

WINTER 2017

RISKmanager

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Dear Policy Owners and Broker Partners:

As I am sure you are aware, 2016 was a very eventful year for our organization. So as we kick off the New Year, I would like to reflect on a few of the many outstanding accomplishments that occurred during the year.

June 2016

- We completed the successful transition into the Church Mutual Insurance Company (CMIC) family. Joining with a national insurance company licensed in all 50 states will provide us with the opportunity to expand and grow beyond Pennsylvania.

September 2016

- We officially changed our corporate name from School Boards Insurance Company to CM Regent Insurance Company. Our new name reflects the company's position as an important member of the CMIC family of companies.
- We adopted a new corporate identity and launched a branding campaign with our broker and school partners.
- We launched a new, streamlined website: **CMRegent.com**

Although our company name and look has changed, you can be assured that we will continue to lead the market with comprehensive insurance programs and services you have come to expect. More importantly, as a wholly owned subsidiary of CMIC, we look forward to introducing program enhancements and additional risk management services for our customers.

I would like to thank you for your continued support, and we look forward to continuing on this new journey with you. If we can help your school in any way, our dedicated and experienced team members are here for you. Feel free to contact us at **844-480-0709** and we will be happy to assist.

Regards and best wishes for a happy and healthy 2017!

Roy E. Jacobs, III

President

CM Regent Insurance Company

"Distracted Walking"

IS THERE AN APP FOR THAT?

By Kyle Stewart, Risk Management Consultant



In today's society, it seems hard to believe how we could manage to go an entire day without using our cell phones or other electronic devices to communicate with others or complete our daily assignments. Nearly every aspect of our daily routines have morphed from the traditional time consuming tasks (i.e., handwriting, making a telephone call, etc.) to a method of convenience and urgency (i.e., text message, email, social media post, etc.), predominately through the use of cell phones.

"Distracted Driving" has become a term most individuals are familiar with through publicity and the increasing number of vehicular crashes often caused by a driver using his or her cell phone while operating a vehicle. Many local governments have attempted to pass laws prohibiting the use of cell phones (i.e., texting, etc.) while driving and/or suggested alternative practices such as utilization of a hands-free device while operating a vehicle to curtail accidents; however, a case can be made that these same practices should also apply to individuals using a cell phone while walking.

"Distracted Walking" is essentially diverting your primary focus and attention to an electronic gadget to text, tweet, surf the web or wearing headphones listening to music while walking. This form of multi-tasking can lead to work-related injuries (i.e., slip/falls, contact with an object, etc.), pedestrians walking into traffic and being struck by a vehicle and/or missing important announcements or verbal instructions. Injuries sustained during "Distracted Walking" do not only impact students or younger generations.

In an effort to reduce the potential for work-related incidents and pedestrian accidents associated with "Distracted Walking," the following guidelines should be adhered to:

SLIP/FALL PREVENTION

- Never walk while texting, tweeting, surfing the web or checking email on your phone.
 - If you must check your phone while walking, move out of the flow of foot traffic (i.e., edge of the corridor, off the sidewalk).
 - Never stop in front of a doorway, entrance, stairwell or parking lot.
- Checking your phone while walking increases the risk of slip/fall hazards and limits situational awareness and your ability to identify potential slip, trip and fall hazards such as a wet floor, spilled liquid, elevated walking surface, missing step, stopped individual, object stored on walking surface, ice/slippery walking surface, etc.
- Walk in well-lit areas to permit slip/fall hazards to be identified and allow vehicles to see you.

PEDESTRIAN SAFETY

- Never cross the street while using a phone or other electronic media device.
- Avoid walking with headphones on to permit audible alerts to be heard.
 - Wearing headphones to listen to music reduces your ability to hear oncoming cars, bicyclists or other individuals that may require you to react and change your course of travel.
- Cross only at crosswalks and look left, right and left again before crossing roads.
 - Crossing at crosswalks will aid in reducing the potential to be struck by a motorist that may be utilizing a cell phone while operating a vehicle—a distracted driver!
- Avoid stopping to check your phone/electronic media device in a parking lot to avoid being struck by a vehicle pulling or backing out of a parking spot.
 - Wait until you are in your vehicle or move to an area away from vehicular traffic flow (i.e., sidewalk, curb island, etc.).



