

SAFETY AND LOSS CONTROL POLICYHOLDER SERVICES AND RESOURCES

PARTNERING WITH EMPLOYERS TO REDUCE YOUR TOTAL COST OF RISK

**AN A (EXCELLENT)
COMPANY AS RATED
BY AM BEST**



GET AHEAD OF RISKS THAT COULD DISRUPT BUSINESS

Any company can experience loss. We want to give policyholders the opportunity to anticipate and prevent those losses before they happen.

Encova Insurance has quality insurance solutions to protect policyholders when the unexpected happens. In addition to business insurance, Encova offers home, auto and life insurance products. With our safety services, we take the extra step to protect policyholders before an adverse event takes place.

Our Safety and Loss Control team partners with businesses to create safer environments for their employees and customers and protect business assets from damage or loss. This proactive approach helps avoid filing claims in the first place. Fewer claims can help save on overall policy costs.

Our safety services are designed to reduce exposure to loss and strengthen a policyholder's approach to safety.

We offer a wide variety of resources to assist businesses with their loss prevention efforts, including safety posters, handouts, customizable safety programs, written policies and procedures, inspection checklists, training PowerPoint presentations and online training videos. To request resources, send an email to safety360@encova.com or contact your Encova safety and loss control consultant.

Our Information Technology team provides detailed dashboards and data reporting which allow our consultants to deploy resources clearly and with maximum effectiveness. This technology allows us to track our services and report recommendations, partnership plans, accomplishments and future work once policy renewal is secured.

**SCAN THE QR CODE
TO LEARN MORE ABOUT
OUR PRODUCT OFFERINGS.**

ENCOVA 360° SERVICE MODEL

Our 360° service model embodies our commitment to providing value and being responsive to our policyholders. Along with safety and loss control services, a dedicated service team will serve as one point of contact with Encova, ensuring accurate and expedited service for all policy and claims needs, including underwriting, claims management, return to work, medical and legal support.



WORKERS' COMPENSATION

The cost of workplace injuries goes well beyond the price of the workers' compensation policy. At Encova, we deploy resources that create individualized solutions to help eliminate injuries before they occur, as well as mitigate the cost of claims. Our goal is to make a business more profitable by reducing the overall expense associated with workplace injuries.



ROADMAP TO SAFETY SUCCESS

This program offers ongoing guidance for all policyholders to create a safer workplace and reduce workers' compensation costs. Safety consultants survey a business's existing program to assess the current working conditions of the policyholder. We then assist with any elements that need additional development. When followed successfully, the roadmap to safety success achieves a reduction of direct and indirect costs associated with workplace injuries.



COMMERCIAL AUTO

If a company uses a vehicle while doing business, a comprehensive vehicle/fleet safety program is essential to reduce auto losses and third-party liability. We evaluate a business's existing fleet program to identify commercial auto exposures and offer recommendations and solutions to strengthen and improve vehicle/fleet operations.



PRODUCT LIABILITY

Product liability is often an overlooked risk exposure. Product liability exposures are present anytime a company manufactures or directly imports a proprietary part or product. An original equipment manufacturer product may be significantly altered, changed, installed or serviced/repaired, and damaged in storage or shipping. We evaluate the potential for product liability claims by reviewing a business's operations and products to identify product liability exposures.



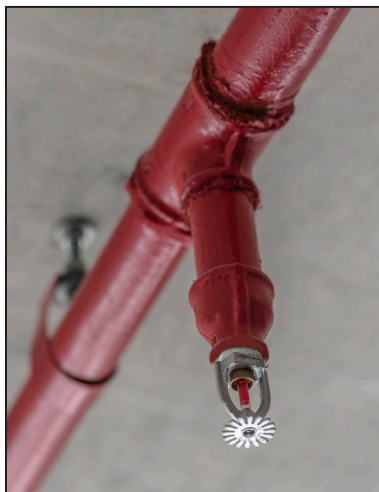
ROADMAP TO FLEET SAFETY

Traffic-related motor vehicle collisions are the leading cause of work-related fatalities. The environment in which these collisions occur involves many complex factors, and some are uncontrollable. The purpose of a fleet safety program is to put controls in place to focus on the prevention of injuries and fatal circumstances. Our safety consultants survey a business's existing fleet program by conducting a gap analysis and assisting with any program elements that need additional development. Our Fleet Safety Resource Guide has the resources and sample policies and programs to strengthen and improve a business's vehicle/fleet safety program.



