a guide to preventing accidents at home and in the workplace

- Common causes of accidents
- How to make safety a daily habit
- What to do when accidents happen
Accidents do happen. But many of them don’t have to.

MISTAKE. MISHAP. CALAMITY. CASUALTY. WHATEVER WORD YOU USE, ACCIDENTS ARE THE MOST COMMON CAUSE OF INJURY, DAMAGE AND LOSS IN THE U.S.¹

In this booklet, you’ll learn about common yet preventable accidents. Most important, you’ll discover steps you can take to help protect yourself and your family from injuries as you move through life.

The National Safety Council lists accidental injuries as the fifth leading cause of death in the U.S., exceeded only by heart disease, cancer, stroke and chronic lower respiratory diseases. In 2010, 37.9 million people—1 in 8 Americans—received medical attention for a nonfatal injury. About 67% of all emergency room visits are the result of unintentional injuries.

The annual cost of injuries nationwide—including medical costs, lost wages and damages—is estimated at $730.7 billion.¹

Make safety a daily habit.
Slips, trips, falls, crashes and spills—accidents can happen just about anywhere at any time. Many types of accidents happen all too frequently, often with physical and financial side effects.

According to the National Safety Council¹

THE TOP 5 CAUSES OF ACCIDENTAL INJURIES ARE:

- Motor vehicle accidents
- Poisoning
- Falls
- Choking
- Drowning

In many cases, these types of accidents can be prevented.

In 2010, 37.9 million people—about 1 in 8 Americans—received medical attention for an injury.¹
Most accidents involving adults occur when a person is distracted, tired, stressed or under the influence of drugs or alcohol. **The best way to stave off accidents is to make healthy lifestyle choices.**

**Rest is best**
A good night’s sleep does more than rest your muscles, bones and organs. It also rests your mind, making your senses sharper—and making you more aware of potential hazards.

Strive to go to bed and wake up at the same time every day, allowing yourself seven to eight hours for sleep. If you’re sleepy during the day, take a short break to stretch or stroll outside. Break up tasks and activities to give your muscles—and your mind—a quick timeout.

**Stress less**
When you’re stressed or tired, you can become easily distracted—you may be more likely to slip in a parking lot, lose your footing on the stairs or have a fender bender on the freeway.

Any time your stress level rises, pause to take a few slow, deep breaths. Step outside or head to the gym for some exercise. Indulge in your favorite relaxing activities, like reading, walking or gathering with family and friends. Talk to your healthcare provider if you’re not able to find relief from life’s stressors.
Just say no
Alcohol and drugs dull your senses and blur your focus. People under the influence can have misguided confidence and take unnecessary risks.

To avoid accidents, steer clear of drugs and minimize alcohol consumption. If you suspect that you or a family member has an addiction, speak with your doctor or call a local assistance program.

Manage your meds
If you take medication, ask your doctor or pharmacist about any potential side effects. Prescription and over-the-counter drugs can alter your coordination, alertness and judgment.

Remember that medications also can affect your ability to do your job and handle daily living activities, like operating a vehicle or other equipment.
PUT SAFETY FIRST

About **78% of all accidents in the U.S. happen outside of the workplace**—at homes or in the community. The top causes of accidental injuries are motor vehicle accidents, poisoning, falls, choking and drowning.

In the next section, you will learn about the potential for injury in each of these five areas. You’ll also learn about effective ways to avoid accidents altogether.

**MOTOR VEHICLE ACCIDENTS**

Millions of dollars and thousands of lives are claimed each year by motor vehicle crashes. You can help put the brakes on these types of accidents. Follow these no-nonsense tips and pledge to drive safely every time you hit the road.

**Be alert.**

Driving is a complex skill that requires all five senses, both of your hands and your full attention. Distracted drivers miss up to 50% of their surroundings, including streetlights, road signs, pedestrians and other vehicles.

About a fourth of all crashes involve drivers distracted by cell phones. Talking on your cell phone—whether handheld or hands-free—increases your likelihood of crashing by 400%. Texting is far worse; it increases the risk by up to 2300%.

**Buckle up.**

Seat belt use is at an all-time high, but younger drivers are least likely to buckle up. Simply clicking that belt can reduce the risk of crash-related injuries by 50%. So put on your seat belt every time you drive—and insist that your passengers do, too.

**Stay sober.**

One recent study found that 57% of drivers killed in car crashes had alcohol, drugs or both in their system. These and many other substances are widely known to impair a person’s ability to safely operate a car.

Even prescription drugs, over-the-counter medicines and herbal supplements can pose problems. Side effects like sleepiness, dizziness and nausea can turn a routine commute into a costly crash. Learn how your body reacts to these and other medications before you take the wheel.
FALLS

People of all ages are injured or die from falls. Everyone can reduce the chance of falling by following these tips.

- **Take care on the stairs.** Equip stairways at home with a firm, secure rail. Use the railing each time you climb or descend the stairs.
- **Tack, repair or replace** loose carpets, rugs or stair treads.
- **Don’t carry more than what’s comfortable.** Hold the items close to your body, balanced between both arms, and keep your line of vision clear.
- **Check your vision.** Poor eyesight can lead to falls; see your eye doctor for an annual exam.
- **Maintain good health.** With strong, flexible muscles, you are better able to stay balanced or recover from a slip.
- **Watch your weight.** Being overweight alters your center of gravity and can make you lose your balance.

