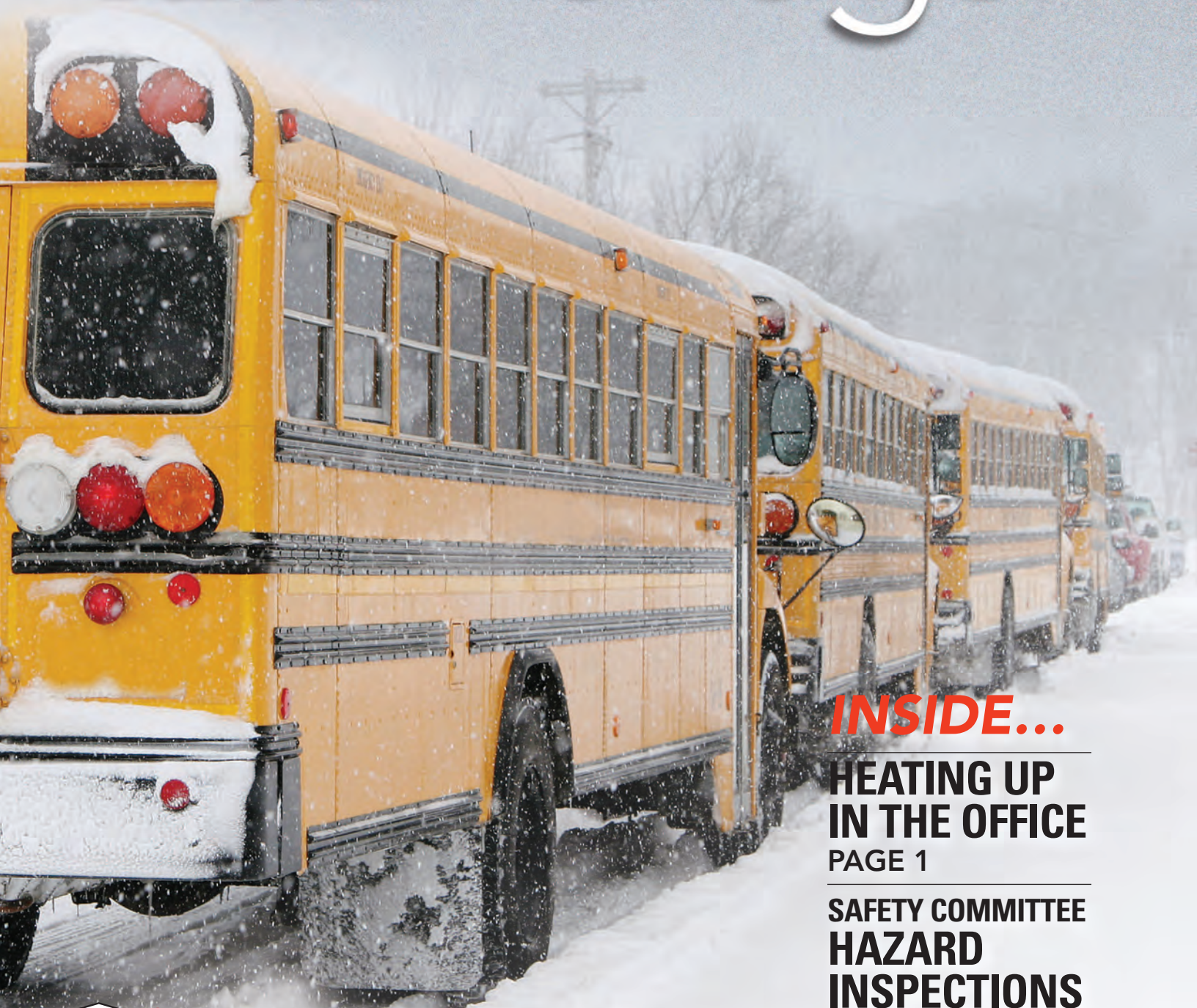


WINTER 2018

RISKmanager



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Dear Policy Holders and Broker Partners:

As the hustle and bustle of the holiday season comes to an end and we celebrate the new year, I encourage you to set aside some time to read the winter issue of ***Risk Manager***. Inside you will find many valuable articles to help keep your facilities, students and staff safe this winter.

