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Keeping insurance human®

Accident prevention kit

For bulk fuel and LP dealers

Included in this kit:

Don’t let accidents tank your day

This kit is designed to help you prevent accidents and manage them efficiently when they do happen. Inside, you’ll find easy-to-use checklists and step-by-step guidance to help protect your employees, customers, and business.

Keeping your business running smoothly and profitably means being prepared for the unexpected. These checklists and procedures can help ensure you’ve taken the right steps to prevent accidents and respond quickly if they occur.

If you have questions, need more copies, or want additional guidance on loss prevention, reach out to your insurance agent or EMC risk control representative.

What to do if your employee is injured at work

1. The insured, supervisor, or agent must complete a **Workers’ Compensation First Report of Injury form**; this must be done:
   - When you know an injury occurred during employment
   - If the employee reports a work-related injury, even if you disagree
   - Within 24 hours of a work-related death, if reported by a survivor who alleges it was caused by or happened as a result of the employment, whether or not it occurred at the place of employment
2. Include as much information as possible:
   - Gross wages (including bonuses, overtime, vacation)
   - Dependents
   - All dates the employee missed work
3. Provide reasonable medical care as required by law
   - Post information about designated medical providers where applicable
   - Employees may choose a physician through a Designated Medical Provider network (if available) or their own physician
4. Report injuries promptly—late reporting may result in penalties and delays

Tip: If you don’t have a First Report of Injury form, your insurance agent can help you get one.

What to do if someone is injured on your premises

1. Call 911 if medical attention is needed
2. Record the injured person’s full name, address, and phone number
3. Inspect the area with the injured person to understand what happened—but **avoid assigning blame**
4. Complete an incident report and take photos if necessary
5. Share all documentation with your insurance agent as soon as possible

What to do in case of a vehicle accident

1. Call for medical help if anyone is injured and provide first aid if needed
2. Share your name and address with the other driver
3. Record:
   - Date, time, and location of the accident
   - Names, addresses, and phone numbers of all drivers and witnesses
4. Check with local authorities for reporting requirements; report **all accidents**, even minor ones
5. Cooperate with police, but **do not admit fault** or sign statements for anyone other than your insurance representative
6. Notify your insurance agent immediately

Spill prevention and preparedness checklist

Location: _____ Date: _____

Before delivery:

☐ Are delivery drivers trained on safe handling, delivery procedures, and spill response?

☐ Does each truck carry a customer reference book, spill kit, gloves, and connectors?
Spill kit should include: shovel, kitty litter or sorbent pads, and plastic sheeting.

☐ Are delivery procedures clear? (Check address and purchase order, stick the tank, meet with resident or job site personnel.)

☐ Do spill response procedures include how to contain a spill, available resources, and emergency contact numbers?

☐ Do drivers know that small spills can often be cleaned quickly using sorbent material?

If a spill occurs, consider following these steps:

1. Follow safety precautions for the spilled material
2. Stop the source of the spill **if it's safe to do so**
3. Secure the scene to protect people and the environment
4. Contact local authorities and your company contact
5. Call the **National Response Center (NRC) at 800-424-8802** and your state agency; have this info ready:
   - Company name, address, and phone number
   - Name of driver or employee involved
   - Exact spill location
   - Brief description of what happened
   - Whether the spill reached water or drains
   - Name of fire or police department responding
6. Take photos of the spill area
7. Properly dispose of cleanup materials
8. Report the claim to your insurance agent as soon as possible

LP delivery checklist

Location: _____ Date:_____

Driver training and qualifications

- ☐ Have all drivers completed hazardous material training within the past three years?
- ☐ Have all delivery drivers completed CETP/PEP (or equivalent) training, and is it documented?
- ☐ Are written job descriptions in place for all positions?
- ☐ Do all delivery drivers hold a valid CDL, and are their motor vehicle records reviewed annually?
- ☐ Are DOT drug tests current and records properly maintained?
- ☐ Do drivers have access to emergency procedures and contact numbers?

Vehicle safety

- ☐ Are truck markings clean, readable, and compliant with state and DOT regulations?
- ☐ Are daily pre-trip and post-trip inspections completed and documented for all delivery vehicles?
- ☐ Are vapor and liquid hoses inspected monthly? Replace worn or damaged hoses and document replacements.
- ☐ Are wheel chocks on each truck, and are drivers required to use them whenever the truck is parked?
- ☐ Is an 18-lb. B:C rated dry chemical fire extinguisher on each truck?
- ☐ Are shipping papers for the load on board maintained and easily accessible?
- ☐ Do trucks carry a North American Emergency Response Guidebook #115?
- ☐ Is there at least one remote emergency shutoff on each vehicle?
- ☐ Is the vehicle engine off during loading, using off-truck pumps or compressors?

