

SPRING 2019

# RISKmanager

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# TEXT NECK

## Smartphones and Your Spine

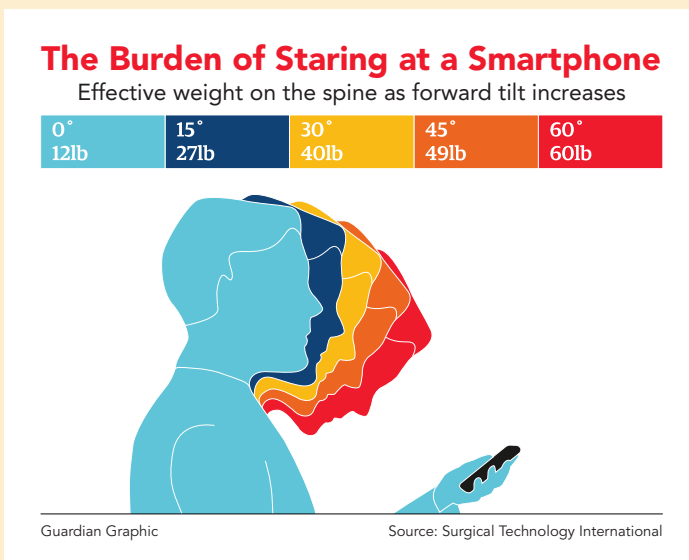
By Edgar Boord, risk control consultant

Today, a majority of adults own a smartphone. Some use it strictly for work, others use it just to stay in touch with friends and family, but many may spend countless hours scrolling through social media and browsing the vast world of the internet. Convenience can be a wonderful thing, but when does excess use turn into a damaging issue? In the past several years, various studies have been conducted showing a growing concern for an issue known as "text neck."

Simply named, text neck is an issue that stems from the amount of time spent on mobile devices and computers in conjunction with an individual's posture and angle of their neck. In a December 2016 study, Americans spent an average of five hours per day using apps on their mobile devices. This may not directly translate into actual time looking at the screen, but it is apparent that time spent on cell phones continues to increase each year with the introduction of new apps and technologies. Of course, scrolling on your cell phones isn't the only activity that can contribute to the issue. Use of computers, reading a book, and anything else that may cause you to look down for extended periods of time, can cause text neck.

The human head generally weighs 10 to 12 pounds. The burden on your neck and spine ranges from

27 pounds at a 15 degree angle, to 60 pounds at a 60 degree angle. That amount of strain on your neck and spine can easily translate into ongoing issues with painful symptoms.



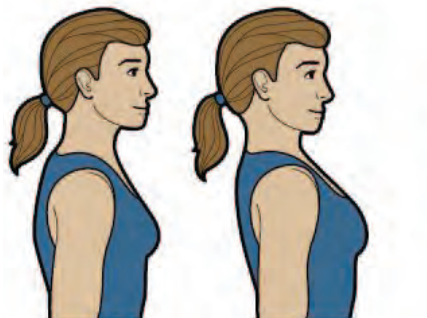
Symptoms of text neck can include chronic and/or sharp upper back and shoulder pain, including severe muscle spasms. Over time, symptoms can worsen, leading to permanent damage that may require surgery to resolve. In addition to the spinal and muscle issues, prolonged time spent looking at phone, computer and television screens can be incredibly detrimental to your sight.

With all these potentially damaging outcomes, prevention is imperative to your health.

**Reducing the time spent** on your phone and other similar activities should be the first step taken to combat the issue. Try cutting the time spent on your phone as much as possible. **Taking breaks** and **splitting your screen time in intervals** can also help reduce the amount of strain on your neck and upper back. During those breaks, and when you are done looking at your phone, **take a quick walk** and/or **stretch out** to re-align your spine. Various simple stretches can help relieve pain and prevent further damage (see page 2). In addition to stretches, **paying attention to your posture** and angle of your neck can minimize the issue as well. Try to **keep your phone, computer or book at eye level** to avoid looking downward.

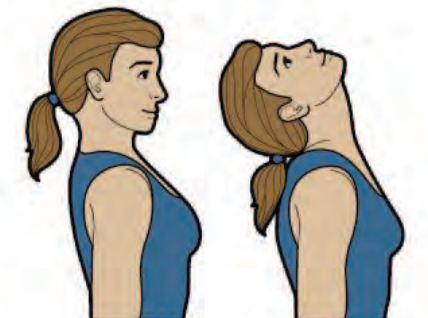


# NECK PAIN EXERCISES



## Neck Retraction

While lying faceup or sitting down, bring head straight back, keeping your eyes on the horizon. Then return to neutral. Repeat 10 times.



