

SUMMER 2017

RISKmanager



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Dear Policy Holders and Broker Partners:

Summer has arrived and although many of you look forward to the empty classrooms and silent hallways at this time of year, those empty classrooms and hallways mean a lot of summertime maintenance and preparation for the new school year. I encourage you to take a few moments out of your busy day to read our summer issue of *Risk Manager*. Inside you will find useful risk control information that can help keep your facilities, students and staff safe throughout the year. In this issue, you will find informative articles on *Summer Playground Maintenance* and *Methods for Enhancing Safety Committee Efforts*.

As a reminder, maintaining an effective safety committee is an important part of achieving greater employee participation in your overall safety program. Attending one of our safety committee webinars fulfills the annual training requirement for the PA State Act 44 for safety committee certification. To maintain certification of your school district's safety committee, or if you are in the process of forming a safety committee, 100% of the designated safety committee members must receive training from a qualified provider annually. Go to cmregent.com to register now.


As always, I want to thank you for your continued loyalty and support of our insurance programs and services. If we can help your school in any way, our dedicated and experienced risk control team members are here for you. Feel free to contact us at 844-480-0709 and we will be happy to assist.

Regards,

Roy E. Jacobs, III

President

CM Regent Insurance Company

A close-up, low-angle shot of a red push mower being used on a grassy hillside. The mower is in the foreground, and the person operating it is partially visible in the background. The grass is green and slightly out of focus in the foreground. The background is a dark, blurred green, suggesting a dense lawn or forest edge.

Safety When Mowing Hillsides

By Mark Nease, Risk Control Consultant

How many hillsides exist at your district? Do you have a plan in place to ensure each is safely mowed?

Consider how mowing hillsides can be challenging:

- **Degree of slope.** Your mower can lose traction on steep hillsides, causing you to have an accident.
- **Wet grass.** You can lose traction when operating your mower on wet grass, sending the mower out of control.
- **Hydrostatic-drive mowers.** Most riding mowers are hydrostatic drive. Once the mower's engine suddenly stops, you will lose your steering and stopping ability (via your foot brake). Your only means of retaining control of the mower will then be through the use of the hand brake.
- **Push mowers.** Using a push mower in certain situations can cause you to slip and fall. ➤

Adequate planning is necessary before mowing a hillside.

- Always evaluate your hillsides to determine the degree of slope (see inset).
- Consult your mower's operator's manual to determine the maximum percentage slope allowed for safely mowing on dry grass.
- Develop a map of your grounds showing all hillsides, including slight grades. Label the percentage of slope of each hillside/grade and then note the equipment necessary to safely mow them.
- Communicate this mowing plan to all grounds staff.

Many options exist today to help you safely keep your hillsides mowed.

- **Riding mowers.** Riding mowers are usually meant for level or slightly graded surfaces. Always abide by the percentage degree of slope parameters spelled out in the operator's manual. Operate riding mowers up and down a grade, never side-by-side, and always mow when the grass is dry.
- **Slope mowers.** Slope mowers are riding mowers that are designed to mow hillsides. They may have two wheels per corner and their suspensions may self-adjust to level a mower when mowing side-by-side on a slope. Some are even designed to stop when they "sense" the slope is too steep to proceed forward.

5 SIMPLE STEPS to Determine Degree of Slope



1. Plant a stake at the steepest section or the top of the slope and another stake at the base of the slope
2. Tie a string between the two stakes and slide the string up the stake at the base of the slope until it is level (see below).
3. Take a measurement at the stake at the base of the slope, from the ground to the string. This vertical measurement is called *rise*.
4. Take another measurement of the length of the string. This horizontal measurement is called *run*.
5. Divide the rise measurement by the run measurement and multiply the result by 100 to achieve a percentage. This percentage of slope is necessary for determining the safest method to mow your hillside.

- **Remote control mowers.** The name says it all. You stand safely on a level surface as you watch and operate the mower with a joystick controller. These mowers may mow hillsides having up to a 50% degree of slope.
- **Push mowers.** Operate push mowers side-by-side, never up and down a grade. A rear-wheel drive or all-wheel drive self-propelled push mower can greatly assist the operator in maintaining traction.
- **String trimmers.** Sometimes using a string trimmer on a hillside is your only option. Be sure to wear eye and face protection, long sleeves, long pants, hearing protection and boots that secure the ankles. Only use a string trimmer on dry ground.

