TEXAS MUTUAL

SAFETY ALERT



OCTOBER 2026

As a service to our policyholders, Texas Mutual shares serious workplace injury trends based on catastrophic injuries and fatalities reported to our claims department. Not all of these reported injuries are covered by workers' compensation, but our goal is to help you ensure these types of incidents do not happen in your workplace. Find safety tips below to help keep your employees safe on the job.

If you have questions, we encourage you to contact us at **844-WORKSAFE (967-5723)** or safety@texasmutual.com.

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FALLING THROUGH HOLES



An employee on a structural crew was working on the deck of a building. While moving across the deck, they stepped into an open hole and fell about 16 feet to the level below. They sustained serious injuries. An employee on a roofing crew fell through a ceiling and landed about 25 feet below, sustaining serious injuries. A harness was available on site, but the employee was not wearing it at the time of the fall.

Holes are easy to underestimate because they are often small, temporary or hidden. OSHA considers any gap or opening of 2 inches or more in a floor, roof or other walking surface a hole. On construction sites, employees must be protected from falling through any hole more than 6 feet above a lower level by a cover, guardrail or personal fall arrest system. In general industry, that protection is required at 4 feet.

Safety tips:

- Check for openings before you start work at heights and each time you move to a new area.
- Never remove a hole cover or guardrail without authorization.
- Treat skylights like open holes because most are not built to hold your weight.
- Report missing, damaged or unmarked hole covers to your supervisor right away.
- Wear your harness and stay tied off whenever fall protection is required, even for quick tasks.

WORKING UNDER RAISED EQUIPMENT



An experienced mechanic was working underneath a wheel loader during a repair when a heavy piece of the equipment came down on them causing a fatality. In a separate incident, an employee was lowering a piece of machinery weighing more than 1,000 pounds. The equipment collapsed onto them and caused serious injuries.

Raised equipment is only as secure as whatever is holding it up. Hydraulics can drift or fail, jacks can shift and pins can work loose. When a load weighs hundreds or thousands of pounds, there is no time to react and no way to hold it back. Many of these incidents happen during routine maintenance or cleaning, the jobs that feel low risk because they are done so often. A safer approach is to assume anything raised can come down without warning.

Safety tips:

- Check that safety pins and locking devices are fully secure before using equipment.
- Never work under equipment held up only by hydraulics or a jack.
- Keep your body out of the path the equipment would take if it fell.
- Use blocks, cribbing or jack stands rated for the load before you reach or crawl underneath.
- Ask your supervisor if you are not sure how to support a piece of equipment safely.

GET FREE SAFETY RESOURCES

Texas Mutual policyholders have access to thousands of free training materials in our multimedia safety resource center, including our safety catalog with up-to-date resources.

To access the free materials, log in to your texasmutual.com account and select **Safety**. If you need help accessing the safety resource center or you have a workplace safety question, call us toll-free at **844-WORKSAFE (967-5723).**