CHAIR OR LADDER

Which One Will You Choose?

By Mark Nease, Risk Management Consultant

**HERE'S A SITUATION THAT YOU MAY
ENCOUNTER DURING YOUR WORKDAY:**

You need to access an area of a room that is out of reach from the floor. You ask yourself, "Should I retrieve a ladder for this task or could I get by with standing on my chair?" Your mind begins to reason, "I know I should use a ladder but I think the chair will suffice."

HOW MANY TIMES HAS THIS SCENARIO HAPPENED TO YOU?

Did you choose to use the ladder or did you choose to use your chair? Were you successful in safely completing the task?

All too often people take the shortcut of using a chair in lieu of a ladder. Some are successful, but others have injurious results. Realistically, the odds are high that you will have an accident when you use a chair in lieu of a ladder. Chairs simply are not designed to function as ladders.

Take a look at your chair. The height of its seat is roughly 18 inches from the floor. The first rung of a ladder, on the other hand, is no more than 12 inches from the floor, which is specified by the American National Standards Institute (ANSI) for ladder safety design. So a safe vertical step height is assumed to be no more than 12 inches, disqualifying the chair's seat height as a safe stepping height.

Once stepping onto the chair, you have another obstacle. A ladder has a flat textured surface for you to plant the ball of your foot onto. Your chair on the other hand is either a flat or a contoured surface that offers one purpose; and that purpose is not to accommodate the ball of your foot. Does your chair have wheels and does it recline? If so, how well are you at working at heights while balancing yourself on a skateboard?

So, now you have decided to stand on your chair and you are ready to pursue your task. Regardless of your task, whether it is to use a stapler on a bulletin board, use a hammer to pound a nail into the wall or use your hand to shut off a valve, you have already reduced your ability to keep your upper body in balance due to having nothing to grasp onto. Opting for a ladder at this point would have allowed you to in addition to having both feet securely planted on the rungs, have one hand firmly grasping a section of the ladder to secure your balance. This is known as the Three-Point Contact rule.

HOW ABOUT THROWING IN A THIRD SCENARIO TO THIS SITUATION; THAT IS, EXPERIENCING AN UNPLANNED DISTRACTION?

What will happen if you become distracted by a coworker suddenly calling out your name or you suddenly become distracted when you hear your cell phone's text message notification sound? Could your reaction to these stimuli cause you to lose your focus on your surroundings and then lose your balance?

Assuming at this point that you have escaped a "Fall From Standing On Chair" accident, you still have one more obstacle to overcome. That is, how are you going to safely step down from the chair? Gravity is already working against you. Have you considered this challenge back when you were first reasoning on whether to use your chair or a ladder to complete the task?

Here's your challenge. By using your chair to stand on, you have no fixed object to grasp onto in order to steady your body as you plunge the whopping 18 inches to the floor. This is where trauma could happen to your ankle and/or knee upon landing. You could also lose your balance during your descent and then fall, striking the floor or an adjacent object. A ladder, on the other hand, would allow you to steadily and safely descend with three points of contact while maintaining a safe balance and smooth transition to the floor.

A chair or a ladder; which one will you choose? Let's face it, chairs are designed for sitting, and ladders are tools that are strategically designed for working at heights. Always choose a ladder when you have to access an area that is out of reach from the floor.

MOLD:

Identification and Prevention

By Sharon Orr, Director of Risk Management

The end of summer brought with it some very hot and humid conditions that created a perfect storm for mold growth.

Several schools in Pennsylvania have encountered substantial mold issues requiring significant remediation. Understanding what mold is and how to prevent it helps to provide the information necessary to identify, respond and remediate when addressing mold issues at your school facility.

Mold is a type of fungus that needs two essential elements to survive—materials to eat or digest, and moisture to thrive. Mold can grow on leftover food, wood, cloth, paper, ceiling tiles and drywall. Moisture sources may include water leaks, high humidity levels and standing water—whether in appliance drip pans



or outdoor ground depressions or containers. Mold reproduces through spores, which are very small particles that can travel by air to start new colonies. Mold may be found in a variety of colors (i.e. black, green, orange and purple) and often appear slimy and/or fuzzy.

