CHUBB®

2025 Safety Calendar

Chubb Risk Consulting

Chubb Risk Consulting

Our in-house network of more than 400 risk engineers around the globe will help your business anticipate and minimize costly exposures.

Chubb's Risk Engineering Center

Our interactive state-of-the-art facility for the next generation of risk management can help your business reduce the risk of loss.

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at 35 Columbia Road, Branchburg, New Jersey, 08876. Register and pre-pay 1 week prior to the course date to receive pricing discounts for individuals and groups.

CHUBB®

January 2025

Winter Storms

Keep your cool in cold weather!

- ✓ Make sure all snow removal equipment is ready to go before the storm.
- ✓ Verify that roof drains/downsprouts are clear to allow melting ice to drain away.
- ✓ Place removed snow in areas where melting/refreezing won't cause a slip and fall hazard.
- ✓ Block off areas during snow removal to redirect pedestrian and vehicle traffic.

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

January 2025: Winter Storms

CHUBB®

Keep your cool in cold weather!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 New Year's Day	2	3 Introduce a buddy system for employees working late or during severe weather conditions	4
5 Create a plan outlining procedures for severe winter weather conditions, including communication protocols and evacuation routes	6 Keep an eye on local weather forecasts and alerts to stay informed of approaching storms	7 Stock emergency supplies, including food, water, first-aid kits, flashlights, and blankets	8 Check that heating systems are functional and can maintain a safe temperature in the workplace	9 Regularly check snow removal equipment and other tools to ensure they are in good working order	10 If possible, develop a remote work policy to keep employees safe during severe weather	11 Conduct training sessions on how to prepare for, and respond to, winter storms
12 Keep workers informed about weather conditions and any changes to work schedules	13 Encourage employees to stay home if conditions are hazardous and avoid travel unless absolutely necessary	14 Have a plan in place for snow and ice removal from walkways and parking lots to prevent slips and falls	15 Apply safe de-icing agents to remove ice from surfaces	16 Keep pathways and outdoor areas well lit to avoid accidents in low visibility conditions	17 Ensure that the indoor temperature remains at a safe and comfortable level	18 Ensure that all items are securely stored to prevent them from being knocked over by wind or snow
19 After a storm, assess the premises for any hazards like fallen branches or structural damage	20 Martin Luther King Jr. Day	21 Inspect roofs for heavy snow accumulation that could jeopardize structural integrity	22 Enforce safe lifting techniques when shoveling	23 During thawing, check for leaks or flooding from melting snow, and mitigate as needed	24 Encourage employees to stay hydrated, as dry winter conditions can lead to dehydration	25 Remind employees to dress in layers to maintain warmth and comfort during their commute
26 Use mats and floor treatments designed to reduce slip hazards	27 Have a list of emergency contacts readily available to all employees	28 Ensure that insurance coverage is sufficient for winter-related incidents	29 Other resources for mental health support, as winter storms can lead to increased stress and anxiety	30 Remind employees to keep family informed about their safety plans	31 Maintain records of any incidents that occur related to winter storms	

January 2025: Winter Storms

CHUBB

Be prepared by following these safety tips:

Preparation Before a Storm

- **Develop a Winter Weather Plan**—Create a plan outlining procedures for severe winter weather conditions, including communication protocols and evacuation routes.
- **Monitor Weather Reports**—Keep an eye on local weather forecasts and alerts to stay informed of approaching storms.
- **Prepare an Emergency Kit**—Stock emergency supplies, including food, water, first-aid kits, flashlights, and blankets.
- **Ensure Proper Heating**—Check that heating systems are functional and can maintain a safe temperature in the workplace.
- **Inspect and Maintain Equipment**—Regularly check snow removal equipment and other tools to ensure they are in good working order.
- **Establish Remote Work Options**—If possible, develop a remote work policy to keep employees safe during severe weather.
- **Train Employees on Winter Weather Safety**—Conduct training sessions on how to prepare for, and respond to, winter storms.

Actions to Take During a Storm

- **Communicate Regularly**—Keep workers informed about weather conditions and any changes to work schedules.
- **Limit Travel**—Encourage employees to stay home if conditions are hazardous and avoid travel unless absolutely necessary.
- **Clear Walkways Regularly**—Have a plan in place for snow and ice removal from walkways and parking lots to prevent slips and falls.
- **Use Proper De-icing Materials**—Apply safe de-icing agents to remove ice from surfaces.
- **Ensure Lighting is Adequate**—Keep pathways and outdoor areas well lit to avoid accidents in low visibility conditions.
- **Monitor Indoor Temperature**—Ensure that the indoor temperature remains at a safe and comfortable level.
- **Secure Furniture and Equipment**—Ensure that all items are securely stored to prevent them from being knocked over by wind or snow.

Recovery After a Storm

- **Conduct a Safety Assessment**—After a storm, assess the premises for any hazards like fallen branches or structural damage.
- **Check Roof Integrity**—Inspect roofs for heavy snow accumulation that could jeopardize structural integrity.
- **Provide Support for Shoveling**—Enforce safe lifting techniques when shoveling.
- **Address Water Intrusion Risks**—During thawing, check for leaks or flooding from melting snow, and mitigate as needed.
- **Ensure Adequate Hydration**—Encourage employees to stay hydrated, as dry winter conditions can lead to dehydration.
- **Remain Cautious of Ice Threats**—Be aware of 'black ice' on surfaces and communicate any additional precautions.
- **Encourage Layered Clothing**—Remind employees to dress in layers to maintain warmth and comfort during their commute.

General Winter Weather Safety Practices

- **Implement Slip-Resistant Flooring**—Use mats and floor treatments designed to reduce slip hazards.
- **Emergency Numbers**—Have a list of emergency contacts readily available to all employees.
- **Review Insurance Policies**—Ensure that insurance coverage is sufficient for winter-related incidents.
- **Promote Mental Health**—Other resources for mental health support, as winter storms can lead to increased stress and anxiety.
- **Encourage Communication with Family**—Remind employees to keep family informed about their safety plans.
- **Document Incidents**—Maintain records of any incidents that occur related to winter storms.
- **Buddy System**—Introduce a buddy system for employees working late or during severe weather conditions.

CHUBB®

February 2025

National Burn Awareness

Spread awareness for preventing flammable liquid burn injuries.