## Head Drop

Starting in a seated position, retract neck (as above). Slowly move head up and backward as far as you can comfortably go. Return to neutral. Repeat 10 times. Do this exercise again at the end of each session (so you do it twice each session).



## Side Bend

Sit down, bring head into neck-retraction position, then gently guide right ear toward right shoulder with right hand. Stop when you feel a stretch on left side of neck. Return to neutral. Repeat 5 times on each side.



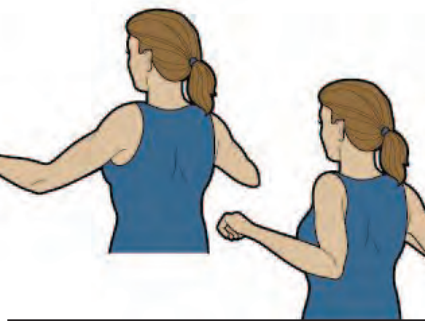
## Rotation

While sitting, bring head into neckretraction position, then gently tum head diagonally to the right so your nose is over your shoulder. Return to neutral. Repeat 5 times in each direction (left and right).



## Flexion

Sitting down, bring head into neck-retraction position. Clasp hands behind head and gently guide head down, bringing chin toward chest. Stop when you feel a stretch in the back of your neck. Return to neutral. Repeat 5 times.



## Shoulder Blade Pull

While sitting, bend raised anns at 90-degree angles. Relax shoulders and neck. Keeping arms and neck still, squeeze the muscles between shoulder blades, drawing shoulder blades closer together. Return to neutral. Repeat 5 times.

**SOURCE:** Rod, Kevin. Photo of Neck Pain Exercises. "Stretching and Strengthening Exercises for Neck Pain". MyPain.ca, <http://mypain.ca/stretching-strengthening-exercises-neck-pain/>

As technology evolves, the uses for it become more widespread. This level of convenience can quickly lead to prolonged use. Within schools, use of tablets for educational purposes is becoming ever more common. In addition, staff members often use cell

phones to conveniently take calls and read/send emails while not in the office. Mindful prevention and limiting the time you (and your children) spend on mobile devices and computers can go a long way in avoiding a huge "pain in the neck."

**ADDITIONAL SOURCES:** -Khalaf, S. & Kesiraju, L., Dec. 2016. Flurry Analytics Blog: U.S. Consumers Time-Spent on Mobile Crosses 5 Hours a Day. Retrieved Jan. 16, 2019 from <https://flurrymobile.tumblr.com/post/157921590345/us-consumers-time-spent-on-mobile-crosses-5>



# Safeguarding Vacant Buildings

By Jake Ruziecki, risk control consultant

Schools that were once regarded as landmarks and hubs of the community generate new risks as they age and become unoccupied. For reasons such as increasing maintenance costs or declining enrollment, buildings may close indefinitely, and it is important to consider the hazards that may result.





Potential hazards include **water intrusion, weather damage, fire and various acts of crime.** Not only do these hazards apply to vacant buildings, they may also apply to buildings temporarily closed for renovation or construction. Regardless, without regular day-to-day occupancy, these hazards can quickly lead to serious issues that may be costly to correct. This is why school administration should, at the very least, evaluate their maintenance and security policies any time a building's primary use changes.

## **CRIME**

Acts of crime including **theft, arson and vandalism** are proven to increase in areas around vacant buildings; lacking security measures, they make for easier targets. According to the National Fire Protection Association (N.F.P.A), between 2011–2015, U.S. fire departments responded to an estimated average of 30,200 structure fires per year in vacant properties. Half of those vacant building fires were set intentionally.

**Keeping up exterior maintenance and conducting daily walkthroughs** will help deter crime by making the building appear occupied. This includes inspecting and maintaining lighting, doors, windows and grounds keeping.

Continue to **keep any alarms in service including smoke/fire, intrusion and security cameras.** Criminals may try to access the building to steal equipment or valuable copper often found in piping and wiring; all of these security measures act as deterrents. It is also important to **notify your alarm companies and local emergency services** that the building is no longer occupied; be sure to provide each with updated emergency contact information as well.

Lastly, consider **posting signage around the building with emergency contact information** for individuals to reach out and report any emergencies or suspicious activity.

