



Liberty Videocon
General Insurance®

SAFETY TIPS

Ocean Waste Fire Protection Hazard Control

**LiV
Safe** 

A pre-emptive intervention
to augment safety

Volume 1 • Issues 1-20

Responsibility is our policy



We, at Liberty Videocon, endorse the ideology of practicing pre-emptive intervention.

Responsible people do their part by taking precautions to minimise risk and think before they act.

Which is why,

Responsibility is our policy



Dear Reader

As a conscious and constructive measure to build a safety culture that will help people live safe, secure, injury free lives, we had commenced a proactive and preventative series of newsletters, LiVSafe.

This coffee table book commemorates completion of 20 editions of LiVSafe, and compiles all the issues in one volume. Each issue of LiVSafe provides critical information on hazards and their causes across all walks of life, and lends an insight into a gamut of safety measures that can be implemented in regular lives to minimise the consequences of breach.

A handwritten signature in black ink that reads "Roopam". The signature is fluid and cursive, with a horizontal line underneath the name.

Roopam Asthana

CEO and Whole Time Director

Liberty Videocon General Insurance Company Limited

We sincerely hope that you, your family and your organisation shall benefit from the safety tips contained in these newsletters, and enable all live safer and more secure lives.

Happy reading and LiVSafe!

Responsibility is our policy



We are essentially partners-in-growth for our business associates. To ensure continuity in that growth, it is imperative to build in safety in business environment and operations. Replicating our brand essence of preemption and enabling pre-emptive intervention, LiVSafe, our knowledge series, educates and thereby helps create safe and secure work environments. The series illustrates simple and easy cases which have larger impacts in the space of work place safety.

Milan Naik

Country Head Marketing & Institutional Business

Our initiative, Risk Engineering Cell (REC) is directed towards building a safety culture by measuring naïve actions, understanding the circumstances and monitoring the decision making parameters in hazard scenarios. LiVSafe, as an important part of our REC endeavour, pursues methodical, effective and uniform actions which can be implemented in regular lives to avoid or minimise the consequences of breach. In a short time, LiVSafe has shared considerable knowledge to facilitate internal as well as external stakeholders; and we shall ensure this critical underwriting initiative continues to strengthen and add value to our customer's risk solutions.

Balaji Cuddapah

Country Head - Technical



LiVSafe aims at identifying, eliminating and reducing loss exposures present at risk site before they interrupt business. Learnings from the case studies presented in this knowledge series can be applied to implement effective risk control solutions, and thereby protect the assets of shareholders and ensure there is no adverse effect on the organisational bottom line.

Sanjay Meholkar

Country Head - Claims





1912 The Massachusetts Employees' Insurance Association (MEIA), now Liberty Mutual, begins operation on July 1, 1912. As a mutual company, MEIA is owned by its policyholders, not stockholders - a tradition that continues to this day.



1914 The Company opens its first branch office in Springfield, Massachusetts. Issues its first automobile policy.

1943 Liberty Mutual opens the country's first rehabilitation center in Boston to help restore the injured to useful lives.



1917 MEIA changes name to Liberty Mutual Insurance Company. Begins writing public liability insurance. Provides complete automobile insurance in association with the United Mutual Fire Insurance Company (later named Liberty Mutual Fire Insurance).

1964 Liberty Life Assurance Company of Boston is established, offering a full range of individual and group life insurance products. Liberty Mutual establishes North America's first Skid Control School at the Research Center for Safety and Health, Hopkinton, Massachusetts.



1936 Liberty Mutual holds groundbreaking for its new home office in Boston. Liberty Mutual becomes the No. 1 writer of workers compensation insurance.

1941 During World War II, Liberty Mutual provides more service for policyholder contractors, operating overseas than any other casualty company, often in remote locations: Somaliland, Greenland, and...
With a vision to make the world a safer, more secure place to live and work, Liberty Mutual has strived to offer safety breakthrough products, service, patents and programs, for over hundred years.

1982 The Medical Service Center in Boston expands to include The...
LiVSafe has provided critical information on hazards occurring in business establishments, and the society in general; and suggested effective measures to augment a safe and secure environment.

2014 Liberty Videocon expands its footprints to 21 branches in India and is felicitated with prestigious awards like 'Best Insurance Technology Awards'...
We at Liberty Videocon, have consciously endeavoured to replicate this safety culture in India, wherein, people can live safe, secure lives, and which may aid millions in reducing their injuries, illnesses and disabilities.

2008 Liberty Mutual Group acquires Safeco Corporation. The Group re...
We remain committed to pursue methodical and pre-emptive actions, and bring them forth through this education series in our continuous endeavour.

2002 Liberty Mutual loss prevention professionals co-ordinate the safe clean-up of the World Trade Center site.

LiVSafe, a proactive and preventative series of newsletters, was commenced by us to realise this very objective. Over 20 editions,

1943 Liberty Mutual opens the country's first rehabilitation center in Boston to...
Liberty Mutual opens the country's first rehabilitation center in Boston to help restore the injured to useful lives.

2004 Becomes the first foreign property and casualty insurer in China when it opens an office in Chongqing.

2013 Risk Engineering Cell formulated in India to assess client's risk in a better way by utilising advance technology like thermography. Liberty Videocon awarded with Asia Pacific HRM Congress Award.

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2002 Liberty Mutual loss prevention professionals co-ordinate the safe clean-up of the World Trade Center site.

2003 Liberty renames its newly expanded 93,800 sq. ft. research center the Liberty Mutual Research Institute for Safety. Liberty Mutual completes its purchase of Prudential Financial's U.S. personal lines property and casualty operations in 47 states. Liberty Mutual Group acquires Met Life's Spanish operations.

2012 Liberty Videocon General Insurance Company Limited gets the R3 license from IRDA.

1997 Liberty Mutual acquires Golden Eagle Insurance of San Diego, California, the first of many acquisitions that would be combined into Liberty's Regional Agency Market organization.

Responsibility is our policy



Helping People Live Safe, Secure Lives

Since inception in 1912, we have dedicated our efforts to make the world a safer, more secure place to live and work. In addition to our services, our safety breakthrough products, patents and programs have helped millions reduce their injuries, illnesses and disabilities. Carrying forward this legacy in India, our endeavour is directed towards building a safety culture by measuring naïve actions, understanding the circumstances

and monitoring the decision making parameters in hazard scenarios.

We will pursue methodical, effective and uniform actions which can be implemented in regular lives to avoid or minimise the consequences of breach. This education series is a proactive and preventative suggestion for consumption of rational mindsets in safety arena.



Overview

The incidence of fire in high rise buildings, both commercial and residential, poses maximum challenge and is one of the hardest fires to contain or extinguish. Several recorded cases of fires in such structures have resulted in massive losses of life and property. We at Liberty Videocon General Insurance value your safety and security; and bring suggestions, precautions and measures to avoid catastrophes of this nature in the future. We sincerely hope that the precautions suggested in this document will help prevent mishaps and accidental fire outbreaks.

What Triggers The Fire



Statistics

Cause	Percentage
Short Circuit	75
Throwing Away Lit Cigarette Butts & match sticks	15
Leakage of LPG cylinder	10
Fire during festivities	-
Others	-

Source : Times of India, Mumbai Edition February 17, 2013

Case Study

1. AMRI Hospital, Kolkata

A huge fire engulfed the AMRI Hospital in Kolkata on 9 Dec, 2011, due to an electrical short circuit which ignited inflammable material lying in the basement. As many as 95 people died in the fire, most of them due to asphyxia, besides leaving many injured.

Properly installed fume extractors inside the hospital could have saved many lives.

2. Mantralaya, Mumbai

Mantralaya, the administrative headquarters of government of Maharashtra, in Mumbai, witnessed a massive outbreak of fire on 21 June, 2012, caused due to an electrical short circuit. The inferno caused an immense loss of property and high casualties.

Installation of adequate fire safety equipments at Mantralaya could have mitigated the extent of damage.

For more fire safety tips in high rises turn overleaf.

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For more Safety tips turn overleaf

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Insurance is the subject matter of the solicitation. IRDA Registration No. 150 CIN : U66000MH2010PLC209656

ARN- Adv/2013/June/001


Fire in high rise structures

To share learnings from fires that engulfed important establishments in many Indian cities, and suggest measures to avoid unnecessary loss of lives and property.


Released in June 2013

Fire Safety Measures In High Rises


These are a set of simple instructions, which, if followed can help greatly in preventing fires in high rise structures:

- All buildings must obtain a 'No Objection Certificate' from the Fire Department and must adhere to building codes.
- Building components and load bearing structures must be composed of fire resistant material. The false ceiling including all fixtures used for its suspension shall be of non-combustible material.
-  Buildings with glass facades must have a provision for emergency exits, which can be accessed during a fire.
- Security and maintenance staff must

be trained to handle firefighting equipment.

- Medium and low voltage wiring in shafts and within false ceiling must run in metal conduits. Cable conduits in stairway walls must be sealed.
-  Electric meters must be installed in a separate room. Electric meter wires must not be loose and must be maintained properly.
- Installation of circuit breakers, changing old wiring every 15-20 years, avoiding overload on electrical systems, refraining from getting illegal connections and checking power supply lines every five years must be complied with.
- Every building needs to be fitted with lightning rods, good ground connections and quality surge

arresters are must for effective earthing.

- Sufficient open space around residential buildings is essential to facilitate free movement and operation of fire service vehicles. The 'escape route' during fires should be free of any obstructions and clearly marked out.
- Maintenance of fire alarms, sprinklers, hydrants, extinguishers and the riser system that allows supply of water for dousing fires on all floors and ensuring that all these are in perfect working condition at all times. Length of hose should be adequate to reach at the last point of floor area.
-  High rises need to be equipped with high speed fume extractors, Building Control Systems (BCS) which will curtail the flames / smoke to that area.

To minimise the incidence of fire in high rise structures, it is imperative that these safety norms are followed in letter and spirit.

Triv i a



The first modern fire brigades were established in France in 1699.

Benefits of Fire Safety Measures

- Reduce fire deaths & injury
- Reduce financial impact on companies due to business interruption
- Reduce property damage
- Minimise legal liability exposure
- Save time and money
- Quicker recovery from disaster

Avoid National Loss

- Loss of lives
- Loss of wealth
- Gallons of water used to douse fire

For more information contact:

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Measures to prevent floods and manage after flood situations better



Source: http://photoblog.nbcnews.com/_news/2011/10/24/8464830-thailand-residents-paddle-through-bangkok-as-flooding-worsens?lite

Overview

With the onset of Indian monsoon, businesses, institutions and individuals brace themselves for the possibility of floods. Flooding in low lying areas can severely impact affected business establishments. Inundation of business premises can cause irreparable damage to stock, plant, machinery and equipment, and can also lead to potential loss of lives.

We at Liberty Videocon General

Insurance value the safety of your business assets and that of your clients; and bring some precautionary measures to mitigate losses occurred during such a calamity. We sincerely hope that the flood safety measures suggested in this document will help prevent flooding in your business property, and if unfortunately flooding occurs, help you manage post-flood operations better.

Case Study

Thailand Floods

In 2011, Thailand was ravaged by unprecedented floods, described as 'the worst flooding yet in terms of the amount of water and people affected'. Seven major industrial estates were inundated by as much as ten feet of water which severely affected regional automobile production and caused a global shortage of hard disk drives for more than a year. Thailand is the world's second largest producer of hard disk drives, but due to flooding in the factories, production was greatly impacted, increase the price of hard disks worldwide. Overall, the floods in Thailand contributed an estimated Rs. 13 lac crore in economic losses in the first nine months of 2011, about 80% of the world's total economic losses.

Location assessment by natural catastrophe exposure, adequate contingency plans for pre and post flood management and use of restoration agencies for minimisation of moisture and corrosion, can mitigate the losses sustained in such natural calamities.


Mumbai Floods

On 26 July, 2005, Mumbai witnessed its worst flooding in history, which brought the city to absolute standstill for over two days. Precious lives were lost and scores of property and vehicles were damaged with waters rising above ten feet in certain areas. The financial impact of the floods was unprecedented with the stoppage of entire commercial, trading and industrial activity for days. According to estimates, the floods caused an overall economic impact of Rs. 10,000 crore. The Mumbai floods also saw deep repercussions in the adjoining state of Gujarat, wherein key cities were left high and dry with ATMs jammed, transport of goods stalled and air, road and rail connectivity with Mumbai snapped.

What Causes Floods

- Heavy and continuous rainfall
- Clogged storm drains or inadequate capacity of drains
- Breaches in the embankment / dykes
- Saturated ground
- Cloudburst

Average annual loss due to floods in India

Statistics 	
Particulars	Loss / Damage
Area affected	74 lac hectares
No. of people affected	410 lac
Human lives lost	1,793
Houses damaged	1,452,904
Value of houses damaged	Rs. 370 crore
Public Utilities damaged	Rs. 1200 crore
Total losses	Rs. 2700 crore

Source : Ministry of Water Resources, Govt. of India

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Flood Management

In the wake of Uttarakhand floods where inundation caused irreparable damage to stock, plant, machinery and equipment, and claimed numerous lives, it was pertinent to suggest measures to augment effective flood management.

Released in July 2013

For properties located in low lying area and in danger of getting inundated, the following cautions need to be exercised:

Preparation for the flood

- Identify your facility for exposure to flood.
- Relocate records, important documents and equipment to safer / elevated places.
- Make back-ups of records, important data or have a business continuity plan.
- Listen to or read flood warnings in the media.
- Keep ready the emergency power supply.
- Keep ready backup pumps, generators, etc.
- Form emergency response team and inform personnel about safety measures and management of emergencies.
- Place sand bags at the entrance to stop ingress of water into the premises.
- If necessary, erect walls or dykes around work areas in the plant to keep flood water out.
- Remove stocks lying on the floor to a higher level or to a safer location to avoid wetting damage.

- Place stocks stored in the open on dry platform or wooden pallets.
- Cover the stock fully with tarpaulin or polyethylene sheets to protect against moisture. The covering sheets must overlap each other properly.
- Anchor tanks, drums to prevent them from floating or drifting away.
- Arrange for temporary or permanent repairs to roofs or openings or walls.
- Remove clogged material from the drainage to avoid back flash.
- Keep windows tightly closed and make the walls and floors damp proof.
- Protect furnaces, boilers, electrical switchgears, machineries and equipment from getting wet.
- Grease all metallic, sensitive surfaces of large equipment that cannot be relocated.
- Ensure cooling down of refractories.
- Shut off electricity.
- Identify repair / restoration vendors / agencies located in other places / cities / towns, which will not be affected by the same flood.

Preparation post the flood

- Pump out the stagnant water from the premises.
- Remove slush and other wastes from the machineries and equipment.
- Dry and clean the machineries and equipment. Explore remedial action through restoration agencies.
- Invite the manufacturer's service department or other approved agencies to test the machineries and equipment before use.
- Replace electrical wirings / cables that were submerged in water.
- Inform insurance company, if any insurable property is damaged in flood.
- Preserve the damaged property for inspection by surveyor appointed by insurance company.
- Take all reasonable precautions to prevent / reduce further loss or damage.
- Employ a civil engineer to check and ensure that the building is structurally sound.

To maximise the safety from floods and its devastating effects for business properties in low lying areas, all the preparatory measures must be strictly followed.

Uttarakhand Floods



Source: <http://www.indiandrives.com/mahindra-group-donates-rs-1-crore-for-the-uttarakhand-flood-relief.html>

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Measures to avoid loss of business properties by preventing thefts and burglaries

Overview

With crimes like burglary, theft and robbery in business establishments growing alarmingly in India, valuable business assets and properties are coming under increasing threats. Burglary and theft in office premises can lead to huge losses in properties running into lakhs of rupees.

