

## Why should we invest in avoiding an accident?

Every accident has a cost associated with it, which is always far higher than the investment made in avoiding it. That is why; all necessary measures must be adopted to prevent an accident both at work and away.



The costs that are involved because of an accident are both direct and indirect. The employee who loses his life, or is injured is the biggest sufferer. The organization also does not go unhurt. The costs associated with an accident are always more than just dollars and cents.

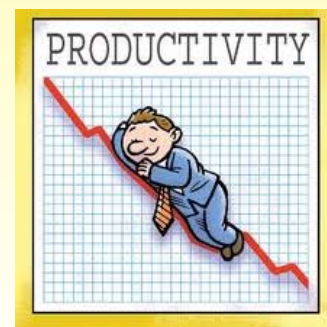
### 1. Direct Costs for the Employee

- a. Lost wages and overtime
- b. Doctor and hospital bills



### 2. Indirect Costs for the Employee

- a. Physical pain and suffering
- b. Mental agony
- c. Lost time with family and friends
- d. Loss of productivity on and off the job
- e. Relationship strain



### 3. Direct Costs for the Employer

- a. Medical bills and workers' compensation claims
- b. Legal costs
- c. Insurance costs
- d. Property damage costs
- e. Wages being paid for an ideal / injured worker



### 4. Indirect Costs for the Employer

- a. Loss of a valuable employee
- b. Loss of productivity
- c. Replacement cost in terms of rehiring and retraining
- d. Equipment repair / replacement cost
- e. Police inquiries and / or court / katcheries
  - a) Decrease in employee morale over the loss of an employee
  - b) Fear amongst other employees