## **WEATHER DAMAGE and WATER INTRUSION**

Most of the annual precipitation can be expected between winter and spring. We can also expect freeze claims to occur during this time. If you do not plan on shutting off the water or other utilities, **the building should at least average 55 degrees in the winter** to reduce the likelihood of any freezes. **In the summer, the building should at most average 85 degrees** to dissipate humidity and reduce the risk of mold. Continue to **inspect roofs and gutters**, along with downspouts and drainage, for the buildup of any debris or water that has resulted from a backup or overflow. It is important to remain vigilant when severe weather and extreme temperatures are in the forecast, and schedule additional visits to check on buildings if needed.

## **FIRE HAZARDS**

The risk of fire can be reduced by **removing any unnecessary combustible material** from the building along with other nonessential flammable liquids and propellants. You should also **disconnect any electrical or gas equipment** that will no longer be in use, such as kilns and cooking equipment. Any fire suppression equipment, including **fire extinguishers and sprinkler systems, should continue to be maintained** to reduce the risk of fire and leaks. A leak during unoccupied hours could result in thousands of gallons of water being released inside the building.

As a last resort to protect your buildings, you might consider installing plywood over any access points such as doors and windows; but before you do that, think of the message this might send out. Criminals might view this as more of an opportunity to strike, knowing that this building is no longer accessed or maintained. Consider using an alternative such as **polycarbonate boards to prevent access** into the building. Polycarbonate is a clear, plastic material that is visually more appealing than plywood and does not broadcast that the building is vacant. This impact resistant material, also used in protective eyewear, is proven stronger over time than plywood and is more efficient at keeping out the elements.



# Swimming Pool Basics

By Derek Neubauer, risk control consultant

Many schools have swimming pools in their buildings that can be used for swim teams, physical education classes and community programs. While most people recognize the health benefits associated with swimming programs, they sometimes fail to address some of the hazards inherent in any natatorium or pool area.

**These safety measures should be followed at every pool facility:**

- **Safety rules** should be clearly posted and strictly enforced.
- **Water depths** should be well-marked on interior pool walls and on the deck surface.
- **“No diving” signs** need to be clearly marked in shallow areas on both the walls and the deck.
- **“No running” rules** in the pool area should be strictly enforced.
- **Walking surfaces** in pool areas and locker rooms should be slip-resistant yet present no discomfort to bare feet.
- **Lifesaving equipment** must be easily accessible.
- A **certified lifeguard** must be on duty at all time during open hours and qualified adult supervision should be required for small children.
- **Someone in a supervisory capacity** should check on lifeguards periodically to ensure they are carrying out their responsibilities effectively.
- The pool should be **cleaned regularly and a water quality test performed** each day.
- **Diving boards** should be used only by qualified divers and only in pools with adequate depths.
- A **line** should be placed across the bottom of the pool at the slope break, so swimmers can easily see where the slope to the deep end begins.
- All the **electrified equipment and wiring** should meet the National Electrical Code Standards for swimming pool locations. This includes the proper grounding of electrical equipment using ground fault circuit interrupters.
- **When the pool is not in use**, the entrance doors and any doors that may be accessed through locker rooms must be locked.

Chances are, someone in your school district is already aware of all this information. However, over time jobs can change, some small details may get neglected, or we don't look at the pool area like a first-time student or community member. So, take a trip to your pool area soon and try to look at it as if you've never been there before and make sure all the basics in and around the pool area have been addressed.

# STAY SAFE When Working Alone

By Mark Nease, risk control consultant

When was the last time you had to work alone at your school? Working alone can be defined as working where you cannot be seen or heard by another person and where you shouldn't reasonably expect to encounter another person, unless by chance.



Whether working alone or during your regular shift, performing a task can lead to an accident. Should you get hurt during regular working hours, co-workers can quickly react and attend to your medical needs. Have you considered what would happen if you were injured while working alone?

With the advancement in building entrance technology, your school may permit you to enter the building at any time to work. A quick swipe of your badge and you're in.

Your school should set allowable building entrance times to help minimize opportunities for staff to work alone.

## Consider Your Safety

If you are going to work alone, you should always first determine those tasks that have a higher risk of injury if performed alone. Here are examples of when staff may report to work alone during an "off" hour:

- A custodial employee using a tall ladder to replace light bulbs in the auditorium on a Saturday afternoon before the evening musical.
- A bus mechanic coming in on a Sunday evening during a winter cold spell to ensure the bus fleet will operate early Monday morning.
- A teacher working in the classroom on a Saturday morning to decorate areas of the walls out of reach from floor level.