We at Liberty Videocon General Insurance value the safety of your business property; and intend to suggest some precautionary measures to avoid losses resulting from break-in, burglary or theft in office premises. We sincerely hope that the safety measures suggested in this document will help prevent burglary at your business place, and keep your properties safe and sound.



Source: <http://newsfeed.time.com/2012/09/25/oregon-burglar-fails-asleep-while-robbing-a-house/>

Case Study

Van Driver Robs Cash Meant For ATM

An employee, two armed security personnel and a driver of a firm with contract for ATM replenishment and maintenance were on a routine exercise of replenishing cash at ATM centres in their company van. At one ATM centre, the employee and an armed security guard stepped out to load money into the ATM, while the second armed security guard and the driver stayed back inside the van. After a while, the second security guard felt thirsty and stepped out to fill water from a nearby cooler. Taking advantage of the opportunity, the driver, who was alone, drove away the van with the cash. Using the GPS tracking device installed in the van, the firm tracked down the vehicle, which was abandoned and the trunk containing the cash was found broken open.

Lapses & Learnings

- Two people should always be present to guard the cash.
- It is important to install GPS tracking device in every important commercial vehicle.
- During investigation, it was discovered that the driver was booked in a case of assault. The firm should have done background verification with the help of police.
- The firm should also have conducted psychological profiling of candidates to rule out criminal tendencies.

Repeated Burglary Attempts in Jewellery Shop

A jewellery shop, very close to a police station, was found burgled. The thieves, who entered the shop by breaking open its shutter, took away gold and silver ornaments worth Rs. 1.25 crore and cash of Rs. 1.5 lac. The shop had a safe locker, but still the jewellery was kept in display boxes, which the thieves found easily. According to the shop owner, this was a standard practice, but in reality, it showed lack of seriousness on his part. Also, Monday's collection money was not deposited in the bank; consequently, it got stolen on Tuesday when the shop was closed. The owner reported to the police that burglars had made two previous attempts on the shop where they had managed to break the locks but could not proceed further.

Lapses & Learnings

- Burglars had made two attempts on the shop in the past and were emboldened by the absence of precautions.
- Police blamed the shopkeepers for not taking security measures such as installation of anti-burglary alarm systems and CCTV cameras.
- The shop had a safe locker, yet, the jewellery was kept in display boxes, which the thieves found easily.
- Police concluded the theft was an insider job. It was found that the employee's background verification was not done.

Value of Property Stolen & Recovered During 2012 (in Rs. Lac)

Crime-Wise				The Total Value of Property Stolen and Recovered in India during 2012: Stolen Rs. 2,107,194 Lac Recovered Rs. 1,41,793 Lac	City-Wise		
Crime	Stolen		Value Recovered		City	Stolen	Recovered
	No. of Cases	Value					
Robbery	26,631	29,096	12,957	Ahmedabad	1,17,498	2,223	
Theft	3,29,840	2,20,583	77,686	Bengaluru	8,826	4,034	
Burglary	90,532	68,862	17,337	Chennai	2,158	1,695	
				Delhi	1,43,936	5,443	
				Hyderabad	3,741	1,832	
				Mumbai	8,34,483	6,912	
				Pune	15,388	2,136	

Source: ncrb.gov.in

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Burglary & Theft


With an increasing trend of burglary and theft leading to huge losses in high value properties, it was important to suggest ways to prevent burglary at the business place, and keep properties safe and sound.

Released in July 2013

Precautions to be taken in office premises and work establishments to prevent incidences of break-in, burglary and theft:

Physical Security

- CCTV Cameras should be installed within and outside the premises that covers the road leading to the office / store, entrances, windows, ceilings as well as any other high risk area. Most importantly CCTV must be functional. 
- Install convex mirrors inside the store / office to ensure that employees can always see people in areas that might be blocked by display shelves, walls or other obstructions. 
- Remove any visibility obstructions. Trim bushes near windows, sidewalks, exterior doors, etc. Trees and bushes must not block lights.
- Install proper and bright lighting inside and outside the office or store. 
- Ensure a proper physical protection system with solid locks, quality fencing, gates and well-lit areas. 
- Ensure regular monitoring of a basic alarm system so that it can responded to when triggered. Replace old alarm systems and change the default company password after installation.
- Ensure offices have automatic interlinked locks for cashier cabins as well as security alarms.
- Employ reliable and well trained

security guards in offices duly armed with licensed weapons. Their personal details should be registered with the local police. Hire security guards not just during working hours but also during the night. Security guards should be responsible and more vigilant. 

- Install a swipe machine at the premises where security guards will have to swipe their card every hour at night and every swipe will get registered in the control room, to monitor if they are keeping proper watch.
- Set up back-up power supply.
- Install access cards for entry and exit in offices. Monitor the system to ensure that employees are not allowing other employees into the office area on one card swipe. The visitor must be escorted by an authorised employee inside the office area.

Employee Awareness

- Adhere to policies and procedures related to office closing, merchandise protection and other security related procedures.
- Train employees to make eye contact with customers in order to abort any sinister motives.
- Many a time the burglar studies the office contours or make a reconnaissance of the premises. Employees must be trained or coached to spot and report to their

- security officer about any person lurking around suspiciously.
 - Management should respond immediately when an employee calls for assistance.
 - Ensure the cash drawers, safes and doors are secured at all times. Only authorised personnel should have access to cash room.
 - Ensure deposit of cash in the bank is done in broad daylight and by a minimum of two employees.
 - Employees should not share important passwords, locker keys, door keys with cleaners / office boys / guards, who are witness to the huge daily money transactions.
- ### Operations Planning
- Reduce cash handling and limit the frequency of cash deposit.
 - Conduct shop floor cash pick-up activities discreetly.
 - Use drop safes like ATM-type cash chests.
 - Conduct psychological profiling of candidates to rule out criminal tendencies.
 - Register personal details of security guards with the local police and conduct their background checks.

To ensure optimum protection of business properties and assets from the risks of burglary and theft, all the mentioned security measures need to be strictly followed at business establishments and office premises.

Triv ia

Gold Diggers: World's Biggest Bank Robbery (Fortaleza, Brazil)

The perfect, victimless robbery of The Banco Central at Fortaleza, Brazil on 8th August 2005, worth \$160 million, lays claim to be the world's biggest bank robbery. The thieves (between 10 and 20) had broken into the bank's vault after digging a 262 feet tunnel - paneled with wood, and fitted with electrical lighting and basic air conditioning - from a building, one block away from the bank. The tunnel, which took three months to make, reached the floor of the bank's 500-square-metre vault, where the thieves drilled through a metre of steel reinforced concrete. The gang robbed 3.5 tonnes worth of old bank notes - the serial numbers of which the bank kept no record of and hence were untraceable - and carried it out unnoticed through the front door, without being detected or triggering any alarm system. The total value of the heist was believed to be \$160 million (£40m). Only by late November 2005, thirteen suspects could be arrested and about 11 percent of the stolen money was recovered.



Source: http://media.port-network.com/picture/instance_1/141994_1.jpg

ARN-Advt/20130July/002

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Measures to prevent injuries and fatalities from common accidents occurring at construction sites



Overview

Occurrences of accidents at construction sites are common and of many types. Whatever the nature of accidents be, they result in loss of life and limbs of the workers, and are therefore tragic. However, they can be avoided through implementing effective safety measures.

We at Liberty Videocon General Insurance

value the safety of the construction workers; and intend to suggest some precautionary measures to avoid such accidents at the construction site. We sincerely hope that the safety measures suggested in this document will help prevent onsite mishaps, and keep the workers safe and secure.

Criticality of the Supervisor's role at the Construction Site

Construction supervisors have a great deal of responsibility. In addition to managing project schedules and constraints, supervisors must play a critical role in addressing the safety of the workers at the construction site. This includes the administration of safety procedures and guidelines as well as the enforcement of these policies. Supervisor's negligence can result in serious injury to workers and even fatalities on the job.

Case Study

I. One die, six injured in Chennai metro rail construction site accident

A major accident took place at a metro rail construction site in Chennai, in which one worker died and six were injured. The accident occurred due to a 'crane boom failure'. One of the giant cranes at the site was about to drop a nearly 25-tonne reinforcement bar - iron cage-like structure used in the construction of the diaphragm wall for the underground station - in the underground chamber, the huge iron bar fell from a height of 22 metres on the seven men stationed underneath.

Learning

Supervisor negligence can result in serious injury and even death on the job. Construction supervisors have a great deal of responsibility to ensure safety for the onsite workers.

II. Rod falls on man from high rise

A resident of a building was on his way to meet a friend,

when a rod came crashing on him from the 22nd floor of the high rise tower.

Learning

A safety net must be put up around a structure under construction / renovation to avoid debris, work material and tools dropping from scaffolds.

III. Construction worker dies after fall from building

In February 2012, a construction worker died after falling from a building while working. He was working without a safety belt. It was found that safety rules were blatantly flouted at the construction site, where labourers worked without helmets, shoes and belts.

Learning

Workers at building construction sites must compulsorily use personal protective equipment like safety belts, helmets and footwear to safeguard from accidents like trips or falls.

ARN-Adv4/2013/August/001

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Common accidents at construction sites

Realising that work related accidents are extremely high in India, it was necessary to suggest measures to prevent injuries and fatalities from accidents occurring at construction sites.

Released in July 2013

Common accidents at construction sites and the precautions to be taken to prevent their occurrence:

Electrical Accidents

- Keep an eye out for overhead or ground-level power lines when using ladders or poles to avoid electrocution.
- Check all cords and connections for signs of wear and tear.
- Make sure tools and equipment are well-maintained. Check that circuits are not overloaded with too many electrical devices.



- firm surface to support workers.
- Keep the workplace clear and tidy ensuring loose items are suitably covered or secured or stored at a proper place.
- Mark the holes in the flooring properly.

Welding Rod Accidents

- Welders are exposed to toxic gases, toxic fumes, UV light, sparks and high temperatures. They must use proper protective gear, special goggles and helmets while at work to protect their faces, heads and eyes from damage.
- Ensure there is adequate ventilation.

Crane Accidents

- Ensure crane operators are properly trained and have passed requisite crane operating exams.
- Determine lift angle, weight, and height before a lift takes place.
- Mandate workers to use visual signals to communicate information about a lift.



or solvents and therefore, need to be handled carefully.

Forklift Accidents

- Wandering pedestrians and workers must be sufficiently observant from oncoming or reversing forklifts, the vehicle running off a loading dock, load falling off while manoeuvring and while negotiating blind spots, or narrow aisles.
- Place loads in perfect positions so their center of gravity doesn't shift.
- Use trained drivers, keep equipment well-maintained and ensure that the operation area is kept clear.
- Ensure drivers set off the alarm to alert nearby pedestrians walking into the path of the forklift.

Trench Collapses

- Make sure safeguards are in place when trenches are constructed to protect workers inside the trench from a collapse.

Fires & Gas Explosions

- Certain stored chemicals and mixtures of gases are flammable and extremely volatile. Establish strict rules and guidelines for employees to follow when handling these materials.

Scaffolding Accidents

- Protect workers with guardrails and safety nets around the structure to avoid debris / work material and tools dropping from scaffolds or flying through air and falling out, causing injury.
- Ensure scaffoldings are correctly assembled to prevent collapse of scaffold caused by instability or overloading.
- Do not erect scaffoldings close to overhead power lines.



Accidents from Slips, Trips and Falls

- Make sure personal protective equipment like safety harnesses, safety helmets, goggles and footwear are properly used when working on structures.
- Select ladders that are safe and suitable for the job and erected on a



Power Tool Accidents

- Use tools for the task they are designed for and do not use tools that are worn or defective. Follow the manufacturer's instructions carefully.

Chemical Burns

- Chemical burns may result from acids, bases, oxidizers



To ensure maximum safety for workers from a range of potential hazards and accidents at construction sites, all the mentioned safety measures need to be strictly followed onsite.

Trivia

51 workers fall to death at Willow Island cooling tower construction site

The 1978 Willow Island disaster in West Virginia, is thought to be the largest construction accident in American history. A cooling tower under construction at a power station collapsed, killing 51 construction workers. The disaster occurred because the usual method of scaffold construction for building large cooling towers was not followed, instead, the scaffolding was bolted to the structure as it was being built. On the fateful day, as concrete was being raised, the cable hoisting the bucket of concrete went slack and the crane pulling it up fell toward the inside of the tower. The previous day's concrete started to collapse and unwrap from the top of the tower. A jumble of concrete, wooden forms and metal scaffolding fell into the hollow center of the tower. All the 51 workers on the scaffold at that time fell to their deaths.

The Occupational Safety and Health Administration (OSHA) investigation showed a series of errors and short cuts that triggered the event. Scaffold was attached to concrete that hadn't had time to sufficiently cure. Bolts were missing and the existing bolts were of insufficient grade. There was only one access ladder, restricting ability to escape. An elaborate concrete hoisting system was modified without proper engineering review.



<http://www.courant.com/>

ARN-Adv/2013/August/001

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Measures to prevent Vehicle Inundation / Engine Seizure in vehicles during monsoon

Overview

Most of the metro cities in India lack proper storm water drainage system and with the fast paced urbanization coupled with lack of proper planning, the issue of water logging in the cities is on the rise. The cases of flooding / inundation have become common problem in the cities, which in turn cause flooding in vehicles and hydrostatic locks.

We at Liberty Videocon General Insurance value the safety of your vehicle and intend to suggest some precautionary measures to avoid losses from vehicle inundation. We sincerely hope that the safety measures suggested in this document will help prevent Vehicle Inundation, Hydrostatic Lock / Engine Seizure, and keep you and your vehicles safe.



Source: <http://www.deccanchronicle.com/130610/news-current-affairs/gallery/rain-showers-mumbai>

Inundation / Hydrostatic Lock

What is Hydrostatic Lock / Engine Seizure?

Hydrostatic lock / Engine Seizure happens inside the engine when water enters the engine through air filter, snorkel or the resonator, which is normally mounted near the bumper grille. The placement of the snorkel / air filter / resonator can vary from manufacturer to manufacturer, but it is usually placed in front of the vehicle near the bumper for better combustion for more power and mileage.

In case of hydrostatic lock / engine seizure, water is sucked through the snorkel and sent inside the engine at very high speed, causing engine seizure due to which the internal components of the engine like the connecting rod, pistons, crankshaft, cylinder block, valves get damaged.

The RPM (Revolution Per Minute) of the engine plays a very important role in hydrostatic lock. Normally, when a driver tries to enter the water logged area, he will accelerate, increasing the RPM of the engine, thereby increasing its suction capacity and as a result more water is sucked in at a higher speed.

Scenarios of Hydrostatic Lock / Engine Seizure

1. Water Splashing

The splashing of water by cars during rains can cause hydrostatic lock / engine seizure if the air filters or the snorkel or the resonator comes in contact with the water. The hydrostatic lock / engine seizure can occur to the car which is splashing the water or to the other car on whom the water gets splashed.

2. Waves in water by other car

Whenever a car is going through water logged area it creates a wave. These waves become bigger as more cars keep passing by, displacing volume of water equal to weight of the cars (as per Archimedes principal). These waves hit the vehicles and the vehicle which has lower air

filter or the snorkel or resonator height, will have the hydrostatic lock / engine seizure.

3. Trying to start the car when flooded

Whenever the car is flooded there is water in the air filter or snorkel and any attempt to start the car results in hydrostatic lock.

