



## TOPIC: *Cost of an Accident*

Every accident has a cost associated with it and that is why it is important to stress safety on and off the job. The costs that are involved are both direct and indirect; however the employee who was injured will be the one who pays the most. The costs associated with an accident are always more than just dollars and cents.

### Direct Costs for the Employee

- Lost wages & overtime
- Doctor & hospital bills

### Indirect Costs for the Employee

- Physical pain & suffering
- Mental anguish
- Lost time with family & friends
- Loss of productivity on & off the job
- Relationship strain

### Direct Costs for the Employer

- Medical bills & workers' compensation claims
- Legal costs
- Insurance costs
- Property damage costs
- Wages being paid for a sideline worker

### Indirect Costs for the Employer

- Loss of a valued employee
- Loss of productivity
- Replacing the lost worker (hiring & training costs)
- Damage to equipment or tools
- Time it takes to handle the injury claim
- Decrease in employee morale over the loss of an employee

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