## Have A Plan

Working alone may not always be avoidable, but proactive planning can minimize your risk of injury. Consider these tips for lone worker safety:

- Schedule tasks so you do not have to work alone.
- Anticipate building/equipment failures that could require attention during off-hours and then address them through preventative maintenance during normal work hours.
- Implement a policy requiring a minimum of two workers at a location at any given time.
- Develop a co-worker check system such as requiring you, the lone worker, to call a supervisor at regular intervals to let them know you are okay. (A tracking system should be in place in case you are overdue.)

The next time you plan to work alone at school, decide whether it is necessary. If it is, be sure to follow lone worker safety protocols.



# THERE'S A DOG IN MY CLASSROOM

By Sharon Orr, risk control manager



As a risk control professional serving public schools, I have encountered all manner of creatures within school buildings—from the hairy tarantula in its glass walled abode, to creatures that slither, crawl, hop and scurry about within enclosures in classrooms—even the instance of a monkey as a greeter at prom. For the most part, animals are not routinely found in most school buildings. But within the last few years, we have seen a significant increase in requests for dogs to be used in schools as therapy animals. It is important to make the distinction between therapy dogs, service dogs and emotional support dogs.

## Therapy animals

What is a therapy animal? **Therapy animals provide affection and comfort, typically in settings such as hospitals, assisted living and schools.** These animals possess a special aptitude for interacting with people. Therapy animal owners volunteer their time to visit facilities with their animal. A therapy animal has no special rights of access, except in those facilities where they are welcomed.

## Service/assistance animals

A therapy animal is not a service/assistance animal. **Service/assistance animals are defined as animals—most frequently dogs—that are specially trained to perform tasks for people with disabilities.** Service dogs are considered working animals, not pets. The work or task a dog has been trained to provide must be directly related to the person's disability. Guide, hearing and service dogs are permitted, in accordance with the ADA, to accompany a person with a disability almost anywhere the general public is allowed.

## Emotional support animals

That brings us to the third classification: emotional support animals. **An emotional support animal, sometimes also referred to as a comfort animal, is**

**a pet that provides therapeutic support to a person with a mental illness.** To be designated as an emotional support animal, the pet must be prescribed by a licensed mental health professional for a person with a mental illness. The prescription must state that the individual has an impairment that substantially limits one or more major life activities, and that the presence of the animal is necessary for the individual's mental health.

Per the ADA, individuals with emotional support animals do not have the same rights to public access as individuals with a service dog. Emotional support animals may only accompany their owners in public areas with the express permission of each individual venue and/or facility management.

**If you are looking into the possibility of utilizing therapy dogs within your school, we suggest following the information below to make sure you understand the potential pitfalls and liabilities.**

## Establish a site assessment

To have a safe program, it is important for staff to learn basic safety and risk management information about animal-assisted therapy activities. A site assessment checklist would be helpful to determine if a dog therapy program is suitable for your facility. Dog therapy organizations may be able to provide the checklist and assist in the evaluation process.

## Legal liability

There are several reliable and well experienced organizations such as Pet Partners and Therapy Dogs International who help train, evaluate and sponsor their dog handlers. Dog handlers representing these organizations carry significant insurance coverage of \$1–2 million to cover potential risks or liabilities. Furthermore, consent forms can be provided for children and parents to ensure full awareness and to deter potential liability.



## Animal maintenance

Reliable therapy dog organizations require regular veterinarian checks for their dogs along with regular evaluations of their handlers to maintain their certification status. Competent dog handlers are trained to watch for potential harm to either a child or their own dog and are primarily responsible to manage the animal when on-site.

## Additional concerns

Most obviously, the potential to be liable for dog bites is an important consideration.

The owner of the dog would, in most cases, be liable if the dog were to bite someone, but there is also a possibility the employer would be jointly liable in a personal injury lawsuit. Two cases in Connecticut addressed an employer's potential for liability under the strict liability statute for an "owner" or "keeper" of a dog and found that allowing an employee to bring a dog to work does not make the employer a keeper of the dog (*LaVoy v. Rosenthal, et al.*, 1999 Conn. Super. LEXIS 3250; *Falby v. Zaremski*, 221 Conn. 14, 19, 602 A.2d 1 (1992)). However, the courts concluded that a plaintiff could bring a claim for negligence against the employer for a dog bite occurring at the workplace.

Although these cases were in Connecticut, if an incident occurred in any state where the courts had not previously heard and rendered an opinion in this jurisdiction, the cases above could conceivably be referenced as persuasive authority.