4. Height of Water / Vehicle

The height of water through which the driver of the car feels he can get through, is likely to cause hydrostatic lock / engine seizure. The ground clearance, the height of the wheels from the ground and the placement of the air filter or snorkel or resonator together play a critical role when it comes to hydrostatic lock / engine seizure.

ARN-Advt/2013/August/014

Monsoon Tips for Vehicle Owners

Water logging during monsoon has become a common problem in the cities, which causes flooding in vehicles. Hence the onset of the monsoon was the right time to intervene and help prevent vehicle inundation, hydrostatic lock and engine seizure.

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Released in August 2013


Precautions to be taken to prevent the occurrence of hydrostatic lock / engine seizure in vehicles during monsoon:

Dos



- Always get the pre-monsoon check done for your vehicle before onset of monsoon.
- Get your vehicle serviced before monsoon starts.
- Get the battery checked, the terminal tightened and apply petroleum jelly to terminals so that the leads of the battery are tight and there is no loss contact to reduce the starting and electrical problems.
- Get the wiper blades changed before monsoon arrives. 
- Keep more than adequate fuel in the vehicle.
- Keep checking the tyre pressure at regular intervals.
- Keep the additional tyre ready for use.
- Keep your medication ready in the vehicle glove box in case of emergency, if you are diabetic / BP / heart / renal patient, so that you don't have to skip your medicines inside the car.
- Keep the vehicle stocked with biscuits, cookies, nuts and some canned juices / drinks and 2 bottles of drinking water. This will help in case you are stranded in a flooded area.
- Keep an umbrella / rain coat in the car, just in case you need to leave the car and walk. 
- Keep a pillow and a bed sheet in the car in case you need to keep yourself warm and need to rest.
- Keep a torch light with additional batteries, first aid box and a small hammer.
- Keep a nylon rope at least 8 meters long and half inch thick in the car dickey, just in case you need it to hold on to the car or help other vehicle tow or help some stranded people.
- When raining keep the flasher on.
- When entering water logged area get windows down by at least an inch to allow fresh air circulation so that you can breathe in case your car is flooded till you escape from the vehicle.
- In case of sudden flooding, if the windows cannot be brought down as the electrical circuits are not working, break open the window glass with the

- hammer from the glove box as it is tempered glass and breaks easily than the front windshield.
- Always save fuel by not using the AC when raining.
- Keep the radio on to get information on the water logged areas and try to avoid such areas by using GPS or your knowledge of the area. 
- Keep a mobile charger in the car and keep your mobile always charged. Disconnect the charger only when you need to get out of the car.
- Keep your loved ones posted about your status and inform them not to panic and not to call you till a specified time so that you save the mobile battery.
- Always keep ICE (in case of emergency numbers) saved in your mobile.

Don'ts

- Whenever you see a water logged area try to remember the geography of that area and try to understand why the water is logged. If you are unsure of the geography of that area do not enter the water logging even if it is less than 1 feet as you never know when the depth of water might increase. 
- Never follow any big vehicle while entering a water logged area as the water displaced by it will enter your vehicle.
- If vehicles are splashing water in some water logged area try to avoid that area. If you must go then try another route, else move at the end of the road which has lowest water.
- Don't assume that if a certain vehicle can get through water logging then your vehicle also can. Try to remember and visualise about the air filter / snorkel placement in your vehicle.
- If your vehicle stops in a water logged area do not start the vehicle. Call the help line of the garage to help you and inform the insurance company too.
- If your vehicle is parked and it is flooded with water never start the vehicle. Call the garage to inform that

the vehicle is flooded and ensure that the vehicle is towed to the garage without starting and also inform the insurance company.

- If the vehicle is flooded in the basement of an apartment then do not start the vehicle. Call the garage and remove the battery terminals as soon as possible. Inform the insurance company and with their permission remove the water and dirt from the car to reduce losses. 
- Do not enter water logged area.
- In case your vehicle is an Automatic Transmission (AT) ensure that the vehicle is towed on a flat bed or in case it is not available then the front wheels or the driving wheels need to be lifted off the ground. If this is not done your AT gear box will get damaged. 

To ensure maximum safety for your vehicle from the occurrence of hydrostatic lock / engine seizure during the monsoon season, all the mentioned safety measures need to be ideally followed.

Statistics showing number and types of vehicular damage during the 26/07/2005 floods in Mumbai

Vehicle	No. Damaged
Local Trains	52
Auto Rickshaws	37,000
Taxis	4,000
BEST Buses	900
Trucks & Tempos	10,000
Cars & Two Wheelers	30,000

Source: Municipal Corporation of Greater Mumbai, Disaster Management Cell

ARN-Adv/2013/August/014

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Safety tips for implementing proper storage practices in manufacturing plants

Issue 6 • Volume 1 • October, 2013

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Measures to augment safe storage practices inside manufacturing plants

Overview



Source: <http://www.abbe.com.au/Processes.aspx>

Many a time, storage protocols are not properly defined and followed in manufacturing plants, leading to unwieldy goods handling and management; and potential hazards which can be disastrous. However, these can be completely avoided through implementing safe storage practices.

We at Liberty Videocon General Insurance value the importance of implementing safe storage practices inside your manufacturing plant premises; and intend to suggest some safety measures for the same. We sincerely hope that the measures suggested in this document will help follow safe storage practices in your manufacturing plant.

Types of Storage

1. Solid Piling: Product stored directly on the floor. It consists of cartons, wooden boxes, bales, bags, barrels, metal drums, etc.
2. Palletized: Products placed on pallets.
3. Shelf Storage: Products placed on solid structures, having up to 30 inches deep shelves, 2 feet apart vertically and separated by 2.5 feet wide aisles.
4. Rack Storage: Storage in racks that have vertical, horizontal and diagonal structural members with or without solid shelves, to support stored material. It can be single rack, double rack or multiple racks.

Case Study

Fire in chemical plant storage at Gajroula, Uttar Pradesh

The Incident

A major fire occurred in a chemical plant storage at Gajroula, Uttar Pradesh, resulting in an estimated loss of Rs. 1 crore. The storage shed was provided with flame proof light fitting, whereas, light fittings of the open shed were of ordinary type. A flammable liquid storage area was also within 10 meters of the chemical storage area. One gas cylinder stored in the shed exploded during firefighting, rocketed out and crashed into the roof of the flammable storage shed. Late detection and lack of hydrant posts around the storage area, probably caused hindrance to fire fighting and enhanced the loss.

Probable Cause

The exact cause of the fire was difficult to ascertain. One probable cause could be electrical fault. However, formation of self-ignitable mixture of leaked-out incompatible chemicals also cannot be ruled out.

Fire in storage area of Mumbai processing unit

The Incident

A fire occurred in the storage area - where loose grey cloth was stored - of a Mumbai based company. Due to the presence of high combustible load, fire spread rapidly and damaged the entire stock of loose cloth stored on the first floor; an estimated loss of Rs. 2.50 crore.

Probable Cause

Radiated heat from 100 watts bulb probably started smouldering fires in the loose grey cloth stacks, which remained unnoticed as the godown was closed. Smouldering fire then burst into flames.

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Proper storage practices in manufacturing plants


Unwieldy goods handling and management in manufacturing plants lead to hazardous exposure which can be disastrous. Valuing the importance of implementing safe storage practices inside plant premises, we suggested measures to augment the same.

Released in October 2013

ARN-Advt/2013/Oct/002

Selection and Design of Storage Place

Storage


- Stacking in racks must be done evenly and in straight direction.
- Heavier loads must be placed on lower or middle shelves of racks.
- Hazardous chemical drums must be stored away from forklift movement area. 
- If fire doors are installed, goods must not obstruct the free movement of fire door.
- Strength of structural members: It must take into account external stresses such as wind forces, concentrated load of the heavy products, stresses that the tipping of a pile of goods which may impose on structure.
- Floor Loading Capacity: It is essential to indicate clearly, the safe loading capacity of each floor of the storage sheds. For instance, the load on upper floors is limited to 1 ton / sq. m.
- Goods if susceptible to water damage should always be stacked on raised shelves, pallets.
- Storage racks or shelves should preferably be non-combustible.
- While stacking, care should be taken to ensure that the identification marks on packages are not concealed by adjacent packages or the ones behind.
- Destacking or unstowing should always be done from top so that stability of the stack is not disturbed.
- The height of the stacks should be kept as small as practicable in the circumstances.
- The storage racks should be firmly secured to the floor, wall and to each other.

- All combustible waste removed from warehouse must be contained in secure metallic bins.
- A detailed inspection of the warehouse should be completed and logged by responsible persons at the end of each working day and a log book should be maintained.

Hazard Safety


- Where hazardous material are stored such as oxidizing chemical, flammable chemical, Material Safety Data Sheet (MSDS) in local language must be displayed. 
- Hazardous goods should be thoroughly checked on arrival. A segregated holding area should be available to quarantine any defective or damaged container.
- All hazardous material containers must be properly labeled, indicating the chemical's identity and appropriate hazard warnings.
- Where battery operated forklift is used, adequate ventilation to disperse fumes from battery charging area should be provided.

Electrical Safety


- All electrical fitting and fixture must be subject to planned preventive maintenance program. Wiring should be inspected and tested at periodic intervals.
- The circuit(s) inside the warehouse shall be isolated using main control switch located in a convenient position outside of warehouse. 
- Lighting fittings should be positioned directly above aisle space. At least 2 meter clearing distance is advisable.

Fire Safety

- The correct procedure for raising the alarm and summoning fire brigade should be established and published.
- Workers must be aware of uses of suitable fire extinguishers and other emergency equipment to fight fire.

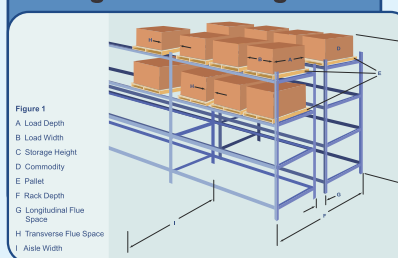
- Emergency exit locations, assembly area and floor evacuation plan must be displayed and understood by all workers. 

Others:

- Storage area should be separated from production areas, if not possible, compartment walls should have 2 hour fire resistance.
- Areas / loading docks which are above 4 feet from a person and could fall, should be chained off, roped off or otherwise blocked.
- All operators must be trained, evaluated and certified to ensure that they can operate forklifts safely.
- Material handler must be sure that he / she can see over the load after lifting.
- Workers performing physical work must have adequate periodic rest breaks to avoid fatigue levels that could result in greater risk of accidents and reduced quality of work.
- Emergency contact details must be displayed outside of warehouse.
- Adequate external lightning must be provided.
- For high security warehouses, perimeter fencing, manned guarding and closed circuit television (CCTV) should be installed. 


To ensure implementation of safe storage practices in manufacturing plants, all the mentioned safety procedures need to be strictly followed onsite.

Storage Rack Arrangement



ARN-Adviz2013/Oct/002

Housekeeping Storage Practices

- Floors must be clear of clutter, electrical cords, hoses and spills, which may cause employees to slip or trip. 
- Aisles and passageways must be kept clear.
- Sufficient safe clearances must be maintained for aisles and at loading docks or passages where forklifts are used.

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Measures to augment safe cargo handling during road transportation

Overview

The speed and operational flexibility of trucks render road transportation a more convenient and preferable means of moving cargo, compared to other modes of transport. However, cargo damages and losses are common occurrence in road transport, which can be controlled to a large extent.

We at Liberty Videocon General Insurance value the importance of safe handling and movement of cargo by road; and intend to suggest some safety measures for the same. We sincerely hope that the measures suggested in this document will help follow safe practices for cargo movement in trucks.



Case Study

Trailer falls 50 ft off bridge, driver dies

A trailer fell 50 ft off a bridge on the Panvel-Uran Road. The trailer was ferrying 24 tonnes of aluminium blocks from JNPT in Uran to Silvassa via Kalamboli. The police suspect that the driver may have dozed off and lost control of the speeding vehicle.

Preventive Measures:

- Check the driver's fitness and physical ability to drive.
- Plan enough time for drivers to have a rest and to relax between journeys (tour orders); drivers must be fully rested before working.
- Prevent time pressure.
- Plan to have two drivers, so they can take turns to drive on long journeys.

Collision of trucks, both drivers killed

Two truck drivers were killed on the spot when their trucks collided head-on on the Pune-Mumbai Expressway near Khopoli. The driver of the truck, which was laden with tiles and was heading towards Mumbai, lost control over the vehicle on a slope near Khopoli. As the truck was speeding, it jumped the median, entered the opposite lane and collided head-on with another truck laden with peas heading towards Pune.

Preventive Measures:

- Regular vehicle inspection and maintenance is necessary.
- Special training and instruction for drivers should be provided.
- There should be provision of speed governors.

Driver turned over with his truck while unloading waste paper

The driver drove a heavy goods vehicle loaded with waste paper. He had to transport the waste paper to a recycling company. While unloading the cargo, the driver forgot to move out the support legs and the vehicle lost its balance and turned over.

Preventive Measures:

- Loading and unloading activities should be supervised by a skilled person.
- Training and informing drivers about safe procedures for loading and unloading.
- Using support legs on hard ground.

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Road Transportation

Cargo damages and losses are a common occurrence in road transport, but can be largely controlled. Therefore, we suggested best practices for safe handling and movement of cargo by road to prevent damage and losses of cargo in transit.

Released in November 2013

ARN-Adv#2013/Nov#001

Precautions and measures to be taken to prevent damage and losses of cargo during road transportation

Adequate Packing

Adequate packing is designed to meet conditions of transportation, handling and storage to achieve delivery of goods in sound condition. It requires special consideration as to adequacy, including cushioning, strapping, rust prevention, unusual stresses and strains, cargo's sensitivity to humidity and temperature, weather perils, etc.



Pre-Booking Cargo Inspection

The carrier should inspect the cargo prior to issue of 'Goods Consignment Note' to ascertain the nature of the goods and the suitability of packing to withstand the rigours of transit.



Vehicle Inspection

Proper inspection of the truck should be undertaken to ensure that the vehicle is road-worthy and capable of undertaking the journey, before the vehicle is loaded with the cargo.



- Drivers background check should be done.
- Vehicle should be provided with speed governors.

Loading and Stacking of Cargo

The following need to be ensured:

- The friction between the load and the vehicle platform offers some resistance against movement of the load. The frictional restraint can be increased by keeping the platform surface clean, dry, and free from grease or other slippery substance.
- The platform must be without any broken boards, protruding nails or anything that can damage the cargo.
- The front of the load should be abutted against the headboard of the truck.
- In case of containers or swap bodies, that all twist locks and fittings are intact and in serviceable condition.
- Adequate number of lashing points are available on the vehicle and the load is distributed to keep the centre of gravity as low as possible. The load also must be restrained in such a way that it cannot move relative to the vehicle.
- Stout and strong blocks, wedges or scotches may be secured to vehicle platform and used to prevent individual items from moving horizontally.
- Over dimensional load may affect the stability of truck. Such cargo should be carried on a low platform. The overall height of the loaded vehicle must be



checked to ensure that it is less than that of any overhead obstruction likely to be encountered en-route. The overhanging portion of the cargo should be marked by red flags or lights to give sufficient warning to the public. Overhang should be limited to prevent toppling of the cargo.

- In case of items such as overweight cargo, it should be ensured that the trailers used are fitted with hydraulic suspension systems which act as shock absorbers.
- In case of very long consignments, it will be advantageous to use two trailers with turn-tables. These turn-tables allow for turning each trailer independently on curves without causing any strain to the cargo.
- Loose bulk loads should not be stowed higher than the sides of the body of truck.
- While loading drums or other liquid containers, the floor of the truck may be covered with cardboard or the drums can be placed on the wooden pallets.
- It is advisable to get the route survey done for OWC / ODC.