In this issue you will find several articles designed to assist your safety committee efforts including an article on safety committee hazard inspections and the importance of conducting regular inspections on your fire suppression systems.

As always, I would like 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 team members are here for you. Feel free to contact us at **1-844-480-0709**, and we will be happy to assist.

Regards and best wishes for a safe and healthy 2018!

Roy E. Jacobs, III

President

CM Regent Insurance Company



HEATING UP IN THE OFFICE

By Derek Neubauer, Risk Control Consultant

Portable electric space heaters are commonly used during this time of the year for supplemental heat. However, space heaters can increase the risk of fire and electrical shock. Fire can be caused by space heaters without proper safety features, that are not properly plugged in, or placed near combustibles.

CM Regent Insurance Company does not recommend or endorse the use of personal space heaters. If there is an abundance of personal space heater use, the overall heating system should be inspected for heating issues in a certain area or in the entire building.

Whether a school district decides to allow staff members to use personal space heaters should be documented in a board policy. This policy should clearly state that personal space heaters are not to be used. If they are allowed, then the requirements for use should be outlined.

Examples of personal space heater requirements in the workplace include:

- Space heaters should have a UL label.
- Employees should be required to obtain approval from their supervisor before use.
- Review the electrical system to ensure that it can handle the load of space heaters.
- Inspections should be conducted annually.
- The electrical cord should be in perfect condition.
- The heater should be kept three feet away from any combustible material.
- The heater should be plugged directly into a wall outlet, not into a power strip or extension cord.
- The heater should be the only device plugged into the wall outlet.
- Do not put space heaters in high traffic areas.
- Do not leave space heaters unattended.
- Turn off and unplug all heaters at the end of the work day.

PREPAREDNESS FOR THE UNEXPECTED

By Kyle Stewart, Risk Control Consultant



... ARE YOU READY FOR WINTER?

In recent months, several natural disasters have occurred throughout the United States, each devastating to those impacted in a multitude of ways. Fortunately, advancements in meteorology and methods to communicate imminent weather hazards allow most individuals to prepare, heed warnings and initiate preparation activities. Regrettably, the level of prior planning and preparation is most notable before a natural disaster. It is at this time that stores are inundated by last minute preparation, making essential items scarce at best.

In watching the aftermath of recent hurricanes impacting the southern states or wild fires raging in the western states, it is hopeful that these events have poised you to ask yourself, "Am I ready for a natural disaster or unplanned event this winter?" Whether you are ready or not, it is not too late to prepare for inclement weather by taking these basic steps should you become stranded during your commute to or from work and/or other school related activity.

Prepare A Winter Emergency Kit

- Consider purchasing a battery jump starter. These units maintain a charge for extended periods of time and can be used to jump start a dead battery, charge cell phones, etc. Battery jump starters can also be recharged while vehicle is running if needed.
- Heavy blanket(s)
- Gloves and knitted hat/beanie
- First aid kit
- Road flares or other signaling devices (i.e. visible material, reflective triangles, etc.)
- Flashlights (battery and hand crank powered)

- Collapsible shovel and traction media (i.e. sand, cat litter, etc.)
- Plastic bags and sealable container(s).