- ✓ Develop a strategy to spread awareness for preventing burns that may be associated with your operations.
- ✓ Identify areas within your operation that have the potential to result in burns (i.e., cooking, flammables, dry ice, portable fuel containers, cryogens, electrical, etc.).
- ✓ Follow your organization's burn prevention plan that mitigates potential hazards associated with burns. Methods used to control burn hazards may use a combination of the following:
  - — Removing the hazard
  - — Replacing the hazard
  - — Isolating the workers from the hazard
  - — Work procedures
  - — Use of personal protective equipment

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

February 2025: National Burn Awareness

CHUBB®

Spread awareness for preventing flammable liquid burn injuries.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2 Groundhog Day	3 Regularly evaluate the workplace for potential fire hazards	4 Create and communicate a fire safety plan	5 Ensure that smoke detectors and fire alarms are installed and maintained	6 Prepare employees for safe evacuations in the event of a fire	7 Ensure that fire extinguishers are available and accessible	8
9	10 Establish guidelines for cooking, including restricting the use of certain appliances or foods	11 Educate employees about the dangers of hot surfaces	12 Clearly label machines and appliances that can generate heat	13 Regularly inspect ovens, microwaves to ensure that are functioning properly	14 Valentine's Day	15 Store flammables in designated areas away from heat sources and in appropriate containers
16	17 Presidents' Day	18 Routinely check electrical cords and equipment for wear and tear	19 Educate employees on the dangers of overloading electrical outlets	20 Training should focus on the prevention of electrical burns	21 Provide employees with appropriate PPE when working with hot materials or chemicals	22 Ensure that heaters are inspected and maintained to prevent overheating
23	24 Train employees in First Aid and CPR, focusing on burn treatment and seeking professional medical help	25 Ensure that a well-stocked first aid kit is available and includes burn treatment supplies	26 Display emergency contact numbers including poison control and local emergency services	27 Conduct safety meetings to discuss burn prevention strategies	28 Distribute educational materials about burn prevention and first aid techniques	

February 2025: National Burn Awareness

CHUBB®

Be prepared by following these safety tips:

General Fire Safety

- **Conduct Fire Risk Assessment**—Regularly evaluate the workplace for potential fire hazards.
- **Implement a Fire Safety Plan**—Create and communicate a fire safety plan.
- **Install Fire Alarms**—Ensure that smoke detectors and fire alarms are installed and maintained.
- **Conduct Fire Drills**—Prepare employees for safe evacuations in the event of a fire.
- **Provide Appropriate Fire Extinguishers**—Ensure that fire extinguishers are available and accessible.

Special Fire Hazards

- **Create a Safe Cooking Policy**—Establish guidelines for cooking, including restricting the use of certain appliances or foods.
- **Hot Surface Awareness Training**—Educate employees about the dangers of hot surfaces.
- **Label Hot Equipment**—Clearly label machines and appliances that can generate heat.
- **Maintain Proper Cooking Equipment**—Regularly inspect ovens, microwaves to ensure that are functioning properly.
- **Ensure Proper Storage of Flammable Materials**—Store flammables in designated areas away from heat sources and in appropriate containers.

Electrical Safety

- **Inspect Electrical Equipment**—Routinely check electrical cords and equipment for wear and tear.
- **Avoid Overloading Circuits**—Educate employees on the dangers of overloading electrical outlets.
- **Train on Electrical Safety**—Training should focus on the prevention of electrical burns.
- **Use Personal Protective Equipment**—Provide employees with appropriate PPE when working with hot materials or chemicals.
- **Inspect Heating Equipment**—Ensure that heaters are inspected and maintained to prevent overheating.

Emergency Preparedness

- **Provide First-Aid Training**—Train employees in First Aid and CPR, focusing on burn treatment and seeking professional medical help.
- **Maintain a First Aid Kit**—Ensure that a well-stocked first aid kit is available and includes burn treatment supplies.
- **Post Emergency Numbers**—Display emergency contact numbers including poison control and local emergency services.
- **Regular Safety Meetings**—Conduct safety meetings to discuss burn prevention strategies.
- **Resources on Burn Prevention**—Distribute educational materials about burn prevention and first aid techniques.

CHUBB®

March 2025

National Ladder Safety

Climb the ladder of success, but do it safely!

- ✓ Never stand on the top of a ladder.
- ✓ Place the ladder directly on firm ground/surface.
- ✓ When climbing up or down, keep three points of contact.
- ✓ If you can't reach it, move the ladder, not your body.

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

March 2025: National Ladder Safety

CHUBB®

Climb the ladder of success, but do it safely!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	31					1
2	3 Always use the appropriate ladder for the job	4 Regularly inspect ladders for defects such as cracks, loose rungs or damaged feet	5 **Ash Wednesday**	6 Position the ladder on stable, level surface	7 Set up ladders at a proper angle	8 Always keep three points of contact with the ladders
9 **Daylight Savings Time Begins**	10 Keep your body centered on the ladder	11 Don't use a ladder as a scaffold	12 Use a tool belt or hoist to carry tools up a ladder	13 Take your time when climbing or descending the ladders	14 Tie off the ladder at the top and bottom to prevent movement	15
16	17 **St. Patrick's Day**	18 Formal Training—Types of ladders, proper use and maintenance	19 Incorporate practical, hands-on demonstrations during training	20 How to properly inspect ladders for damage or defects before use	21 Correct methods for positioning and stabilization	22 Maintaining three points of contact, facing the ladder and overreaching
23	24 Conduct routine inspections to identify wear, damage or defects	25 Remove dirt, gravel or other material that could impact stability and increase slips	26 Ladders should be stored in a dry, protected area from the elements. Storing in an upright and secured position	27 Any damaged ladders should be taken out of service immediately and replaced or professionally repaired	28 Use labels to indicate the maximum load capacity and inspection date(s)	29

March 2025: National Ladder Safety

CHUBB®

Be prepared by following these safety tips:

General Ladder Safety Practices

- **Select the Right Ladder**—Always use the appropriate ladder for the job.
- **Inspect Your Ladder Before Use**—Regularly inspect ladders for defects such as cracks, loose rungs or damaged feet.
- **Use Ladders on Stable Ground**—Position the ladder on stable, level surface.
- **Ensure Proper Setup**—Set up ladders at a proper angle.
- **Maintain Three Points of Contact**—Always keep three points of contact with the ladders.

