



Property Risk Consulting Guidelines

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DROPPING

INTRODUCTION

The dropping peril includes not only damage to an object that could fall, but also includes the potential damage to other property caused by the dropping of an object onto the other property. The dropping could be a result of a object falling off a forklift, crane or shelving. The cause of the dropping includes failure of the hoisting equipment, sudden movement of the forklift, accidental knocking of the equipment and human error.

Dropped objects may create a loss far beyond physical damage to equipment and property. Costs rise rapidly, especially if equipment is of high value or difficult to replace. Equipment damaged by dropping may have to be shipped to manufacturers for repairs or overhaul. For example, in 1990 a one of a kind generator was dropped 40 in. (1 m) resulting in return, repair and overhaul for a gross loss of \$27.5 million (over \$53.7 million today).

Replacing equipment or making repairs can cause substantial business interruptions. Even minor mishandling can severely damage computers, precision machine tools and test equipment. High reliability equipment is also susceptible to dropping. The manufacturer of equipment used in satellites, for example, where high reliability is a critical factor, may be required to provide a guarantee of long life. If the device is dropped, the guarantee may become void.

POSITION

General

Prepare a formal management program. Include written procedures enforced by top management for all facility operations. Human carelessness, untrained personnel or equipment failures cause dropping incidents. Train all operators, signal persons and supervisors in the safe operating procedures of lifting or conveying equipment. Cranes, forklifts, chain hoists, hydraulic hoists, conveyors and jacks are load handling devices. Use signal persons when equipment operators cannot clearly see the boundaries of the operating range or their loads.

Wherever dropping exposure exists, use written loss control procedures to specify when and under what conditions the equipment may be handled. Do not simply caution personnel to be careful where high value, sensitive equipment is routinely being handled. Affix warning tags or stickers on the equipment to remind personnel of the need for extra care in handling. Provide protective cases with written instructions requiring that sensitive equipment be moved only while enclosed in those protective cases. Where there are a variety of material handling operations, establish a system of lift classifications to ensure each operation receives the appropriate amount of attention from qualified supervisory personnel.

For Crane Operations

Operate lifting and rigging equipment within the limits of the manufacturer's specifications and recommendations. Inspect and maintain equipment regularly, with particular attention to the following:

- Boom structure and pins
- Boom hoist mechanism
- Brake and clutch mechanisms
- Outriggers and supporting structures
- Slings and hooks
- Lifting lugs or eyes.

The lifting lug or eye may be cast into or on the load, or a threaded attachment point may be provided. Inspect the eye or lug, hook and slings prior to a lift. If suspect, perform a non-destructive test such as magnetic particle test or proof load test. Discard damaged and overstressed rigging components.

Determine the accurate load weight and radius of the lift before the lift is made. Install a load indicating device on the crane. Some complex load indicators are available which can be programmed with the crane operation parameters to prevent the operator from inadvertently exceeding the design limitations of the crane. Even a skilled operator may require the assistance of such load indicating devices to stay within the design envelope of the machine when making large lifts with a complex crane. As with other safety devices, check and calibrate per the manufacturers instructions or at least annually to maintain reliability.

Select stable, level sites when erecting cranes for a lift. If necessary, ensure crane stability by using pads of timbers or other suitable material.

Do not allow objects or material to be moved above other machinery or equipment. Damage can occur to both the object being moved and the equipment underneath it. Pay particular attention to equipment or piping that contains flammable liquids or gases. A serious fire or explosion may occur if the object is dropped onto this equipment.

During adverse weather conditions, limit or discontinue lifts.

DISCUSSION

Almost anything that can be moved can be dropped, regardless of weight or value. Dropping can affect anything from steel fabrications, castings, machinery, computers, electronic test equipment to aircraft assemblies.

Businesses having extensive material handling activities are particularly susceptible to dropping incidents. Some examples are:

- Utility turbine rooms
- Foundries
- Metal fabrication plants
- Shipyards
- Transportation and warehousing facilities
- Construction sites
- Heavy electrical equipment manufacturers.

Operator error causes a large number of dropping losses. Others are hardware failure related. Many accidents are also caused by outside contractors.

Cranes

Most dropping losses are due to improperly operated cranes. They usually result from overloading, misuse of equipment or operator error. Industry uses a variety of bridge, gantry and mobile cranes in their plants and storage yards, and on construction sites. Because of their flexibility, mobile cranes are more likely to be misused and may have more incident potential; however, any type of crane is vulnerable.

For many years cranes were relatively simple, straightforward machines. When the operator felt the crane “go light” as it approached instability, he knew the lifting capacity had been reached. But modern cranes are more complex. They can be severely overloaded by the time the operator can sense an impending unstable or “light” situation. This is particularly true in hydraulic cranes where the operating limits are determined by hydraulic pressure.