Reserve Water and Food

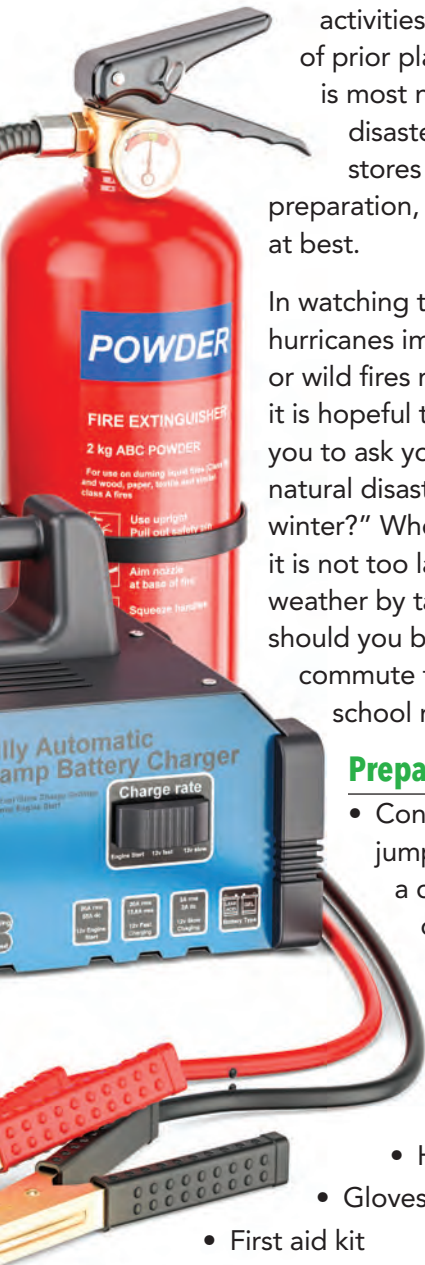
- Keep an adequate supply of water in your vehicle at all times—at least ½ gallon of potable water per person.
- Maintain non-perishable food snacks in your vehicle such as protein/fruit bars, dry cereal, granola, crackers, nuts and dried fruit take up little space yet provide a great protein/energy source.

Maintain Your Vehicle

- Keep your fuel tank full and make a habit to never allow fuel tank to reach less than ¼ tank.
- Verify tread depth and adequate tire pressure to maintain traction. Remember to check the air pressure in the spare tire.
- Have your vehicle serviced to ensure all essential systems are in proper working condition (i.e. battery, alternator, belts, hoses, brakes and brake lines, exhaust leaks, etc.).
- Replace windshield wipers to maintain vision during precipitation and use windshield washer fluid suitable for cold temperatures.

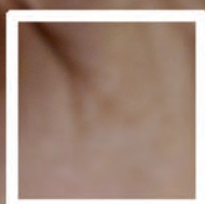
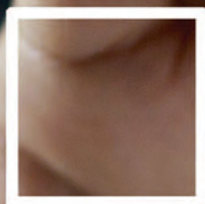
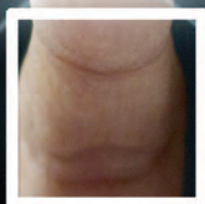
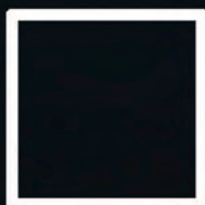
Efforts to prevent becoming stranded will negate the need to use much of the aforementioned items, but if you do become stranded, these items could make a difference in a dire emergency. If stranded, you should always wear and/or have with you suitable attire including footwear for the conditions, conserve energy and avoid strenuous tasks if you are likely to be stranded for extended periods of time.

Prior to travelling, check current and forecasted weather conditions and heed warnings associated with inclement weather advisories, warnings and/or watches. If stranded, stay with your vehicle and only run the engine and heater for 10-minutes per hour. Ensure that the exhaust pipe is not obstructed with snow, and keep a window open to prevent exhaust fumes from accumulating within the vehicle cabin.



SAFETY COMMITTEE HAZARD INSPECTIONS

By Edgar Boord, Risk Control Consultant



Hazard inspections are one of the primary methods for safety committees to proactively identify and minimize potential hazards *before* an incident can occur.

