



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

IN COOPERATION WITH



**American
Red Cross**

of Greater Indianapolis





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 unintentional injuries as the fifth leading cause of death in the U.S., exceeded only by heart disease, cancer, stroke and chronic lower respiratory diseases.¹ In 2006, 33.3 million people—about 1 in 9 Americans—received medical attention for an injury. Of that total, 3 million were hospitalized.¹

These numbers add up to one huge sum: \$684.4 billion.² That's the total annual economic impact of injuries in the U.S.

Make safety a daily habit.

ACCIDENTS WAITING TO HAPPEN



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:

**FALLS ■ POISONING ■ CHOKING
DROWNING ■ FIRES, FLAMES AND SMOKE**

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



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SAFETY BEGINS WITH YOU



Most accidents involving adults occur when the 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 **66% of all accidents in the U.S. happen outside of the workplace**—in homes and out in the community.³ The top causes of accidental injuries are falls, poisoning, choking, drowning and fire/flames/smoke.¹

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.

FALLS

People of all ages are injured or die from falls every year. 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.
- **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.



FACTS ABOUT FALLS⁴

- **20% to 30%** of people who fall suffer bruises, fractures, head trauma and other moderate to severe injuries.
- Falls are the leading cause of nonfatal injuries for children up to the age of 19.
- Every day, about **8,000** kids are treated in emergency rooms for injuries from falls. That's nearly **2.8 million** children a year.

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, a helmet and knee and elbow pads.



POISONING

EVERY DAY IN THE U.S., **374 CHILDREN YOUNGER THAN 19 ARE TREATED IN AN EMERGENCY DEPARTMENT**—AND TWO DIE—FROM ACCIDENTAL POISONING.⁴

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 doses** 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 the object out 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.

Each year, **more than 17,000 children are treated in hospital emergency departments for choking accidents.** The great majority of these cases—more than 80%—occur in children younger than 4.⁴

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

On an average day in the U.S., 10 people die from drowning.⁴

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.



Injuries and deaths caused by fire, flames and smoke are preventable.

Every U.S. household can lessen its risk of fire-related accidents by following a few precautions.

- **Supervise small children at all times.** Teach them not to play with matches, lighters and flammable liquids—and always keep these items out of their reach.
- **If you're a smoker, commit to kicking the habit and encourage other family members to follow suit.** Never leave a burning cigarette or cigar unattended.
- **When cooking appliances are in use, never leave them unattended.** Keep cooking areas clear of flammable objects, like towels, potholders, newspapers and food containers.
- **Blow out candles and turn off space heaters** when you leave the room.
- **Install working smoke alarms on every level in your home**—in each bedroom and in other areas where people sleep or nap. Test your smoke alarms monthly and replace the batteries each year.
- **Practice a fire escape plan** with your family, so each member knows two ways out of every room.

FIRE FACTS⁴

- About 80% of fire deaths in the U.S. occur in homes. Half of these homes do not have smoke alarms.
- Most fire victims die from inhaling smoke or toxic gases, not from burns.
- Cigarette smoking is the leading cause of fire-related deaths, and it's the second most common cause of residential fires.



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

www.WashingtonNational.com

Endnotes

¹National Safety Council, *Injury Facts*, 2009 Edition

²National Safety Council, *Injury Facts*, 2007 Edition

³National Safety Council, *Report on Injuries in America*, 2003

⁴Centers for Disease Control and Prevention, National Center for Injury Prevention and Control

The above facts represent the U.S. population, are for information only, and do not imply coverage under the policies or endorsement of the company or policies by the cited sources.

Accidental injury supplemental health insurance policies are limited-benefit policies and contain limitations and exclusions. These policies are subject to state availability. For costs and complete details of coverage, contact your agent.

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