One solution to the issue is to require employees to provide insurance covering any damage or injury by the dog. Many policies have a business-pursuit exception that may result in the insurance company refusing coverage, in which case a plaintiff would seek to recover against the employer. Therefore, it is important to require that an employee have insurance coverage and to review the policy for any exceptions pertaining to the workplace.

## Create a Pet Policy

Another consideration is to create a pet policy for your school entity. As part of your pet policy, the school entity should consider requirements and/or conditions, such as:

- Dog owners are 100 percent responsible, 100 percent of the time, for their pet's wellbeing, behavior and biological needs, including: scooping, bagging, cleaning and sanitizing as needed.
- Dog owners must maintain a homeowner's/renter's insurance policy that does NOT exclude dog bites or have specific breed exclusions.
- Dogs must be at least 12 months old.
- Dog owners must clean up after their dog. Waste should be disposed of properly in a trash receptacle outside.

## Additional suggested requirements for the animal may include:

- Owned and housed by pet owner for at least 30 days—demonstrates familiarity with dog, demeanor, habits, etc.
- Current on all required canine vaccinations including rabies and be licensed/registered with municipality of residence.
- Parasite-free (fleas, ticks, hookworms, whipworms, etc.).
- Spayed or neutered—may not be a requirement, but a good idea; unaltered dogs may have a greater tendency to fight, breed, etc.
- Obedient—demonstrated basic obedience commands.
- Potty trained and of good hygiene/grooming (e.g., no foul, unpleasant or strong odors).

### Make arrangements to remove the dog immediately from the school building if the following occur:

- Exhibit aggressive behavior.
- Disruptive to co-workers, and/or inhibit work productivity and/or student activity and learning process.
- Bark excessively.

If the school entity chooses to pursue this endeavor, I strongly recommend a discussion with the school district solicitor to draft a pet policy and waiver of liability which includes language indemnifying the school and requiring proof of insurance by the dog's owner, as outlined above.



# COATINGS

## AND THEIR IMPACT TO WALKING SURFACES, BUILDING FINISHES

By Kyle Stewart, risk control consultant

The application of coatings to interior finishes and/or walking surfaces is often part of preventative maintenance or renovation/alteration projects. These coatings are typically applied as an alternative to removing and replacing a building material, or to extend its service life. Coatings also may be used to improve aesthetics or to extend the warranty of a building component.

Common applications of coatings include **interior walking surfaces, EPDM rubber roofing, and painting interior walls and ceilings**. Although the coatings may extend the service life of a building material and offer aesthetic benefits, negative side effects could include a slippery walking surface and/or diminished fire-retardant properties.

The scope of many school renovation/alteration projects include replacement of the building's mechanical systems or specific use areas (i.e., gymnasiums, restrooms, entrances, etc.); however, interior finishes such as walls and ceiling tile often receive a fresh coat of paint in areas that were not impacted by the renovation/alteration project. In some instances, schools will consider painting mineral fiber ceiling tiles for aesthetics rather than replacing them. In general, painting is not recommended for vinyl and laminated ceiling tile.

Prior to applying coating on any building component, school administration should speak with the component manufacturer and relevant authorities to consider the following and ensure the building component won't be compromised:

- Verify and receive written confirmation from the ceiling tile manufacturer that painting your specific product is permissible.

–Most manufacturers will not guarantee that painting ceiling tiles won't impact the published burning characteristics, fire resistance rating, reduction in acoustical performance and/or occurrence of stability (i.e., sag).

–Painting may also void the warranty.

- Consult with the local fire marshal to ensure painting is permitted and complies with any local, state or federal code.
- Confirm with the paint manufacturer that the paint meets NFPA and ASTM testing requirements.
- If permitted, precautions should be taken to protect fire suppression components from overspray that may compromise the system.

Schools also commonly have a coating applied to their EPDM low-slope roof systems to help extend the roof's service life. Although the coating can help

Prior to installing a roof coating, schools should speak with the manufacturer/installer to identify additional slip/fall preventative measures. For example, particulates such as sand or crushed nutshell can be mixed with the roof coating prior to installation to provide additional traction.

in that regard, an unintended consequence could be a slippery walking surface for staff members who inspect and/or access roof-mounted mechanical equipment. Placing walking pads in areas that require periodic access can reduce that risk, but the potential for slip/fall injuries will still exist should anyone need to walk on the roof coating in areas where pads are not present to investigate leaks or access incidental areas.



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