

Securing Funds for Dock Safety

A Guide to Ergonomic Grants & Premium Discounts

Upgrading facility equipment often runs into a budget bottleneck. However, because Ergo Wheel Chocks directly reduce the likelihood of costly musculoskeletal injuries, funding the upgrade doesn't always have to come out of your operational budget. Many EHS managers successfully subsidize these purchases using state grants and insurance incentives.

1. State-Level OSHA & Bureau of Worker's Comp Grants

Many state-run worker's compensation bureaus offer specialized "Safety Intervention Grants." These programs provide matching funds (often a 2-to-1 or 3-to-1 match) to employers who purchase equipment designed to reduce ergonomic hazards.

Action Step: Search your state's Bureau of Workers' Compensation (BWC) or Department of Labor website for "Safety Grant Program." In your application, classify the Ergo Wheel Chock under "*Ergonomic Material Handling Equipment*" and clearly state that it eliminates the repetitive lifting/bending hazards associated with ground-level rubber chocks.

2. Insurance Provider Premium Discounts

Private worker's compensation insurers base your premiums on your Experience Modification Rate (EMR). If your facility has a history of lower-back strain claims originating from the loading dock, your EMR goes up. Insurers want you to reduce risk just as much as you do.

Action Step: Contact your insurance risk engineer or underwriter. Provide them with the specs for the Ergo Wheel Chock. Ask if outfitting the facility with preventative ergonomic equipment qualifies your company for a "Risk Management Premium Credit." Frequently, the yearly discount on your premium will completely offset the capital cost of the chocks.

3. Internal "Near-Miss" Safety Budgets

If external grants aren't an option, look internally at how safety is funded. Many large organizations hold a discretionary fund specifically for addressing "near-miss" reports or safety committee recommendations.

Action Step: Have your dock supervisors document near-misses related to trailer creep or employee complaints regarding back pain from pulling jammed chocks. Use this paper trail to unlock discretionary safety funds, proving that the upgrade is a required corrective action, not an optional luxury.

Kendall Industries does not provide legal or financial advice. Consult your state labor board or insurance provider for specific grant eligibility requirements.