Weather Protection

- Sound tarpaulins must be used to provide protection to cargo from weather. The tarpaulins must be well secured so that they do not loosen or give way during transit. Where more than one tarpaulin sheet is required to cover the load, they should be placed to cover the rear portion first so that overlapping portion of the sheets does not face forward allowing penetration of rain through the overlap.
- Indelible inks, paint and water repellent labels should be used to eliminate obliteration of marks, shipping instructions and handling symbols.



Cargo Shortage

The shortage of cargo arises mainly on account of wrong delivery, detachment of address, obliteration of shipping marks and numbers leading to difficulty in identifying the cargo and pilferage or theft.

Measures

- Use specifically patterned gummed sealing tapes, which enable quick detection of tampering.
- Use stretch / shrink-wrapping, strapping and banding.
- Use coded markings. Descriptive labeling, illustrations or prominent display of trademarks, logos, and corporate names simplify the pilferer's

task. Codes should be changed frequently to avoid cargo handler's familiarity with them.

- Unitize multiple or non-uniform parcels to keep your shipment together and discourage pilferage.
- Carelessness in loading at booking centres or at transshipment points may be the main cause of arrival of cargo at wrong destinations. Conduct systematic storage and verify marks and numbers at the time of loading to avoid misplacement and dispatching of cargo to wrong destinations.
- Quite a few thefts are attributable to connivance of vehicle drivers with antisocial elements. Verify credentials of the truck driver and have GPS system installed in the trucks.
- In addition to the foregoing physical security guidelines, the shipper should insist on prompt pick-up and delivery of cargo. The longer a shipment stays in a pier shed or staging-marshalling yard, the more it is exposed to loss.
- Containerized shipments should have the container sealed after loading and any subsequent openings during transit.



Unloading Operations

Unloading of cargo must not be rushed through and should be supervised by trained people. The packaging marks on the outer packages indicate various modes of handling them. It is critical when packages are handled during unloading, all such packaging marks and signs are understood and thence handled with utmost care and caution.



Trivia



India has the 3rd longest road network in the world, about 4020 thousand kms. With its longest road network, USA stands on the first position with around 6506 thousand kms, followed by China which has the 2nd largest road network with about 4237 thousand kms. Brazil and Japan have the 4th and the 5th longest road network, with 1751 thousand kms and 1210 thousand kms respectively.

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Measures to augment safe and adequate maintenance of plant & machinery

Overview

Running machines with zero breakdowns is most challenging. Scheduled maintenance helps to keep your organisation up and running by enhancing the efficiency of equipment, while lowering power expenses. Maintenance also helps in extending the useful lifecycle of equipment, decreasing the need for capital replacements. The basic philosophy of managed maintenance is to economically maintain equipment and facilities in proper condition, identifying problems in their incipient stage, making appropriate adjustments, and correcting problems at the first opportunity, while minimising unplanned shutdowns.

We at Liberty Videocon General Insurance value the importance of safe upkeep and maintenance of the machinery inside factories and facilities; and intend to suggest some useful measures for the same. We sincerely hope that the measures suggested in this document will help follow better practices when it comes to maintenance of machinery.



Source: <http://www.thelisticles.net/wp-content/uploads/2012/03/Machinery-Maintenance.jpg>

Case Study

Poor Maintenance of forklift causes death of operator

As the forklift operator was in the process of loading a paper block, the forklift suddenly reversed out from the side of the ramp and toppled off the ramp. The helpless operator was pinned onto the ground by the forklift and was killed.

Key Findings

1. The deceased had not undergone the mandatory Forklift Driver's Training Course prior to the accident.
2. Forklift involved in the accident was poorly maintained and there was no proper maintenance regime for the forklifts in the workplace.
3. Unsafe work method of operating forklift on ramp propped up by paper blocks.
4. There was no risk assessment conducted on the work activity.
5. There was also no safe work procedure established.

Learnings

1. It is important to ensure forklift operators are trained and competent.
2. It is critical for ensuring machineries such as forklifts are safe and without risks for workers; to have a proper maintenance regime for the forklifts in the workplace.
3. It is necessary to conduct risk assessment for identifying and implementing control measures which include proper and safe work procedure for forklift operations.

Types of Machinery Maintenance

Predictive Maintenance

This type of maintenance program employs repair methods only as the conditions warrant. If trouble indications surface like high temperature, vibration or other warning lights, a machine may be shut down before it fails completely. This is one of the most efficient and least-expensive machine-maintenance programs.

Preventative Maintenance

This type of maintenance involves routine inspections of machines on certain calendar days or operating hours. This schedule helps identify wear and tear on a machine based on

a predetermined schedule. Any signs of degradation must be spotted and scheduled for repair, to prevent a total breakdown of machinery. This is one of the least expensive forms of maintenance.

Breakdown Maintenance

This maintenance program allows machines to work until failure. The equipment is maintained after break down. This type of maintenance is often most expensive because worn equipment can damage other parts and cause multiple damages. It also leads to a forceful and avoidable shut down of operations.

ARN-Aciv2014Jan001

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Proper maintenance of machinery

Scheduled maintenance of machinery can enable zero breakdowns and downtime in a facility. Valuing the importance of safe upkeep and maintenance of the machinery inside factories, we suggested some useful measures for proper maintenance of machinery.

Released in December 2013

Causes of Machinery Breakdown







- Non-compliances of the operator's manual / poor operational practices
- Poor electrical connections
- Overrunning machine's capability
- Not replacing worn parts when needed
- Improper weather-related use
- Ignoring warning signals
- Asking untrained personnel to operate equipment

The ways to initiate a good Maintenance Program

Following is a list of some basic steps that will help to initiate maintenance of facility:

1. Develop a master equipment list identifying the equipment in your facility.
2. Prioritise the listed components based on importance to process.
3. Assign components into logical groupings.
4. Determine the type and number of maintenance activities required and periodicity using:
 - a. Manufacturer's technical manuals
 - b. Machinery history
 - c. Root cause analysis findings - Why did it fail?
 - d. Good engineering judgment
5. Assess the size of maintenance staff.
6. Identify tasks that may be performed by operations maintenance personnel.
7. Analyse equipment failure modes and effects.
8. Identify effective maintenance tasks or mitigation strategies.

Tips for Machinery Maintenance

- Be sure to conduct a safety walk. Conduct a safety and lock out review before hitting the floor each day. 
- Maintain the history card. Near misses record system helps in taking corrective measures. 
- Have a clearly defined written maintenance program in your organisation which includes:
 - a policy statement and a maintenance manual, or equivalent, spelling out a definite assignment of responsibilities and accountabilities; and
 - Preventive maintenance practices and procedures.
- Mandate facility personnel to ensure that equipment is operated within design parameters, and preferably, within control limits. 
- Ensure that all necessary testing and monitoring programs are implemented in a logical manner (i.e., following manufacturer's recommended practices)
- Make sure the personnel conducting repair work are qualified to carry out the job.
- Conduct supervision of the equipment to ensure that performance is within its design specifications and control limits. 
- Ensure operating personnel are aware of the proper response to prevent or control damage when operating parameters reach their limits or change drastically.
- Have operating records regularly reviewed and evaluated by trained, qualified personnel who are empowered to take appropriate actions. 
- Ensure that the equipment and systems are regularly checked and calibrated in accordance with the equipment manufacturer's specifications. Calibration should be performed within prescribed time periods.
- See that suitable testing is done after completion of repair work prior to operation to establish and record new baselines for monitor. 
- Have suitable tags permanently attached in visible locations, to facilitate equipment identification, where applicable.
- Train maintenance and operating personnel appropriately. Devise programs such that the personnel familiarise with the performance characteristics of the equipment, as well as with mechanical components and the work of other disciplines.

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Measures to augment proper and adequate housekeeping in workplace

Overview

It is important to have effective housekeeping at the workplace. Suitable housekeeping includes keeping work or storage areas neat and orderly, to eliminate any damage to goods or injury to employees. Good housekeeping practice also conserves space inside a premise and facilitates movement of men, materials and handling of equipment.

We at Liberty Videocon General Insurance value the importance of adequate housekeeping inside your facility or at your workplace and intend to suggest some useful measures to augment the same. We sincerely hope that the measures suggested in this document will help follow better practices when it comes to organisational housekeeping.



Source: http://myhousekeeping.com/@/Files/_files/10/file.jpg

Benefits of Good Housekeeping

Good housekeeping at work benefits both employers and employees alike. Good housekeeping can:

- Eliminate clutter which is a common cause of accidents, such as slips, trips & falls, and fires & explosions
- Reduce worker exposure to substances like dusts and vapours
- Improve productivity (the right tools and materials for the job will be easy to find) and reduce handling to ease the flow of materials
- Create better hygienic conditions leading to improved health
- Make it easier to keep an accurate count of inventories
- Enable best utilisation of space inside premises.

What 5S Process Says

Attention to good housekeeping is consistent with the most effective process improvement methodologies. Take the Lean Manufacturing 5S process for example, the first three 'S's are certainly all about the importance of housekeeping:

Sort: Only the items necessary to complete the activity should be present in a work area.

Straighten: Everything has a place and should be in that place.

Sweep / Shine: Think Spring Cleaning. Paint, sweep, wash, rinse, etc. Do whatever it takes to make your workplace shine.

The remaining two 'S's being Standardise & Sustain.

Housekeeping Plan Summary

- Set a cleaning schedule
- Get every member into the activity
- Motivate everyone with the benefit of housekeeping
- Provide incentive to members for good housekeeping in manufacturing facilities
- Allocate specific budget towards housekeeping and planning

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Proper and adequate housekeeping




Good housekeeping practice inside a facility conserves space and facilitates movement of men, materials and handling of equipment. Accordingly, we suggested measures to follow better practices in housekeeping.

Released in January 2014


ARN-Advf/2014/Jan/003

Safety activities that deserve special attention for initiating a good housekeeping hygiene.


Dust and Dirt Removal

- A daily sweep schedule helps remove combustible waste materials from all areas of premise. Attention must be given to clear waste material from isolated areas like basements, utility and storage rooms. 
- Waste collection bin of non-combustible type fitted with covers should be provided in all areas of premises in sufficient numbers. Oily rags should be placed separately in these bins. 
- Some operations generate combustible dust that settle on surrounding walls, ceilings, and structural members. To minimise dust exposures, these materials should be removed frequently by vacuuming walls, structural members, piping, and electrical conduits. Compressed air should not be used to blow dust off surfaces, as it can cause dust suspensions to reach an explosive mixture in air. 
- Oily, greasy, and paint-covered rags in covered metal containers must be disposed of on a regular basis.


Employee Facilities

- Entry into places must be restricted only to authorised personnel. 'Safe Behaviour' workshops must be held regularly to educate the workers on good housekeeping.
- Employee facilities need to be adequate, clean and well maintained. Smoking, eating or drinking in the work area should be prohibited where toxic materials are handled. 


Flooring

- Walking surfaces should be kept clean, uniform and unbroken, through floor maintenance and repair. 


Lighting

- All places in a shop floor, warehouses, open storage area or a transit shed including approaches and means of access to the workplaces should be efficiently lighted, whenever natural lighting is inadequate. Uniformity of illumination and elimination of violent contrasts between bright and dark areas are also as important as intensity of light. 

Aisles and Gangways

- Clear marking of gangways or aisles, exits and passageways and keeping them clear of material helps orderly storage of goods. Durable paints, self-adhesive tapes, metal strips embedded in the floor or other devices can be used for marking of aisles. 
- Gangways or aisles of suitable width should be provided leaving clear space on all sides.
- The gangways or aisles should preferably correspond with windows, doors or other entry points. Aisles should also provide access to sprinkler valves, firefighting equipment, electrical controls, and also provide access for removal of goods.
- Weeds and trash surrounding the exterior of the building should be removed frequently.
- Outside containers should be placed as far away from buildings as practical.
- There should be provision of waste receptacles and must be emptied on a regular basis. A regular and frequent waste removal procedure should be adopted.



Spill Controls

- Sources of spills and leaks must be eliminated. Slippery surfaces should 


be made safe by strewing suitable material such as sand, sawdust, etc. and using caution signs.

- Drip pans should be provided under machines (using lubricating oils in operation) to catch any dripping oil. These pans should be cleaned frequently.

Tools and Equipment

- Electric cords, tools, parts, and equipment should be kept in their proper locations. 
- Collection systems for dusts, vapours and fumes should be provided at their source.
- Appropriate equipment and supplies need to be provided to maintain good housekeeping.
- Loose gear, tools and similar equipment should be removed from working areas when not in use to prevent from slipping, falling or stumbling. 

Storage

- The areas where materials, work in progress and tools are to be staged or stored should be clearly marked.
- Goods should not be placed in ways that block drains or scuppers.
- Outside storage areas should be maintained in a neat, orderly condition. Individual stacks in outdoor storage should be as small as possible.
- Flammable liquids must be stored in proper storage containers and cabinets, and must be dispensed correctly.
- Bulk commodities which are light and stored in open, are liable to be blown off by wind. To minimise loss of material and to reduce the hazard of the material contaminating other material, mobile partitions made of light material may be erected and anchored to form open bins or compartments of suitable size. 

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ARN-Adv/2014/lan/003





Tips for adequate Emergency Management

Issue 10 • Volume 1 • February, 2014

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Tips for adequate Measures to augment adequate emergency management to prevent or mitigate disasters

Overview

Emergency management is the important discipline of avoiding and dealing with both natural and man-made disasters. It involves preparedness, response and recovery plans made in order to lessen the impact of disasters.

We at Liberty Videocon General Insurance value the importance of having proper and adequate emergency management for preventing or mitigating disaster situations; and intend to suggest some useful measures to augment the same. We sincerely hope that the measures suggested in this document will help follow better practices when it comes to emergency management.



Source: <http://d1dfn78x11yn9l.cloudfront.net/sites/default/files/1852397.jpg>

Objective

An emergency plan specifies procedures for handling sudden unexpected situations. The objective is to reduce the possible consequences of the emergency by:

- Preventing fatalities and injuries
- Reducing damage to buildings, stock, and equipment
- Accelerating the resumption of normal operations

Hazards / Circumstances

Areas where flammables, explosives, or chemicals are used or stored should be considered as the most likely place for a technological hazard emergency to occur. Following hazards need to be considered while preparing Emergency Response Procedure:

- Fire
- Explosion
- Building collapse
- Major structural failure
- Spills of flammable liquids
- Leakage of toxic substances, hazardous biological agents
- Floods
- Earthquakes

Emergency Procedure

After the assessment of each circumstance that could lead to an emergency, the Emergency Response Procedure should focus on:

- Sound the alarm and declare emergency
- Evacuate danger zone
- Close main shutoffs
- Call for external aid
- Initiate rescue operations
- Salvage and recovery activities

Elements of the Emergency Plan

The emergency plan should include:

- All possible emergencies, consequences, required actions, written procedures, and the resources available
- Detailed lists of personnel including their home telephone numbers, their duties and responsibilities
- Floor plans
- Large scale maps showing evacuation routes and service conduits (such as gas and water lines)

The plan should provide staff members with written instructions about their particular emergency duties.

ARW-Adv/2014/Feb/005

Emergency Management

Valuing the importance of having proper emergency management for preventing or mitigating disaster situations; we suggested some useful measures for augmenting better practices when it comes to managing emergency.

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Training

Educate employees about the types of emergencies that may occur and train them in the proper course of action.

