

The Costs of an Accident

What are the major concerns with an injury or death as a result of a fall through a skylight? One concern might be an OSHA citation or penalty. The largest OSHA penalty (not confirmed) was \$7,000 per skylight multiplied by 21 skylights for a total of \$147,000. A larger OSHA penalty is possible if OSHA issues a citation of "willful violation" and implements their egregious multiplier.

However, the OSHA penalty is a minor concern in contrast to the following aftermath of a death resulting from a fall through a skylight:

1. Our country is getting more litigious daily. There is the real possibility of a *personal injury or wrongful death lawsuit* being filed against your company. A settlement or judgement in seven figures is not unreal (see back cover), particularly if it can be proven that the fall through the skylight could have been prevented by the installation of a cost-effective commercial product.
2. A *personal civil or criminal lawsuit* could be filed against the owners and/or operators of the building citing failure to follow a professional code of ethics. Courts have recently found owners and top management criminally guilty and ordered stiff fines and incarceration.
3. You may experience *increased insurance costs* in workers compensation and general liability.
4. Imagine your own *mental anguish and guilt* since you could have prevented the victim's death. Imagine also, meeting the family and friends of the victim knowing that their lives are forever changed due to your lack of prevention.