Customer site deliveries

- ☐ Do customer locations have documentation on file (updated at least every 15 years) for pressure and leak tests?
- ☐ Does the driver perform a quick review of the site for hazards before fueling?
  (Check container condition, supports, piping, valves, regulator dates, potential ignition sources, and building clearance.)
- ☐ Are drivers provided with personal protective equipment (gloves, goggles or face shields, fire protection), and is it used during loading, unloading, and delivery?
- ☐ Can the driver see both the truck and container, or control the flow via remote shutoff?
- ☐ Are drivers careful with customer property when driving, backing, or handling hoses?
- ☐ Are leak and pressure tests performed and documented for all new customers, installations, and repairs?
- ☐ Is there a clear out-of-gas procedure in place? *(See EMC tech sheet: Out of Gas Procedure.)*
- ☐ Are containers filled to no more than 80–85% of capacity?

Fuel oil delivery checklist

Location: _____ Date: _____

Driver training and qualifications

- ☐ Have all drivers completed hazardous material (HAZMAT) training within the past three years?
- ☐ Do all delivery drivers hold a valid CDL, and are motor vehicle records reviewed annually?
- ☐ Are DOT drug tests current, and are records properly maintained?
- ☐ Do drivers have access to emergency procedures and contact numbers?

Vehicle safety

- ☐ Are truck markings clean, readable, and compliant with state and DOT regulations?
- ☐ Are daily pre-trip and post-trip inspections completed and documented for all delivery vehicles?
- ☐ Are hoses inspected monthly for wear, cracks, or damage, and is replacement documented?
- ☐ Is a 4A:40-B:C dry chemical fire extinguisher on each truck?
- ☐ Are tank contents clearly identified on both the truck and shipping papers?
- ☐ Are shipping papers listing product amounts maintained and easily accessible?
- ☐ Do trucks carry a North American Emergency Response Guidebook #115?
- ☐ Are tank ladders and catwalks maintained with abrasive, slip-resistant surfaces?

Delivery procedures

- ☐ Does the driver verify the correct product is delivered to the correct location on the delivery ticket?
- ☐ Are indoor tanks inspected annually for condition, connections, and venting, with documentation maintained?
- ☐ Is the available tank capacity determined before delivery?
- ☐ Are vent whistlers or positive fill alarms used on home basement tanks?
- ☐ Are fill pipes and caps clearly labeled or color-coded using industry-standard colors?
- ☐ Does the driver set the brake and turn off lights before transferring fuel?
- ☐ Does the driver remain at the tank during the entire transfer?
- ☐ Are delivery rates limited to vent capacity to reduce rupture risk?

Delivery procedures (continued)

☐ Does the driver perform a quick site check for hazards before filling?
(Look for ignition sources near vents, plugged vents, excessive vegetation, unsecured caps, or rust/corrosion on piping.)

☐ Are drivers provided with personal protective equipment (gloves, goggles/face shields, fire protection), and is it used during loading, unloading, and delivery?

☐ Do drivers protect customer property when driving, backing, or handling hoses?

☐ Are drip rags used to catch small spills while connecting, disconnecting, or transporting hoses?

Liquid fuel bulk plant checklist

Location: _____ Date: _____

Labeling and signage

- ☐ Are labels displayed on containers and tanks where required?
- ☐ Are “no smoking” and “shut off engine before operating pump” signs in place?
- ☐ Is smoking prohibited except in designated, clearly marked areas?

Fire protection and emergency equipment

- ☐ Is a 20-lb. B:C fire extinguisher located 25–75 ft. from tanks and containers?
- ☐ Is all fire protection equipment properly maintained and inspected per standard practices and manufacturer recommendations?
- ☐ Are welding, cutting, or spark-producing operations prohibited in flammable areas unless authorized in writing by a responsible person?
- ☐ Is there an emergency stop button to shut off product flow that is accessible and easy to identify?
- ☐ Is there a written emergency action plan or HAZWOPER that covers fires, spills, severe weather, or other emergencies?
- ☐ Does the plan designate responsibilities, address training and drills, include evacuation procedures, and reference maintenance of fire protection equipment?

Tank and platform safety

- ☐ Are vent pipes for underground tanks at least 12 ft. above ground, 5 ft. from buildings, 15 ft. from powered ventilation intakes, and positioned to prevent unsafe vapor accumulation?
- ☐ Are tanks painted, in good condition, and grounded?
- ☐ Are fill hoses and flexible pump fittings in good condition, with no leaks?
- ☐ Are connections for filling or emptying tanks closed and clearly identified when not in use?
- ☐ Are meters, pumps, connection bulkheads, and other equipment protected from traffic using properly spaced and secured bollards?
- ☐ Is electrical wiring near tanks and top-fill platforms threaded conduit and explosion-proof (Class 1) if flammable liquids are transferred?
- ☐ Do top-fill spouts extend within 6 inches of the compartment bottom to reduce static spark risk?

