

FALL 2017

# RISKmanager



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**Dear Policy Holders and Broker Partners:**

Welcome to the Fall 2017 issue of the *Risk Manager* newsletter. As you begin the new school year you may be faced with many safety and security related issues. Rest assured that our experienced and credentialed Risk Control team is here for you if needed.

Inside this issue, you can learn how to identify several common workplace hazards. In addition to indoor safety hazards, many are also found outside, on playing fields and playgrounds. Please take a moment to read the article "Field of Play Alertness: Be On the Lookout" and learn how to avoid or reduce the number of *field of play* accidents.

Your continued support of our insurance and risk control programs is greatly appreciated. If we can help your school in any way, our dedicated and experienced customer teams 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 successful school year!

Regards,

**Roy E. Jacobs, III**

*President*

CM Regent Insurance Company



# Utility Vehicle SAFETY

By Derek Neubauer, risk control consultant

Utility vehicles, ATVs and golf carts are being used more and more by schools for their versatility and convenience. They can be used for many different jobs including small landscaping projects, transporting field or athletic equipment and transporting small groups or staff members to areas where regular vehicles can't reach. Along with these advantages, though, there are also hazards. Most utility vehicles are not equipped with important accessories found on regular vehicles. For example, utility vehicles do not have rear or side view mirrors, brake/turn signals, windshield wipers, roll cages, to name a few key safety features. Due to the differences between utility vehicles and regular vehicles, keep these tips in mind before and during operation of a utility vehicle.

## BEFORE OPERATION:

- Use the safety checklist that is usually found in the owner's manual.
- Inspect the vehicle by looking for any damage underneath and around it. Check tire pressure/treadwear and make sure light signals work.
- Read and observe all warning labels.
- Wear seatbelts (if provided) at all times when operating the vehicle.

## DURING OPERATION:

- Follow all traffic laws and stay as far right as possible in lanes of travel.
- Try to stay on paths when "off road."
- Use hand signals if the vehicle is not equipped with light signals.

- Move to the side and stop to let pedestrians and cyclists pass.
- Avoid sharp turns at high speeds, and if you must go up and down hills, drive straight.
- Look over your shoulder before turning or changing paths.
- Do not exceed recommended passenger or load limits.
- Do not allow people to ride standing or sitting in the back of vehicles.

## PARKING:

- When parking, place the gear in neutral and apply the parking brake.
- When leaving the vehicle unattended, turn off the ignition and take the key.
- Always park on pavement or in the designated service vehicle parking spot.
- Never block exits for vehicles or exits from the building or sidewalks.

All staff members who operate these types of vehicles should be familiar with the vehicle's owner's manual and any safety procedures, policies and training that the administration deems necessary before operation. Any incident involving a utility vehicle, ATV, or golf cart should be immediately reported to a supervisor, as well as any problems that occur with the vehicle before, during or after operation.



# PARKING LOT SAFETY:

## A LOT TO KNOW!

*By Mark Nease, risk control consultant*



How safe are your parking lots? Have you ever considered how many variables parking lots can have that can have an impact on your safety?

### **Visual Cues**

Visual cues are necessary for communicating with drivers and pedestrians all that is necessary to reduce the risk of a parking lot mishap. These can include:

- Speed limit signs, one-way signs, entrance and exit signs, gates, striping, painted arrows, stop signs, pedestrian crossing signs, flashing signals, ice alert signs, traffic cones, traffic barricades, parking blocks and security/parking lot attendees.

Can you incorporate any of these visual cues into your parking lots to make them safer?

### **Lighting**

How effective is your parking lot lighting? Sufficient lighting is an important security precaution for deterring parking lot crimes. Lighting is also necessary so that you can see where you are walking.

### **Parking Lot Tips**

- Designate the speed limit of parking lots to no more than 15 mph.
- Use speed bumps. Although not well liked by drivers, speed bumps force drivers to keep their vehicle speeds limited.

- Incorporate as many visual cues as possible so that you can clearly convey traffic rules to drivers. A well informed driver is a safer driver.
- Does staff have the option to both pull in or back into a parking space? A driver pulling into a parking space at the same time of an adjacent driver backing into a parking space can complicate matters. Consider head-in parking only.
- Drivers: Use your turn signals in the parking lot and avoid passing through empty spaces to cut through the lot. Follow the visual cues defining the travel routes.
- Use bright paint to highlight sewer drains so that pedestrians can easily identify them. Stepping onto a sewer drain can result in a lower extremity injury.
- Be sure to report any unsafe activities such as drivers entering through the exit lane or drivers performing burnouts. Everybody has a role in incorporating safety in parking lots.