In addition to being an excellent tool for reducing incident potential, hazard inspections are a requirement for certified safety committees per the Department of Labor and Industry. Whether you're a recently established committee developing hazard inspection methods, or your committee is looking to improve its current inspection procedures, there are many advantages to enhancing the inspection process. Just as with many different types of activities, practice makes perfect. The more hazard inspections a committee has under its belt, the more likely the committee is to understand what aspects may be in need of improvement. This may allow the committee to continually progress their hazard inspection efforts, but only if continual improvement is a goal of the committee. Keeping this in mind, let's explore a few tips for enhancing the hazard inspection process, as well as tools a committee has at its disposal.

SITE-SPECIFIC CHECKLISTS

One of the greatest tools a committee should have in their toolbox is a site-specific checklist. Documentation of the inspection, including any findings and other related details, is a requirement of the Department of Labor and Industry. Fortunately, a site-specific checklist provides ample documentation if the state were to conduct an audit of your school's safety committee. Aside from providing a form of documentation, checklists also allow a committee to create a tool that is able to be continually modified and enhanced, adapting to an ever-changing environment. Processes, equipment, procedures, and many other factors often change over time. Using a program such as Microsoft® Excel to create a checklist allows for these changes to easily be added to the checklist.

CM Regent Insurance Company offers comprehensive hazard inspection checklists in Excel format that can be customized for your school's use. These checklists are geared toward areas and hazards that are commonly found in a school setting. Download the checklists at CMRegent.com under the "Risk Control" tab near the top of the homepage. A thorough and detailed site-specific checklist may provide a structured basis for conducting hazard inspections, which in turn may lead to a more effective and efficient process.

INSPECTION FREQUENCY

It is important to find a balance between the frequency of inspections and meetings to discuss and analyze findings, losses, and other information. One annual inspection may be too infrequent, while monthly inspections could be a burden on the committee. Quarterly inspections allow for the committee to track any changing environmental and other conditions throughout the year, but also allows for enough time in between to address inspection findings.

School size, number of buildings and number of committee members may also be taken into consideration when deciding on suitable inspection frequency. Breaking your school's facilities down into smaller inspection areas may assist in reducing

the burden of the inspection process while allowing for committee members to take time for the sake of thoroughness.

Committee members performing hazard inspections may also be broken up into teams, or individually, to cover more areas at once. If this method is chosen, it may be beneficial to rotate inspection areas, rather than designate the same areas to the same individuals. This may avoid potential "tunnel vision" while inspecting the same area each time.

INDIVIDUAL HAZARDS

In addition to the above mentioned tools and strategic planning that may enhance the hazard inspection process, recognition of individual hazards and other safety-related issues may allow for a broader net to be cast during inspections. When conducting a hazard inspection, it may be typical for the mind to focus on physical hazards; however, incidents are often the result of an improper work practices, employee behavior, or the lack of a policy/procedure to enhance safe practices in the workplace. For instance, strain-related incidents are often due to improper lifting, reaching for items stored in awkward locations or lack of material handling/moving equipment available to employees.

ESTABLISHING GOALS

Lastly, establishing goals and setting objectives could possibly allow for more focused inspections that target specific hazards or areas of concern. Conducting periodic loss and trend analyses could assist in setting these goals and objectives. Analyzing incidents within the span of a year or more may provide enough information to identify specific trends in incident type, location of recurring incidents or common causal factors.

As mentioned, continual development and improvement of a committee's hazard inspection process is vital to maintaining a high level of diligence when it comes to identification and minimization of hazards and other safety-related issues. Not only can this be applied to the hazard inspection process, but also to the overall efforts of your committee to keep the workplace safe.

Fire Suppression System Inspections

By Jake Ruziecki, Risk Control Consultant



With most construction and maintenance projects coming to an end and schedules opening up, it may be a good time to revisit some tasks that have been postponed. More specifically, inspections of fire suppression systems. Odds are you may have already selected one or two companies to inspect and test your extinguishers and sprinkler systems; however, often having more than one company providing these services in your school can create confusion and may result in some areas being missed. These inspections are performed to provide assurance that in the event of a fire, the potential for loss of life or property is minimal. To avoid missing crucial inspections and servicing for your equipment, best practice is to follow National Fire Protection Association (NFPA) schedule guidelines for the inspection, testing and servicing of your suppression systems.

