employee threatening violence.
2. Never humiliate an employee making threats of violence or engaging in acts of violence.
3. Never allow an employee to continue to make threats of violence or fail to take action because of intimidation.
4. Never allow an employee to escalate threats or acts of violence.
5. Check references on all job applicants before hiring anyone.
6. Do not engage in self-help. If an employee is engaging in threats or acts of violence, do whatever is necessary in self-defense.
7. However, never hesitate to summon the assistance of law enforcement to subdue a violent employee.
8. Never assume that a violent confrontation could never happen in Granite Insurance Brokers' workplace.
9. A false sense of security is the first step towards becoming a victim.

11. GENERAL SAFETY RULES

1. Employees will know and follow all safety rules and workplace procedures, and use all required and appropriate safety equipment.

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2. Employees will, on a daily basis, check to be sure that the work area and equipment are free of any potential hazards.
3. They will keep work areas neat and orderly and report any defective tools, equipment, machinery or hazardous conditions to the appropriate supervisory personnel.
4. Eating and smoking are permitted only in designated areas.
5. Employees will only perform work and/or operate equipment after they have been trained to perform the task safely.
6. Employees will use mechanical safeguards, obey warning signs and follow all equipment lockout procedures.
7. The employees will never cut corners on safety or take risks to rush a job to completion. Time lost in the event of an accident will be greater than any time saved.
8. The employee will report any complaints about dizziness, headaches, nausea, irritation, and skin dryness or other factors or discomfort.
9. They will also report all accidents, injuries, "near-misses", unsafe conditions and practices immediately to supervisory personnel.
10. Any employee whose capability and alertness is impaired by fatigue, illness, stress, medication or anyone known to be under the influence of liquor or drugs will not be allowed in the workplace until the employees' condition is returned to a safe and productive working level.
11. No employee is permitted on the worksite that has in their possession firearms, ammunition, or articles of a similar nature, without written and signed permission of Granite Insurance Brokers.
12. Failure to report an injury that happened on the job, prior to the end of the employee's work shift, will mean grounds for disciplinary action up to and including discharge.

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13. Before obtaining medical attention, authorization for medical treatment will be given by the supervisor for on the job injuries.
14. Each employee is responsible for their own safety and will exercise care in avoiding injury to their co-workers and/or the public.
15. The Safety and Health Manager and/or supervisory personnel will encourage employee suggestions for improving safety and health issues.

12. CODE OF SAFE PRACTICES

1. Granite Insurance Brokers' Safety and Health Manager accepts responsibility for leadership of the Injury and Illness Prevention Program, for its effectiveness and improvement, and for providing the safeguards required to ensure safe working conditions.
2. Granite Insurance Brokers' Safety and Health Manager is responsible for developing proper attitudes toward safety and health and for ensuring that all operations are performed with procedures protecting the safety and health of all personnel involved.
3. Granite Insurance Brokers' Safety and Health Manager will insist that all employees observe and obey rules, regulations and order as necessary to sustain safe behavior at the worksite and will take such action as needed to obtain regulatory compliance.
4. Granite Insurance Brokers' Safety and Health Manager and employees are responsible for the operation of all aspects of the Injury and Illness Prevention Program including compliance with all rules and regulations and for using safe work practices while performing all work/job duties
5. Management and supervisors are available always to prevent injuries in the handling of material in working with equipment

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6. Granite Insurance Brokers' Safety and Health Manager will train all employees when:
 - a. The training program is first established.
 - b. New employees are hired.
 - c. Employees are given a new job assignment.
 - d. Whenever new substances, processes, procedures, or equipment are introduced to the workplace and they represent a new hazard.
 - e. Whenever Granite Insurance Brokers receives notification of a new or previously unrecognized hazard.
 - f. All training will be done in the language understood by the employee and will be documented as part of the Injury and Illness Prevention Program.
7. Granite Insurance Brokers' Safety and Health Manager will provide mechanical physical and personnel safeguards for equipment to the maximum extent possible.
8. Granite Insurance Brokers' Safety and Health Manager will conduct safety and health inspections to find and eliminate unsafe working conditions or practices, to control health hazards, and to comply fully with the safety and health standards for every job.
9. Granite Insurance Brokers' Safety and Health Manager will keep appropriate records of steps taken to implement and maintain the Injury and Illness Prevention Program.
10. Granite Insurance Brokers' Safety and Health Manager will provide for employees training materials in areas of general safety and healthy work practices and provide safety instruction with respect to hazards specific to each employee's job assignment.

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11. Granite Insurance Brokers' Safety and Health Manager will provide a system for communicating with employees on occupational safety and health matters, and it will include provisions designed to encourage employees to inform the employer of equipment and materials hazards without fear of reprisal.
12. Granite Insurance Brokers' Safety and Health Manager will correct unsafe and unhealthy conditions and work practices in a timely manner based the severity of the hazard.
13. Granite Insurance Brokers' Safety and Health Manager will make sure all worksite lighting is adequate for the task and avoid congestion and over-crowding in all work areas.
14. Granite Insurance Brokers' Safety and Health Manager will make sure all worksites will be kept clean and orderly and all work surfaces will be kept dry and slip-resistant.
15. Granite Insurance Brokers' Safety and Health Manager will make sure all materials and equipment are stacked, labeled, repaired, maintained and stored in a safe manner.
16. Granite Insurance Brokers' Safety and Health Manager will make sure there are an adequate number of exits and all exits are marked with large visible signs and check monthly that the exits can be opened easily and are never locked and/or blocked.
17. Granite Insurance Brokers' Safety and Health Manager will set up a system of recognition and awards for outstanding safety practices and/or performance.

13. EMPLOYEE COMPLIANCE WITH SAFETY RULES

1. Horseplay or fighting and other acts that tend to have an adverse influence on the safety of employees will not be tolerated on Granite Insurance Brokers' property.