PUBLIC LIABILITY

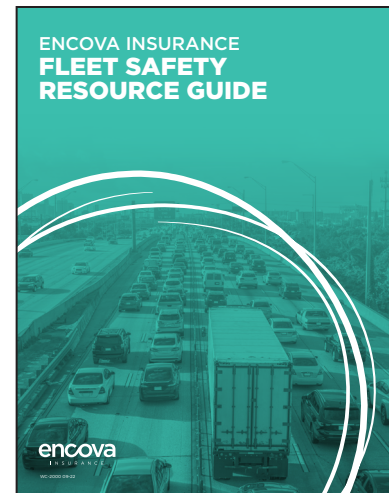
Businesses have varying degrees of public liability. Businesses that have members of the general public on their premises on a regular basis have a higher degree of liability, and thus incur a higher degree of responsibility for the safety of their customers. We evaluate the premises to identify potential liability hazards and/or exposures including conditions of sidewalks, parking lots and entryways, floor conditions and emergency egress, among others. We offer recommendations to improve controls and reduce hazards and exposures.



PROPERTY PROTECTION

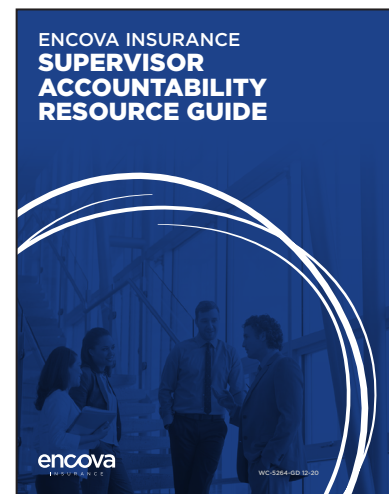
The protection of a business's facilities from fire, explosions and other perils is a high priority, as many businesses do not recover from these types of loss. We provide a facility evaluation including identification of potential fire hazards, evaluation of fire protection, detection and suppression systems and a review of fire prevention measures.





FLEET SAFETY RESOURCE GUIDE

Fleet safety should be a high priority whether your client's operation is small or large. Fleet safety starts with a strong fleet safety policy that has an emphasis on driver selection, vehicle maintenance and defensive driver training. We can assist with designing your client's fleet safety policy and program, evaluating existing fleet safety policies/procedures, developing driver selection procedures and providing resources for defensive driver training.



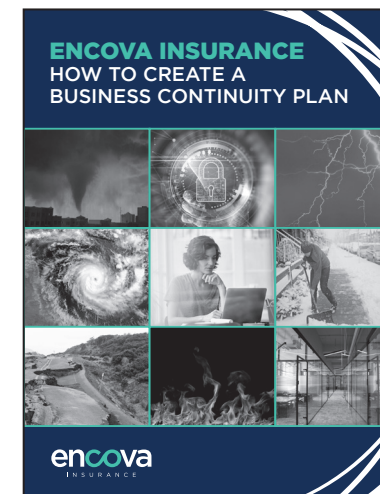
SUPERVISOR ACCOUNTABILITY RESOURCE GUIDE

An accountability system is vital to a company's safety and health management protocols. When rewards and consequences are clearly defined, employees have incentives to perform well and maintain desired behaviors. Companies with successful safety programs understand that accountability for safety rests with all levels of employees. Our Supervisor Accountability Resource Guide helps your clients assess their current supervisor accountability program and learn how to hold their management team accountable for safety.