- **Vegetation growth inhibitors.** Technology exists where grounds-keeping engineers can plant grass seeds and apply materials that slows the growth and minimizes the height of the grass at full growth. This technology allows you to maintain a manicured grassy hillside all year long while only mowing it a few times.

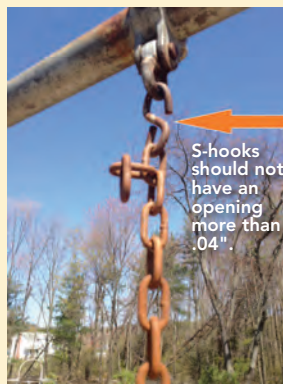
Having hillsides at your district may be inevitable. Keeping those hillsides mowed is a necessary task with varying degrees of risk. With a little research and planning, you can mow those hillsides safely.

SUMMER PLAYGROUND MAINTENANCE

For school districts, summer is the time for regular building maintenance and preventative maintenance around the school grounds. Not to be forgotten is the maintenance that should be done on all playground areas. Over the course of the school year, playground equipment and surrounding surface material takes a lot of wear and tear. Summer is a great time to ensure that the proper maintenance is being conducted and the playground can be a safe area once school starts again or over the summer if the playground is being used. Below are some tips on how to get the most out of the summertime maintenance.

EQUIPMENT

- Inspect for worn or missing parts.
- Tighten or replace loose bolts and fittings.
- Look for sharp edges or points.
- Lubricate moving parts.
- Inspect wood structures for splinters or cracks.
- Check for open or damaged S-hooks and hardware on swings.
- Check metal or plastic areas of equipment that can be affected by the heat of summer. Do this to prevent damage to the equipment and to the children using the equipment.
- Document any modifications to the existing equipment or the installation of any new equipment.



- Collect material that has been displaced outside of the play area.
- Confirm that each piece of equipment has the appropriate surface material for its prescribed use zone.
- Look over the surface material for any loose bodies such as branches, twigs and litter.

SURROUNDING AREAS

- If there are trees around the playground area they should be inspected for loose branches or limbs that are beginning to hang over the playground area. These should be removed.
- Check any park benches, shelters or picnic tables in the area for hazards.
- Establish that no other structures have been moved into the use zones of the playground equipment.



SURFACE MATERIAL

- Ensure that the appropriate depth of surface material is provided under all equipment.
- Inspect equipment footers for exposed concrete. If concrete is exposed, it should be buried with the appropriate depth of surface material.
- Make sure that there is an appropriate amount of surface material underneath the swing seat areas.



Most school playgrounds are installed to be used during the school year. However, if your playground has the possibility of being used by neighborhood kids or a community organization, maintenance should be completed periodically over the summer—at least after the last day of school and before the first day in the fall. It is also a best practice to have signage that is seen upon entering the playground area that lists any rules that the school district has for the playground use. Included on the sign should be the equipment age requirements and that supervision is recommended at all times.



Workplace Safety Committees

By Edgar Boord, Risk Control Consultant

Benefits

There are many benefits associated with the efforts of an effective certified safety committee. One of the most obvious is the ability to **develop and implement corrective actions that may lower the potential for incidents** resulting from physical hazards, hazardous conditions, unsafe behaviors or improper work practices. This may be through the implementation of a policy or a physical control that provides employees with some level of protection from a hazard. Through incident review/investigation, as well as thorough hazard inspections, safety committees are able to identify potential issues and recommend corrective and/or preventative actions to assist in reducing future potential for workplace incidents.

With a lower frequency and severity of incidents, your school's **experience modification rating may lower over time**. This is the rating given to

a business based on prior workers' compensation costs and other factors to identify future risk potential. The lower the rating, the lower your school's workers' compensation insurance premiums will be.

A safety committee that has become certified will **save an additional 5 percent on workers' compensation insurance premiums**. This could be a fairly large amount that your school could use for expenses or financial stability.

The most important benefit of a workplace safety committee is the ability to **enhance your school's safety atmosphere and overall awareness of hazards and safety-related issues**. By making safety an overall collective effort, your school has the ability to reduce incident potential and maintain a safe working environment for employees.