Ladder Use Guidelines

- **Don't Overreach**—Keep your body centered on the ladder.
- **Use a Ladder for its Intended Purpose**—Don't use a ladder as a scaffold.
- **Avoid Carrying Tools or Materials**—Use a tool belt or hoist to carry tools up a ladder.
- **Climb Slowly and Carefully**—Take your time when climbing or descending the ladders.
- **Secure the Base**—Tie off the ladder at the top and bottom to prevent movement.

Ladder Training

- **Formal Training**—Types of ladders, proper use and maintenance.
- **Hands-On**—Incorporate practical, hands-on demonstrations during training.
- **Importance of Inspections**—How to properly inspect ladders for damage or defects before use.
- **Proper Set Up**—Correct methods for positioning and stabilization.
- **Climbing Techniques**—Maintaining three points of contact, facing the ladder and overreaching.

Ladder Maintenance

- **Regular Inspections**—Conduct routine inspections to identify wear, damage or defects.
- **Clean After Use**—Remove dirt, gravel or other material that could impact stability and increase slips.
- **Storage**—Ladders should be stored in a dry, protected area from the elements. Storing in an upright and secured position.
- **Repairs**—Any damaged ladders should be taken out of service immediately and replaced or professionally repaired.
- **Labels**—Use labels to indicate the maximum load capacity and inspection date(s).

CHUBB®

April 2025

Distracted Driving

Distracted for a second, a tragedy for life. Keep your eyes on the road!

- ✓ Set an automatic text response to let the sender know you are driving and can't respond.
- ✓ If something falls, either wait until you stop or pull over in a safe area to retrieve it.
- ✓ Keep your hands on the wheel and your eyes on the road. It only takes a second to ruin the rest of your life.

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

April 2025: Distracted Driving

CHUBB®

Distracted for a second, a tragedy for life. Keep your eyes on the road!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 April Fool's Day	2 Management should model safe driving behaviors to encourage employees to follow suit	3 Use visual cues to remind employees to stay focused and avoid distractions while driving	4	5
6	7 For long-distance drives, promote frequent breaks to reduce strain	8 Ensure that employees driving for work know the company's guidelines	9 Create friendly competition on safe driving habits	10 Offer resources related to stress management	11 Acknowledge and reward individuals who implement safe driving practices	12
13 Palm Sunday/ Passover	14 Implement a distracted driving policy	15 Tax Day	16 A zero-tolerance stance on using cell phones while driving	17 When in a company vehicle, keep the environment free of loud music or conversations that could be a distraction	18 Good Friday	19 Foster a culture where employees remind each other to stay focused and safe while driving
20 Easter	21 Conduct a thorough review to understand the cause and implement preventive measures	22 Use social media platforms to share tips and resources	23 Use GPS tracking systems to monitor driving behavior	24 Promote navigation apps that provide guidance without the need for visual cues	25 Arbor Day	26 Routine maintenance can prevent mechanical failures that can lead to distractions
27 Understand the Types of Distractions—Visual, Manual and Cognitive	28 Provide information about local laws regarding cell phone use	29 Train employees to use extra caution in work zones	30 Invite industry experts to speak on the importance of distracted driving			

April 2025: Distracted Driving

CHUBB®

Be prepared by following these safety tips:

Distracted Driving Tips

- **Breaks**—For long-distance drives, promote frequent breaks to reduce strain.
- **Company Guidelines**—Ensure that employees driving for work know the company's guidelines.
- **Safe Driving Challenge**—Create friendly competition on safe driving habits.
- **Stress Management**—Offer resources related to stress management.
- **Milestones**—Acknowledge and reward individuals who implement safe driving practices.

Guidelines

- **Establish a Clear Policy**—Implement a distracted driving policy.
- **Cell Phone Use**—A zero-tolerance stance on using cell phones while driving.
- **Environment**—When in a company vehicle, keep the environment free of loud music or conversations that could be a distraction.
- **Accountability**—Foster a culture where employees remind each other to stay focused and safe while driving.
- **Lead by Example**—Management should model safe driving behaviors to encourage employees to follow suit.

Best Practices

- **Incidents**—Conduct a thorough review to understand the cause and implement preventive measures.
- **Social Media**—Use social media platforms to share tips and resources.
- **Keep Track**—Use GPS tracking systems to monitor driving behavior.
- **Technology**—Promote navigation apps that provide guidance without the need for visual cues.
- **Maintenance**—Routine maintenance can prevent mechanical failures that can lead to distractions.

Training

- **Understand the Types of Distractions**—Visual, Manual and Cognitive.
- **Local Laws**—Provide information about local laws regarding cell phone use.
- **Work Zones**—Train employees to use extra caution in work zones.
- **Guest Speakers**—Invite industry experts to speak on the importance of distracted driving.
- **Visual Reminders**—Use visual cues to remind employees to stay focused and avoid distractions while driving.

CHUBB®

May 2025

National Electrical Safety Month

Raise your awareness at work and home on electrical safety!

- ✓ Developing and implementing an Electrical Maintenance Program (EMP) that adheres to the guidelines outlined in NFPA 70B can help mitigate the potential for electrical fires.
- ✓ Ensure that all electrical equipment is properly labeled, and all circuit breakers and fuses are correctly sized, the same brand in a circuit, and in good condition.
- ✓ Follow your organization's accident prevention program for the use of electrical equipment.

