

# Employer Safety Policies

## Create these core safety policies to protect your business.

*Missouri Employers Mutual is committed to partnering with your business to get your employees home safely each day and support your profitable growth. Understand these core policies and why it's important to follow them.*

### **SAFETY DEVICES AND SAFETY RULES**

Establish and enforce safety policies.

Policies should:

- Establish expectations, actions and responsibilities for a safe workplace.
- Communicate disciplinary action for safety rule violations.

Consequences of an employee's failure to use safety devices or obey safety rules:

- Missouri law requires that workers compensation benefits be reduced by 25% to 50%. (RSMo 287.120)

### **DRUG AND ALCOHOL**

Establish and enforce a drug-free workplace policy.

Policies should:

- Promote a drug-free workplace and prohibit employees from being under the influence of any intoxicating substance while on the job, to include all illegal drugs, alcohol and non-prescribed controlled medications.
- State that employees will be expected to submit to testing for alcohol or controlled substance use following an injury that is suspected to be drug- or alcohol-related.

Consequences of an employee's failure to abide by your drug and alcohol policy:

- Missouri law requires that workers compensation benefits be reduced by 50% for any injuries sustained in conjunction with an employee's violation of the policy.
- If the employee's drug or alcohol use is found to be the proximate cause of the injury, or the employee refuses to submit to testing, workers compensation benefits are forfeited entirely. (RSMo 287.120)



Create a safety culture to help eliminate injuries and reduce claims costs. This helps protect your employees and your bottom line.

Visit [mem-ins.com/resources](https://mem-ins.com/resources) to find out more.