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2. Employees will refrain from running, except in extreme emergencies, or when authorized by Granite Insurance Brokers.
3. Employees will not have in their possession firearms, fireworks or explosives while on duty or on the property, unless authorized by Granite Insurance Brokers.
4. Employees known to be under the influence of drugs or intoxicating substances that impair the employee's ability to safely perform their assigned duties will not be allowed on the job while in that condition and employees will not use intoxicating beverages while at work.
5. Employees will not be permitted or required to work while their ability or alertness is so impaired by fatigue, illness, or other causes that it might unnecessarily expose the employee or others to injury.
6. Employees will not smoke on Granite Insurance Brokers property except in designated areas.
7. Employees will use or wear the appropriate safety equipment Provided by Wells Fargo of CA Insurance Services, Inc. Granite Insurance Brokers when and where required.
8. Employees will use eye protection in any area where there is any danger to the eyes (such as punctures, abrasions, contusions or burns).
9. Only authorized employees will operate power equipment.
10. Employees will observe safety rules for all power tools and equipment.
11. Employees will obey posted safety rules, policies, and procedures.
12. Employees working around moving machinery will not wear jewelry and loose clothing. Long hair will be secured as not to interfere with equipment operation.
13. Employees spitting onto the floor, walls, sinks, drinking fountains, wastebaskets, trashcans, etc., is strictly forbidden.

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14. Employees will leave washroom facilities in a clean and orderly condition after using the facilities. Employees will practice good housekeeping always.
15. Employees will not use compressed air for blowing dust and/or other foreign particles from clothing.
16. Employees will promptly report unsafe conditions and injuries to their immediate supervisor.
17. Employees will keep all tools in safe working condition. They will not use defective tools or equipment. Employees will report any defective tools or equipment immediately to their supervisor.
18. Employees will properly maintain and be responsible for all personal protective equipment.
19. Employees will not leave materials and/or equipment in aisles, walkways, roads or other points of exit.
20. Employees will not stand or sit on sides of moving equipment.
21. Posted safety rules will not be removed except by management's authorization.
22. Employees will comply with all known federal, state and local safety laws and as well as Granite Insurance Brokers regulations and policies.

VIOLATION OF CODE OF SAFE PRACTICES WILL RESULT IN EMPLOYEE DISCIPLINARY ACTION

14. FIRST AIDE AND EMPLOYEE HEALTH

1. Medical emergencies can occur without warning and can require immediate action. To respond to such emergencies, adequate first aid facilities and training are required.

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2. Every employee will know where the first aid stations are located at the worksite. Every Granite Insurance Brokers employee that has been CPR trained will be identified and known to all the other employees.
3. The first aid kit is fully equipped and is highly visible, and is inspected and replenished on a regular basis.
4. Emergency phone numbers are posted in prominent places.
5. All injuries, no matter how slight, will be reported to the supervisor.
6. No matter how slight the injury always obtains first aid for the injury and remember that an employee will NOT touch a wound with bare hands.
7. Do not move a victim unless necessary until you are sure what the injury is and have rendered first aid. If the employee is not sure how to render first aid find another employee that has the knowledge.
8. If the Safety and Health Manager is not available, the employee will call 911.

ONLY EMPLOYEES WITH FIRST AIDE AND CPR TRAINING CAN PERFORM FIRST AID MEASURES AND PROVIDE THE FOLLOWING:

1. Employee's will wash a wound with an antiseptic preparation and only sterile dressings on open wounds.
2. Employee's will be prepared to treat shock since it always accompanies injuries.
3. Cover burns, as soon as possible, to avoid exposure to air. Get medical help immediately.
4. Check arterial bleeding by placing pressure between the wound and the heart. Never use a tourniquet unless there is no other way to stop the bleeding and save a life.
5. Give CPR immediately in cases of suffocation, drowning, or shock.

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6. Look for fractures and do not attempt to reset dislocations.
7. Do not attempt to remove foreign bodies from the eye. Get employee to eye wash station.
8. Remove false teeth and foreign objects from the mouth of an unconscious person.

15. UNIVERSAL PRECAUTIONS: METHODS OF PREVENTION

Granite Insurance Brokers will follow the practices listed below and this can greatly reduce the chances of contracting a communicable disease while on the job:

1. Alter behavior to prevent exposure to fluids or substances capable of transmitting communicable diseases.
2. Use universal precautions:
 - A. Use care to avoid cuts with contaminated sharps such as needles, especially if blood-soiled. If sharp instruments are found during a search, immediately store them in puncture-proof containers, furnished by the department.
 - B. Preventing mucous membrane exposures.
 - C. Wear gloves when in contact with blood or fluids capable of transmitting communicable diseases.
 - D. Cleaning of blood from environmental surfaces (tables, walls, floors) will be done (while wearing latex gloves) using a freshly mixed solution of one part household bleach to ten parts water. Gloves and cleaning materials will be properly disposed of in a tightly tied plastic bag.
 - E. Wash hands frequently with soapy water, especially after possible exposure.

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- F.** Conduct interviews of clients in well-ventilated areas (to minimize exposure to TB).

If Granite Insurance Brokers' employee is exposed to blood:

- A.** Thoroughly wash exposed area with soap and water. If the wound is a puncture wound, make it bleed.
- B.** Report possible exposure to a supervisor if a supervisor is instantly available, and go immediately to the hospital emergency room. If hospital personnel determine you are at risk for infection, they will:
 - 1.** Discuss the incident and possible risks
 - 2.** Draw blood for baseline HIV and Hepatitis B antibody tests
 - 2.** If indicated, give you Gamma Globulin to prevent Hepatitis B
 - 4.** Discuss AZT prophylactics/treatment
 - 5.** If you elect to take AZT, you will be given a prescription for it
 - 6.** You will be told where and when to return for follow-up HIV antibody testing
- C.** If you were unable to contact a supervisor before seeking emergency treatment, report the situation to Granite Insurance Brokers' supervisor after medical attention has been obtained.

16. OFFICE SAFETY RULES

- 1.** When lifting heavy objects, keep your back straight and do the actual lifting with your leg muscles.
- 2.** Do not try to lift heavy objects while leaning over a desk, chair, or other object that force you to use poor lifting methods. You will compromise your back.

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3. Always get help for objects that are too heavy or too bulky.
4. Good housekeeping prevents fires and accidents. Keep offices clean and orderly. Employees are responsible for their own desk and work area.
5. Work at a safe speed. Always take time to be safe.
6. Granite Insurance Brokers will keep aisles clear at all times.
7. Always walk in designated aisles and keep alert to your environment and where you are going.
8. Use caution where floor mats are used. Floor mats can easily shift and create a potential tripping hazard.
9. Always use handles on drawers, doors, and safes when opening or closing them. Using the handles is easy and it saves a crushed hand or fingers.
10. Use caution when approaching a door that can be opened toward you or against someone else.