General training for employees should address the following:




- Individual roles and responsibilities
- Threats, hazards and protective actions
- Notification, warning and communication procedures
- Means for locating family members in an emergency;
- Emergency response procedures

- Evacuation, shelter and accountability procedures
- Location and use of common emergency equipment
- Emergency shutdown procedures

Review the following items annually:

- History of incident response and mock drill record
- Changes in exposures
- Change in personnel and training requirement

Safety Tips for augmenting proper emergency management to adequately deal with disasters:

- Identify evacuation routes and alternate means of escape, and make these known to all staff; keep the routes unobstructed. 
- Specify safe locations for staff to gather for head counts to ensure that everyone has left the danger zone. Assign individuals to assist handicapped employees in emergencies.
- Carry out treatment of the injured and search for the missing, simultaneously with efforts to contain the emergency.
- Provide alternate sources of medical aid when normal facilities may be in the danger zone. 
- Begin containing the extent of the property loss only when the safety of all staff and neighbours at risk has been clearly established.
- Use only one type of signal for the evacuation order to avoid confusion.
- Provide all personnel with alerting or reporting responsibilities with a current list of telephone numbers and addresses of those people they may have to contact.
- Develop procedures for assisting people with disabilities or who do not speak English / Hindi.
- Provide employees with personal protective equipment that they may need to evacuate during an emergency. Personal protective equipment must be based on the potential hazards in the workplace. 

Case Study

Early morning fire kills 93 in Kolkata hospital

At least 93 people - most of them patients - died in the huge fire that broke out in the early morning hours in AMRI hospital in Kolkata. The fire began in the basement where a pharmacy and the godown were located. The area was stacked with highly combustible material such as PVC pipes, mattresses, oxygen and LPG cylinders, and even mobil (engine oil). When the fire sparked off, dense smoke started billowing out of the basement and entered the upper floors catching many patients unaware in their sleep.

What Went Wrong

- The fire broke out at around 2:00 am. The hospital staff started firefighting operations on their own without initiating a fire alarm or informing the fire brigade. This resulted in loss of initial crucial time.
- The fire alarm system for the building was found switched off to avoid false alarms. This resulted in no fire alarm alert and the centralised AC system too did not trip automatically.
- Emergency lighting too did not work, nor was adequately available, resulting in total darkness inside the building hampering rescue and firefighting operations.

Key Learning

- Disaster management plan to be prepared and implemented at site providing clear-cut guidelines to staff and requisite actions in various emergency scenarios.
- Reliable source of emergency power to be installed in the building at par with the codes and practices.
- All emergency staircases and lifts should open in enclosed lobby. At least one emergency staircase should open directly outside the building at the ground floor for safe evacuation and rescue.

Trivia

1. 2012 marked the third consecutive year of worldwide natural disaster damage exceeding \$100 billion. 2011 reached a record high of \$371 billion.
2. Between 2000 and 2012, natural disasters caused \$1.7 trillion in damage and affected 2.9 billion people.

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ARN-Adv/2014/Feb/005





Tips for safe Two Wheeler Driving

Issue 11 • Volume 1 • March, 2014

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Measures to augment proper and safe ways of driving two wheelers

Overview

Driving two wheelers in a safe and sound manner is critical in avoiding accidents that can cause damage, injuries or even fatalities. It involves following discipline while driving and strict adherence to a range of traffic ethics to minimise the chances of a mishap on the road.

We at Liberty Videocon General Insurance value the importance of safe and disciplined two wheeler driving for preventing accidents; and intend to suggest some useful measures to augment the same. We sincerely hope that the measures suggested in this document will help follow better practices when it comes to safe two wheeler driving.



Things to follow while driving your two wheeler

Before You Drive - Have a Clear Head

Make sure you have a clear head before deciding to operate a two wheeler. Alcohol and certain drugs, both illegal and legal, can severely impair your driving skills. If you are tired, don't risk yours and others safety on the highway by trying to drive.

Plan Ahead

Allow yourself plenty of extra time to reach your destination and anticipate emergencies or traffic jams. By allowing extra time you can be more relaxed when operating your vehicle and thereby cut down on the incidences of road rage.

Respect Other Drivers

- Courteous driving is a key to reducing traffic crashes
- Give proper signals well ahead of time to let others know what you are going to do
- Keep a safe distance from the vehicle ahead of you
- Do not weave in and out of traffic
- A yellow light means slow down and be prepared to stop
- Give the right of way to emergency vehicles

Choosing Eye Protection

Eyes, the most sensitive sense organ, are exposed to the pollution and swift wind that may cause irreparable damage to them. Therefore, protection of eyes is to be kept in mind while riding a motorbike. The use of a helmet is the best mode to keep particulate matter (like dust and dirt), rain insects and debris away from your eyes. Besides providing safety to your head and face, wearing helmet is also mandated by law, and non-adherence can be fined by traffic police. Wearing a face shield is also advised if you wear glasses to prevent them from being blown off.

In Heavy Traffic

Try to stay out of other motorists' blind spots. Two wheeler riders always need to anticipate that they are invisible to everyone else. Desist from weaving in and out of traffic. If this is done, drivers cannot predict where you are going to be next and might even get nervous and swerve into you. Double check the passing lane before you pass. Pass only in instances where it's legal and safe.

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Safe Two Wheeler Driving

Following discipline while driving two wheelers minimises the chances of accidents on the road. Considering the importance of safe two wheeler driving, we suggested some useful measures to augment the same.

Released in March 2014

Positioning Yourself

- A two wheeler is in itself a dangerous vehicle to be driven. Balancing is an art that has to be mastered. Proper positioning is also a related point which should be ensured.
- To make motorbike riding safe, it is advisable that the handgrips are held firmly so that you do not lose control in case you happen to skid or have to stretch while driving.
- Try not to sit at a distance from the handle, as it will impede quick reaction when you need to veer away in the opposite direction or make other directional changes. An erect body while driving helps in better driving.
- Your feet should be in the perfect position while driving a motorbike. The best position would be a firm footing on the foot pegs. While ensuring that balance is maintained, it would also be near to controls, and make life easier and safer while driving through crowded city streets.

Safety Tips for augmenting safe driving of two wheelers and avoiding accidents

Riding a bike is fun, but also a risky activity. These risks can be minimised / avoided by following a few safety norms which are laid hereunder:

- **Get in Gear:** A helmet, eye protection, boots and gloves best protect you in case of an accident. Be sure to wear them every time you ride.



- **Get Insured:** Make sure you and your vehicle are both properly licensed before you head out. Get insured so that you and your pillion are adequately protected.



- **Ride Defensively:** Most of two wheeler accidents involve collisions with automobiles. They happen because the driver of the car does not see the two wheeler. That is why, it pays to be aware of what the other vehicle operators are doing - or might do - when you ride. Be extra aware of drivers waiting to turn left across your path at intersections since that is the most susceptible.



- **Keep Your Distance:** Don't ever stop directly behind another vehicle. If you leave enough space, you will be able to manoeuvre around the vehicle in front of you in case an approaching vehicle doesn't see you and can't stop in time.

- **Don't Drink and Drive**

- **Don't Use Mobile Phone while Driving**

- **Beware of Sudden Pedestrian Intrusion**

- **Never Indulge in Racing**

- **Have Your Bike Checked Regularly:** Follow the recommended service schedules for your bike and have all repairs done at an authorised dealer / service station. More so, always check your bike's tyres.



- **Learn to Share:** Having someone as pillion rider is a big responsibility. After all, weight has a tremendous effect on handling. So before you give people a ride, instruct them on proper riding techniques and make sure they have appropriate protective gear. Also, having more than one pillion rider is prohibited by law, and is a punishable offence. This is valid even in the case of small children being carried as extra pillions.



- **Brakes:** Remember to check your brakes every time you take your bike for a drive. In the rainy season, water goes into the brake shoes and brakes may not work - so drive slowly. This may also happen at steep slopes - don't speed up at the slopes.



- **Air Pressure:** Always remember to check the pressure when going on a long drive. This helps in less wear and tear for both tyres and the bike, giving more fuel efficiency.



Safe Drive

Brake Properly

A two wheeler has two brakes, in which the front is operated by the right hand and the rear by the right foot or left hand. Needless to say, both are needed to stop effectively. However, in emergency, or even otherwise, you should apply both the brakes simultaneously, not one at a time. If you apply the front brake first, it will assist you in slowing down, and immediately the rear one can be applied. Though there is no set rule for applying brakes, it will help if you squeeze the front brake first, and then press down the rear brake, with increasing pressure. Brake gently and with caution when you need to take a turn while braking.

Happy and Safe Driving

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Measures to augment proper and safe ways of firefighting and protection



Source: [http://archives.deccanchronicle.com/sites/default/files/mediainages/gallery/2012/Nov/India-Fire_Kand-\(3\).jpg](http://archives.deccanchronicle.com/sites/default/files/mediainages/gallery/2012/Nov/India-Fire_Kand-(3).jpg)

Overview

April 14th is celebrated as a 'Fire Extinguishing Day' to create awareness of the dangers of fires and inspiring people to prevent the injuries, deaths and destruction cause by them. Fighting fires is a dangerous business. In most cases, you have only seconds to put out a fire before it flares out of control, and if you're not successful, the damages could be unprecedented. It is possible to extinguish a fire before it consumes a premises or building and it's important to know how to respond in case of a fire.

We at Liberty Videocon General Insurance value the importance of safe methods of fighting fire; and intend to suggest some useful measures to augment the same. We sincerely hope that the measures suggested in this document will help follow proper and safe practices when it comes to firefighting.

The Fire Triangle

Fire requires the following three elements to exist. These three elements, called the 'fire triangle', create a chemical exothermic reaction, which is fire.



- Heat:** Heat is required to elevate the temperature of a material to its ignition point. Sources of heat include matches, stoves, sparks, etc.
- Fuel:** The fuel for a fire may be a solid (e.g., coal, wood, paper, cloth, hay, etc.), liquid (e.g., gasoline, kerosene, alcohol, paint, cooking oil, etc.), or gas (e.g., propane, natural gas, butane, etc.). The type and quantity of the fuel determine the method to be used to extinguish the fire.
- Oxygen:** Most fires will burn vigorously in any atmosphere of at least 20 percent oxygen. Without oxygen, most fuels will vaporize when heated, without burning.

Suitable Firefighting Equipment

Fire at incipient stage can be fought with Portable Fire Extinguisher. This is one of the most effective pieces of firefighting equipment. Various types of hand appliances are available but all are not equally effective on all kinds of fires. For this reason, the nature of contents of a building, the processes carried out therein and the types of fires, which may occur, should be taken into consideration while selecting fire appliances.

Class	Combustibles	Hand Appliances
A	Fires in ordinary combustibles (wood, vegetable fibres, rubber, plastics, paper and the likes).	Gas expelled water and antifreeze type extinguishers and water buckets.
B	Fires in flammable liquids, paints, grease, solvents and the likes.	Chemical extinguishers of carbon dioxide type, dry powder type and sand buckets.
C	Fires in gaseous substances under pressure and liquefied gases.	Chemical extinguishers of carbon dioxide and dry powder type.
D	Fires in reactive chemicals, active metals and the likes.	Special type of dry powder, extinguishers and sand buckets.

Note: Where energised electrical equipment are involved in a fire, the non-conductivity of the extinguishing media is of utmost importance and only extinguishers expelling dry powder or carbon dioxide (without metal horn) should be used. Once the electrical equipment is de-energised, extinguishers suitable for class a, b and c, may be used safely.

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For more Safety tips turn overleaf

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Fire Protection





Fighting fires is a dangerous business as flares must be brought under control in very quick time. Knowing how critical it is to respond in case of a fire, we suggested a range of ways to follow proper and safe practices when it comes to firefighting.

Released in April 2014

Installation

The appliances are to be so distributed over the entire floor such that a person has to travel not more than 15 metres to reach the nearest appliance. Generally Portable Fire Extinguishers (PFE) are to be placed as near as possible to exits or staircase landings by also taking into consideration (wherever possible) the normal routes of escape of persons. PFEs to be so located that the top of the extinguisher is located at a height of 1.5 metres from the finished floor level, or that the bottom of the extinguisher is located at a height of 1 metre from the finished floor level.

Safety Tips for augmenting proper and safe ways of firefighting

- Use the right extinguisher for firefighting. These key pieces of firefighting equipment come in several different classes. For example, you should never use water on a fire, unless you know what is burning. Water conducts electricity, causing the problem to spread and cause more shorting in the equipment. Water will also move burning oil, gas, and other petroleum products into new areas to ignite. 
- If you get fire on your clothes, the worst thing you can do is run. The rushing air will fuel the fire and make it grow. Instead, drop and roll on the ground until the flames are smothered. 
- Call 101 to report emergencies - don't assume someone else has called for help. When talking to emergency personnel, remain calm and give the dispatcher as much information as you can. 
- Never use the elevator during a fire. You may become trapped if the power goes out. 

Things to ensure before deciding to fight a fire

- The fire is small and not spreading. A fire can double in size within two or three minutes.
- You have the suitable fire extinguisher for what is burning.
- The fire won't block your exit if you can't control it. A good way to ensure this is to keep the exit at your back.
- Stand several feet away from the fire, moving closer once the fire starts to diminish.
- You know how to use your fire extinguisher. There's not enough time to read instructions when a fire occurs.
- Use a sweeping motion and aim at the base of the fire.
- Be sure to watch the area for a while to ensure it doesn't re-ignite.

When you should never fight a fire

- **The fire is spreading rapidly**
Only use a fire extinguisher when the fire is in its early stages. If the fire is already spreading quickly, evacuate and call the fire department.
- **You don't know what is burning**
Unless you know what is burning, you won't know what type of fire extinguisher to use. Even if you have an ABC extinguisher, there could be something that will explode or produce highly toxic smoke.
- **You don't have the suitable fire extinguisher**
The wrong type of extinguisher can be dangerous or life threatening.
- **There is too much smoke or you are at risk of inhaling smoke**
Seven out of ten fire-related deaths occur from breathing poisonous gases produced by the fire.
- **The fire is emitting toxic smoke**
If you suspect or simply don't know if the smoke is toxic, leave it to the professionals.

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Measures to prevent major health risks occurring during summer months

Overview

Scorching sun, blazing heat, humidity and perspiration, eating outside food, dehydration... The summer brings about many problems which take a heavy toll on our body. Some of these cannot be avoided, however, with proper care and adequate preventive measures, most of the occurring health risks during summer can be avoided.

We at Liberty Videocon General Insurance value the importance of living a healthy life; and intend to suggest some useful measures to prevent health risks during summer months. We sincerely hope that the measures suggested in this document will help you follow a proper regimen for staying healthy during hot and humid summer days.



Source: <http://www.inlifehealthcare.com/wp-content/uploads/2014/04/heat-exhaustion.jpg>

Top 7 summer health risks and ways to prevent them

Dehydration

During summer days as outside temperature starts to rise, exposure to sun rapidly declines water level from body through breathing and perspiration, resulting in dehydration.

Signs & Symptoms

1. Headache
2. Tiredness or nausea.
3. Dehydration also increases chances of heatstroke

Prevention

1. Drink plenty of fluids to maintain body fluid level. Don't wait for feeling thirsty.
2. Limit your alcohol consumption as it can cause more fluid loss.
3. Children can easily get dehydrated, as their body is unable to adjust with temperature changes. So, ensure that your child stays hydrated with regular intake of water and fruit juices.
4. Take frequent water breaks whilst engaging in outdoor activities.

mechanism fails due to overexposure to high temperature. Hence, body's core temperature rises which can lead to internal body damage.