Cranes are usually furnished with a series of load charts showing maximum lift capacities with the crane in different configurations and at various lifting radii. However, crane load tables usually do not contemplate wind effects. It may be necessary to cease lifting operations when the wind reaches as little as 10 mph (16 km/h) to avoid overloads. All lifting operations should cease when the wind reaches 30 mph (48 km/h).

Many cranes can be rigged in several ways. Booms can be lengthened or shortened according to a series of rating charts.

Occasionally, mobile cranes designed for land use are placed on barges for waterfront construction projects. This may be convenient but can be hazardous. The safe lifting capacity of a mobile crane, temporarily mounted on a barge, is less than when the crane is on a stable land platform. The barge shifts as load is picked and boom angle changes. Attempts to use barge mounted mobile cranes near their rated capacity limits can lead to incidents.

If the operator is located a great distance from the lift point, a signal person may be needed to direct the lifting. This person must also be familiar with the crane capabilities, be able to assess the adequacy of the rigging, and be able to communicate clearly by hand signals, radio or other means. Any breakdown in communication between the operator and the signalman could be disastrous.

Rigging Equipment

The second largest number of dropping losses is due to improper rigging. Slings, bridles, spreader bars, shackles, hooks, lift lugs, lift eye and netting may be used when lifting material or equipment. This equipment connects the loads to the hoist mechanisms and is designed to support loads without damage.

Equipment failures occur for two main reasons. First, one or more of the rigging components are overloaded because of improper selection or improper use. Secondly, the rigging is damaged, corroded or deformed and therefore does not develop its rated load characteristics before failure occurs. This is usually because rigging equipment is not regularly inspected and maintained in serviceable condition. Rigging equipment should only be used for its intended purpose. Use for other means may cause the rigging to lose its load carrying ability.

The American Society of Mechanical Engineers (ASME) prescribes safety standards for cranes, hoists and associated lifting devices. ASME/ANSI standards also classify and prioritize inspection frequency, testing and maintenance for these handling devices. The classification of inspection frequency includes initial inspection, frequent inspection and periodic inspection.

Initial inspection requires an inspection of all new and repaired devices prior to initial use. Frequent inspection is a visual examination done by the operator (or a designated person) monthly for normal service use and more frequently for heavier service use. Periodic inspection includes recorded examination with recommendation for additional evaluation (as warranted) such as a non-destructive test. Specific guidance is available in:

- ASME/ANSI B30.2 Overhead and Gantry Cranes (Multiple Girder)
- ASME/ANSI B30.9 Slings

- ASME/ANSI B30.10 Hooks
- ASME/ANSI B30.16 Overhead Hoists
- ASME/ANSI B30.17 Overhead Gantry Cranes (Single Girder).

Forklifts

Forklifts are one of the most popular and useful material handling devices. Few problems are caused by mechanical failure. When routinely handling palletized cargo on level surfaces, forklifts are highly efficient and relatively safe. Do not use forklifts as hoists or work platforms. Operate machines only within established areas or boundaries.

Incidents occur most often when a forklift is operated on a slope or broken surface or in an overloaded condition. Incidents also can occur if a signal person is unavailable to assist the operator when visibility is restricted. Driving forklifts onto elevators or hoists without regard to the total loads imposed has caused elevator failures.

DROPPING HAZARD SURVEY GUIDE

1. Are cranes, forklifts, chain hoists, hydraulic hoists or other mechanical load handling devices used on the premises?
 - Are they for production use?
 - Does routine maintenance or equipment renewal require the lifting or moving of heavy objects or equipment about the premises?
 - Review lifting program and maintenance records.
2. Is there occasional or continuing need to move large, heavy or bulky equipment about the premises?
 - Are outside contractors engaged either occasionally or on a continuing basis to perform services involving lifting of large, heavy or bulky items? If they are, do they have proper insurance coverage?
 - Is rigging for lifts done by experienced personnel?
 - Are the operators of cranes, forklifts and other weight handling equipment experienced?
 - Is there adequate and unambiguous communication between signalmen and lift equipment operators?
 - Are outside contractors required to comply with appropriate controls and safety precautions on all lifting operations while on the premises?
 - What controls do the insured enforce over contractors?
3. Are the required moves or lifts made over other equipment, buildings or structures subject to damage by a falling load?
 - What is done to reduce this exposure?
 - Is there any potential for lifting operations to cause interruption of other operations or to cause business interruption losses? Explain in detail.
4. Has management implemented any controls to prevent potential dropping losses?
 - If large lifts are made routinely, is there a formal lift classification program in effect to ensure the proper rigging, engineering and supervision of large lifts?
 - Are there any rules or procedures in effect to limit or curtail lifting operations during periods of high wind, darkness or other adverse circumstances?
 - Is there a training program for the operators of weight handling equipment?
 - Is there a regular inspection testing and maintenance program for lifting and rigging equipment?