17. CUTS AND PUNCTURE PREVENTION

1. Keep scissors, knives, and letter openers in a separate compartment of your drawer where they can be seen and easily handled.
2. Keep fingers away from the point of operation on such items as staplers, hole punches, and paper cutters. Use these items the right way.
3. Secure the paper cutter with the safety latch when not in use.
4. Use rubber finger guards when working with stacks of paper.
5. Use a sponge or sealing device to moisten stamps and envelopes.

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6. If you have to clean up broken glass or other sharp objects, sweep up the pieces instead of picking them up by hand. Wrap the glass in paper and mark the contents before throwing in the trash.
7. Granite Insurance Brokers employees use sharps will be monitored. This means any object used or encountered covered that can be reasonably anticipated to penetrate the skin or any other part of the body, and to result in an exposure incident, including, but not limited to, needle devices, scalpels, lancets, broken glass, broken capillary tubes, exposed ends of razors, dental wires and dental knives, and drills.
8. There are sharps disposal containers, needle less systems and sharps with engineered sharps injury protection) that isolate or remove the bloodborne pathogens hazard. All used sharps are to be put into these designated containers.
9. There is personal protective equipment (gloves that can't be torn, punctured, or cut with the ability to function as a barrier and goggles) that is to be used when the sharps are filled with hazardous fluid and are being used during the working situations.
10. Granite Insurance Brokers has established and maintains a Sharps Injury Log, which is a record of each exposure incident involving a sharp. The exposure incident is recorded on the log within 14 working days of the date the incident.
11. Sharps that not be being used are to be stored by sticking the needles and blades into a large block of styro-foam. This will prevent accidental stick accidents. When the employee is finished using to the sharp, the sharp is be disposed in the sharp container.
12. Shearing or breaking of contaminated needles and other contaminated sharps is prohibited.
13. All disposable sharps are prohibited from being reused.
14. Sharps containers are not opened, emptied, or cleaned or in any other manner that would expose any employee to the risk of sharps injury.

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15. Sharps containers are accessible to personnel and located as close as is feasible to the immediate area where sharps are used or can be reasonably anticipated to be found.

18. FALL PREVENTION

1. Keep file and desk drawers closed when not in use.
2. Keep floors clean. Even something as small as a pencil or paper clip could cause someone to slip and fall.
3. Keep wastebaskets, phone and extension cords out of walkways, as they are serious tripping hazards.
4. Watch your step. Do not read while walking and do not carry bulky objects that obstruct your view.
5. Wipe up wet spots promptly. Carry beverages in covered containers or on trays to help prevent spills.
6. Wear shoes with moderate heels. They lessen fatigue, as well as give you firmer footing.
7. Be cautious of slack cuffs that are too long, leather heels, and untied shoestrings that can cause a fall.
8. Use chairs properly and safely. Do not tilt back in a chair since this often results in overbalancing and a fall. Be sure your chair is behind you before you sit down.
9. Report defective chairs immediately to Granite Insurance Brokers' supervisor. These can be extremely dangerous, especially for the unsuspecting victim.
10. Do not stand on chairs, desks, or other office furniture. Whenever it is necessary to climb to reach something, a stepladder will be used. Do not accept any substitutes.

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11. When using a stepladder, be sure the stepladder spreaders are open and the ladder is placed on level ground.
12. Stay off the top two steps of the ladder.
13. Always face the front of the ladder going up or coming down.
14. Move the ladder to the area you need to access. Do not reach and extend out to the side. It's too easy to fall.
15. Always keep one hand free to balance you while ascending, standing, or descending the ladder.
16. There will only be one person on the stepladder at a time. Too much weight can break or weaken the ladder.
17. Always use handrails on stairways, and at entrances.

19. OFFICE EQUIPMENT AND MACHINES

1. Do not use or try to make repairs on any machine that you have not been trained, instructed, or authorized to use. Keep hands, hair, and clothing away from moving parts of office machines.
2. Report malfunctions or potentially hazardous conditions to Granite Insurance Brokers' supervisor immediately. Do not try to fix a machine yourself. Meanwhile, to prevent others from using it, put a sign on the machine to indicate that it is out of order and unsafe to use.
3. Be sure all the equipment used by Granite Insurance Brokers is grounded. Normally it is double insulated and has a UL approval.
4. Be alert for frayed wiring, especially near the flex point at the plug or where the cord enters the back of the machine. Beware: exposed wires can shock you or possibly start a fire.

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5. Watch your clothes when around machinery. Loose sleeves, scarves, long hair, belts, dangling jewelry, ties, and key chains are dangerous around machines with moving parts.
6. Before using office machinery, check the position. Make sure typewriters, duplicators, adding machines, and the like are firmly positioned on the working surface/table.

20. FILE AND STORAGE CABINETS

1. Avoid overloading top file drawers, it can bring the cabinet down on you. Too much weight near the front of a drawer can also cause overbalancing or tip over.
2. Pull out only one file drawer at a time to prevent the cabinet from toppling over. It also prevents bangs on the head or unexpected trips.
3. If unfamiliar with the file cabinet, test the drawers and do not pull them out too far if there is no locking/limit device on them.
4. Close a file drawer immediately if not using it. Close drawers gently and use handles. Fingers can get pinched if you use top or sides of drawers.
5. If any drawers or doors are stuck, do not struggle to open them. That is an easy way to cause a back injury or bring everything down on you. If stuck, call maintenance.
6. Storage shelves and cabinets will be securely bolted to the floor, a sturdy wall and/or each other. Shelves will be in easy reach and not overloaded.
7. All materials will be stored inside cabinets, files, and footlockers.
8. Keep heavy objects at floor level and out of walkways. This includes plants and furniture.
9. Keep combustible materials at least eighteen inches away from appliances like coffee makers, hot plates, space heaters, etc.

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21. PARKING AREAS

1. Observe all safety signs and markings in the parking areas.
2. Do not run in the parking area.
3. Be especially careful walking on wet sidewalks, or muddy ground.

22. LIFTING AND CARRYING

Mental Lifting:

To handle materials safely, lift everything twice! FIRST, lift the load mentally. Plan every step before you do it physically. Even repetitive jobs can be thought through before hand. SECOND, lift with your legs, not your back.