Signs & Symptoms

1. Dizziness
2. Headache
3. Rapid pulse rate
4. Short rapid breathing
5. Rise in body temperature
6. Nausea
7. Unconsciousness
8. Hallucinations
9. Convulsions
10. Dry skin & dehydration

Prevention

1. Limit your outdoor activities, particularly during mid-noon.
2. Drink plenty of water and juices to hydrate your body.
3. Take time to adjust with new weather, so that the body's temperature regulating system gets used to the new climate.

Sunstroke

Sunstroke, commonly known as heat stroke, is a serious medical condition that sometimes may turn out life-threatening. In sunstroke, the body's heat-regulating

Prickly Heat

Excessive sweating in hot and humid weather gives rise to itchy, bumpy rashes with prickly sensation, and sometimes results in small blisters.

Summer health risks

Scorching sun, humidity and perspiration, during summers, bring about many health risks. As a pre-emptive measure to prevent health risks during summer months, we suggested some useful measures for following a proper regimen for staying healthy during these hot and humid days.

Prevention

1. Bathe frequently and wear loose fitting cotton clothes that absorb sweat easily.
2. Use appropriate talcum powder to relieve prickly sensations.
3. Don't use moisturiser on affected area as it can prolong rashes. In severe cases, consult your doctor.

Skin Damage

During summer, sun is at its peak. Picnic or outing can expose your skin to harmful ultraviolet radiation.

Sign & Symptoms

1. Wrinkles, premature ageing and even skin cancer.

Prevention

1. Apply sunscreen with SPF 15 or more, before going outside and re-apply as and when needed, throughout the day.
2. Wear loose fitting clothes covering hands and legs entirely and hat to minimise sun exposure.

Food Poisoning

As summer is a time for outing and camping for children, cases of food poisoning are high. Summer activities lead to eating outside food and drinking water/ juices that could be contaminated.

Prevention

1. Avoid having cut fruits and food items from roadside

vendors.

2. Always carry water bottle from home.
3. In case of eating or drinking outside, make sure the vendor maintains cleanliness at each and every step of food preparation and serving.

Eye Damage

Exposure to strong UV radiation in summer leads to eye damage.

Prevention

1. Wear sunglasses providing 100% UV protection while going outside.
2. Always remember to wear sunglasses especially near reflective surfaces like water.

Bad Smelling Perspiration

Perspiration or sweating is the body's natural way to get rid from overheating and keep your body cool. Hot weather increases the sweating process and superimposed bacterial growth imparts bad odour to the body.

Prevention

1. Use cotton clothes as they allow the skin to get enough air.
2. Bathe frequently.
3. Change clothes twice a day to prevent bacterial growth.
4. Use deodorant to suppress bad smell.

Trivia - For 'No Tobacco Day - 31st May 2014'

1. One-fifth of all worldwide deaths attributed to tobacco occur in India; more than 8,00,000 people die and 12 million people fall ill due to tobacco use each year.
2. India could see an even greater increase in tobacco-related morbidity and mortality rates by the year 2050 and beyond. 50% of cancer deaths, majority of the cardio-vascular, lung disorders and other related diseases are attributed to tobacco consumption.
3. Government spends Rs. 27,000 crore each year to treat tobacco related disease. Since in addition to smoking cigarettes and beedis, other forms of tobacco consumption like chewing are widely prevalent in India, our country ranks second after China in tobacco related deaths.

Sex specific ratio of tobacco users in India

Particulars	Male (%)	Female (%)
Tobacco Users	46.5	13.8
Smokers	29.3	2.4
Chewers	28.1	12.0

Source: http://rctfi.org/goi_initiatives1.htm



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Measures to augment safe and secure transportation of goods by rail

Overview

When we mention railways, the first thing we think of is passenger services. However, we must not forget the role of the freight train; in fact, freight is what the railways were originally invented for - to carry heavy loads of coal and other minerals in greater quantities and at higher speeds.

Rail transport is a safe land transportation system compared to other forms of transportation. It is capable of carrying large amounts of cargo and is also fuel efficient. It also costs less than air or road transport, can transport more quantity and is suitable for the movement of large consignments over long distances. Rails can carry about 6 times more tonnage than that could be carried by road.

We at Liberty Videocon General Insurance value the safe carriage of your consignment by rail; and intend to suggest some useful measures to ensure safe and proper transportation of goods. We sincerely hope that the measures suggested in this document will help in transporting goods by rail in a safe and secure manner.



Source: http://www.supplychaindigital.com/global_logistics/assets_c/2012/08/FreightRail-thumb-622x467-72938.jpg

Packaging

Packaging is utmost relevant and important. Since there is lot of handling, loading and unloading, rails do not provide door to door services and hence occasional shunting will also be necessitated. These factors should be kept in mind while packing the goods for rail transport.

Cargo should clearly mention name and address of the receiver, station and zone / destination. If the goods are fragile in nature or require special handling, they should carry suitable tags like 'Handle with care' or 'Fragile - handle with care' etc. This would enable the railway authorities to handle the goods with appropriate care and caution.

Tips for safe transportation of goods by rail

If the forwarding note records defective condition of the goods or packing, the railways would exempt themselves from damage deterioration, leakage, breakage or wastage, unless negligence is proved by the party receiving the goods.



noteworthy to highlight that, the railways exclude themselves from liability towards loss, destruction or deterioration or non-delivery in transit of such goods, howsoever caused, except on submission of proof of negligence and/or misconduct on the part of railways or any of its servants.

It is very important to disclose to the railway authorities if the goods are carried at "Owner's" risk rate or "Railway" risk rate. In the event of non-disclosure, the railway authorities would deem that the carriage has been entrusted at owner's risk rate. It is



Railways are responsible as common carriers while the goods are in transit, and also as a bailee as per the Indian Contract Act 1872 for a period of 7 days after transit. The liability of the Railways ceases after expiry of 7 days from the termination of transit. Hence, it is



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Safe transit of goods by rail

Railways can carry heavy freight in far greater quantities, at far higher speeds and at lower costs than road transport. Thus it's important to augment safe and secure transit of goods by rail, which is what we endeavoured through suggesting some useful measures.

Released in June 2014

imperative that the consignee stays in touch with the railway authorities at the destination station immediately upon receiving the Railway Receipt.

In case of non-delivery of consignment within a reasonable period of time, the consignee should get the Railway Receipt endorsed by the station master on the reverse. He must undertake this activity every week for a period of 6 weeks. In case of further delay in delivery, he should obtain a non-delivery certificate from the station master.

After the date of dispatch, if the goods are not received by the consignee after expiry of three months from the date when they were originally booked, it is important to lodge a monetary claim on General Managers of all concerned railway administration with copies to the Commercial Superintendents by registered post with due acknowledgement. The consignee must never surrender the original railway receipt to the railways when the goods have not been delivered. He should take proper advice from his insurers.

While at the time of receiving the goods it is found that packages are tampered and where there are apparent signs of loss or damage, the consignee should always demand open delivery. He should not give clean receipt to the Railway for defective packages.

It is imperative for the consignors to declare the description of the goods and value thereof to the railways at the time of booking and appropriate freight needs to be paid to them.

In case of wagon loads, it is very important to check the labels and seals of the wagon. Should there be any tampering noticed, the consignees should insist on assessed delivery.

It should always be remembered that where there are shortages from outwardly sound packing and where wagons arrived with seals intact, the reason could be due to short packing and should be taken up with the supplier immediately.



Trivia

Indian Railways

- Carries over 1.3 million tons of freight everyday
- Runs about 14,300 trains daily
- Has about 7,000 railway stations
- Is one of the largest public sector employers in the world, employing about 14 lac employees
- According to the Association of American Railroads, a freight train uses only 1 gallon (3.78 ltr.) of diesel fuel to move a ton of freight 702 km.
- According to Guinness Book of World Records, the heaviest freight train on record weighed 220 million pounds and was more than 4.5 miles long.



Source: <http://saiworld.co.in/images/inland-rail.jpg>

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'Permit-to-Work' system for effective control of hazardous activity

Overview

The necessity of having a 'permit to work' in an organisation can never be overlooked. A 'permit-to-work' system is a formal written system used to control certain types of work that are potentially hazardous, and entails a document which specifies the work to be done and the precautions to be taken. It forms an essential part of safe systems of work for many maintenance activities. Such a system allows work to start only after safe procedures have been defined and provides a clear record that all foreseeable hazards have been considered.

We at Liberty Videocon General Insurance value the importance of having a 'permit to work' at your facility or workplace and intend to suggest some useful measures to augment the same. We sincerely hope that the measures suggested in this document will help follow better practices when it comes to implementing a 'permit to work' system.



Source: http://www.hsa.ie/eng/Your_Industry/Agriculture_Forestry/Other_Hazards/Fire_Electricity_Chemicals/

When are permit-to-work systems required?

A permit is needed when maintenance work needs to be carried out in absence of safeguards and in places where hazards are inevitable. For example; entry into vessels, hot work, work at height and high voltage, etc.

- Non-production work (e.g. Maintenance, repair, inspection, testing, alteration, construction, dismantling, adaptation, modification, cleaning, etc.)
- Non-routine operations
- Jobs where two or more individuals or groups need to co-ordinate activities to complete the job safely
- Jobs where there is a transfer of work and responsibilities from one group to another.

Work permit is recommended for the following types of job

Areas where flammables, explosives and chemicals are used or stored and are the most likely places for a hazard to occur. Following hazards need to be considered while preparing Emergency Response Procedure:

- Work of any type where heat is generated (e.g. by welding, flame cutting, grinding, etc.)
- Work which may generate sparks or other sources of ignition
- Work which may involve breaking containment of a flammable, toxic or other dangerous substance and / or pressure system

- Work on high voltage electrical equipment
- Entry and work within tanks and other confined spaces
- Pressure testing
- Work involving temporary equipment, e.g. generators, welding equipment, etc.
- Work at height
- Any operation which requires additional precautions or personal protective equipment (PPE) to be in place
- Any other potentially high-risk operation.

Essentials of permit-to-work systems

Display

Copies of a permit-to-work should be displayed:

- At the work site, or in a recognised location near to the work site
- In the central or main control or permit co-ordination room,



- with additional copies at any local control rooms
- In addition, a copy of the permit should be kept with the issuing authority or with the area authority if that person is not located at the worksite or control room.

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Work Permit for hazardous jobs

A 'permit-to-work' system allows work to commence only after safe procedures have been defined and provides a clear record of all foreseeable hazards. Knowing the criticality of work permit, we suggested some useful measures to augment and follow better practices for implementing the same.

Released in August 2014

Suspension

Work may sometimes have to be suspended, for below mentioned reasons:

- If there is a general alarm
- For operational reasons, when the permit is for hot work while process fluid or gas sampling are carried out at the



same time, with the possibility of a release of a dangerous substance

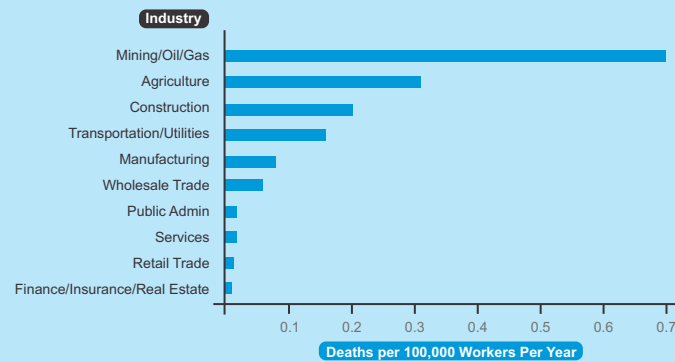
- While waiting for spares
- There is a change to the nature or scope of the work
- Where there is conflict with another scope of work.

Safety Tips to ensure the implementation of effective 'permit to work' system in an organisation

- The period of validity, in terms of the date, start time and completion time should be mentioned on work permit.
- The location of the work should be specified clearly in terms of the plant, plant area, building, vessel or equipment.
- Respective unit head shall issue the appropriate authority limits for various types of permits as suggested by the committee .
- In case of electrical work, authority should request electrical section for electrical isolation in prescribed permit.
- All copies of permits should be collected, signed and returned to the issuing authority after completion of the job by the recipient of the permit. It is to be ensured that the area has been cleared of all debris, scraps, additional materials, etc. and all temporary electrical connections have been removed.
- A minimum number of two fire extinguishers should be available for each hot work within 8 metres from the place of work.

Statistics

- During a recent five year period, FM Global reported that after Arson and Housekeeping, Hot Work was the third leading cause of fires in FM insured properties with an average fire loss totaling \$1.4 million dollars per incident.
- There were 585 separate fatal incidents in confined spaces from 1980-89, claiming 670 victims. 12% of these fatal incidents involved multiple victims.



Case Study

Case Study 1

Contractors were engaged in demolishing redundant oil storage tanks in a tank farm on an oil blending and storage site. A pump house was in operation in the vicinity and the occupier was aware of the fire risk. A method of work was agreed with the contractors which involved cold cutting those parts of the tanks nearest to the pump house and taking them to a safe place on site for hot cutting into smaller pieces. A permit-to-work was not issued and the agreed procedures were not documented. The contractors did not follow the agreement and began hot cutting the tanks close to the pump house. Flammable vapours from the pump house were ignited and the resulting fire caused considerable damage to the plant. Five firemen were taken to hospital suffering from the effects of the fumes.

Learning

A permit-to-work should have been issued for this job and the work monitored by the client to make sure the contractor stuck to the agreed method.

Case Study 2

A major vapour cloud explosion at a chemical complex in Pasadena, USA in 1989 killed 23 people and injured 300. The incident occurred during maintenance work on a reactor vessel which was being carried out by a maintenance contractor. During the investigation, it was discovered that there was no effective permit-to-work system in operation that applied to both company employees and contractors. This lack of an effective system led to a communication breakdown and work taking place on unisolated plant.

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Effective Waste Management for creating a clean and healthy environment

Overview

Waste management is a crucial part of corporate functions, as it not only helps achieve cost savings, but also reduces an organisation's impact upon the environment. The amount and type of waste produced depends largely on the type of business, for example, manufacturing businesses tend to produce more waste than those in service industries.

We at Liberty Videocon General Insurance value the importance of having an adequate waste management system at your office or facility; and intend to suggest some useful measures for understanding and undertaking effective steps towards creating a clean and healthy environment. We sincerely hope that the measures suggested in this document will help follow better practices when it comes to implementing a proper 'waste management' system.



Source: <http://london-property-network.com/wp-content/themes/directorypress/thumbs/Waste-Management.jpg>

What is Waste?

Waste is anything your business intends to discard or produces that are not wanted or required.

Producing excessive amounts of waste is often a sign that your business processes may be inefficient. It is in your interest to identify ways of reducing the amount of waste your business generates.

Choosing a Waste Management Option

You need to choose the best waste management options for dealing with each type of waste your business produces. The waste hierarchy can help you to choose the least environmentally damaging option:

- **Reduce:** The most cost-effective option is to cut the amount of waste you produce in the first place.
- **Reuse:** Products and materials can be reused by your own business or another organisation.
- **Recycle and Compost:** These options ensure that benefit is still gained from goods and materials that have reached the end of their useful life.
- **Recover Energy:** Some facilities use waste to generate energy or produce biofuel. Consider on recovering energy and producing fuel from waste.
- **Dispose:** The least sustainable option is to bury waste at landfill sites or burn it without recovering energy, as these do not lead to any benefit from the waste.

What makes this possible?

