

## **The Cost of Accidents or Injuries**

You overheard your co-workers talking about John's car accident and you thought – 'so what?' Later that week you were assigned some of John's job duties because his injuries are keeping him out of work that now need to be done right away. Now the fact that John was in an accident and injured is a big deal to you.

Accidents and injuries affect everyone! It doesn't matter if the accident or injury was work related or not – there is still a cost to your co-workers and your workplace. It doesn't matter if the accident or injury was preventable or if it was caused by an act of nature – there is always a cost.

- **Lost Productivity.** The more accidents there are, the less productive the work place tends to be. Accidents tend to cause injuries, and injuries tend to result in an employee missing time from work. That means that the duties normally assigned to the injured employee now need to be done by other employees, in addition to their normally assigned duties. In some cases, the injured employees' work load may not even get done.
- **An accident costs money.** In a vehicle accident, there are normally the costs of repairs to the vehicle. If it was a personal vehicle – you would be responsible for your deductible to your insurance company. If it was a City vehicle – the department would be responsible for paying the repair costs. Accidents could be the cause of natural disasters or a fire and those types of losses could result of the location being closed during the time period of repairs.
- **An injury costs money.** Medical providers tend to want to get paid for their services, so there are costs associated with any injured person. If it was a personal (non work-related) injury, you will have your health insurance co-pays or deductibles to pay along with the cost of missing work. If it was a work related injury, the department would be responsible for the costs associated with the workers compensation injury, including paying the injured employee for lost time. Benefits to an injured person could end up affecting their retirement plans and income tax returns for the time they are receiving benefits.
- **Miscellaneous costs.** As a result of an accident or injury, people tend to be more stressed and tense, which could increase their risks of injury even more. For some people, the financial strain of an accident or injury affects their home life and families. Fatal injuries or serious injuries including loss of a limb or body part can have lasting effects on the injured party, their friends, co-workers and their loved ones.

While not every accident can be avoided, many can. By taking extra time, following safe work practices, using the right personal protective equipment and following posted rules and regulations, many accidents and injuries can be completely avoided or at least reduced so that no serious injuries result.

**Play it safe! There's no reason to pay the high cost of accidents!**

**Remember Safety is No Accident!**

*Some information from Parlay International 1988*