OBSERVATIONAL SAFETY GUIDE

Human dynamics play a critical role when analyzing contributing factors of workplace injuries. Addressing the human-side of safety involves having an appreciation of the complexity of human nature and how its dynamics can influence an organization's safety program. Our Observational Safety: An Interactive Approach to Modifying At-Risk Behaviors guide helps your clients implement a program to observe employee work behaviors to identify and resolve unsafe work practices that contribute to injuries.



CREATING A BUSINESS CONTINUITY PLAN

Fires, explosions, cybersecurity risk, natural disasters, global pandemics and regulatory or legal changes can cause business interruptions. Additionally, inefficient maintenance of production equipment and fire suppression systems can be big contributors to unplanned downtime within a business. Our guide to business continuity plans (BCP) provides a sample plan, resources for training and outlines the importance of having a well-designed BCP as the key component to protecting a business's integrity, maintaining customers' trust and financial recovery.



PROPERTY PROTECTION - FIRE SPRINKLERS

Sprinkler systems are the most widely used and most reliable automatic source of fire protection available. National Fire Protection Association statistics show that human error and system impairments significantly reduce the reliability of these automatic systems. We want to ensure that a customer's building fire sprinkler system is routinely monitored. Reviewing three main system components can guarantee that the sprinkler system will function properly when a fire occurs.





TELEMATICS - AZUGA

We partner with Azuga to offer discount pricing to our policyholders interested in improving their fleet driving operations and monitoring their drivers to reduce at-risk behaviors.



EMPLOYMENT SCREENING - INTELLICORP

Our policyholders receive preferred pricing and a streamlined screening process through IntelliCorp, a provider of comprehensive background and employment screening solutions.



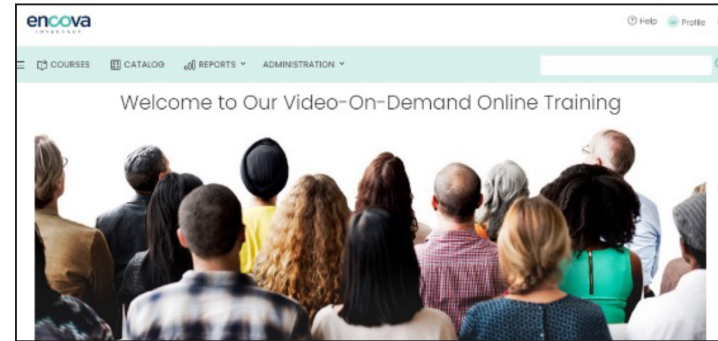
HUMAN RESOURCES EMPLOYMENT COMPLIANCE - ZYWAVE

Zywave is a human resources and employment-related compliance service offered to our policyholders. Organizations must navigate and work continuously through changing regulations and complexities of human resources and employment-related issues. These risk management and compliance solutions help with these challenges and deliver thousands of dollars of value to your clients' organizations.



RISK MANAGEMENT CENTER - KPA

KPA's Risk Management Center is a comprehensive risk management, employee safety and compliance platform. This web-based software suite of safety and risk management tools is designed to empower an organization's risk prevention efforts. It offers a safety library, online training, hazard management tools and compliance solutions for managing certificates of insurance, safety data sheets and human resources compliance.



ONLINE VIDEO LIBRARY - STREAMERY

We have an online safety video library with more than 800 titles that can be used to specifically tailor your client's safety training needs. Training videos regarding human resources topics are also available and include titles for management leadership, compliance, conflict resolution, wellness and workplace harassment. This service is free and allows unlimited viewing usage.

ENCOVA SAFETY HOTLINE: 866-452-7425, EXT. 4360

This safety and loss control hotline is available 24 hours a day, seven days a week, as a resource for proactive policyholders with potential safety issues. We want to help prevent injuries; policyholders can use this hotline to discuss a sudden issue or situation that could pose a threat to employees. If a situation could become dangerous, encourage your clients to call the hotline to discuss what initial steps should be taken from a safety perspective.