

**Risk management tips brought to you by:  
Atlantic Pacific Insurance**

**DID YOU KNOW?**

The Environmental Protection Agency has determined that high exposure to N-Methylpyrrolidone, also known as NMP, presents risks to pregnant women and women of childbearing age.

Women of childbearing age can reduce their risk by wearing certain types of chemical-resistant gloves when using NMP for less than four hours per day.

NMP is frequently used in paint and coating removal products.

## 5 Strategies for Limiting Product Liability

Consider implementing these techniques to limit product liability:

1. Develop a quality control program and distribute it to your employees. It should outline procedures for product safety, design, testing and inspection. It should also include information regarding traceability, guidance regarding customer complaints and a product recall program.
2. Place serial or batch numbers on all products to ensure that they are traceable in case of a recall.
3. Keep records of all information about your products, including testing, product performance, component percentages and complaints.
4. Ask a legal professional to review warning labels, assembly and operating instructions, disclaimers and any other information distributed to consumers. If you need additional assistance, consult a product safety specialist.
5. Ask a legal professional to periodically review contracts and hold-harmless agreements for use with your customers and subcontractors. Assure that these contracts limit the liability you will assume for a quality product. Also consider obtaining certificates for liability insurance from your subcontractors.



## Deadly Accident Results in 15 Violations, \$272,250 Fine

Hussmann Corp., a Missouri-based manufacturer of refrigeration equipment, has been cited for three willful and 12 serious safety violations following an OSHA investigation into the death of a 58-year-old maintenance worker. The worker died after being pinned between a scrap metal table and a railing.

According to OSHA, Hussmann Corp. neglected to place any devices on its machinery to prevent the sudden startup or movement of equipment during service and maintenance, a procedure known as lockout/tagout.

The company was also placed in OSHA's Severe Violator Enforcement Program and fined \$272,250.