

| a Berkley Company

Prioritize Safety with a Strong Drug Policy



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Are You Aware?

The National Council for Alcoholism and Drug Dependence estimates nearly 70% of the 14.8 million Americans using illegal drugs are employed. However, the NCADD notes, "Work can be an important and effective place to address alcoholism and other drug issues by establishing or promoting programs focused on improving health."

A company drug policy is an important part of any workplace's well-being. Statistics surrounding drug and alcohol abuse among employees demonstrate the need for drug policy education and enforcement.

NCADD reports breathalyzer tests detected alcohol in 16% of emergency room patients with jobsite injuries. Further study of workplace fatalities found 11% of victims had consumed alcohol recently.

The U.S. Department of Labor also attributes drug and alcohol abuse as a cause for 65% of workplace accidents. Within that statistic, nearly "50 percent of all workers' compensation claims are related to the abuse of alcohol or drugs in workplace." When meeting with a potential client, you may be tempted to treat it like a job interview. You'll ask questions, they'll ask questions, and maybe you'll both be pleased with the answers. But if you really want to understand a potential client and identify their needs and desires, you don't want to rely on interview questions.

Instead, begin a conversation. Before potential clients will feel comfortable sharing personal information (which helps you identify their unique needs), they need to be engaged through the right questions.

Drug policies should contain:

- Explanation of compliance with laws and regulations.
- Expectations for who, what, when, and where the regulations apply.
- An employee assistance program (EAP) to support policy compliance.
- Specific consequences of violation.



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Are You Prepared?

Companies should develop and maintain a comprehensive drug policy that meets the law for drug free workplaces. Policies should be written, and employees should be trained on expectations and consequences.

Drug policies should contain:

- Explanation of compliance with laws and regulations.
- Expectations for who, what, when, and where the regulations apply.
- An employee assistance program (EAP) to support policy compliance.
- Specific consequences of violation.

Before implementation, employees should receive explanation of the drug policy. Supervisors should be trained to enforce the policy, and all employees should be given options of how and when to report suspected abuse. The Substance Abuse and Mental Health Service Administration website provides details for each aspect of a company's drug policy toolkit.

Policies should be updated and maintained regularly, especially with the changing laws and regulations regarding recreational drug usage. Marijuana has been broadly legalized in thirty states, including the District of Columbia. In eight states, the substance has been approved for recreational usage, as well as medical. Employees should be made aware that a Drug Free Workplace policy gives employers the right to conduct pre-employment, random, and post-accident drug testing for any substance that may cause impairment, legal or not.



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What Next?

Actionable steps companies should take when drafting a drug policy include:

- Utilize a team approach for the policy's development.
- Conduct a workplace assessment.
- Determine the type of program most effective for your company based on a workplace assessment.
- Develop a written policy.
- Execute drug-free policy after employee awareness training.
- · Continuous evaluation of policy's effectiveness.
- Train and support employees if they report or experience issues with substance abuse in the workplace.

A strong drug policy is an important, necessary component for any business prioritizing employee safety.

Berkley Industrial Comp Difference

Within high hazard industries, workplace drug policies are necessary for the safety and protection of all employees. Within these industries, specific regulations govern the operation of heavy machinery and sensitive equipment, explosives or chemicals.

Even with the best policies in place, accidents can occur and injuries can happen. Therefore, workers' compensation policies are most effective when aligned with company safety policies—including that of a drug free work environment. Berkley Industrial Comp can help insureds establish a company drug policy that meets the requirements of their specific industry and is in accordance with current state laws.

The RESOLUTION team of industry experts is available to provide timely, proactive support and collaboration to our clients. We are here to support the workers' compensation process, with the goal that employees return to work in their best health possible. At Berkley Industrial Comp we are dedicated to helping employees remain drug free. Our unique OnPoint Program focuses on employee recovery and reintroduction to the workplace.

Together, we can work to keep jobsites safe and employees drug-free.

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