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**Crash course**

**High incidence**
Auto accidents are common. According to a 2012 report from the National Highway Traffic Safety Administration:

- **2.24 million** people were injured in traffic accidents in 2010.
- **32,885 people** died in motor vehicle crashes that year.

**High costs**
The National Safety Council (NSC) collects and evaluates data to estimate the economic impact of motor vehicle accidents. The NSC’s most recent findings indicate:

- The average cost for each motor vehicle death is **$1.4 million**. That sum includes lost wages, medical costs, damages and more.
- When a crash results in a disabling injury, the average per-person cost is **$70,200**.
If you have young children:

- Make sure playground equipment is well-designed and maintained, with a safe landing surface.

- Make your home safer with guards on all windows that are above ground level. Place gates at the top and bottom of stairways to keep kids from tumbling.

- Outfit your young athletes in protective gear, including wrist guards, helmets and knee and elbow pads.

**Facts about falls**

Falls are responsible for **8.9 million trips to the emergency room each year**. Falls also result in about **25,000 fatalities** in a year. The rise of falling—and suffering fall-related injuries—rises with age.
In a typical year, poison control centers receive about **2.5 million calls about potential poison exposure**. And more than **60,000 young children are treated in emergency departments because of medication poisoning**.

Chemicals, household cleaners and medicines can be poisonous to children. As youngsters grow and become more active, they’ll explore drawers, cupboards and closets, putting objects into their mouths.

**To protect your children from household poisons:**
- **Lock up prescriptions**, over-the-counter medicines, cleaning solutions and other toxic products, or store them in a childproof area.
- **Make note of this toll-free poison control number:** (800) 222-1222. Poison control centers are staffed 24/7 to help if you suspect your child has ingested something dangerous.
- **Always call 911 if your child is unconscious or not breathing.**
- **Follow label directions and dosages** when giving your child any medicine. When in doubt, call your pediatrician’s office.
- **Safely dispose** of all outdated or unused prescription and over-the-counter drugs.

**CHOKING**

Choking is caused when a foreign object fully or partially blocks a person’s airway. When inhaled, items like food, coins, buttons and small toys can prevent proper breathing. When adults choke, they generally are able to cough out the object with no medical intervention. But young children, who have an immature anatomy and tend to put items in their mouths, are at much higher risk.

In the U.S. today, **choking is the third-leading cause of all deaths that occur at home or in the community**. Although people of all ages can choke, children younger than 3 and older adults have the greatest risk.
To reduce the risk of choking:

- **Avoid** talking while eating.
- **Watch** children carefully when they’re eating and playing.
- **Keep all small toys, foods and objects out of children’s reach.** Round objects like small balls, marbles and hard candy are the most dangerous.
- **Learn how to provide early treatment** for children and adults who are choking.

**DROWNING**

More than 3,500 people die from drowning accidents each year in the U.S. About a third of drowning victims are young children and teens.

As with other types of accidents, drowning is highly preventable. To reduce the risk in your family, follow these guidelines:

- If you have a backyard swimming pool, install a **four-sided fence with self-closing, self-latching gates**.
- **Protect children from other nearby water features**, like ponds and fountains, as well as bathtubs.
- Any time you’re around a body of water, have all young people and nonswimmers **wear a life jacket**.
- **Become certified in cardiopulmonary resuscitation (CPR)** and keep your certification current. If you’re able to administer CPR to a choking victim, you can help the person survive with little or no brain damage.
When Accidents Happen

Even people who strive for safety can suffer an accident that requires medical care. If you’re treated for an accidental injury, you may face some unpleasant surprises. Did you know, for example, that worker’s compensation only covers injuries that occur on the job? And that major medical plans may cover only routine medical expenses for accidents or disability? Uncovered costs—copays, transportation, physical therapy, emergency room care and a host of other expenses—must be paid out of your own pocket.

How will you pay for unexpected costs?

A quality accident policy can be a great complement to your high-deductible medical plan.

Accidental injury policies can provide benefits for:

- Accidental death and dismemberment
- Disability
- Fractures
- Dislocations and more

Policies also may cover:

- Inpatient hospital confinements
- Transportation related to accidents
- Family lodging expenses
- ICU care and other expenses

To protect yourself and your family from these aftereffects, try to follow the safety guidelines listed in this guide. But because accidents can happen, you also may want to speak with your insurance adviser about a supplemental accident policy.
FOR MORE INFORMATION

AMERICAN RED CROSS
www.redcross.org
(800) 733-2767

NATIONAL CENTER FOR INJURY PREVENTION AND CONTROL
www.cdc.gov/injury
(800) 232-4636

NATIONAL SAFETY COUNCIL
www.nsc.org
(800) 621-7615

WASHINGTON NATIONAL INSURANCE COMPANY

Endnotes
4 “Prevalence of Alcohol and Other Drugs in Fatally Injured Drivers,” Addiction, August 20, 2012.

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