Methods for Enhancing Safety Committees

Now that the potential benefits of operating a safety committee have been explained, it is important to understand some of the methods for enhancing a committee's safety-related efforts.

A safety committee has several approaches for reducing the potential for future incidents:

1 The first approach is through *reactive* measures. This would include **routine review of workplace incidents to identify trends and problem areas**, as well as a thorough **investigation of the details surrounding an accident**.

A timely and thorough incident investigation can often uncover important details that may provide information allowing a committee to identify the root cause of an incident. If not already in place, a proper incident investigation procedure can be vital in identifying potential underlying safety system weaknesses to reduce future incident potential.

2 Another approach involves *proactive* measures for preventing incidents and reducing hazards. These methods are generally carried out through **hazard inspections of your school's buildings and grounds**. Thorough inspections of the workplace may assist the committee in identifying physical hazards, improper work practices and employee behaviors *before* an accident has a chance to occur. Although only one annual inspection of the workplace is required by the Department of Labor and Industry, more frequent inspections allow a committee to identify additional hazards that may not have been observed during a singular annual inspection. In addition, a site-specific inspection checklist should be used for documenting the process and any findings, as well as providing a structured and detail-oriented approach for conducting a thorough hazard inspection.

3 **Communication** is also a very important aspect to the effectiveness of a safety committee. A reciprocating level of communication among the committee, management and all employees can often lead to a vital exchange of safety-related information about potential issues. For a committee or management, this is done by making any monthly meeting minutes available for review to all of your school's staff members. This can be done either electronically or by posting minutes in certain locations. Employees outside of the committee may then review the minutes and learn about the committee's current efforts and future safety goals. Likewise, employees should have a formalized method to communicate with the safety committee (or other appropriate personnel) so that they can provide safety suggestions or notify committee members of potential safety issues and hazards.

As previously mentioned in this article, safety should be a collective effort and a shared responsibility. When this is accomplished, it may lead to enhancements and improvements in establishing an effective safety culture throughout your school. These are just a few of the keys to success of an effective safety committee as well as some of the associated benefits.

For more information on safety committee development, requirements, certification and related forms, please visit cmregent.com.



STORAGE HEIGHT

By Jake Ruziecki,
Risk Control Consultant

With the changing of the seasons and classes on pause until the fall, classroom materials, equipment and other supplies are getting packed up and put into storage until they are needed again. If you find yourself already near the maximum capacity for storage, then this process can become daunting and lead to poor storage practices, especially in areas where sprinkler systems are located.

For your sprinkler system to function properly in the event of a fire, a minimum of 18" of vertical clearance must be provided between sprinkler system and the materials below. This clearance allows for the sprinkler system to overlap and pre-wet combustibles to effectively contain a fire. But what about horizontal clearances? Imagine a second ceiling 18" below the sprinkler system—this horizontal plane should be considered the maximum storage height throughout the room.

Even areas without sprinkler systems require adequate ceiling clearances. Clearance of 24" is required to allow manual hose streams of water to effectively reach the top of a burning fire. Additionally, firefighters may use the ceiling to deflect water to the other side of the area or room.

To reduce the severity of a fire and minimize potential ignition sources, school districts should follow these guidelines:

- 1** The best practice is always good old-fashioned housekeeping. All too often materials get stored away and forgotten, or are held on to with intentions that they may be used again one day. If you haven't used the materials in the last few years, you're more than likely not going to use them in the next few years. Consider discarding or recycling them.

- 2** Organize and declutter materials that you may have quickly put into storage throughout the year. Simply rearranging materials can open up significant amounts of storage space and even maneuvering room.

- 3** Remember to secure storage of flammable and combustible materials in an approved flammable liquids cabinet. In the event of a fire, this practice will reduce the risk of a fire spreading rapidly.

- 4** Be sure to maintain manufacturer required clearances between ignition sources such as light fixtures and heaters.