Size up the load:

How much does it weigh? How much do you weigh? Give it the heft test to see whether you can lift it - you don't want any surprises. If it feels OK, go ahead and lift it.

Get Help:

If the load is too bulky or heavy for you to lift alone get help. Don't hesitate to ask someone else for a hand. A moment's help could save you from days of disability and pain.

Find a Better Way:

Sometimes no one else is around to help, or the job is bigger than the two of you. Arrange for mechanical help from a pushcart, hand truck, wheelbarrow, or forklift.

Check the Pathway:

Look for obstacles underfoot and overhead, spills, lighting, traffic (people or vehicles), and changes in elevation. Choose a clear route over the flattest surface, even if it takes a little longer.

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Solve High Load Problems:

Lifting from a height above the head can be hazardous. Test the weight by pushing up on the load. Get as close to the load as possible, so it can slide down your body, close to you. Plan to lift down the same way you lift - the right way.

Solve Repetitive Problems:

Don't accept problems as 'the way things are'. Recognize them as problems, and decide how you can avoid them in the future. Think through your job tasks. Do you really need to bend and reach so much, or can you think of a smarter way?

Granite Insurance Brokers' PHYSICAL LIFTING PLAN:

Be sure to apply proper lifting techniques, whether working alone, as a team, or with the aide of a mechanical helper. Over the years, the effects of poor posture, being overweight, not lifting safely, or simple wear and tear accumulate and can lead to a "problem back".

You can't turn back the clock, but you can stop the cycle of back abuse and prevent injury by learning how your back works and how to lift, stand and sit with your back safely balanced. Protecting your back around the clock is your best insurance against back injury. You are the only one who's around to do it, both on and off the job.

The Results of Lifting:

Most back injuries result from improper lifting. According to the principles of biomechanics, the worst lifting situation occurs when the body is extended over the load: the lower back becomes a fulcrum supporting the weight of the body plus the load. Twisting in this position invites injury.

How to Lift Properly:

Look around your workplace. How could you reorganize to minimize how much you must lift and how far you have to carry it? Discuss with your Granite Insurance Brokers' supervisor and coworkers' ways to make lifting easier, and then incorporate these safer methods into your daily routine. Every move you make, on and off the job, depends on your back. Keep your back, and your safety, in mind throughout your day while you sit, stand, lift, or carry.

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Use your HEAD to SAVE your Back:

Granite Insurance Brokers employees will handle materials mentally before you handle them physically.

1. **Look at the load.** Observe the size and position of the load. Carefully look around for any surrounding hazards. If you have doubts, get help!
2. **Keep the load close.** Get close to the load and grasp firmly. Don't hold the load away from your body. Hug it! The closer it is to your spine, the less force it exerts on your back. Keep your back in its natural alignment as you use your strong leg muscles to lift the load.
3. **Grip the load securely.** Injuries often occur when loads slip or fall due to an inadequate grip.
4. **Face in the direction of the lift.** Have your knees bent, tighten abdominal muscles, take a deep breath and lift correctly. Center the load over your pelvis.
5. **Get a firm footing.** Keep your feet apart for a stable base; point toes out.
6. **Bend your knees.** Don't bend at the waist. Keep the principles of leverage in mind. Don't do more work than you have to. Maintain your three natural back curves. Use leg and hip muscles to lift, not your back muscles.
7. **Push, don't pull.** Use good lifting techniques to load mechanical devices. Bend hip and knees while lifting and keep your back straight.
8. **Tighten stomach muscles.** Your abdominal muscles support your spine when you lift. Train muscle groups to work together.
9. **Lift with your legs.** Let your powerful leg muscles do the work of lifting, not your weaker back muscles. Maintain your three natural curves. Keep the weight of the load as close to the body as possible. Hold elbows in close to the body. Put the load down by bending at the hips and knees with your back straight.

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10. **Team lifting.** When team lifting, pick one person to call the signals. The leader will direct the team so you all lift together, walk in step, and lower the load together, using the lifting principles shown above.
11. **Push rather than Pull.** Whenever possible, push rather than pull. Then lift: apply the same lifting techniques in reverse to unload.
12. **Clear the Way.** Remove any hazards you see - and/or see that they are removed. Wipe up spills. Make sure the area is well lighted. Wait until traffic clears. Then transport the load, setting it down in the proper place.
13. **Unload carefully.** Set a load down as safely as you lifted it. Plan where you can put down the load. Pick your spot carefully so no one must move the load again.
14. **Keep your back upright.** Whether you are lifting or putting down the load, don't add the weight of your body to the load. Avoid twisting; it is a common cause of injury.
15. **Conditions.** Bring your back and body to work in Granite Insurance Brokers possible condition. Learning to reduce stress, combined with a sensible diet and exercise program, can relieve back pain and start you on the road to a happier, healthier, and more enjoyable lifestyle. Apply the principles of good body mechanics to lifting and material handling situations.
16. **Watches for Dangerous Characteristics.** Watch for protruding nails, sharp edges and other dangerous characteristics of the object being lifted and carried.
17. **Keep Fingers Away.** Keep fingers away from pinch points and wear protective gloves.
18. **Too Heavy do not Lift.** If the load is too heavy do not lift it and get help. If more than one person is carrying the load, allow one person to be the leader. The leader will coordinate carrying and timing of movements. Use available hand trucks and other appropriate equipment to aide in lifting.

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- 19. Object is Overhead.** If the object is overhead, grip with palms up. Lower the object slowly and keep the object as close to the body as possible. Watch out for any protruding parts on the object.

23. MANAGING REPETITIVE MOTION DISORDERS

Repetitive Motion Disorders result from repeated motion of the same muscle and joint. Injuries are often related to incorrect posture, uneven load carrying, improper tools and excessive reaching. A serious form of Repetitive Motion Disorder is Carpal Tunnel Syndrome. The Carpal Tunnel is a space formed by the wrist bones and ligaments. Carpal Tunnel Syndrome is a compression of the median nerve that passes through this space in the wrist. This can lead to inflammation and swelling. Pain can show up in the hands, wrists, arms, and neck.