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

May 2025: National Electrical Safety Month

CHUBB®

Raise your awareness at work and home on electrical safety!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 Report any frayed cords, damaged equipment or exposed wires	2 Don't use any equipment that shows signs of damage or malfunction until it's been repaired	3 Stay current on electrical safety regulations and standards
4 Educate employees about the risks associated with electricity including shocks, burns and fires	5 Cinco de Mayo	6 Keeping work areas dry and free from water help prevent electrical shocks	7 Install Ground Fault Circuit Interrupters (GFCIs) in areas where electricity may come into contact with water	8 Labeling circuit breakers and electrical panels is a good practice in case of an emergency	9 Use only the recommended number of devices per outlet	10 Schedule regular inspections of electrical equipment to ensure proper function and safety
11 Mother's Day	12 When working with electrical systems, ensure you use tools designed for electrical work	13 Implement and follow lockout/tagout procedures	14 Check electrical cords for signs of wear and replace any defective items	15 Don't block access to electrical panels	16 Use covers and guards on outlets and equipment to prevent accidental contact	17 Make sure that electrical equipment is placed in a well-ventilated area to prevent overheating
18 Use insulated rubber gloves when working on or near electrical equipment to minimize the risk of shock	19 Protect your eyes from sparks and debris by wearing safety glasses when working with electrical systems	20 Wear non-conductive boots or shoes to reduce the risk of electrical shocks	21 When working with high-voltage equipment, face shields help to protect from arc flashes	22 In environments with loud electrical equipment hearing protection should be worn	23 Provide appropriate clothing for workers that could be exposed to arc flashes and high temperature incidents from electrical faults	24 Hard Hats—To help protect workers from shock and burn hazards from overhead electrical lines
25 Train employees on emergency procedures related to electrical incidents	26 Memorial Day	27 Ensure that appropriate fire extinguishers are available and easily accessible near electrical equipment	28 Routine risk assessments of electrical hazards and prevention measures should be performed	29 Near-misses or incidents from electrical hazards should be reported	30 A list of emergency contact should be shared with employees	31 First aid kits should include supplies for treating electrical burns

May 2025: National Electrical Safety Month

CHUBB®

Be prepared by following these safety tips:

General Safety

- **Understand Electrical Hazards**—Educate employees about the risks associated with electricity including shocks, burns and fires.
- **Keep Workspace Dry**—Keeping work areas dry and free from water help prevent electrical shocks.
- **Ground Fault Circuit Interrupters (GFCIs)**—Install GFCIs in areas where electricity may come into contact with water.
- **Labeling**—Labeling circuit breakers and electrical panels is a good practice in case of an emergency.
- **Overload**—Use only the recommended number of devices per outlet.
- **Maintenance**—Schedule regular inspections of electrical equipment to ensure proper function and safety.
- **Hazards**—Report any frayed cords, damaged equipment or exposed wires.

Equipment Safety

- **Tools**—When working with electrical systems, ensure you use tools designed for electrical work.
- **Lockout**—Implement and follow lockout/tagout procedures.
- **Inspection**—Check electrical cords for signs of wear and replace any defective items.
- **Keep Your Distance**—Don't block access to electrical panels.
- **Cover It Up**—Use covers and guards on outlets and equipment to prevent accidental contact.
- **Ventilation**—Make sure that electrical equipment is placed in a well-ventilated area to prevent overheating.
- **Damaged Equipment**—Don't use any equipment that shows signs of damage or malfunction until it's been repaired.

Personal Protective Equipment (PPE)

- **Rubber Gloves**—Use insulated rubber gloves when working on or near electrical equipment to minimize the risk of shock.
- **Safety Glasses**—Protect your eyes from sparks and debris by wearing safety glasses when working with electrical systems.
- **Non-Conductive Footwear**—Wear non-conductive boots or shoes to reduce the risk of electrical shocks.
- **Face Shields**—When working with high-voltage equipment, face shields help to protect from arc flashes.
- **Hearing Protection**—In environments with loud electrical equipment hearing protection should be worn.
- **Arc Flash Clothing**—Provide appropriate clothing for workers that could be exposed to arc flashes and high temperature incidents from electrical faults.
- **Hard Hats**—To help protect workers from shock and burn hazards from overhead electrical lines.

Emergency Preparedness

- **Procedures**—Train employees on emergency procedures related to electrical incidents.
- **Fire Extinguishers**—Ensure that appropriate fire extinguishers are available and easily accessible near electrical equipment.
- **Risk Assessments**—Routine risk assessments of electrical hazards and prevention measures should be performed.
- **Incident Reporting**—Near-misses or incidents from electrical hazards should be reported.
- **Emergency Contacts**—A list of emergency contact should be shared with employees.
- **First Aid Kits**—First aid kits should include supplies for treating electrical burns.
- **Regulations**—Stay current on electrical safety regulations and standards.

CHUBB®

June 2025

National Safety Month

Safety isn't just for one month. Practice safety year-round.

- ✓ Know the safety procedures for your facility and tasks.
- ✓ If you don't know how to do a task safely, don't guess—Ask!
- ✓ If a task requires assistance, such as lifting or parking, don't attempt until help is available.
- ✓ Getting injured doesn't just hurt you—think of your family and friends.

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

June 2025: National Safety Month

CHUBB®

Safety isn't just for one month. Practice safety year-round.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 Encourage employees to report unsafe conditions or behaviors	2 Hold safety training sessions to keep employees informed about workplace hazards	3 Post clear safety signs and hazard warnings throughout the workplace to inform workers of potential hazards	4 Keep work areas free of clutter to prevent slips, trips, and falls	5 Establish a clear safety policy that outlines responsibilities and protocols for a safe workplace	6 Train employees on the correct use of machinery and equipment	7 Foster an organizational culture that prioritizes safety and encourages employees to support one another in safe practices
8 Ensure that workstations are designed to fit the individual needs of the employees	9 Advocate for work breaks that reduce repetitive strain injuries	10 Provide employees with adjustable equipment	11 Train employees on proper lifting techniques	12 Train workers on ergonomic posture while sitting and standing	13 Position computer monitors at eye level to reduce neck and eye strain	14 Flag Day
15 Father's Day	16 Ensure that smoke and fire alarms are installed and routinely tested	17 Schedule regular fire drills to confirm exit routes and procedures are followed	18 Maintain clear access to exits	19 Juneteenth	20 Properly store hazardous materials in the appropriate storage containers	21 Employees should be properly trained on fire extinguishers
22 Ensure first aid kits are accessible, stocked and inspected	23 Periodically review emergency procedures and provide employee training	24 Establish designated assembly points for employees to gather in the event of an evacuation	25 Provide employee training on workplace violence including how to respond in an active shooter situation	26 Use the appropriate Personal Protective Equipment based on the specific workplace hazard	27 Establish a clear communication plan to be used during an emergency	28 Establish a system for employee feedback for improving workplace safety
29 Promote stretching exercises to improve flexibility	30 A plan should be established for fires, natural disasters and medical emergencies					

June 2025: National Safety Month

CHUBB®

Be prepared by following these safety tips:

General Safety Practices

- **Report Hazards**—Encourage employees to report unsafe conditions or behaviors.
- **Safety Training**—Hold safety training sessions to keep employees informed about workplace hazards.
- **Signage**—Post clear safety signs and hazard warnings throughout the workplace to inform workers of potential hazards.
- **Housekeeping**—Keep work areas free of clutter to prevent slips, trips, and falls.
- **Safety Policies**—Establish a clear safety policy that outlines responsibilities and protocols for a safe workplace.
- **Equipment**—Train employees on the correct use of machinery and equipment.
- **Culture**—Foster an organizational culture that prioritizes safety and encourages employees to support one another in safe practices.