Your business can benefit from waste management training covering the following topics:

- Handling hazardous waste (following health and safety guidelines, keeping dangerous waste secure)
- Collecting waste (storing it safely, sorting it for recycling)

Reduce Waste in Production

Waste arising in production processes can have a significant effect on profitability. The challenge is to reduce this waste without undermining the effectiveness of the process of production.

Few common things you can do to improve the efficiency of production processes and reduce waste include:

- Reuse rinse water in cooling systems
- Check regularly that equipment is correctly calibrated
- Reduce unnecessary stoppages in a production line
- Upgrade or replace old equipment
- Minimise spills or leaks
- Use sealed systems

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Waste Management for clean healthy environment

Waste management is crucial as it not only helps achieve cost savings, but also reduces an organisation's impact upon the environment. We realise the importance of having an adequate waste management system at office or facility; and suggested some useful measures for implementing a proper 'waste management' system.

Released in October 2014

Purchasing

- Establish purchasing guidelines to encourage waste prevention (durable, concentrated, reusable, high quality).
- Centralise purchasing to eliminate unnecessary purchases and ensure that waste reduction purchasing policies are followed.
- Consider length of warranty and availability of repair services when purchasing equipment. (contract for maintenance to extend the life of products).
- Substitute less toxic materials with toxic materials (e.g., vegetable-based inks, water-based glue, markers and paints).
- Use plastic trash can liners made of recycled HDPE, instead of ones made with LDPE or LLDPE. They contain fewer raw materials, work equally well for most uses, and generally cost less.
- Order merchandise with minimal packaging or layers of packaging, but keeping safety in mind. Contact manufacturers directly and express purchase preferences.

Packaging

- Eliminate unnecessary packaging or layers of packaging.
- Encourage suppliers to use reusable totes or boxes, rather than sending you disposable boxes that you have to break down and recycle.
- Return, reuse and repair wooden pallets and spools and use a clamp system instead of new pallets for outgoing shipments.

- Set up a system for returning cardboard boxes and foam peanuts to distributors for reuse.

Building a Waste Management Strategy

- Understand the legal implications of the waste produced in your organisation by identifying the specific legislation that affects you.
- Look at your general environmental issues - what role does waste play in these?
- Quantify and identify your waste. Where does it arise and how much does it cost?
- Undertake a walk around audit and look at your bills. Using the waste hierarchy, identify what currently happens to the waste as it arises.
- Identify a waste management champion or team to drive things forward.
- Produce an action plan for reducing your wastes.
- Get commitment from senior management for the action plan.
- Identify the possible disposal options where you cannot reduce or recycle.
- Select your waste carriers carefully and make sure your duty of core responsibilities are met.
- Monitor and review your achievements.
- Communicate your successes to your staff, senior managers and outside your organisation to interested stakeholders.

Waste Management - A fact file

Recycling By the Numbers



5,44,000

Trees saved if every household in the United States replaced just one roll of virgin fiber paper towels (70 sheets) with 100% recycled ones.



315 kg

Amount of CO2 not released into the atmosphere each time a metric ton of glass is used to create new glass products.



\$160 billion

Value of the global recycling industry that employs over 1.5 million people.



79 million tons

Amount of waste material diverted away from disposal in 2006 through recycling and composting.



20 million

Tons of electronic waste thrown away each year. One ton of scrap from discarded computer contains more gold than can be produced from 17 tons of gold ore.



98%

Percentage of glass bottles in Denmark that are refillable.

98%

Of those are returned by consumers for reuse.



9 cubic yards

Amount of landfill space saved by recycling one ton of cardboard.



51.5%

Percentage of the paper consumed in that was recovered for recycling in 2005.



5%

Fraction of the energy it takes to recycle aluminum versus mining & refining new aluminum.

Top 5 Recycling Countries

Switzerland 52%



Austria 49.7%



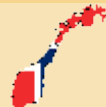
Netherlands 46%



Germany 48%



Norway 40%



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Effective Tips for augmenting safety during winters for older adults

Overview

When the temperature drops, older adults run a higher risk of health problems and injuries related to the weather including hypothermia, frostbite, and falls in snow. It's important that they and those who care for them take certain precautions at this time of year.

We at Liberty Videocon General Insurance value the importance of safety for the senior members of our society and accordingly, intend to suggest some useful measures and precautions for the same. We sincerely hope that the measures suggested in this document will help follow better practices when it comes to implementing a safe winter for the older adults.



Source: http://www.yourcanterbury.co.uk/polopoly_fs/1.1128231.1321458399!/image/2756676695.jpg_gen/derivatives/landscape_630/2756676695.jpg

Important Points to Know

Hypothermia

Older adults tend to generate less body heat than younger people, and it's difficult for them to determine low temperature. This can be dangerous because when your body is in the cold for too long, it begins to lose heat quickly. The result can be hypothermia - a dangerous drop in body temperature.

Warning Signs

Lots of shivering, cold skin that is pale or ashy, feeling very tired, confused and sleepy, feeling weak, problem to walk, slowing down of breathing or heart rate.

Things to Do

Do not rely on shivering alone as a warning sign, since older people tend to shiver less or not at all as their body temperature drops. Stay indoors when it's very cold outside, especially if it's also very windy. Keep indoor temperatures at about 65 degrees. If you have to go outside, don't stay out for very long, and go indoors if you start shivering. Stay dry as wet clothing chills your body quickly. Wear layers as wearing two or three thinner layers of loose fitting clothing is warmer than a single layer of thick clothing. Also wear:

- A hat
- Gloves or mittens (mittens are warmer)
- A coat and boots
- A scarf to cover your mouth and nose and protect your lungs from cold air.

Frostbite

Extreme cold can cause frostbite-damage to the skin that can go all the way down to the bone. Frostbite usually affects the nose, ears, cheeks, chin, fingers and toes. In severe cases, frostbite can result in loss of limbs. People with heart disease and other circulation problems are more likely to get frostbite.

Warning Signs

Skin that's white or ashy (for people with darker skin) or grayish-yellow, skin that feels hard or waxy, numbness. If you think you or someone else has frostbite, call for medical help immediately. A person with frostbite may also have hypothermia, so check for those symptoms, too.

Things to Do: Cover up all parts of your body when you go outside. If your skin turns red or dark or starts hurting, go inside right away. If frostbite occurs, place frostbitten parts of your body in warm (not hot) water.

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For more Safety tips turn overleaf

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Winter Safety Tips for Older Adults

Older adults run a higher risk of health problems and injuries during winters. Intervening before the cold winter months set in, we suggested some useful measures and precautions for enabling a safe and healthy winter period for the older adults.

Released in November 2014

Injury While Shoveling Snow

When the weather is cold, heart works extra hard to keep you warm. Working hard, such as shoveling snow may put too much strain on your heart, especially if you have heart disease. Shoveling can also be dangerous if you have problems with balance, or 'thin bones' (osteoporosis). Ask your healthcare provider if it is safe for you to shovel snow or do other hard work in the cold.

Falls

Slips and falls are common in the winter, especially in icy and snowy conditions. Carefully shovel steps and walkways to your home or hire someone to shovel for you. Do not walk on icy or snowy sidewalks, look for sidewalks that are dry and have been cleared. Wear boots with non-skid soles so you are less likely to slip when you walk. If you use a cane, replace the rubber tip before it is worn smooth. You might also buy an ice pick-like attachment that fits onto the end of the cane to help keep you from slipping when you walk.

Fires & Carbon Monoxide Poisoning

Burning wood, natural gas, kerosene and other fuels produces a deadly gas called carbon monoxide that you cannot see or smell. Unless fireplaces, wood and gas stoves and gas appliances are properly vented, cleaned, and used, they can leak dangerous amounts of carbon monoxide. These and other appliances, such as kerosene and electric heaters, can also be fire hazards.

Things to Do

Call an inspector - ask your local fire department to recommend an inspector or look up 'chimney cleaning' for your area. Have chimneys and flues inspected yearly and cleaned when necessary. Open a window - even just a crack will do - when using a kerosene stove. Put a smoke detector and battery-operated carbon monoxide detector in areas where you use fireplaces, wood stoves, or kerosene heaters. Be careful with space heaters - make sure space heaters are at least 3 feet away from anything that might catch fire, such as curtains, bedding and furniture. Keep a fire extinguisher handy that can be used to douse various types of fires, including chemical fires, in areas where you use fireplaces, wood stoves and kerosene heaters. Never try to heat your home using a gas stove, charcoal grill or other stoves not made for home heating.

Accidents While Driving

Adults aged 65 years and above are involved in more car accidents per mile driven than those in nearly all other age groups. Because winter driving can be more hazardous you should have your car 'winterised' before the bad weather sets in. This means having the antifreeze, tires, and windshield wipers checked and changed if necessary. Take a cell phone with you when driving in bad weather. Always let someone know where you are going and when you expect to arrive, so they can call for help if you are late. Do not drive on icy roads, overpasses, or bridges as far as possible; look for another route. Stock your car with basic emergency supplies, such as:

- A first aid kit
- Blankets
- Extra warm clothes
- Booster cables
- A windshield scraper
- A shovel and rock salt, a bag of sand or cat litter (to pour on ice or snow in case your wheels get stuck)
- A container of water and canned or dried foods, can opener and flashlight.



Source: <http://media-cache-ak0.pinimg.com/736x/a6/b4/c9/a6b4c9a6ce62d78426fab0d17fcaa116.jpg>

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Measures to augment safe and secure transportation of goods by sea route

Overview

Shipping via Ocean Transport is one of the oldest industries in the world. Cargo has been transported via the world's rivers and oceans for hundreds of years. But, even in the modern day, ocean transportation continues to play an important role as ever. The modern containerised method of transporting goods which we witness today, changed from a concept to an industry in the 1960's, with the movement of the first container. From that point of time, the world's economies were transformed. Today, ocean transportation remains the most eminent mode of transporting cargo worldwide, since it provides a cost effective way of moving large volumes of goods. Additionally, ocean transportation is environment friendly as it has a substantially small carbon foot print compared to road or rail transportation.

We at Liberty Videocon General Insurance value the safe carriage of your consignment by sea; and intend to suggest some useful measures to ensure safe and proper ocean transportation of goods. We sincerely hope that the measures suggested in this document will help in moving goods by the sea route in a safe and secure manner.



Source: <http://www.drt-int.com/wp-content/uploads/2013/01/LNG.jpg>

Types of Ships

Various types of ships are used to transport different types of cargo around the world. Some of the different types of ships are summarised below:

Containers Ships: Carry cargo packed into standard 20'/40' metal box containers that are stacked both on and below deck of the ship.

General Cargo Ships: Carry loose packaged cargo of all types.

Bulk Carriers: Carry unpacked goods, usually huge volumes of single commodity such as coal, fertilizers, grains, etc.

Tankers, LPG/LNG Carriers: Carry bulk cargo such as oil & gas of various forms.

Passenger Vessels: Carry Passengers

Ro/Ro Vessels: Carry mainly completely built road vehicles.

Standard containers are not the only option for moving goods via ocean freight. Other container types in ocean transportation include:

- LCL (Less than Container Loads)
- 20/40 GP (General Purpose)
- Open Top Containers (Contain a removable top to allow for crane loading or to accommodate cargo that fits within the horizontal constraints of a standard container but not vertically due to its height)
- Reefers (Used for goods that require constant temperatures)
- Flat Racks (Used for cargo that is too large for a standard container. Flat racks are transported on container ships and allow oversize cargo to move to destinations where RoRo and Breakbulk vessels are not necessarily available or to shorten transit times).

Key International Shipping Routes

Shipping routes reflect world trade flows. Sailings are maximum and most frequent on routes where trade volumes are largest and demand is therefore greatest.

- Liner vessels operate on fixed routes, to fixed schedules and usually with a standard tariff. Liner trades are dominated by container ships, roll-on / roll-off carriers and general cargo ships.
- Few of the busiest routes are between Europe and the Far East (especially China and Japan) passing through the Mediterranean, the Suez Canal and the Malacca Straits. The North Atlantic route, linking Western Europe and the USA and Canada, is also a busy route, and there are well-established routes to the Middle East, India, Australia and New Zealand, Central and South America, as well as to East and West Africa.

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Ocean Transport

Ocean transportation is the most eminent mode of transporting cargo worldwide, and a cost effective way of moving large volumes of goods. Acknowledging the significance of safe carriage of consignment by sea; we suggested some useful measures to ensure safe and proper ocean transportation of goods.

Released in December 2014

- If cargo is destined for a smaller port in a country with little trade with the originating country, there may not be a direct sailing available - in which case, the cargo will need to be transhipped to another local sailing at the end of the ocean voyage.
- In case of bulk trades, routes reflect the places of origin and consumption of the commodities carried. For example, many of the main oil routes begin in the Middle East and end in developed countries where demand for oil is the greatest.

The various options available can be found by directly contacting those shipping companies that advertise sailings to destination ports, or by engaging freight forwarders for making arrangements.

Tips for Safe Transportation of Goods by Sea

When shipping a product overseas, the exporter must be aware of packing, labeling, documentation and insurance requirements for that merchandise.

Packing

Buyers who are more familiar with the port systems in their country can specify packaging requirements. If the buyer does not specify this, be sure that the goods are packed correctly so that they withstand the rigors of ocean journey and reach the destination in good condition. Additionally, you should be aware of the demands that international shipping puts on packaged goods or product specific requirements.



Labeling

Consignment should be labeled and marked correctly to ensure that the goods are handled properly and arrive on time at the right place. This helps in meeting shipping regulations and enables the receiver identify shipments. Customs regulations regarding freight labeling must be strictly enforced. Most freight forwarders and export packing specialists can supply the necessary information regarding specific regulations.



Documentation

The number and kind of documents the exporter must deal with varies depending on the destination of the shipment as each

country has different import regulations. Hence the exporter must take due care to provide all proper documentation. Ocean transports are handled by Bill of Lading which is a contract between the owner of goods and the carrier. Most exporters rely on freight forwarders to handle the formidable amount of documentation that exporting requires as they are specialists in this.



Insurance

In the event of any unfortunate event or piracy, hijacking during ocean transport, damage to the cargo may cause a major financial loss to the buyer / seller. Hence, shipments are usually insured against loss or damage in transit by marine insurance governed by Institute Cargo Clauses, which is voluntarily adopted as standard terms by all international marine organisations / insurers. For cargo, arrangements for insurance may be made either by the seller or the buyer, in accordance with the terms of sale. Usually cargo insurance is covered for 110 percent of the CIF (Cost, Insurance and Freight) component.



Tariffs

It is very important to consider the effects of tariffs, port handling fees, and taxes when determining the product's final cost as they can be high. These costs will influence how much the customer is willing to pay for the product.



Trivia

- World's Largest Container Ship: The Triple E Class Vessels built for Maersk. One of the vessel's name: M/V Mogens Maersk with capacity to carry 18,000 TEU. Others in line for the battle over the title of **world's biggest Containership** are:
 - China Shipping Lines' CSCL Globe, which can carry 19,000 TEU and is currently embarked on its maiden voyage from China to Europe.
 - Mediterranean Shipping Company's MSC Oscar, which can carry 19,224 TEU and is expected to be inaugurated during the first week of January 2015.
 Value of such vessel is approx. USD 200 million (INR 1,200 crore). If we consider, average value of cargo per container as INR 50 lakh, then approximate total value of cargo in the vessel would be INR 9,000 crore. Indian Marine Cargo Premium (FY 2013-14): INR 2,000 crore.
- Ocean Transport / Shipping is one of the first industries to adopt widely implemented international safety standards.
- Ocean Transport / Shipping industry is extremely big and constitutes about 90 percent of the world's trade.
- The world's most unsafe seas are those of Southeast Asia. Southeast Asia was the location of 41% of the world's pirate attacks between 1995 and 2013. The West Indian Ocean which includes Somalia accounted for app. 28% and the West African coast around 18%.
- There are roughly 20 million containers crossing the world.
- There are approximately 55,000 merchant ships carrying cargo around the world.
- Around 95 percent of India's trade by volume and 70 percent by value takes place through ocean transport.