## Inspections

We know that parking lots wear. That is why it is important that you inspect your parking lots regularly. Consider the following items to look for during your inspections:

- Protruding bars/impale hazards
- Crumbled paving material or loose gravel
- Potholes
- Cracks (at least those wide enough for a shoe's heel to get caught)
- Upheavals or depressions in pavement
- Worn or faded visual cues, such as road signs or parking space striping
- Burned out lamps

Each work day you and your coworkers depend on parking lots. Begin today by increasing your awareness of your parking lots and evaluating their effectiveness in keeping drivers and pedestrians safe.



**FIRE LANES** are marked access roads near a structure, designated for fire engines and other firefighting or emergency apparatuses to pass through. The National Fire Protection Association (NFPA) 1: Fire Code, Chapter 18.2.3 defines parameters for fire lanes. This NFPA code specifies that fire lanes are to remain unobstructed, including by the parking of vehicles. Your local jurisdiction can enforce violators.

Perhaps you have seen people misuse fire lanes. Here are statements defining what fire lanes are NOT:

- Fire lanes are *not* a convenient location designated for drivers to place on their 4-way flasher lights, giving them permission to run a quick errand into the building.
- Fire lanes are *not* VIP parking spaces.
- Fire lanes are *not* locations for parents to park and sit in their cars and then wait to pick up their children.
- Fire lanes are *not* temporary parking spaces for the postal service or package delivery companies.

Emergency personnel are only as effective as the conditions that you allow for their presence on your property. When you permit the misuse of their designated fire lanes, you should then expect their performance in an emergency at your school building to dwindle. Respect fire lanes so that your emergency personnel can perform at a top notch level, anytime and every time!





# Office Workspace **HAZARDS**

*By Edgar Boord, risk control consultant*

When you think of a hazardous environment, you may picture heavy equipment, industrial processes or being exposed to extreme environmental conditions. Although situations such as these would certainly present a heightened hazard level, employees subject to these environments generally have a heightened level of awareness that encourages them to carry out their work in a safe manner while avoiding and preventing the potential for an incident. When working in an office

or school setting, there are still many hazards that exist, but they can be much more unsuspecting to employees.

It is important to remember to always maintain an actively aware state of mind when at work so that you can be conscious of the potential risks that surround you every day. In this article, we will discuss the various types of hazards in an office workspace, how to identify them and how to avoid and prevent related incidents from occurring.

**What types of hazards can be found in your workspace? Look all around you.**

- Office areas can often be congested and have **narrow hallways and foot traffic areas**.
- **Improper housekeeping** can easily lead to a much greater potential for a trip and fall to occur. Housekeeping and organizational efforts can

go a long way when carried out with a routine frequency, such as once or twice a week. This may assist in reducing clutter and maintaining freely traveled foot traffic areas.

- It is important to have **ample storage area** for excess items so that foot traffic areas and workspaces can be free of clutter. Stacked items can tip over and cause slips/trips/falls, and improperly stored items can fall from shelving units and cause struck-by incidents. Keep storage areas well organized.

### Improper housekeeping and poor storage areas are not the only hazards lurking around the corner.

- **Filing cabinets**, when left open, can be dangerous. An individual's shins all the way up to his or her head can be at risk of injury from open filing cabinet drawers. Closing the drawers when finished with a filing cabinet is an excellent habit to get into.
- **Computer and workstation setups** may present the risk for chronic issues such as eye strain or carpal tunnel syndrome. To prevent eye strain, a workstation should be set up to avoid issues such as glare on computer monitors, blinding sunlight from windows, and either too much or too little light from lighting sources. In addition,