Ergonomics

- **Workstation Adjustment**—Ensure that workstations are designed to fit the individual needs of the employees.
- **Work-Rest Schedules**—Advocate for work breaks that reduce repetitive strain injuries.
- **Ergonomic Tools**—Provide employees with adjustable equipment.
- **Lifting Techniques**—Train employees on proper lifting techniques.
- **Posture**—Train workers on ergonomic posture while sitting and standing.
- **Monitors**—Position computer monitors at eye level to reduce neck and eye strain.
- **Stretching**—Promote stretching exercises to improve flexibility.

Fire Safety

- **Smoke & Fire Alarms**—Ensure that smoke and fire alarms are installed and routinely tested.
- **Fire Drills**—Schedule regular fire drills to confirm exit routes and procedures are followed.
- **Exit Paths**—Maintain clear access to exits.
- **Flammable Storage**—Properly store hazardous materials in the appropriate storage containers.
- **Fire Extinguishers**—Employees should be properly trained on fire extinguishers.
- **Emergency Action Plan**—A plan should be established for fires, natural disasters and medical emergencies.

Emergency Preparedness

- **First Aid**—Ensure first aid kits are accessible, stocked and inspected.
- **Procedures**—Periodically review emergency procedures and provide employee training.
- **Assembly Areas**—Establish designated assembly points for employees to gather in the event of an evacuation.
- **Workplace Violence**—Provide employee training on workplace violence including how to respond in an active shooter situation.
- **Personal Protective Equipment**—Use the appropriate PPE based on the specific workplace hazard.
- **Crisis Communication**—Establish a clear communication plan to be used during an emergency.
- **Continuous Improvement**—Establish a system for employee feedback for improving workplace safety.

CHUBB®

July 2025

Safe Material Handling

If it looks too heavy, it probably is. Get help when lifting!

- ✓ Size up the load before you lift—get help if needed.
- ✓ A lifting device, such as a cart or dolly, is the preferred method of moving materials.
- ✓ If the task requires lifting plan ahead—bring the proper lifting equipment and enough help to get the job done safely.

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

July 2025: Safe Material Handling

CHUBB®

If it looks too heavy, it probably is. Get help when lifting!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 Start of National Fireworks Safety Month	2	3	4 Independence Day	5
6	7 Assess the weight and dimension of the material to confirm safe handling practices	8 Ensure walkways are clear of obstacles to preventing tripping when moving materials	9 Wear the appropriate Personal Protective Equipment, such as gloves and steel-toed shoes based on the material being handled	10 Plan your route to minimize the distance and avoid areas where there may be obstacles	11 When lifting heavy or awkward items, use teamwork	12 Be aware of weight limits for shelves and lift equipment to reduce the potential for collapse
13	14 Bending at the knees, not at the waist uses the strength of your legs	15 Holding the material as close to your body, helps to reduce back strain and maintains your balance	16 When carrying a load, avoiding twisting minimizes back strains	17 If a load feels too heavy or awkward, don't lift it	18 Using both hands when lifting helps to provide better control and load stability	19
20	21 Use mechanical aids like dollies, hand trucks or carts to move heavy items	22 Inspect lifting and moving equipment for wear or damage	23 Always secure loads properly when transporting to prevent the load from shifting	24 Only operate forklifts if you've received proper training and certification	25 Use hoists or conveyors to transfer materials	26
27 Hold regular safety meetings focusing on material handling	28 Create a culture where employees can report unsafe conditions or work practices	29 Implement an ergonomic program	30 Rotate work between various tasks to reduce repetitive strain	31 Regularly assess the workplace for hazards associated with material handling		

July 2025: Safe Material Handling

CHUBB®

Be prepared by following these safety tips:

Plan Ahead

- **Analyze Workloads**—Assess the weight and dimension of the material to confirm safe handling practices.
- **Keep a Clear Path**—Ensure walkways are clear of obstacles to preventing tripping when moving materials.
- **Personal Protective Equipment (PPE)**—Wear the appropriate PPE such as gloves and steel-toed shoes based on the material being handled.
- **Plan Your Route**—Plan your route to minimize the distance and avoid areas where there may be obstacles.
- **Teamwork**—When lifting heavy or awkward items, use teamwork.
- **Load Capacity**—Be aware of weight limits for shelves and lift equipment to reduce the potential for collapse.

Lifting Techniques

- **Bend at the Knees**—Bending at the knees, not at the waist uses the strength of your legs.
- **Keep It Close**—Holding the material as close to your body, helps to reduce back strain and maintains your balance.
- **Avoid Twisting**—When carrying a load, avoiding twisting minimizes back strains.
- **Know Your Limit**—If a load feels too heavy or awkward don't lift it.
- **Use Both Hands**—Using both hands when lifting helps to provide better control and load stability.

Equipment

- **Dollies and Carts**—Use mechanical aids like dollies, hand trucks or carts to move heavy items.
- **Equipment Check**—Inspect lifting and moving equipment for wear or damage.
- **Secure Loads**—Always secure loads properly when transporting to prevent the load from shifting.
- **Forklifts**—Only operate forklifts if you've received proper training and certification.
- **Other Lifting Aids**—Use hoists or conveyors to transfer materials.

Awareness

- **Safety Meetings**—Regular safety meeting focusing on material handling.
- **Incident Reporting**—Create a culture where employees can report unsafe conditions or work practices.
- **Ergonomic Program**—Implement an ergonomic program.
- **Job Rotation**—Rotate work between various tasks to reduce repetitive strain.
- **Work Environment**—Regularly assess the workplace for hazards associated with material handling.

CHUBB®

August 2025

Heat Stress/Safety

Can you handle the heat? Work smart and you can!