Both newly constructed buildings and older facilities can have mold issues since the two basic requirements for growth can occur in either. Schools that are in a state of disrepair or are poorly maintained, as well as those with plumbing problems, poor ventilation systems or leaky roofs, contribute to creating the ideal conditions for mold to colonize. Additionally, although freezing temperatures in winter can reduce the outside growth of mold, the reverse is true in summer where both indoor and outdoor humidity levels provide optimal growth environments.

Schools can significantly reduce the potential for mold growth by taking some basic preventative measures:

- Control humidity levels through air handling and ventilation with a goal of maintaining humidity levels between 30–60%.
- Vent any moisture-producing sources (i.e. showers, dishwashing, cooking vapors) outside.
- Grade landscaping and direct gutters to funnel water away from the foundation or from under the building.
- Promptly remove any standing water—empty appliance drip pans and re-grade areas outdoors where water has a tendency to pool.
- Repair any clean water leaks in a timely manner and thoroughly dry the area within 24–48 hours to inhibit mold growth.
- Properly maintain HVAC equipment.
- Providing adequate ventilation and good air distribution throughout the facility.

Routine inspections should be conducted to identify mold growth potential. Areas to focus on include, but are not limited to:

- Basements, closets and rooms with direct water sources such as bathrooms and kitchens.
- HVAC units, duct work and vents.

- Areas that have developed a damp, musty, earthy or alcohol-like smell.
- Paper storage areas that may also contain boxes, books, files.
- Look for water stains on floors, walls and ceiling tiles.
- Check behind furniture, especially if it is against outside walls.

During the routine inspections, if water leaks, water stains or evidence of mold is found, remediation as soon as possible is recommended. Response to water damage and/or mold growth may be dictated by the timing of the event. When dealing with contaminated water (i.e. floodwater or sewage), dispose of any stained or wet materials (i.e. ceiling tiles, dry wall, carpet padding); replacement with new material is recommended only when area is completely dry and any mold remediation has been completed. Remediation companies should have individuals experienced in dealing with mold—check for education/experience in mycology and/or industrial hygiene qualifications.

Although no standard currently exists for indoor air quality, additional reference information may be obtained by contacting:

National Institute for Occupational Safety and Health (NIOSH)

www.cdc.gov/NIOSH/

Environmental Protection Agency (EPA)

www.epa.gov/iaq-schools/reference-guide-indoor-air-quality-schools

American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE)

www.ashrae.org

Please share this important information with all building maintenance personnel. If you have any questions please contact Sharon Orr, Director of Risk Management, CM Regent Insurance Company at 866-401-6600, extension 7152.

Chemical Safety and GHS

By Ed Boord, Risk Management Consultant

Chemical exposures often present an uncommon and wide range of outcomes when compared to other types of hazards, such as slip/fall or strain-related hazards. Not only are there physical injuries such as burns, irritation and other physical reactions, but chronic and acute illnesses may often be the more severe outcome. Chemical substances may present unexpected hazard potentials depending on factors such as the chemical's properties, storage, use, labeling and so on. It is important to not only make sure that you are taking certain precautions to protect yourself, but also the students and co-workers that may also be exposed.





You may or may not have heard about the somewhat recent implementation of the Globally Harmonized System of Classification and Labeling of Chemicals (GHS). This new system was adopted in recent years by the United States as part of a more effective method of communicating chemical information, hazards, and safety precautions on a global scale. The goal of GHS is to address literacy issues by utilizing pictograms to represent hazards, as well as make labels and safety data sheets more uniform and easier to understand. This new system still follows all of the necessary requirements for proper storage, use and disposal of all chemical substances. This article will address proper labeling, safe storage and use, as well as other information that lays the groundwork for these items.

Proper labeling is often the starting point for minimizing hazards related to chemical use and storage. Chemicals will always come from the manufacturer with an original label that lays out the most important information about that substance. If for any reason this substance is moved to a secondary container, or the original label becomes worn/illegible, it should be relabeled for its contents. An unlabeled chemical may easily be mistaken for a sports drink or a different chemical, possibly resulting in ingestion or misuse. National Fire Protection Association (NFPA) or Hazardous Materials Identification System (HMIS) labels are an excellent means to quickly label a container for its contents and various hazard rating levels.