Monthly Inspections

Monthly inspections may be performed in house by a competent person(s). The monthly visual inspections should include:

- Cleaning, identifying any damage and checking the servicing tag and gauge on fire extinguishers
- Inspection of the gauges and servicing tags on your sprinkler systems.
- Inspection of the gauges, nozzle blow-off caps, and clearance of pull stations for ANSUL suppression systems commonly found in kitchens.
- Visual inspections of the servicing tags, filters, sprinkler heads and clearance of pull stations for spray booth suppression systems.
- Documenting all inspections and reporting any defects. Most service tags will have available space to provide initials and the inspection date.

Annual Inspection & Testing

Annual inspections and testing of sprinkler systems should be performed by an outside company. The annual inspection should include everything in the quarterly inspection in addition to the following:

- Inspection and tagging of fire extinguishers.
- Inspection and tagging of ANSUL suppression systems commonly found in kitchens. This will include inspection and replacement of any fusible links, sprinkler heads and testing the operation of the system and its components.
- Inspection and tagging spray booth suppression systems.
- Inspection and tagging of the sprinkler system. This inspection will include a full test on all the components of the fire sprinkler system.
- Documenting all inspections and scheduling any necessary repairs.

Quarterly Inspection & Testing

Quarterly inspections and testing of sprinkler systems should be performed by an outside company. The quarterly inspections will include:

- Inspection for physical damage to the supervisory alarm devices and water flow alarms.
- Testing of sprinkler system water flow alarms.
- Hydraulic nameplate inspection. This metal nameplate will provide information including the design area, system demand and name of the installing contractor.
- Inspection of valves to verify that they are in good condition, not producing any leaks and are in the open position.
- Documenting all inspections and scheduling any necessary repairs.

Five-Year Internal Inspection

NFPA indicates that every five years your sprinkler system should be inspected by an outside company to identify corrosion or blockages in the system. This inspection will include an internal examination at a minimum of four points in the system. Additionally, it is best practice to examine sprinkler heads in areas where they may be subject to excess corrosion such as swimming pool areas.

When selecting an inspection company, choose one that hires experienced employees with adequate qualifications. According to the Congressional Office of Compliance, properly maintained suppression systems reduce the risk of an individual dying by up to 75%, not to mention the countless amount of dollars saved by reducing the risk of property loss.