- ✓ Limit your time working in the heat—take frequent breaks in shaded areas.
- ✓ Drink plenty of fluids. Water is the best—avoid sugar and caffeine.
- ✓ Know the signs of heat stress—profuse sweating, confusion, nausea, cramps.

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

August 2025: Heat Stress/Safety

CHUBB®

Can you handle the heat? Work smart and you can!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31					1	2
3 Evaluate the workplace for heat stress risks	4 Establish a formal heat stress program	5 Plan strenuous tasks for cooler parts of the day	6 Provide easy access to cool drinking water	7 Provide shaded areas for employees to rest and recover	8 Keep track of weather forecasts and heat advisories	9 Schedule regular breaks based on the work intensity and environmental conditions
10	11 Educate employees on the symptoms of heat stress, heat exhaustion and heat stroke	12 Encourage workers to recognize and communicate signs of heat-related illness	13 Look for early warning signs like heavy sweating, fatigue, dizziness and headache	14 Pair up employees to help monitor each other for symptoms of heat stress	15 Know the symptoms of the different types of heat related illness	16
17	18 Drink plenty of water before, during and after working in hot conditions	19 Use lightweight, light-colored, and loose fitting clothing	20 Apply sunscreen to exposed skin to prevent sunburn	21 Used scheduled breaks to cool down in an air-conditioned area	22 Limit the intake of alcoholic and caffeinated beverages	23 Wear personal cooling aids such as cooling vests, hats, or bandanas
24	25 Develop emergency procedures for heat-related illnesses	26 Designate specific employees for heat stress response	27 Ensure that cooling equipment and first aid supplies are readily available	28 Take immediate action if symptoms of heat stress are noticed	29 Keep a record of any heat stress to analyze trends and improved practices	30

August 2025: Heat Stress/Safety

CHUBB®

Be prepared by following these safety tips:

Prevention

- **Risk Assessment**—Evaluate the workplace for heat stress risks.
- **Heat Stress Program**—Establish a formal heat stress program.
- **Work Scheduling**—Plan strenuous tasks for cooler parts of the day.
- **Water Stations**—Provide easy access to cool drinking water.
- **Shade**—Provide shaded areas for employees to rest and recover.
- **Monitor**—Keep track of weather forecasts and heat advisories.
- **Rest Cycles**—Schedule regular breaks based on the work intensity and environmental conditions.

Recognition

- **Training**—Educate employees on the symptoms of heat stress, heat exhaustion and heat stroke.
- **Create Awareness**—Encourage workers to recognize and communicate signs of heat-related illness.
- **Watch Out**—Look for early warning signs like heavy sweating, fatigue, dizziness and headache.
- **Have A Buddy**—Pair up employees to help monitor each other for symptoms of heat stress.
- **Severity Levels**—Know the symptoms of the different types of heat related illness.

Activities

- **Hydration**—Drink plenty of water before, during and after working in hot conditions.
- **Clothing**—Use lightweight, light-colored, and loose fitting clothing.
- **Sun Protection**—Apply sunscreen to exposed skin to prevent sunburn.
- **Regular Breaks**—Used scheduled breaks to cool down in an air-conditioned area.
- **Beverages to Avoid**—Limit the intake of alcoholic and caffeinated beverages.
- **Gear**—Wear personal cooling aids such as cooling vests, hats, or bandanas.

Emergency Response

- **Emergency Plan**—Develop emergency procedures for heat-related illnesses.
- **First Aid**—Designate specific employees for heat stress response.
- **Emergency Equipment**—Ensure that cooling equipment and first aid supplies are readily available.
- **Response**—Take immediate action if symptoms of heat stress are noticed.
- **Document**—Keep a record of any heat stress to analyze trends and improved practices.

CHUBB®

September 2025

National Preparedness Month

Planning prevents poor performance. Prepare for emergencies!

- ✓ Make a plan—What would you do during a disaster?
- ✓ Build a kit—Food, supplied, and medicine.
- ✓ Prepare—What documents do you need, where will you go?
- ✓ Inform—Let your family and friends know your plan.

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

September 2025: National Preparedness Month

CHUBB®

Planning prevents poor performance. Prepare for emergencies!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Labor Day	2 Keep a list of important phone numbers accessible	3 Develop a family emergency plan that outlines actions to take for various emergencies	4 Make sure you have various routes to exit your home and reach a designated location	5 Sign up for local weather alerts and emergency alerts on potential threats	6 Have a strategy to communicate with family during emergencies
7	8 Store essentials like water, non-perishable food, a flashlight and batteries	9 Have a well-stocked first aid kit that includes bandages, antiseptics, and medications	10 Patriot Day	11 Include items such as soap, feminine hygiene, and hand sanitizer	12 Keep copies of crucial documents such as ID, insurance policies, medical records in a waterproof case	13 Include a battery-operated or hand-crank radio for updates, and a whistle for signaling
14	15 Anchor heavy furniture and appliances to prevent tipping during earthquakes or high winds	16 Test smoke and carbon monoxide detectors monthly and replace batteries	17 Develop and practice a fire escape plan, ensuring everyone knows where to go	18 Know how to shut off gas, water, and electricity in case of an emergency	19 Ensure exits and pathways are free of clutter to allow for prompt evacuation	20
21	22 Engage in local disaster preparedness drills	23 Rosh Hashanah	24 Be familiar with the location of nearby shelters, community centers that are available during an emergency	25 Create a communication network with other businesses and neighbors to share resources and information during an emergency	26 Participate in community meetings to understand local emergency plans	27 Share safety tips and information within your workplace and community
28	29	30				

September 2025: National Preparedness Month

CHUBB®

Be prepared by following these safety tips:

General Safety

- **Emergency Contacts**—Keep a list of important phone numbers accessible.
- **Have A Plan**—Develop a family emergency plan that outlines actions to take for various emergencies.
- **Have A Route**—Make sure you have various routes to exit your home and reach a designated location.
- **Stay Connected**—Sign up for local weather alerts and emergency alerts on potential threats.
- **Communicate**—Have a strategy to communicate with family during emergencies.

Emergency Essentials

- **Have A Kit**—Store essentials like water, non-perishable food, a flashlight and batteries.
- **First Aid**—Have a well-stocked first aid kit that includes bandages, antiseptics, and medications.
- **Personal Hygiene**—Include items such as soap, feminine hygiene, and hand sanitizer.
- **Key Documents**—Keep copies of crucial documents such as ID, insurance policies, medical records in a waterproof case.
- **Communication**—Include a battery-operated or hand-crank radio for updates, and a whistle for signaling.