- 1.** Ideal posture includes sitting straight in the chair, muscles relaxed with your body tilted slightly back. Each time you touch a key nerve (“electrical messengers”) tell muscles and tendons in your wrists and hands they’re needed to help you move your fingers. When you work with straight wrists and fingers, these nerves, muscles, and tendons stay relaxed and comfortable. So, they’re less likely to develop the strains and pains that all will be associated with keyboarding.
 - a.** Obtaining good posture will mean being continually aware of your posture at the keyboard.
 - b.** The goal is to keyboard with straight wrists, relaxed fingers, and straight posture until it becomes second nature.
 - c.** Sit up straight, facing the computer straight on.
 - d.** Hold your head at a slight downward tilt to avoid straining muscles in your neck and head.
 - e.** Keep hands and wrists straight while keyboarding.
 - f.** Touch your keys lightly by keeping your wrists and fingers relaxed.

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- g. Keep your feet flat and pointed toward the workstation.
 - h. Adjust keyboard tray or desk height so that your wrists and hands are straight while keyboarding.
 - i. Adjust screen height so that the top of it is at about your eye level.
2. A straight wrist is a level, flat wrist. This position keeps extra pressure off muscles, tendons, and nerves in your wrist and hand. When you work with straight wrists and fingers, these nerves, muscles, and tendons stay relaxed and comfortable. So, they're less likely to develop the strains and pains that all will be associated with keyboarding.
3. Adjust your workstation
 - a. Adjust chair height and seat back so that you can keyboards with straight wrists and hands.
 - b. Position the keyboard so that your wrists and forearms are straight.
 - c. A telephone headset helps to keep you head upright and your body straight.
 - d. A copy stand will be the same height as the screen, to keep you from straining your neck or head.
 - e. A lower back pad, such as a pillow or rolled-up towel, can help support the lower back.
 - f. A mouse pad will allow the mouse to float friction free over it, requiring little effort.
4. Releasing tension for your wrists, hand and body.
 - a. Stretching: Place your hand out in front of you. Then spread your fingers as far apart as possible. Hold for five seconds. Relax. Repeat five times.

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- b. Rotating: Rotate your wrists, keeping your fingers relaxed and your elbows still. First turn your palms up, and then rotate them down. Repeat five times.
 - c. Shaking: Let your hands dangle from your wrists. Then shake your hands, first up and down, then sideways. Repeat until tension in your hands is gone.
 - d. Reaching: Place your arms over your head. With your fingers stretched, reach toward the ceiling. Hold for five seconds and then relax. Repeat five times.
 - e. Rolling: Using a wide circular motion, roll your head backward. Repeat five times.
 - f. Shifting: While sitting, move around in your chair. Slouch and slump, look away from the screen, dangle your arms. Repeat as often as necessary.
- 5. Immediately, report to your supervisor any symptoms such as pain or soreness in joints, inflammation, lack of flexibility, etc. This will permit work modification or other changes to reduce the potential for repetitive motion disorders.
- 6. Use regular exercises focused around flexibility and strength to help avoid repetitive motion disorders. If the employee feels susceptible, ask the Safety and Health Manager for help in finding and learning appropriate exercises.
- 7. Take frequent breaks, a few minutes every hour, when doing a repetitive motion task. Shake out tight muscles and take a few deep breaths. As appropriate, alternate repetitive motion tasks with other jobs.
- 8. Change position frequently. This will be accomplished by adjusting posture, seating equipment location, relationships between components such as computer screens, keyboards, etc.

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9. Avoid working repeatedly on overhead tasks or extremes of reach or strength. Use the correct hand tools for the job. Always be aware of body positioning appropriate for the task.

24. EQUIPMENT SAFETY RULES

1. Removal of any "Danger, Do Not Operate" equipment tags or locks by unauthorized personnel is prohibited and will result in termination, fines, and/or imprisonment.
2. Employees will NOT operate equipment without specific training.
3. Employees will NOT repair or adjust equipment while it is in operation. Be sure all tools are maintained in good repair.
4. Employees will NOT wear loose clothing, long sleeves, ties or jewelry when working on machinery.
5. All employees will wear protective clothing and devices when required by safety rules or common sense.
6. Employees will NOT use defective equipment or equipment that has defective safety devices. Tampering with, or unauthorized use of, any machinery is prohibited.
7. Employees will NOT handle, tamper with or attempt to repair any electrical equipment, machinery, or air or water lines in any manner not within the scope of their duties.
8. Qualified repair personnel will be hired to modify and/or repair all equipment.
9. Equipment that appears to have been tampered with will not be used until it has been examined by a manager or technician authorized to approve its return to service.
10. Safety guards will be appropriate for grinders, saws, and other tools.

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11. Safety guards will never be removed, except when necessary to make adjustment or repairs, and will be replaced immediately upon completion of the work.
12. Shields and attachments will be appropriate and in good condition for use with power tools. Fixtures and attachments will be appropriate.
13. All cord-connected tools will be effectively grounded. \Electric cords will not be exposed to damage from other equipment. Damaged cords will be replaced immediately.
14. Guards are necessary over belts, blades, pulleys, chains and sprockets.
15. Portable fans will have screens with openings under 1/2 in. in size.
16. Hoisting equipment will be used for lifting heavy objects and will be rated appropriate to the task.
17. All pneumatic and hydraulic hoses will be checked regularly and before use for deterioration or damage.
18. Never use makeshift, damaged or defective scaffolding, rigging or staging.
19. Never use gasoline for cleaning.
20. Shut down machinery before cleaning, adjusting or repairing. Lock and tag the machine.
21. Never oil machines while they are in motion or operation and always use brushes or hooks to dislodge chips from machines.

25. EQUIPMENT SAFETY

1. All worksites will be kept clean and orderly. All work surfaces will be kept dry and slip-resistant. Air quality will be monitored on a scheduled basis.

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2. All scraps, debris and waste materials will be labeled and stored safely in appropriate containers. All protruding objects that cannot be removed will be flagged and/or covered so that everyone will be made aware of the objects. All scraps, debris and waste materials will be removed promptly from the worksite.
3. Combustible dust will be collected and removed to prevent accumulation. Metallic and/or conductive dust will be kept from entering or accumulating near electrical enclosures or equipment.
4. Only covered, labeled metal cans should be used for hydrocarbon waste (oil, gas, paint, etc.).
5. All oil or gas devices will be equipped with flame failure controls.
6. Any pits or floor openings will be covered or identified and guarded.
7. Any heavy objects stored overhead on shelves above 6 ft. will be secured to prevent falling in the event of natural catastrophe.
8. Work clothing and environments will be adjusted to compensate for extremes of heat and cold. Employee will report environmental hazards immediately to the Safety and Health Manager and/or supervisory personnel.
9. No employee will work in a confined space without entry authorization, specific training, appropriate monitoring and rescue equipment.