Platform and loading area safety

☐ Does the loading platform have handrails and toe boards in good condition?

☐ Are openings in platform railings protected when trucks are not loading?

☐ Does the platform stairway have handrails in good condition?

☐ Are pump controls locked except during loading/unloading?

☐ Are trucks bonded to transfer equipment during liquid transfer?

Operational procedures

☐ Are written procedures in place to verify tank capacity before delivery?

☐ Are dikes, pump areas, and walkways clean, free of obstructions, and clear of overgrown vegetation?

☐ Are delivery rates limited and procedures followed to prevent spills or overfilling?

Notes or problems identified:

Warehouse and bulk plant office checklist

Location: _____ Date:_____

Exterior

- ☐ Is all outdoor electrical equipment in weatherproof enclosures or protected covers?
- ☐ Is the yard and surrounding property well-maintained (no overgrown weeds or trash)?
- ☐ Is the heating gas inlet from the utility protected from traffic hazards?
- ☐ Are wheel chocks available, and are employees required to use them when loading/unloading with a forklift?
- ☐ Is sand, salt, or ice melt applied to outside surfaces during icy conditions?

Interior

- ☐ Have all employees received hazard communication training, and is it documented?
- ☐ Are all chemical containers (drums, buckets, bottles) properly labeled?
- ☐ Is a Department of Labor poster (minimum wage, EEOC, job safety) displayed prominently along with other employee notices?
- ☐ Are first aid kits stocked with supplies appropriate for the facility?
- ☐ Are exit and non-exit doors clearly marked with “EXIT” or “NOT AN EXIT” signs?
- ☐ Are exit doors unobstructed, and are exit signs illuminated and clearly visible?
- ☐ If an emergency exit door is normally locked, is it equipped with panic hardware for quick opening?
- ☐ Is emergency lighting working properly, tested monthly for 30 seconds and annually for 1.5 hours?
- ☐ Is the interior well-maintained (good housekeeping, organized storage, no tripping hazards, no slippery spots)?
- ☐ Are tool guards and work rests in place and properly adjusted (e.g., saws, grinders)?
- ☐ Are ladders well-maintained, and are damaged ladders tagged “Do Not Use” until removed?
- ☐ Are fire extinguishers appropriate, easily accessible, mounted, identified, and inspected/charged annually?
- ☐ Are GFCI receptacles installed in bathroom outlets, and are GFCI adapters used with portable tools during repairs?
- ☐ Are multiple outlet strips and extension cords used only temporarily?
- ☐ Is permanent wiring enclosed and protected from damage?
- ☐ Are electrical cords free from hazards (no fraying, broken insulation, grounded properly with third prong intact)?
- ☐ Do electrical panels have 36 inches of clear access?
- ☐ Are circuit breakers and disconnect switches clearly labeled?
- ☐ Are open circuit breaker spaces and knockouts filled or sealed?

Interior (continued)

- ☐ Are electrical cover plates in place and in good condition?
- ☐ Are wooden pallet stacks limited to under 6 ft. high and no more than four stacks within an 8 ft. area?
- ☐ Are maximum load capacities posted for overhead storage, and are guardrails, handrails, and toe boards in place?
- ☐ Are stairs with four or more risers equipped with sturdy handrails?
- ☐ Are flammable materials stored in safety cans or cabinets?
- ☐ Are compressed gas cylinders properly secured?
- ☐ Are gasoline cans proper safety cans with emergency venting?
- ☐ Are oily rags stored in covered metal containers and not left out?
- ☐ Are forklift drivers trained, and is the training documented?
- ☐ Where required, do eyewash stations meet ANSI standards, provide 0.4 gallons/minute per eye for 15 minutes, have a visible sign, and are within 9 ft. of the hazard?
- ☐ Is there an emergency action plan or HAZWOPER for fires, large spills, severe weather, or other emergencies?
- ☐ Does the plan assign responsibilities, address training and drills, include evacuation procedures, and reference maintenance of fire protection equipment?

LP gas cylinder fill station checklist

Location: _____ Date:_____

Signage and labeling

☐ Are storage containers legibly marked “Flammable” and labeled with “LP Gas,” “Propane,” or “Butane”?

☐ Are “No Smoking” signs posted in the area?

Lighting and gauges

☐ Is lighting provided to illuminate storage containers, control valves, loading areas, and other equipment?

☐ Do storage containers over 2,000 gallons have functional pressure gauges?

☐ Are vent tubes from safety relief valves unobstructed and fitted with rain caps?

Equipment protection and spacing

☐ Are tanks, control valves, and equipment protected from traffic with bollards or guard posts (≥4 inch diameter, concrete-filled, ≤4 ft. spacing, ≥3 ft. above ground)?

☐ Are emergency shutoff provisions provided and operable from a safe distance?