Best Practices

- **Securement**—Anchor heavy furniture and appliances to prevent tipping during earthquakes or high winds.
- **Smoke Detectors**—Test smoke and carbon monoxide detectors monthly and replace batteries.
- **Evacuation**—Develop and practice a fire escape plan, ensuring everyone knows where to go.
- **Inspect**—Know how to shut off gas, water, and electricity in case of an emergency.
- **Clear It Up**—Ensure exits and pathways are free of clutter to allow for prompt evacuation.

Community

- **Participation**—Engage in local disaster preparedness drills.
- **Resources**—Be familiar with the location of nearby shelters, community centers that are available during an emergency.
- **Network**—Create a communication network with other businesses and neighbors to share resources and information during an emergency.
- **Get Involved**—Participate in community meetings to understand local emergency plans.
- **Education**—Share safety tips and information within your workplace and community.

CHUBB®

October 2025

Fire Safety

Fire tragedies can be prevented. Practice fire safety!

- ✓ Keep flammables in property containers and keep away from heat.
- ✓ Store used solvent rags in a property fire-safe container.
- ✓ Don't use gasoline or flammable solvents as a clean-up solvent.
- ✓ If a fire or hot work is necessary, maintain a property fire watch and keep extinguishers nearby.

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

October 2025: Fire Safety

CHUBB®

Fire tragedies can be prevented. Practice fire safety!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 Yom Kippur	3	4
5 Start of Fire Safety Week October 8 – 14th	6 Keep work areas clean and remove items that are potential fire sources	7 Ensure that flammable and combustibles are stored in approved containers	8 Ensure that electrical outlets are utilized in accordance with recommended load capacities	9 Inspect machinery and equipment for proper operation and wear	10 When possible, use fire-retardant materials for furnishings and office supplies	11
12	13 Indigenous Peoples' Day	14 Ensure that smoke detectors are installed and functioning properly	15 Conduct routine testing of fire alarm systems	16 Ensure fire extinguishers are available, inspected, and clearly marked	17 Employees should be trained on the different types of fire extinguishers and proper use	18 Clearly mark exits and emergency routes
19 Provide scheduled training on fire prevention and response	20 Diwali	21 Create a fire safety handbook that also includes emergency contacts	22 Conduct hands-on training on how to properly use fire extinguishers	23 Establish a culture where employees can identify and report fire hazards	24 Ensure that local fire safety regulations are applied and understood by employees	25
26 Create and post a workplace plan that includes evacuation routes and assembly areas	27 The use of extension cords should be limited using permanent wiring when possible	28 If hot work is necessary, a hot work permit system should be established that includes a fire watch	29 Establish preventive maintenance for heating, ventilation, and air conditioning systems	30 Schedule fire drills at least twice a year to ensure employees know how to respond effectively	31 Halloween	

October 2025: Fire Safety

CHUBB

Be prepared by following these safety tips:

Prevention

- **Housekeeping**—Keep work areas clean and remove items that are potential fire sources.
- **Flammables**—Ensure that flammable and combustibles are stored in approved containers.
- **Electrical**—Ensure that electrical outlets are utilized in accordance with recommended load capacities.
- **Inspection**—Inspect machinery and equipment for proper operation and wear.
- **Materials**—When possible, use fire-retardant materials for furnishings and office supplies.

Detection

- **Smoke Detectors**—Ensure that smoke detectors are installed and functioning properly.
- **Testing**—Conduct routine testing of fire alarm systems.
- **Fire Extinguishers**—Ensure fire extinguishers are available, inspected, and clearly marked.
- **Training**—Employees should be trained on the different types of fire extinguishers and proper use.
- **Exits**—Clearly mark exits and emergency routes.

Training

- **Fire Safety**—Provide scheduled training on fire prevention and response.
- **Handbook**—Create a fire safety handbook that also includes emergency contacts.
- **Fire Extinguishers**—Conduct hands-on training on how to properly use fire extinguishers.
- **Hazards**—Establish a culture where employees can identify and report fire hazards.
- **Standards**—Ensure that local fire safety regulations are applied and understood by employees.

Planning

- **Evacuation**—Create and post a workplace plan that includes evacuation routes and assembly areas.
- **Extension Cords**—The use of extension cords should be limited using permanent wiring when possible.
- **Hot Work**—If hot work is necessary, a hot work permit system should be established that includes a fire watch.
- **HVAC Systems**—Establish preventive maintenance for heating, ventilation, and air conditioning systems.
- **Fire Drills**—Schedule fire drills at least twice a year to ensure employees know how to respond effectively.

CHUBB®

November 2025

Winter Weather Preparedness

Snow and ice? Not nice. Prepare now!

- ✓ Don't wait! Get what you need now to clear ice and snow.
- ✓ Inspect and service heating systems before you need them.
- ✓ Clear drains and downspouts.
- ✓ Are you driving to visit family? Service your vehicle and inspect your emergency kit.

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

November 2025: Winter Weather Preparedness

CHUBB®

Snow and ice? Not nice. Prepare now!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30						1
2 Daylight Saving Time Ends	3 Don't wait! Get what you need to clear ice and snow	4 Election Day	5 Inspect mats for cleanliness and straight edges	6 Use sand, salt or anti-slip products on outdoor surfaces and entryways	7 Increase outdoor lighting in walkways and entryways to improve visibility	8 Regularly clear paths of snow and ice to prevent slips and falls
9	10 Encourage employees to dress to protect against cold and wet conditions	11 Veterans Day	12 Recommend shoes with soles that provide better traction on wet or icy surfaces	13 Train employees to identify the signs of hypothermia and take appropriate action	14 It's important to drink plenty of fluids even in cold weather to stay properly hydrated	15 Limit exposure to cold environments by rotating employees' outdoor responsibilities
16	17 Ensure that snow shovels and blowers are in good working condition	18 Ensure that vehicles are stocked with winter safety kits	19 Provide training on the proper use of winter maintenance equipment	20 Ensure that safe practices are established for permanent and temporary heating devices in the workplace	21 Regularly inspect company vehicles for winter readiness including tires, batteries and wipers	22
23	24 Be ready for snow and ice with a removal and treatment plan	25 Winter is coming! Is your car ready?	26 Ensure that backup power sources are available for an outage	27 Thanksgiving Day	28 Establish a strategy to mitigate risks associated with snow and ice accumulation	29 Set up a system for alerting employees about severe weather warnings or winter emergency situations

November 2025: Winter Weather Preparedness

CHUBB®

Be prepared by following these safety tips:

Environment

- **Don't wait!**—Get what you need to clear ice and snow.
- **Inspect**—Mats for cleanliness and straight edges.
- **Anti Slip**—Use sand, salt or anti-slip products on outdoor surfaces and entryways.
- **Lighting**—Increase outdoor lighting in walkways and entryways to improve visibility.
- **Walkways**—Regularly clear paths of snow and ice to prevent slips and falls.