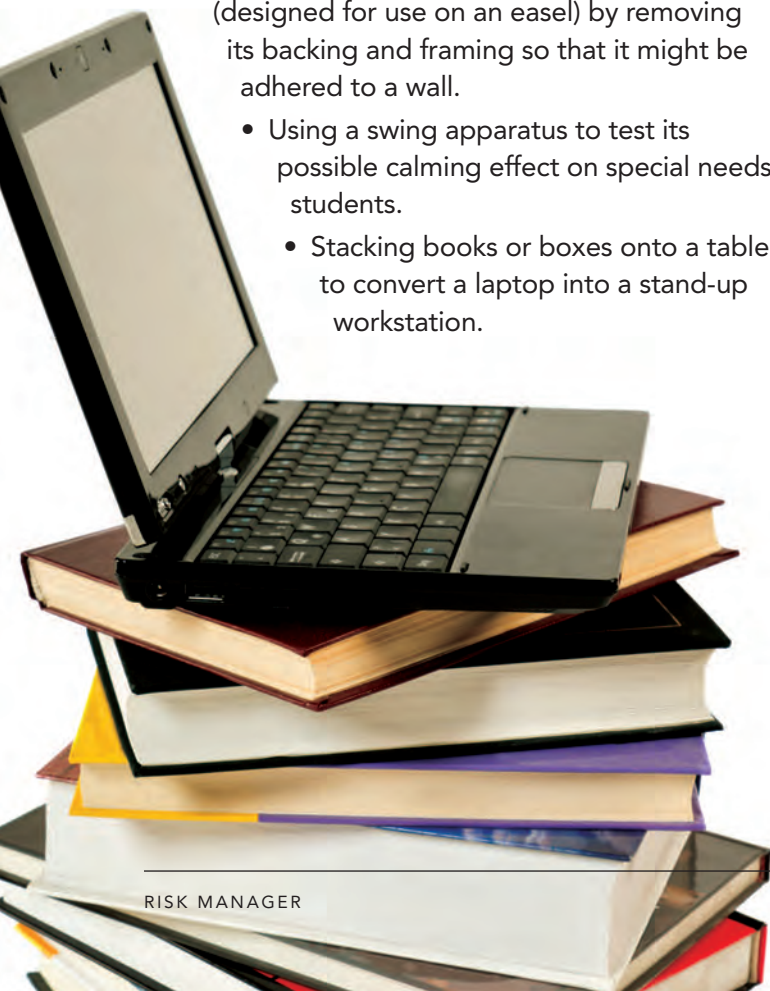
THE DANGERS OF MAKESHIFT DEVICES IN SCHOOLS

By Mark Nease, Risk Control Consultant

The astronauts in the United States Apollo 13 space mission needed to use a series of objects, some of which were everyday common items, to develop a life-saving piece of equipment. In order to reduce the carbon dioxide level inside the space capsule during their mission, the astronauts made a useable carbon dioxide filter using scissors, duct tape, plastic, filters and a portion of a procedure manual. The development of this makeshift device was necessary for the astronauts to stay alive. In rare circumstances, a makeshift device will save a life. More times than not, however, a makeshift device adds no life-saving value and is usually created as a shortcut or as way to save money.

Using common objects found in schools, along with a little ingenuity, you may try to create a makeshift device. You should avoid this activity at all times due to inherent risks associated with potential injuries and/or property damage. Examples include:

- Converting a framed dry-erase board (designed for use on an easel) by removing its backing and framing so that it might be adhered to a wall.
- Using a swing apparatus to test its possible calming effect on special needs students.
- Stacking books or boxes onto a table to convert a laptop into a stand-up workstation.



You are also at a high risk of injury if you misuse a tool. Examples of common makeshift tools include:

- Use of a pocket knife in lieu of wire cutters or screwdrivers.
- Use of a screwdriver as a knife, scraping tool or a center punch.
- Use of pliers, pipe wrenches or bricks as a hammer.
- Use of concrete blocks as jack stands.

It is an unacceptable practice if you use equipment and hardware as a quick fix when it violates a recognized rule or guideline. Examples include:

- Use of nuts/bolts or other hardware bought from the local hardware store in lieu of hardware recommended by the manufacturer for playground equipment.
(U.S. Consumer Product Safety Commission)
- Use of extension cords in lieu of fixed wiring. Extension cords are for temporary use only.
(NFPA-70 National Electrical Code)
- Use of nuts/bolts on equipment such as a snow blower auger in lieu of the more expensive shear pins that are designed to “shear-off” when the auger jams, preventing a bent crankshaft and ruined motor. (Snow Blower Operator’s Manual)
- Use of U.S. currency in lieu of fuses in order to keep electrical power flowing through a fuse box, that would otherwise blow the fuse.
(Automobile Manufacturer’s Operator’s Manual)

Rather than developing makeshift devices to meet your needs, purchase appropriate parts/products and use them for what they were designed. When you need to provide maintenance on equipment, follow the manufacturer’s recommendations for replacement parts. If equipment is not functioning properly, troubleshoot the root cause of failure and make the repairs with original equipment parts.

Avoiding the use of makeshift devices is a viable way of reducing the risk of employee and student injuries in schools.

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