26. ENVIRONMENTAL CONTROLS

Most accidents are a combination of things. Many times you can violate the safe working rules without causing an accident. But you could break a rule when the other parts of the accident are present and waiting to turn your act into a disaster. Not every dangerous act produces an accident, but no accident is ever produced unless one or more dangerous acts are committed.

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Everyone is responsible for maintaining a clean, safe working area always. Housekeeping cannot be just fair; it will be excellent always for the sake of safety. Excellent housekeeping is a sign of good safety. A messy work area can always be counted on to produce accidents.

1. All work areas will be maintained with proper illumination.
2. All hazardous substances that will cause harm by inhalation, ingestion, skin absorption, or contact will be properly maintained.
3. Always explore the possibility of a. less harmful method or product being used.
4. Make sure that the work area's ventilation system is appropriate for the type of work being performed. Report any problems with the work area's ventilation system.
5. Personal protective equipment will be used when provided, and maintained wherever required.
6. Rest rooms and washrooms will be kept in a clean and sanitary condition.
7. All outlets for water not suitable for drinking are clearly identified.
8. Noise levels in the shop will be periodically monitored to determine if they are within acceptable levels.
9. Steps will be taken when possible to use engineering controls to reduce excessive noise levels.
10. Vacuuming, with appropriate equipment, will be done whenever possible rather than blowing or sweeping dust.
11. Personal protective equipment will be used when provided, and maintained wherever required.
12. Where heat is a problem, all fixed work areas will be provided with spot cooling or air conditioning.

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13. Trash cans and dumpsters will be emptied on a regular basis.
14. Overhanging objects or long pieces of wood could cause injury.
15. Keep exits, entrances, and aisle ways clear; observe established aisles when passing through work areas.
16. Keep work areas neat and orderly and free of trip hazards such as extension cords, air hoses, loose banding, etc.
17. Good housekeeping will be recognized as an integral part of each job.
18. Oil, water, or other liquids that have spilled or leaked on the floor will cause slipping hazards. If you spill the liquid, clean it up and if help is required, notify Granite Insurance Brokers' superior.
19. Pick up your tools, scrap, and other items from the work area so that no one will slip or trip on them.
20. Oily rags will be placed in a covered metal container.
21. Keep debris from blocking access to ladders, electrical equipment, and other important areas in case of emergency.
22. Never leave nails or spikes sticking up in boards or planks. Promptly remove them or bend them over when found.
23. Never pick up sharp objects with your bare hands.

27. FIRE PROTECTION

General Requirements:

1. Portable fire extinguishers will be maintained in a fully charged and operable condition and kept in their designated places always when they are not being used.

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2. Extinguishers will be conspicuously located where they will be readily accessible and immediately available for use.
3. The selection of fire extinguishers for a given situation will depend upon the characteristics of a potential fire, the construction and occupancy of the individual property, the vehicle or hazard to be protected, ambient-temperature conditions, and other factors.
4. The number of extinguishers required would be determined by reference to the layout criteria included in this PLAN.
5. Only UL or FM approved fire extinguishers are permitted.
6. Only employees who have been trained in their proper use are permitted to use fire extinguishers.
7. Any damaged or apparently used fire protection equipment will be promptly reported to the area supervisor.
8. All fire extinguishers are to be kept at their designated locations. In case of fire, follow information on emergency reaction poster.
9. Access to extinguishers, sprinkler risers, switch boxes, fire alarms, and exits are to be kept clear and unobstructed always.
10. Fire doors are not to be blocked and will be in operating condition always.

Maintenance:

1. At regular intervals, not less than annually, or when specifically indicated by an inspection, extinguishers will be thoroughly examined and/or recharged or repaired to ensure operability and safety, or replaced as needed.
2. Extinguishers removed from their locations to be recharged will be replaced by spare extinguishers during the period they are gone.

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3. Each extinguisher will have a durable tag securely attached to show the maintenance or recharge date and the initial or signature of the person who performs this service.

28. FLAMMABLE AND COMBUSTIBLE LIQUID AND MATERIALS

1. Flammable liquid containers will be clearly labeled and stored in a protected separate area.
2. Flammable liquids will be used only in small quantities and in approved (UL or FM), self-closing containers.
3. Do not refuel a hot or running engine. Clean up spills before restarting.
4. Never use gasoline as a cleaner or solvent. Anyone who will do so is subject to immediate discharge.
5. Use only the proper transfer equipment when transferring a flammable liquid such as gasoline for refueling.
6. Never use an air hose for pressure to empty drums.
7. Lines or other containers holding gasoline, oil, grease and other flammable material will be thoroughly purged and tested for explosives by approved testing equipment before any burning or welding is done.

Scrap Receptacle - Type, Use and Directions:

Type:

1. All receptacles will be constructed of metal or other suitable type containers of non-flammable materials.
2. Paper or pasteboard cartons, wooden boxes or crates, and similar type containers will not be used for collection of combustible materials.

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3. Receptacles, located outside of buildings, for combustible trash will be located at least 15 feet from the building or other combustible materials.

Use:

1. Employees will be instructed to use trash barrels for the disposal for paper lunch remnants, and all small scraps of a combustible nature.
2. Cigarette and cigar butts, matches, etc., will never be thrown in trash receptacles.
3. Glass (broken empty jars, etc.), scrap metal, and similar material will be placed in special trash containers.

Directions:

1. Employees will NOT use or handle any hazardous materials that they have not received training specific to that individual hazardous material.
2. Employees will take all precautionary and safety measures when handling potential hazards.
3. Employees will wash thoroughly after handling hazardous materials and follow all special instructions. Employees will know what to do in any emergency.
4. Employees will know the location of eye wash fountains and safety showers in areas where corrosive materials and chemicals are handled.
5. Employees will keep all flammable or toxic chemicals in closed containers when not in use. Never mix chemicals without specific instructions.
6. Employees will understand standard operating procedures that have been established for handling and cleaning up chemical spills. Keep all flammable materials away from any heat source.
7. Employees will NOT eat, drink or smoke in areas where hazardous materials and chemicals are present.