Personal

- **Dress for Success**—Encourage employees to dress to protect against cold and wet conditions.
- **Footwear**—Recommend shoes with soles that provide better traction on wet or icy surfaces.
- **Cold Stress**—Train employees to identify the signs of hypothermia and take appropriate action.
- **Hydration**—It's important to drink plenty of fluids even in cold weather to stay properly hydrated.
- **Exposure**—Limit exposure to cold environments by rotating employees' outdoor responsibilities.

Equipment

- **Snow Removal**—Ensure that snow shovels and blowers are in good working condition.
- **Vehicles**—Ensure that vehicles are stocked with winter safety kits.
- **Training**—Provide training on the proper use of winter maintenance equipment.
- **Equipment**—Ensure that safe practices are established for permanent and temporary heating devices in the workplace.
- **Vehicles**—Regularly inspect company vehicles for winter readiness including tires, batteries and wipers.

Planning

- **Be ready**—For snow and ice with a removal and treatment plan.
- **Winter is coming!**—Is your car ready?
- **Outages**—Ensure that backup power sources are available for an outage.
- **Snow Accumulation**—Establish a strategy to mitigate risks associated with snow and ice accumulation.
- **Communication**—Set up a system for alerting employees about severe weather warnings or winter emergency situations.

CHUBB®

December 2025

Holiday Safety

Keep your holidays happy by being safe!

- ✓ Cover that cough, and wash/disinfect hands and surfaces frequently.
- ✓ Use open flame cautiously or, better yet, not at all.
- ✓ Never drink and drive.
- ✓ Keep hot food hot and cold food cold.

To learn more, please explore:

Chubb's Risk Engineering Center

Our interactive state of the art facility for the next generation of risk management can help your business reduce the risk of loss.

Explore the Center

Chubb's Risk Management Training Course Schedule

Training courses are offered virtually and in person at our Branchburg NJ facility. Register and pre-pay one week prior to the course date to receive pricing discounts for individuals/groups.

See class schedule

December 2025: Holiday Safety

CHUBB

Keep your holidays happy by being safe!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Choose decorations made from non-flammable materials	2 Ensure that all holiday lighting is in good condition with no frayed cords and doesn't present tripping hazards	3 Locate decorations so that emergency exits aren't obstructed	4 Avoid overloading outlets and use of extension cords. Cords should not be run under carpets or across walking paths	5 Use ladders safely and ensure that they are stable and on level ground	6
7	8 Test smoke detectors and alarms to ensure that they are functioning properly	9 LED lighting is energy efficient and presents a lower fire risk	10 Maintain a safe distance between decorations and heating equipment	11 Avoid the use of open flames	12 Conduct training on the proper use of fire extinguishers	13
14	15 **Hanukkah**	16 Come back from the holidays! Never drink and drive	17 Cover that cough, and wash/disinfect hands and surfaces	18 Keep hot food hot and cold food cold	19 Provide resources for stress management, including time-off policies and EAPs	20 Remind employees about ergonomic practices such as lifting heavy items while decorating
21	22 Offer information about safe transportation options for employees attending holiday events	23 Ensure that vendors follow safety and health guidelines and appropriate risk transfer is in place	24 Promote healthy food options at holiday gatherings	25 **Christmas Day**	26 **Kwanzaa**	27 Encourage employees to take regular breaks to reduce burnout
28	29 Establish a method to communicate urgent information during the holiday season	30	31 **New Year's Eve**			

December 2025: Holiday Safety

CHUBB®

Be prepared by following these safety tips:

Decorations

- **Non-Flammable**—Choose decorations made from non-flammable materials.
- **Lighting**—Ensure that all holiday lighting is in good condition with no frayed cords and doesn't present tripping hazards.
- **Exits**—Locate decorations so that emergency exits aren't obstructed.
- **Temporary Wiring**—Avoid overloading outlets and use of extension cords. Cords should not be run under carpets or across walking paths.
- **Ladders**—Use ladders safely and ensure that they are stable and on level ground.

Fire Safety

- **Alarms**—Test smoke detectors and alarms to ensure that they are functioning properly.
- **LED Lighting**—LED lighting is energy efficient and presents a lower fire risk.
- **Heat Sources**—Maintain a safe distance between decorations and heating equipment.
- **Open Flames**—Avoid the use of open flames.
- **Fire Extinguishers**—Conduct training on the proper use of fire extinguishers.

Well-being

- **Come back**—From the holidays! Never drink and drive.
- **Hygiene**—Cover that cough, and wash/disinfect hands and surfaces.
- **Food Storage**—Keep hot food hot and cold food cold.
- **Manage Stress**—Provide resources for stress management, including time-off policies and EAPs.
- **Ergonomics**—Remind employees about ergonomic practices such as lifting heavy items while decorating.

Good Practices

- **Ride Share**—Offer information about safe transportation options for employees attending holiday events.
- **Vendors**—Ensure that vendors follow safety and health guidelines and appropriate risk transfer is in place.
- **Nutrition**—Promote healthy food options at holiday gatherings.
- **Time Off**—Encourage employees to take regular breaks to reduce burnout.
- **Communication**—Establish a method to communicate urgent information during the holiday season.

CHUBB®

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This document is advisory in nature and is offered for informational purposes only as a resource to be used together with your professional insurance advisors in maintaining a loss prevention program. The information contained in this document is not intended as a substitute for legal, technical, or other professional advice, nor is it intended to supplant any duty to provide a safe workspace, operation, product, or premises. No liabilities or warranties are assumed or provided by the information contained in this document. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600. Form 09-01-0184 (Rev. 01/25)