



SAFETY AWARD PROGRAM

Q&A FACT SHEET



The Habitat for Humanity Affiliate Insurance Program is excited to announce a Safety Award Program for affiliates. **The purpose of the program is to improve safety awareness, reduce frequency and severity of accidents, and give affiliates an opportunity to reduce their General Liability premiums.** Affiliates have the option to participate in the program and will be required to complete the outlined criteria. The questions and answers below provide details about the program requirements.

Q: Who is eligible to participate in the Safety Award Program?

All affiliates who are customers of the Habitat for Humanity Affiliate Insurance Program who did not received an OSHA violation from the time period of April 1, 2012 to April 1, 2013, are eligible to participate.

Q: How does an affiliate sign up to participate in the Safety Award Program?

There are two easy ways to sign up.

1. Go to the insurance program website at www.hfhaffiliateinsurance.com and go to the Safety Managers page. Click the Sign Up For Safety Award Program from the Tools section.
2. Send an email to habitatsafety@locktonaffinity.com. Use a subject line of "Safety Award Program Sign" and INCLUDE the name of your Affiliate in the subject line.

Once you have signed up you will receive a checklist of the criteria necessary to complete.

Q: What is the award for completing the Safety Award Program?

Affiliates who are selected as the program winners will receive a 10% discount off their General Liability premium for the April 1, 2014 – April 1, 2015, policy year, and a plaque commemorating their accomplishment. There will be six (6) winning affiliates. Affiliates will be grouped based on having a Restore or not, and the relative size of the affiliate (ie number of homes built per year).

All other affiliates who successfully complete the criteria will receive a 2% discount off their General Liability premium for the April 1, 2014 – April 1, 2015, policy year, and a certificate of completion.

Q: What is the criteria to participate in the program?

The Safety Awards Program criteria is as follows. All participating affiliates must complete the following to be eligible for any discount:

1) Designate a Safety Manager –

You must have a designated Safety Manager (and a designated ReStore Safety Manager where applicable). Visit the Safety Manager page at www.hfhaffiliateinsurance.com to designate your safety manager.

2) **Complete a Safety Self-Assessment –**

You must complete an electronic safety self-assessment that will be provided by the insurance program. The assessment must be completed by the affiliate's Safety Manager or Executive Director. Based on answers provided in the self-assessment, the insurance program will provide recommendations to improve, if necessary, in specific categories.

3) **Completion of Online Safety Training Courses –**

The affiliate's Safety Manager(s) and at least one additional person from each affiliate must complete the following online safety training courses. (Examples of the additional person required to complete the courses are a Construction Manager, ReStore Manager, or regular volunteer.)

- Fall Safety
- ReStore Safety & Loss Control
- Volunteering On A Habitat for Humanity Job Site
- You Are Exposed – General Affiliate Safety
- Scaffolds – Construction
- Ladder Safety
- Back Safety
- Slips Trips and Falls
- Portable Power Tool Safety
- Defensive Driving – Commercial Vehicles

4) **Develop a Formal Safety Plan –**

The affiliate must develop a formal, written Safety Plan and a Volunteer Waiver/Release of Liability. Both items should be submitted to the insurance program at habitatsafety@locktonaffinity.com.

The Safety Plan must include sections addressing the following topics:

- Hazard Prevention and Controls
- Management Leadership and Employee Involvement
- Safety and Health Training
- Jobsite and ReStore (where applicable) Assessment

Q: How will the six winners be chosen?

Affiliates must complete the four criteria as outlined above. Additional considerations to assist in determining the six winning affiliates are:

- The safety background and experience of an affiliate's designated Safety Manager(s).
- The quality and comprehensiveness of the Safety Plan.
- An affiliate's General Liability incurred losses between April 1, 2013 and April 1, 2014, as compared to other affiliates in the insurance program (based upon groupings of affiliates with or without ReStores, along with the relative size of the affiliate). "Incurred loss" includes claim reserve amounts and claim paid amounts.

Please note, additional documentation may be requested by the insurance program to assist in considerations of these items.

Q: When does the Safety Awards Program begin?

The Safety Awards Program will begin on April 1, 2013, and end on December 31, 2013.

Q: When will the winners be announced?

The winning affiliates will be determined and announced March 2014.

Questions regarding the Safety Awards Program should be directed to Scott Dunwiddie, Sr. Claims Analyst and Loss Control representative at Lockton Affinity, at habitatsafety@locktonaffinity.com.