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8. Compressed gas cylinders will be stored upright and chained.
9. Employees will wear gloves and masks to prevent being exposed to solvents and breathing toxic vapors.
10. All materials that give off toxic, asphyxiating, suffocating or anesthetic fumes will be stored in remote or isolated locations when not in use.
11. Employees will know where to find Safety Data Sheets (SDS) on all hazardous materials.
12. Each container with a hazardous substance (i.e. vats, bottles, storage tanks) will be closed and labeled with product identity and hazardous warnings (defining the specific health and physical hazards).

29. PERSONAL PROTECTIVE EQUIPMENT

1. ALWAYS use appropriate Personal Protective Equipment (PPE) where required by safety rules or common sense. Hazards posing an immediate danger or having caused injuries in the past will be corrected.
2. Make sure PPE is clean; fits well and are free from damage.
3. If the equipment doesn't work, doesn't fit or is uncomfortable the employee will be less likely to use it.
4. If an employee does not wear the necessary PPE for the task, the employee is subject to discipline, suspension and even termination of employment.

Selecting Personal Protective Equipment (PPE:

It is important to select the right PPE for the job and to enforce its use. Purchase all "ANSI (American National Safety Institute) approved" protective equipment from a reputable supplier. The supplier can choose the right equipment for the specific application and train employees in its use.

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Information on PPE required for each task will be found on SDS, equipment operation information, the State's General Safety Orders and other Information on safety. When selecting, protective equipment considers the following:

1. The specific hazard the employee is to be protected against.
2. Factors specific to the employee such as size of face or hand, vision, etc.
3. Factors that will encourage or discourage use of the equipment.

Personal Protective Equipment (PPE) includes:

1. Hard Hats
2. Gloves or Palm Guards
3. Eye (goggles or safety glasses) and Face Shield Protection
4. Foot Protection
5. Professional or Industrial Back Belt
6. Aprons or Protective Clothing
7. Respiratory Protection (dust masks or respirators)
8. Hearing Protection (ear plugs and ear muffs)

Eye/Face Protection:

Type: Glasses, Goggles, Face shields

Options: Lens material, Venting, Size, and Shape

Issues: Is impact protection required?
Is radiation protection required (from lasers, welding, and the sun)?
Are chemical hazards present?
What chemicals?
What form (fumes, vapors, liquid)?
Are prescription glasses required?

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Eye Wash:

Options: Permanent, Portable, Hand Held (not acceptable)

Issues: Is plumbing present?
Is other eye wash equipment available?
The equipment will be within 100 feet (10 for strong corrosives) of the work area.

Hearing Protection:

Type: Ear plugs, Earmuffs

Options: Material, Shape, Disposability, Corded, and Banded

Issues: How noisy is the environment?
How long will protection be required?
Will the same person use the protection regularly?

Gloves:

Options: Material, Cuff style/length, Lining, Grip, Size

Issues: What hazards are present (temperature, abrasion, vibration, chemicals)?
What part of the hand or arm needs protection?
Is touch sensitivity necessary?
Are gloves for wet or dry use?

Footwear:

Type: Work shoes, Over-the-sock boots, over boots

Options: Material, Height, Soles, Steel Toes, Size

Issues: How long will they be worn?
What chemicals will they be exposed to?
Are there heavy falling objects?
What parts of the foot/leg require protection?
Will they be used on slippery surfaces?

Clothing:

Type: Aprons, Boots or Shoe Covers, Coveralls, Hoods, Hairnets,

Options: Material, Color, Size

Issues: Do chemicals present a hazard?
What chemicals?
What concentrations?
What form (fumes, vapors, liquid)?

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Is thermal and/or moisture protection required?
Will the equipment be anti-static?
Are impact resistance and/or visibility important?
What other protective equipment will be used?

Hard-Hats:

Options: Material, Visor, Sweatband, and Rain Trough

Issues: How much impact resistance is required?
Does the working environment have high temperature, rain, and sun? Provide sunscreen protection.

Respirator:

Type: Particulate Mask, Cartridge/filter Mask, and Air Supplied Apparatus

Options: Shape, Cartridge Type, Full/half Face, Disposability, and Air Source

Issues: What contaminant is in the air?
What concentration?
What form (vapors, particles)?
What is the oxygen content of the air?
How long will the equipment be used?
Will prescription glasses be needed?
Is skin and eye protection required?

30. HAND TOOLS AND EQUIPMENT

1. All hand tools will be kept clean and in good repair and used only for the purpose for which designed.
2. Tools having defects that will impair their intended operation or render them in any way unsafe for use will be removed from service immediately.
3. When work is being performed overhead, tools not in use will be secured or placed in holders.
4. Throwing tools or materials from one location to another, from one employee to another, or dropping them to lower levels, is not permitted.

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5. Only "non-sparking" tools will be used in locations where sources of ignition will contribute to a fire or explosion.
6. Power tools will be inspected, tested and determined to be in safe operating condition prior to use. Continued periodic inspections will be made to assure safe operating condition and proper maintenance.
7. Loose, fringed or frayed clothing, loose, untied, long hair, dangling jewelry, rings, chains, or wrist watches will not be worn while working with any power tool or machine.
8. Don't carry sharp tools in clothing. Always use the proper carrying case or tool kit.
9. All portable power tools will be rounded or double insulated.
10. Use only those power tools that you are authorized to use.
11. All power tools will be equipped with guards as required.
12. Do not use a file without a handle. Do not use a file as a pry tool.
13. Use tools only for the purpose for which they were intended.
14. Keep any personal tools and equipment in good condition always. They will be inspected just as Granite Insurance Brokers tools.
15. Inspect all impact tools for mushroomed heads.
16. Do not hammer on wrenches or use a pipe for extension.

31. SMALL TOOLS

Screw Drivers and Knives:

1. Screwdrivers and knives will be outfitted with a secure handle.

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2. Screwdrivers will be equipped with a nonconducting handle when used on electrical work.
3. Screwdrivers will be inspected and repairs made if they have:
 - a. A loose or broken handle;
 - b. A cracked or broken blade;
 - c. Ends are worn or correct angles are missing; or
 - d. A bent shank.
4. Screwdrivers will not be used as a punch, lever, pry, etc.
5. Keep screwdriver blades in good condition and grind or file the tip square.
6. Select the correct size so it fits the screw snugly.
7. Never attempt to hold the work in one hand and use the screwdriver with the other. Instead use a vise to hold the piece being worked.