Once all chemical containers can easily be identified for their contents, all of the necessary information pertaining to that substance should then be made available. This is done by **organizing the chemical inventory and maintaining current safety data sheets** for each listed chemical. A master copy should be maintained on site; however, storage area-specific inventories should also be kept in or near those areas as a best management practice. This allows for an individual to quickly and easily

reference specific chemicals in case of a spill, contact, or other emergency. Safety data sheets will provide an individual with the necessary information pertaining to that specific chemical, broken down into separate sections. Various items are outlined by the safety data sheets, including a chemical's composition, hazardous properties, storage and disposal requirements, first aid measures, firefighting measures, and other important considerations.

After becoming familiar with a chemical through review of the safety data sheets, **proper storage and use** is then possible. It is important to always be aware of precautions for safe handling, such as use of personal protective equipment, firefighting measures, and other special hazard considerations. This information may allow individuals to not only protect themselves, but also those around them from the potential hazards of the chemical being used. It also allows individuals to become knowledgeable about what other chemicals or substances a certain chemical may be reactive with. With all of the many different chemicals out there in the workplace, there are many that may violently react with others, or create a hazardous atmosphere by giving off toxic vapors or fumes. Reviewing this information may allow for safe and proper storage within the chemical storage areas. Substances that may have acidic, flammable, corrosive or other hazardous properties are often required to be stored separately, or in a specific environment. For instance, flammable liquids should be stored in a flammables storage cabinet, and corrosive substances should be stored in a container that is compatible with that specific chemical's properties.

As mentioned in the beginning of this article, there are a wide range of chemical hazards and situations that can bring about hazardous conditions. It is important to always be knowledgeable of the substance being used to possibly prevent an unexpected injury or illness. Remember that improper labeling and/or unsafe use of a chemical has the potential to not only affect you, but also anyone in the area. Lastly, be sure to store certain chemicals properly to avoid unintentional hazardous conditions.



WINTER ROOF MAINTENANCE

By Derek Neubauer,
Risk Management Consultant

The roofs of buildings around Pennsylvania have three enemies during the winter months: cold, ice and snow.

THE COLD is tough on a roof when combined with warmth. When the daytime temperatures rise the roof will expand, and when the temperature drops over night, the roof will contract. This is called thermal shock. The more extreme the temperature fluctuation, the greater the expansion and contraction that can damage the roof structure.

NEXT IS ICE. This would include types of precipitation, but more likely melting of snow then refreezing. When it snows the building will eventually warm the snow and melt the lowest layer. This lowest layer will turn to a liquid and get into the cracks and crevices of the roof. Then the temperature drops again and cause the water to freeze which then expands the cracks and crevices. This expansion makes any defects in the roof worse.

SNOW issues are the easiest to spot. Usually you can see inches to feet of snow accumulating on the ground and realize that the same amount is being accumulated on the roof. While fresh snow can add up to 20 pounds of weight per cubic foot, the snow that partially thaws and refreezes can add as much as 60 pounds per cubic foot. Signs that heavy snows have exceeded the abilities of the roof structure are loud popping noises, bends in metal supports, cracked wooden supports and other notable deformities.

Preventative Maintenance Ideas:

- Ensure that all drains are cleared periodically, especially before the first snow fall and throughout the fall.
- Apply de-icing spray.
- Remove snow whenever safely possible, while being sure not to damage the surface of roof.
- Sweep away remaining snow.
- Have the roof inspected in the late fall and early spring to find possible problem areas.
- Repair all roof weaknesses prior to the winter.



Church Mutual Insurance Company is pleased to introduce **CM REGENT INSURANCE COMPANY**, formerly known as School Boards Insurance Company of Pennsylvania, Inc. (SBIC).

We may have a new name and a new look, but you can be assured that we will continue to provide the same comprehensive insurance and risk management services and products that you have relied on for more than 40 years.

For more information, visit our new website at **CMRegent.com** or call toll-free 1-844-480-0709.



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