☐ Is there at least 3 ft. of clearance around storage containers, valves, and equipment for emergency access?

☐ Are areas around storage containers and valves clean and free of obstructions?

Cylinder filling procedures

☐ Are operators trained on cylinder filling procedures by a qualified trainer?

☐ Are passengers asked to exit vehicles before vehicle-mounted LP tanks are refilled?

☐ Are rubber transfer hoses in good condition with no deterioration?

☐ Are cylinders (4–40 lb.) fitted with overfill protection devices?

☐ Are cylinders refilled only if within 12 years of manufacture or 5 years from last recertification?

☐ Are cylinders filled only if in good condition (no excessive corrosion or dents)?

☐ Is the scale used to weigh LP tanks protected from precipitation and currently certified?

Storage practices

☐ Are filled cylinders stored to minimize exposure to heat, physical damage, or tampering?

☐ Are filled cylinders at least 10 ft. away from the area where they are filled?

☐ Are cylinders stored at safe distances from building doorways and fuel dispensers?

- 5 ft. from doorway with ≥2 egress points
- 10 ft. from doorway with 1 egress point
- 20 ft. from automotive fuel dispensers

☐ Is the amount of propane inside a building (not frequented by the public) less than 300-lbs.?

Emergency preparedness

☐ Is at least one fire extinguisher (≥18-lb. B:C rating) provided in the area?

LP gas bulk plant checklist

Location: _____ Date:_____

Site access, clearance, and security

☐ Are storage containers, containers being loaded, control valves, and other equipment enclosed by at least a 6 ft. industrial-type fence that is locked after hours, or are all control valves locked in the closed position when LP transfers are not taking place?

☐ Is a minimum 3 ft. clearance provided around all storage containers, control valves, and other equipment to allow emergency access?

☐ Are storage containers, control valves, and other equipment fenced in, clean, and free of obstructions, trash, or overgrown weeds?

Marking, signage and visibility

☐ Are storage containers legibly marked “flammable” and either “LP gas,” “propane,” or “butane”?

☐ Are metal nameplates on storage containers legible and attached in a visible location?

☐ Is lighting provided to illuminate storage containers, containers being loaded, control valves, and other equipment?

☐ Are “No smoking” signs posted in the area?

Fire protection and emergency response

☐ Is at least one fire extinguisher with a minimum 18-lb. B:C rating provided in the area?

☐ Has all fire protection equipment been properly inspected and maintained according to standard practice and manufacturer recommendations?

☐ Do emergency shutoff valves have a manual shutoff from a remote location within 25 ft. of the tank end?

☐ Are temperature-sensitive elements of emergency shutoff valves free of paint or other coatings?

Tank condition and components

☐ Do storage containers with more than 2,000 gallons of water capacity have functional pressure gauges?

☐ Are safety relief valves unobstructed and fitted with a rain cap device?

☐ Are the concrete saddles under the tanks lined with noncorrosive material?

☐ Are the tanks painted and in good condition, with no evidence of corrosion?

☐ Valves, piping, and impact protection

☐ Are valves and piping protected from vehicle damage by bollards or guard posts that are:

- At least 4 inches in diameter
- Filled with concrete
- Spaced no more than 4 ft. apart
- At least 3 ft. above ground

☐ Is a hydrostatic relief valve installed between each pair of shutoff valves?

☐ Is piping from storage tanks securely fastened to a bulkhead where rubber transfer hose connections are made?

Transfer equipment and vehicles

☐ Are transfer hoses, pull-away couplers, and shutoff cables in good condition?

☐ Do all propane delivery trucks carry the North American Emergency Response Guidebook #115?

Operator safety practices

☐ Do operators wear goggles or face shields and rubber gloves when connecting or disconnecting hoses?

Notes or problems identified:

Incident/Accident report

Date of incident: _____ Time of incident: _____ ☐ AM ☐ PM

Date reported: _____ Time reported: _____ ☐ AM ☐ PM

Location—building/site: _____ Specific location: _____

Name of injured/affected person: _____ ☐ Male ☐ Female

Position: _____ Department: _____

Phone number: _____ Email address: _____

Describe incident/accident:

Describe loss/injury:

Weather conditions (if applicable): _____

Describe medical treatment/first aid: _____

Name of person in charge of dept./area: _____

Witness(es) name: _____ Phone number: _____

Witness(es) description of incident/accident: _____

Persons/entities contacted: _____

Suggested corrective action: _____

Signature of injured/affected person: _____ Date: _____

Signature of witness(es): _____ Date: _____

For organization use only

Reviewed by: ☐ Manager ☐ Security/safety ☐ Technology ☐ Risk Management ☐ Owner

Additional actions to be taken:

Complete only if this incident was reported to law enforcement

Law enforcement agency: _____

Officer's name: _____

Law enforcement agency contact information: _____

Reset form