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Preparing for a worst-case scenario: A guide to fatal incidents on the job

Every employer's worst nightmare is a workplace death. Unfortunately, it can happen — one worker [dies every three to four days in Colorado](#), and Pinnacol receives about 30 such claims each year.

It is essential to prepare the team in case a workplace accident or an employee health crisis does lead to a fatality. Employees experience an emotional and maybe even physical toll when a fatality happens, and having an easy-to-implement response plan ready to go can lessen their burden during a hard time.

It can be hard to focus or function following a tragic event. Putting a plan in place allows workers to continue to do their jobs while navigating uncertainties. Above all, approach the plan and its introduction with compassion, and sensitively answer employees' questions.

Use these tips to begin.

1. Contact everyone who needs to know

Steps should include:

- Tell employees first, so they don't hear about it elsewhere.
- Consult a lawyer about liability concerns, the involvement of federal agencies or media interest. Also note if there were multiple fatalities.
- Inform the [Colorado Division of Workers' Compensation](#).
- Fill out a [workers' comp insurance provider report](#).

2. Train emergency contacts in advance

An employer needs three people to act as primary contacts:

- Someone to communicate with the police and other outside sources.
- Someone to contact employees and the worker's family.
- Someone to address media inquiries.

One person could handle all those roles at a smaller, less-complex business. People who show compassion and tact, such as a human resources employee or manager, make the best choices. Train them in best practices for their responses.

3. Seek out loved ones of the person who passed

The worker's family is grieving, and they want to know someone else cares. At this awful time, employers must provide sensitive support. Upper management should visit the family in person and listen to their concerns. Many companies also broach the establishment of a memorial fund for the worker's spouse or children.

4. Keep employees informed

Rumors may float, and the media may poke around. Employers can stay ahead of them through open, honest communication, including comprehensive and timely updates. Tell workers about any workplace disruptions and steps taken to prevent future fatal incidents at work.

5. Be ready for media calls

Employers should display compassion for the person who was killed while presenting their story truthfully to the media in the way they want it to be told. Other tips:

- Avoid saying “no comment.”
- Issue public statements on websites or social media channels when warranted.
- Provide timely updates to all media outlets.
- Explain steps taken to address safety concerns related to the fatality.

6. Prepare for an OSHA investigation

Secure the area, then establish a primary contact for the agency. Conduct an internal investigation before OSHA arrives:

- Identify and interview witnesses.
- Take photographs.
- Download security video.
- Gather details about what sparked the incident.
- Review safety records.
- Look over training manuals.

For more guidance on putting together a plan to respond to fatal accidents at work, [download Pinnacol Assurance's Employer's Guide to Fatal Accidents](#). You can order a hard copy of the guide in English or Spanish, or both. To speak with a safety consultant, contact safetyoncall@pinnacol.com.

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