











A Guide to Workplace Violence Risk & Mitigation

What it is, who is at risk, and how employers can protect themselves



The most basic definition of workplace violence is violence or the threat of violence against workers. Workplace violence incidents can occur inside or outside of the workplace, and it includes non-contact actions like verbal abuse all the way up to loss of life due to an active shooter or other fatal scenarios..

Every year, around two million workers are victims of workplace violence. According to the National Safety Council, in 2019, assaults in the workplace resulted in 20,870 injuries and illnesses and 454 fatalities. Workplace violence is one of the leading causes of job-related deaths.

Types of workplace violence

Occupational health researchers have classified workplace violence into the four types:

- Criminal intent: the offender does not have a relationship with the business or its
 employees and the violence is usually committed alongside a crime, such a robbery or
 trespassing.
- 2. **Customer/client:** the offender has a relationship with the workplace, typically they are receiving a service or care. This type of violence often takes place in a healthcare setting and includes patient and their families or other visitors.
- Worker-on-worker: often called lateral or horizontal violence, the offender is a co-worker and is often a result of a power imbalance, for example supervisor to supervisee or doctor to nurse.
- 4. **Personal relationship:** the offender has a relationship with the victim outside of work that impacts the work environment.

No matter who initiates the confrontation, the risk of injury or loss of life is real. The deadliest incidents include an active shooter. The U.S. Department of Homeland Security defines active shooter as someone "actively engaged in killing or attempting to kill people in a confined and populated area."





What does OSHA say and require?

The Occupational Safety and Health Administration (OSHA) believes that the building blocks of workplace violence prevention start with a clear, concise, and well-implemented Workplace Violence Prevention Program. Training, workplace design, building features, and administrative controls in conjunction with that policy can reduce incidence of workplace violence.

All of OSHA's guidelines and recommendations are based on OSHA's Safety and Health Program Management Guidelines and contain four basic elements:

- Management commitment and employee involvement State clear goals for worker security or a written program for large organizations.
- 2. **Worksite analysis** Identify high-risk situations through employee surveys, workplace walkthroughs, and injury/illness data review.
- 3. **Hazard prevention and control** Design engineering and administration and work practice controls to prevent or limit violent incidents.
- 4. **Training and education** Inform employees about potential security hazards and how to protect themselves and their co-workers.

OSHA offers a free on-site consultation program for small and medium-sized businesses across the country, prioritizing high-hazard worksites. Consultants work with employers to assist with identifying and assessing workplace violence hazards.



Identifying who is vulnerable

Statistics show that some workers are at an increased risk of workplace violence. These workers include:

- Individuals that exchange money with the public.
- Workers that deliver passengers, goods, or services. Taxi drivers, for example, are more than 20 times more likely to be murdered on the job than other workers.
- · Education industry workers.
- Healthcare and social services industry workers, the most common industry to be impacted by customer/client workplace violence.
- Community workers that regularly interact with the public, including utility workers, phone and cable TV installers, and retail workers.
- · Workers that operate alone or in small groups.
- Individuals that work late-night hours or early morning hours
- Workers located in high-crime areas.
- Women are most prone to personal relationship workplace violence.

Although certain industries are more prone to workplace violence than others, make no mistake – it is <u>unpredictable and indiscriminate</u> and can happen anywhere.





Employers' responsibility

Establishing a zero-tolerance policy for workplace violence is the first step to protecting employees. Laying out the ground rules and making them clear holds everyone accountable and introduces a deterrent from day one.

Establishing a workplace violence prevention program or incorporating workplace violence prevention guidance into an existing accident prevention program, employee handbook, or manual of standard operating procedures is ideal. It's important that every employee knows the policies and understands that every workplace violence claim will be investigated without delay.

Employers have a duty, under OSHA's General Duty Clause to provide a safe workplace, free from recognized hazards that are likely to cause death or serious physical injury. In short, if an employer fails to take recommended precautions, they can be cited or face litigation.

Employees should know the signs of workplace violence. Employers should provide safety and healthy training and periodic drills to practice. Record keeping and program evaluations are vital to the success of training and programs.





Employee protection

There are several measures employers can implement to help protect employees and mitigate risks:

- Provide safety courses for employees so they understand what conduct is not acceptable, what to do if they experience or witness workplace violence, and how to protect themselves in the event of workplace violence, like an <u>active shooter event</u>, for example.
- Invest in securing the workplace. Install video surveillance, extra lighting, alarm systems, and appropriate access control barriers.
- · Limit the amount of cash on hand with drop safes, especially during evening hours.
- Supply field staff with employer-provided smartphones, hand-held alarms, and require staff to provide location updates throughout the day, creating a buddy system for workers. Update and maintain these devices.
- Make it clear that employees should never enter a location where they feel unsafe. Provide assistance whenever necessary.
- Home health-care providers should have rules of conduct policies and procedures to follow. They should be aware of their right to refuse services in hazardous situations.





How employees can protect themselves

Although employers must take the lead on protecting employees, there is no guarantee that best practices will always prevent workplace violence. However, there are some steps employees can take to reduce their risk of becoming a victim.

- Attend personal safety training programs that teach how to recognize, avoid, or diffuse potentially violent situations.
- Always alert supervisors to any concerns about safety or security and make it a practice to report all incidents immediately and in writing.
- If possible, avoid traveling alone to unfamiliar locations.
- Only carry the required identification and minimal money when in community settings.



Best practices following an incident of workplace violence

When the unthinkable happens, employers must respond immediately. What you do from the second an incident starts, can affect the organization's future. Here are some recommended steps:

- Provide immediate medical treatment and evaluation.
- · Report violent incidents to the police right away.
- Encourage employees to report and log all incidents and threats.
- Inform victims of their legal rights.
- · Provide post-traumatic counseling to help workers recover from violent events.
- · Discuss and document the incident details with staff members.
- Encourage feedback preventing similar situations in the future.

Active Shooter/Workplace Violence Insurance

Even after you do everything possible to mitigate your risk of workplace violence, unfortunately, it can and does still happen. The final step to protecting your employees, customers, and business is adding Active Shooter / Workplace Violence Insurance.

Make sure to look for a coverage plan that provides medical, counseling death benefits, liability protection, and business income protection. Coverage should apply to a wide range of attacks including, firearms, knives, explosives, and vehicular attacks.

<u>McGowan Program Administrators Active Shooter/Workplace Violence Insurance</u> considers all business classes, including government agencies, education, religious institutions, hospitality, entertainment, retail, public entities, and more.





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