- 5** Make sure any materials that are stored within 18" of sprinkler systems are stored on shelving along the wall. (Note: This practice is not applicable for areas without sprinkler systems)

SLIP, TRIP AND FALL INCIDENT FREQUENCY:

A MULTI-FACETED REDUCTION APPROACH

By Kyle Stewart, Risk Control Consultant

Slip, trip and fall (STF) injuries are one of the most frequently occurring incident trends among school entities, often resulting in workers' compensation incidents that are costly to the injured staff member and impact the educational entities' workers' compensation insurance premiums. Regardless of your individual job duties, STF incidents can—and do—occur throughout all areas of school buildings and properties including parking lots, entrances, cafeterias, hallways, playgrounds, restrooms, etc. There may be multiple contributing causes associated with STF incidents; however, the root cause of most STF incidents is typically related to the staff member's individual accountability, situational awareness of surroundings and/or unsafe work practices. Contributing causes may include slippery walking surfaces, dimly illuminated areas, slight changes in elevation, etc. However, these contributing causes can be safely navigated to avoid STF incidents through individual accountability, situational awareness of surroundings, periodic safety communications and/or utilization of industry best practices. Simply stated, preventing STF incidents begins with staff members taking personal responsibility for their own safety!



Common Circumstances and Contributing STF Causes

Individual Accountability

- **Selecting appropriate footwear** for your work environment. As a general guidance and in conjunction with industry best practices, the following should be taken into consideration for the selection of appropriate footwear based on the walking and/or environmental conditions:
 - Staff members should select footwear with a slip-resistant tread to maximize traction on all walking surfaces.
 - All staff members should avoid wearing smooth-soled shoes, which do not afford adequate traction and/or friction on wet/damp floors, or on smooth walking surfaces with minimal friction properties (i.e. vinyl tile, ceramic, concrete, etc.).
- **Time constraints.** STF incidents are more likely to occur when individuals are in a hurry and not cognizant of potential STF hazards within their surroundings!
- **Distractions** such as multi-tasking while walking, checking an electronic device while walking, etc.

Situational Awareness of Surroundings

- **Not attentive to changes** in walking surface elevation changes (i.e. curbs, raised walking surfaces, walking surface edges/transitions, etc.).
- **Tripping over objects** stored on the floor surface within designated walking surfaces (i.e. cords, boxes, chair/desk legs, etc.).
- **Work environments changing** and items being moved by staff members and/or students that pose a potential STF hazard.

Unsafe Work Practices (Taking Shortcuts)

- **Not walking on designated walking paths** (i.e. cutting through grass/mulch or curb islands, etc.)
- **Standing on chairs/desks** or other items not designed by the manufacturer to access overhead items.
- **Not using handrail** and/or carrying too many items when ascending or descending stairs.
- **Bypassing warning devices** alerting of potential STF hazards (i.e. wet floor sign).

Methods to Reduce STF Incidents

Consistent Periodic Safety Communications

- **Allot time during monthly faculty and departmental meetings** to conduct short safety discussions including the review of recurring workers' compensation incident trends with all staff members.
 - If staff members are unaware of the type of incidents that are occurring, how can preventative measures be taken?
- **Train and educate** all staff members. Has your school entity recently provided STF prevention training to all staff members?
- **Conduct accident investigations** to document the conditions present and footwear worn at the time of the STF incident.
 - Accident investigations should be completed immediately after the incident occurred.

Conducting an accident investigation a day or two after the incident may not accurately document the conditions at the time of the incident!

–Modify your accident investigation form to include the documentation of footwear tread type (i.e., smooth leather sole, rubber sole, aggressive tread, heeled, slip-resistant, etc.) worn by the injured staff member at the time of the STF injury. The purpose is to identify if a particular type of footwear tread is associated with the recurrence of STF incidents on walking surfaces throughout your facilities.

Follow industry best practices

–Slow down and shorten walking strides to maintain a center of gravity and reduce friction loss.

–Stair awareness

✓ Keep hands free. Avoid carrying objects while ascending/descending stairs.

✓ Use the handrail and walk to the side(s) on stairs.

✓ Slow down and firmly plant a foot on each step. Place the entire foot in the center of the step, as opposed to the stair tread edge.

✓ Avoid distractions. Stay attentive while ascending/descending stairs.

✓ Use multiple points of contact while descending/ascending stairs. Keep one hand on the handrail and one foot on the step at all times.

–Avoid storing/placing items on the floor surface that may pose a STF hazard; this includes bags, boxes, cords, etc.

–Constantly scan for potential STF hazards while walking.

✓ In addition to the location you are stepping on, scan the area in the direction you are walking as well.

✓ Slow down and take corners wide to avoid collisions at blind hallway corners.

✓ Be cautious of doors opening and/or individuals quickly exiting rooms leading to hallways.



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