Pliers:

1. Pliers with sprung jaws or worn faces will not be used.
2. Worn joint pins will be replaced.
3. Pliers will never be used on nuts - use a wrench.
4. Grasp pliers handles near the end as you will be pinched if you grip close to the hinge.
5. Never use pliers on a hardened surface, as this only tends to dull the teeth and loosen the 'pliers' grip.

Electrical Tools:

1. All electrical tools will be grounded in one of two methods; either designed and clearly marked "Double Insulated", or by the use of a three-prong plug.

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2. All wiring will be kept in good repair and dry.
3. Electrical tools will not be used in controlled atmospheres such as but not limited to: flammable/combustible areas, areas where there is a possibility of explosive gases, corrosive areas, etc.
4. Electrical tools that are used in conjunction with an extension cord will have a cord that is of a heavy-duty type construction. It will be, secured to the tool using a three-prong coupler. The extension cord will not be kinked, broken, showing exposed wires or having loose plug ends.
5. Extension cords will not be fixed to objects such as ladder rails, cabinets, walls, etc. The length of the cord will not extend more than 50 feet.
6. When drilling, sawing, fastening, soldering, welding, chipping, filing, etc. employees will wear Industrial Grade Safety Glasses and/or proper face protection.

Hammers:

1. Make sure that hammerheads fit tightly.
2. Replace deformed heads and loose or split handles.
3. Grip the handle close to the end; don't choke up on it. It will be doing its work rather than letting it do the work. Never use hammer handles to pry or to tap objects.

32. LADDERS

General Requirements:

1. Only OSHA approved ladders are allowed on the job. This would-be Class I Industrial wooden or fiberglass.
2. Straight and extension ladders require non-skid feet.

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3. Straight and extension ladders and stepladders are to be tied or secured when in use. At least 1/2" rope, 6 feet in length, will be applied to the top rung for this purpose.
4. Metal ladders will not be used if a fiberglass one is available. They are not as safe as fiberglass ones.
5. Portable ladders will be placed on a substantial base, and the area around the top and bottom of the ladder will be kept clean.
6. Ladders will not be used in the horizontal position or used as platforms, walkways or scaffolds.
7. Ladders are not to be placed in passageways, doorways, or any location where they will be displaced by work activities around them, unless protected by barricades or guards.
8. Side rails of ladders will extend at least 36 inches above the landing or grab rails will be provided.
9. The use of ladders with broken or missing rungs, broken or split side rails, or other faulty or defective construction is prohibited.
10. Ladder that have open and hollow rungs and show signs of excessive corrosion and wear will be replaced.
11. All ladders will be inspected on a regular basis and tagged "unsafe to use" or "do not use", when beyond repair.
12. When climbing a ladder, face the ladder and keep hands free for climbing.
13. Don't stand on the top 3 rungs of a straight ladder without handholds unless you are protected by a safety belt.
14. Immediately remove damaged ladders from use when any unsafe condition is noted.

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15. Place ladders at approximately a 75-degree angle. Or place the bottom of the ladder 1 foot back for every 4 feet in height.
16. Don't place planks on the top of stepladders.
17. Don't stand on the top 2 steps of a stepladder.
18. Don't paint or coat wooden ladders with dark coatings or colors as this will impair the inspection of the ladder.
19. Painted or coated ladders which cannot be properly inspected will be removed from service.
20. Don't tie ladders together in order to get more height or other support for which ladders were not intended.
21. Do not use metal ladders within 4 feet of exposed live electrical parts.
22. Portable metal ladders will be marked.

33. EMPLOYEE SAFETY & HEALTH SUGGESTIONS

Introduction:

On occasion, employees will not notify anyone of impending danger or hazards on the job. This will be due to a fear of reprisal, fear of rejection, lack of encouragement by their supervisor, or many other reasons. An informal, and when desired, anonymous method will provide another means for a bashful employee to inform us of important safety information.

Purpose:

1. The "EMPLOYEE SAFETY & HEALTH SUGGESTION FORM" is to be used by employees to formally report hazards not handled directly by their superior or for the presentation of suggestions, to improve the safety & health of their job.
2. The form is designed to be used to ensure that:

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- a. The employee is provided with a means of reporting a safety or health problem WITHOUT FEAR OF REPRISAL.
- b. Feedback is provided to the employee on their suggestions, whether positive or negative.

Procedures:

- 1. Management will encourage employees to utilize the Safety & Health Suggestion Form at any time they would like to make a safety or health suggestion or observation.
- 2. Granite Insurance Brokers will make the forms available where employees will easily find them.
- 3. The location will be readily identifiable and the deposit "boxes" will be made secure so that the completed forms can be collected by the person(s) so designated by the Safety and Health Manager. The forms will be collected daily.
- 4. If a hazard of imminent danger was to go unnoticed, the potential for a serious accident increases.
- 5. Any suggestion identifies a condition of imminent danger requires that immediate corrective action be taken.
- 6. The Safety and Health Manager will review the suggestions. It is important for the Safety and Health Manager to provide a response on the action to be taken. The employee will be thanked for their participation.

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GRANITE INSURANCE BROKERS SAFETY AND HEALTH SUGGESTIONS FORM

Granite Insurance Brokers employees are not required to work at a job he/she knows is not safe or healthful. Your cooperation in detecting hazards and in controlling them is a condition of your employment. Granite Insurance Brokers employees are advised that the use of this form or other reports of unsafe conditions or practices are protected by law. It would be illegal for Granite Insurance Brokers to take any action against an employee for exercising their rights to participate in communications involving safety. Granite Insurance Brokers' Safety and Health Manager will investigate any report or question as required by the Injury and Illness Prevention Program Standard and, if known, advise the employee who provided the information.

Description of unsafe condition or practice:

Causes or other factors:

Employee suggestions for improving safety:

Has this been reported to the Safety and Health Manager? Yes___ No___

Employee Name: _____ Date: _____

Actions Taken:

Safety and Health Manager: _____ Date: _____