Source: http://upload.wikimedia.org/wikipedia/commons/9/9f/M%C3%A6rsk_Mc-Kinney_M%C3%B8ller.jpg

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Measures to augment safe ways of motor driving in foggy conditions

Overview



Source: http://cdn-wac.emirates247.com/polopoly_fs/1.530060.1386125900/image/2601431804.png

Foggy weather conditions are an important factor for road accidents. Those who have experienced driving in the fog would agree that foggy condition is the real test of driving skills. Whether you are one of the best of the drivers or a novice, getting surrounded by the fog with visibility reduced to less than 50 meters is a dangerous situation to be in.

We at Liberty Videocon General Insurance value the importance of safe motor driving in foggy conditions for preventing accidents; and intend to suggest some useful measures to augment the same. We sincerely hope that the measures suggested in this document will help follow better practices when it comes to safe driving of cars in foggy conditions.

Fog is a cloud that occurs at ground level instead of in the sky. It's made up of tiny droplets of water that float suspended in the air. Foggy conditions are the number one cause of large multi-car pile ups on the roads. Some recent unfortunate events in India due to fog include:

- a. Piling up of 48 vehicles on Yamuna Expressway due to fog, killing 2
- b. A school bus colliding with a truck in foggy weather, injuring 8 children in Noida.

Things to follow while driving your car in foggy conditions

The following are simple tips to ensure safe and responsible driving in foggy weather conditions.

Tips for improving the visibility while driving in foggy conditions. These must be taken care of before you get into the car as once you are in the fog, it's too late:

- Ensure that front & rear windshields and mirrors are cleaned and polished.

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Safe motor driving in fog

Foggy condition is the real test of driving skills and is a dangerous situation to be in. We understand the importance of safe motor driving in foggy conditions for preventing accidents; and suggested some useful measures to augment the same.

Released in January 2015

- Wipers and water fluids are important. Ensure that wiper blades do not skip and leave marks when operated. It's recommended to use genuine fluids or at least mix of soap and water that cleans the dirt properly.
- Eyewear (your spectacles) often reduces the visibility. Be prepared for this.
- It's a good idea to install front & rear fog-lamps if you live in a fog prone area like northern India. Make sure you know how to operate your front & rear fog lights before setting off. Don't confuse these with your 'full-beam' setting.
- Ensure that there is enough fuel in the car - such weather often causes delays.

Tips to ensure safety during driving

- Allow time for you to react. Leave sufficient distance between you and the front car. '3 seconds rule' is proven to be helpful during normal weather conditions. Increase your following distance during foggy conditions. 
- If visibility is very limited, wind down your windows at junctions and crossroads to allow you to listen out for approaching traffic. If you really cannot see, you should consider stopping until it is safe to continue.
- Keep an eye on the road and use your ears more carefully to judge traffic that you cannot see. So turn off loud music and don't use your mobile when driving. 
- You must drive your vehicle at a speed appropriate to the road conditions. Driving faster or slower as compared to others poses the risk of accident. Be patient while changing lanes and at traffic junctions.
- Do not apply brakes in panic. You may get hit from behind. 
- Honk periodically to let other drivers know of your presence.
- Be extra careful while driving on bridges that do not have railings, especially in rural areas.
- If you need to stop, please try to get as far from the road as possible. Drive into a parking lot or side-road or any other similar place where you do not expect traffic. Stopping on the main road may result in accidental piling up of vehicles. 



Generally, dense fog is temporary. You will encounter dense fog near rivers, lakes or open moist places. You can plan your trip appropriately to avoid roads passing through such areas, especially during early morning hours.

When visibility is low, drive slow! Remember the importance of adapting your driving behaviour to the changed weather conditions. Wish you happy & safe driving!

Source: <http://1.bp.blogspot.com/-CrLigQ5C3IU/VJiz-uFAIDI/AAAAAAAAAF-Q/2k6el7BTO0g/s1600/12.22.14%2BHeavy%2BFog.jpg>

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Measures to augment safe, secure transportation of air cargo

Overview

The rapid growth of international trade has created an environment where air transport assumes great importance in the transportation of goods. Air Transport is not only the fastest mode of transport, but it has better interior reach compared to ocean transport. It is widely used for transporting commodities with very limited shelf life, and high value cargo which requires extra security and immediate carriage. Shipping via air transport is any property carried or to be carried in an aircraft. Air cargo comprises air freight, air express and airmail.

We at Liberty Videocon General Insurance value the safe carriage of your cargo by air; and intend to suggest some useful measures to ensure safe and proper air cargo transportation. We sincerely hope that the measures suggested in this document will help in shipping goods by air in a safe and secure manner.



Source: http://aviacharters.com/assets/images/slider_image/slide_bg_4.jpg

Types of Aircraft

Cargo can be transported by passenger, cargo or a combi aircraft:

- Passenger aircraft use the spare volume in the airplane's baggage hold (the 'belly') that is not being used for passenger luggage - a common practice used by passenger airlines, which additionally transport cargo on scheduled passenger flights. This practice is known as Belly Cargo.
- Cargo aircraft are dedicated for the job - they carry freight on the main deck and in the belly by means of nose-loading or side loading.
- Combi aircraft carry cargo on the main deck behind the passenger area with side loading and in the belly.

Types of Carriers

Airlines: Airlines which carry combination of passenger and cargo, market their freight transportation service (their airport-to-airport link) to freight forwarders.

Cargo Carriers: While there are specialised cargo carriers also called freight integrators, they market their logistics

solutions directly to shippers, offering integrated transportation chain with door-to-door service. Integrators thus act both as forwarders and as carriers. Major air freight integrators in the world today are - FedEx, UPS, TNT and DHL. They own and operate their own fleets of dedicated cargo aircraft.

Unit Load Devices

To reduce ground times, it is common practice to load all suitable freight / cargo in Unit Load Devices (ULDs), which are typically either pallets or containers. Pallets are aluminum sheets with rims that allow nets to be affixed to hold loose packages in place. Containers are fully enclosed, portable aluminum compartments of various shapes and sizes. To fully utilise the capacity of the airplane, containers are shaped to fit the contours of an aircraft's doors and frame. For some shipments, highly specialised containers are used to maintain a specific temperature or absorb shock.

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Safe transportation of goods by air

Air Transport is the fastest mode of transport and is widely used for transporting commodities with very limited shelf life and high value cargo. We appreciate the importance of safe carriage of cargo by air; and suggested some useful measures to augment the same.

Released in March 2015

All ULDs are identified by their ULD number. A three-letter prefix identifies its type, followed by a 4 or 5 digit serial number (4 if prior to October 1, 1993; either 4 or 5 if after October 1, 1993) to uniquely identify it from others of the same type, and ending with a two character (alpha-numerical) suffix identifying the ULD's owner (if an airline, often the same as IATA designator codes). For example, AKN 12345 DL means that the ULD is a forkliftable LD3 with the unique number 12345 and its owner is Delta Air Lines.

Tips for Safe Transportation of Cargo by Air

When shipping a product overseas by air, the exporter must be aware of IATA regulations, packing, labeling, documentation, and insurance requirements for that merchandise.

Packing

Shipments must be properly packed to ensure damage-free transportation with ordinary care in handling. The proper packaging of goods for transportation requires a good understanding of the product and distribution environment along with knowledge of packaging materials.



Labeling

All air freight packages must be properly labeled as per the terms and conditions of contract. Each piece must be durable marked with name and address including correct pin code. Handling labels should be highly visible and, with few exceptions, on all sides of the package. This can reduce the chances that a package is flipped, rolled or tumbled in search of shipping labels. It is recommended that both pictorial markings and text be used for each of the special handling requirements. Most freight forwarders and export packing specialists can supply the necessary information regarding specific regulations.



Documentation

The number and kind of documents the exporter must deal with varies depending on the destination of the shipment, because each country has different import regulations. Hence the

exporter must be extremely careful to provide proper and all the required documentation. Air transports are handled by Air Way Bill which is a contract between the owner of goods and the carrier. Most exporters rely on freight forwarders to handle the formidable amount of documentation that exporting requires as forwarders are specialists in this process.



Insurance

In the event of a fortuitous or misfortune event, damage to the cargo may cause a major financial loss to the buyer / seller. Hence, shipments are usually insured against loss or damage in transit by marine insurance governed by Institute Cargo Clauses, which is voluntarily adopted as standard terms by all international marine organisations / insurers. For cargo, arrangements for insurance may be made either by the seller or the buyer, in accordance with the terms of sale. Usually cargo insurance is covered for 110 percent of the CIF (cost, insurance and freight) component.



Tariffs

For air cargo, determining capacity and tariff details of weight and volume is of prime importance. It is very important to consider the effects of tariffs, handling fees, and taxes when determining your product's final cost, as they can be high. These costs will influence how much the customer is willing to pay for the product.



Trivia

- Air cargo transports goods worth in excess of \$ 6.8 trillion annually. This is approximately 35% of the world trade by value.
- Domestic Indian air cargo increased by 2.3% over 2012 to 3,71,000 tonnes. The expansion is projected to continue at a rate of 6.3% per year from 2013 to 2033, when it will reach 1.2 million tonnes flown per year.
- Air India Cargo was set up in 1954 and started its freighter operations, giving Air India the distinction of being the first Asian airline to operate freighters. With rising competition as well as financial issues, Air India Cargo ended freighter operations in early 2012.
- In India, the only national association representing the air cargo industry is the Air Cargo Agents Association of India (ACAAI). ACAAI's membership covers IATA approved air cargo agents, India's national carriers, foreign airlines and general sales agents.



Source: <http://nbmarineservices.com/portfolio-business/air-freight/>

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What we anticipate seldom occur, but what we least expect generally happens!!! Risk Management is of prima face importance in all walks of life. LiVSafe is an impeccable effort to bridge the gap between fortuity and chance. It aims at creating a learning environment at a gamut of workplaces to ensure safer work practices and avert any peril from materializing.

Priyankar Lahoti

Risk Engineer

The cost incurred in preventing a loss generally appears to be bigger than the loss, but if incurred judiciously it will always prove beneficial. LiVSafe provides basic principles on establishing your own loss control procedure. This coffee book table is collection of LiVSafe editions to introduce general concept, which can be developed into more comprehensive practices based on your business requirement.

Saurabh Bhootara

Risk Engineer - Corporate Office



Risk Engineering Team

Liberty Videocon General Insurance Company Limited

Responsibility is our policy



Risk Engineering Cell

Liberty Videocon's Risk Engineering Cell has been specially designed to provide comprehensive risk management services as a part of insurance program offered to our customers. Apart from traditional site surveys, we believe in going beyond and adding value to the requirements of our customers. We work with everyone who runs their business; whether a multi-national giant or a Small to Medium Enterprise.

LVGIC's Risk Engineering Cell has highly qualified specialists dedicated in areas like fire protection, industrial safety, liability, transportation, equipment breakdown, business continuity and worker safety which will help you in effective risk control solutions. The objective of our Risk Engineering services is to eliminate and reduce the loss exposures present at risk site before they interrupt business, thereby protecting the assets of shareholders and avoiding any adverse effect on the organizational bottom line.

LVGIC Risk Engineering Cell offers the following services to your business

Property Risk Assessment

Our property risk improvement services provide review of risk control practices available at site. We provide our customers and partners practical guidance to address and minimize workplace risk. Together we develop integrated solutions that first address the areas of risk that offer the greatest opportunities for safety improvement and cost savings.

Property Risk Assessment includes:

Fire & Allied Risk Assessment

It helps in evaluating exposure present in your business from fire and allied perils and developing loss preventive measures.

Natural Hazard Assessment

We assist you in evaluations of the exposures your building and operations may have to natural hazards such as flood, windstorm and earthquake.

Storage Risk Assessment

It helps in choosing the best storage and warehouse methods to help reduce losses arising from this area.

Machinery Breakdown Assessment

It helps in developing best maintenance philosophy, identification of critical machinery, interdependency and exposure.

Cargo Risk Assessment

This service includes proactive analysis of packaging methods and shipping standards for better security and product safety.

Responsibility is our policy

Workman Safety Assessment

It helps in developing safety environment at your business based on specific exposure available at your work place.

Business Interruption Risk Assessment

It helps in developing risk mitigation measures that will reduce the risk of lost production based on identified exposure to your organization. This service will help you to reinstate your business after an incident in minimum time span.

Technical Documents Development

We assist you in developing work permit, safety check-lists, flood precautionary checklist, emergency response planning and many more.

We share technical bulletin in addition to loss event news.

Loss Lesson

A critical part of reducing your total cost of risk and improving profitability is learning why accidents and crashes occur and how to prevent them. We will guide you on post loss control measures.

Thermography Audit

We assist you in developing your own predictive maintenance program. Detecting abnormal overheating due to loose connections, corrosion, load imbalances, and so forth, in high-and low-voltage electrical and mechanical equipment.

Scope of Services

Aluminium Industry

Airport Operations

Automobile

Cement & Allied Products

Cinema Studio

Mall and Commercial Risk

Dairy & Confectionery

Distillery

Educational Institutes

Electrical & Electronic Goods

Manufacturing

Food & Breweries

Glass Manufacturing

Hotel & Hospitality

Metalwork

Office & Commercial Places

Pharmaceutical

Power Plant

Shops & Malls

Steel Industry

Sugar & Allied Products

Telecommunication

Transportation

Work Safety



Risk Engineering is a probabilistic risk assessment using Scientific and Engineering skills. Our Risk Engineering Cell provides risk management solutions which are integral part of the insurance program offered to our customers. In addition to the traditional site survey, we believe in going beyond, to ensure that we add value to the requirements of our clients. We work with everyone who runs their business; it could be a multi-national giant or a Small to Medium Enterprise. Launching LiVSafe was the first hallowed step in persuasion of building safety culture. A small beginning that's bound to leave its imprint on the path of safety in the time to come.

Milind Kolhe

National Head - Commercial Lines Underwriting, Risk Engineering and Reinsurance

Creating Safety is our culture @ Liberty Videocon. Our efforts have been to build awareness on the key gaps in safety and intervene with a fresh pair of eyes, in order to augment the safety & risk management plan of the organization. Customised approach is our key differentiator today. LiVSafe newsletter was an attempt to raise awareness on the various exposures and precautions in a user friendly manner. Not only have these newsletters been well appreciated by all, they have indeed set the right tone for appreciating wide ranging safety concerns and emanating appropriate knowledge for augmenting it.

Suvendu Prusty

National Head - Commercial & Global Accounts



“Helping people live safer, more secure lives”

Common Accidents
Avoiding burglaries in business premises
Risks during summer
Good housekeeping
Emergency Management
Flood Management
Proper Storage Practice
Road Transportation
Winter Safety Tips
Safe Rail Transport
Flood safety tips for Businesses in low lying areas
Winter Safety Tips for Older Adults
Tips for safe Two Wheeler driving in fog
Safety tips for burglaries in business premises
Risks during summer
Good housekeeping
Emergency Management
Tips for Vehicle Owners
Work permit system

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Insurance is the subject matter of the solicitation.

IRDA Registration No. 150
CIN: U66000MH2010PLC209656
ARN: Advt/2015/May/26