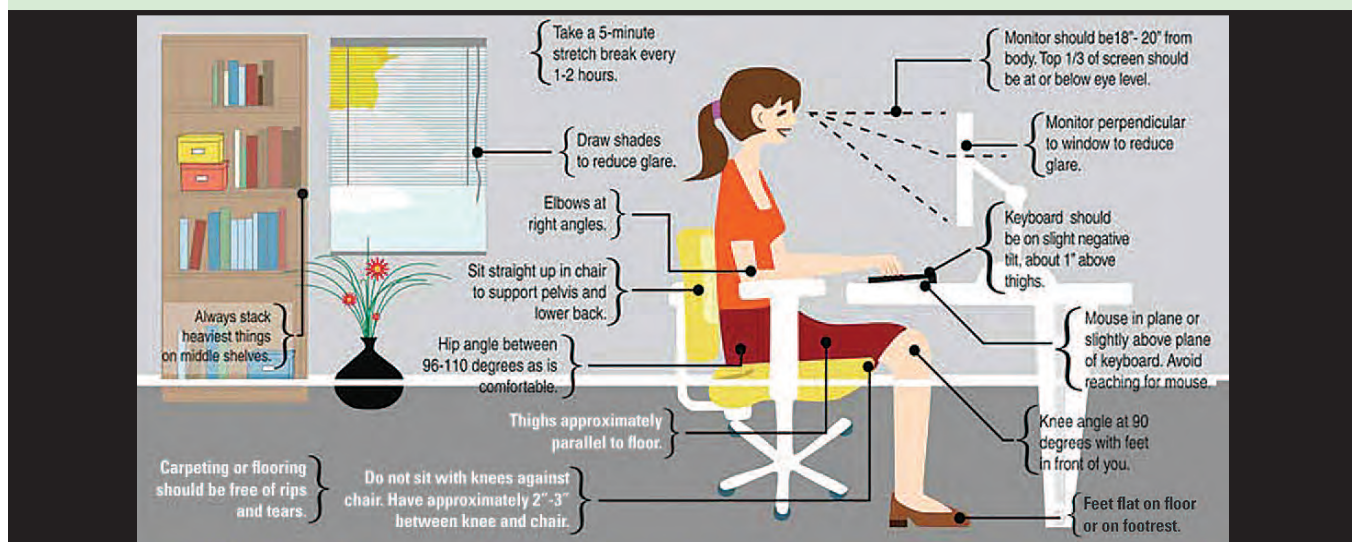
a computer monitor should be set approximately 20" inches, or about arm's length, from your face in a normal seating position (see below).

Proper workplace ergonomics can also go a long way in reducing potential for acute or chronic strain injuries, such as carpal tunnel syndrome or lower back injuries, from improper posture or sitting too long. Another method for reducing these risks is to organize your desk and surrounding area so that more commonly used items are closer to you to avoid unnecessary reaching, bending or twisting.

- **Extension, computer and other cords** can present a hazard if not properly stowed out of foot traffic areas. If cords do need to cross foot traffic areas, use proper walk-over ramps or mats, designed specifically to protect cords and prevent trips and falls.

Maintaining a constant awareness of your surroundings may be the most important aspect to avoiding the potential for an incident — in the office or anywhere else. Distractions such as texting or reading documents while navigating the office workspace can be a recipe for an incident. By keeping your eyes open, and actively looking out for potential hazards, you may be much more likely to avoid an unnecessary incident in the workplace.

## YOUR BODY AT WORK: Make Yourself Comfortable



Source: <http://www.umbc.edu/safety/Images/Office-Ergonomics-Poster.jpg>



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# Field of Play Alertness: BE ON THE LOOKOUT

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**When we think of athletic and playground injuries,** most will assume that the individuals who are at the greatest risk of being injured are the participants in these activities. Recently, however, work-related injuries have been on the rise as educational staff members observe students playing on playgrounds or participating in sporting events (i.e., gym class, recess, team building events, etc.). Most often the injury is a result of an errantly thrown object, (i.e. ball, Frisbee, etc.), inadvertently hitting a staff member or a student running into a staff member.

*By Kyle Stewart, risk control consultant*





In an effort to reduce the risk of a staff member sustaining an injury while observing students, follow these preventative measures to increase Field of Play Alertness.

### General Preventative Measures

- Don't take your eyes off flying objects! Whether it's a basketball, football, kickball, soccer ball or volleyball, stay attentive of the game ball to avoid being struck by errantly thrown balls or objects.
- Avoid turning your back or looking away from an activity to speak with co-workers or students. Move a safe distance away from the activity if you must speak with someone.
- If possible, stand with your back to a stationary object (i.e. wall, tree, fence, etc.) to reduce the amount of area that must be scanned.
- Avoid horseplay and minimize distractions when within field of play areas (i.e. talking, viewing cell phone, observing adjacent activities, etc.).
- Avoid sitting while watching activities that involve thrown balls/objects. Sitting reduces your ability and range of motion if required to react quickly.
- If you must bend down or look away from the activity taking place, wait for play to pause.
- If someone attempts to alert you or yells, "Watch out!" ... Do not look up or in direction of the voice command! Instead, turn away from the activity, cover the back of your head with your upper arms and look down in a hunched position.

### Preventing Collisions On Playgrounds

- Position yourself away from foot traffic and in a location that enables the entire playground or designated area to be observed.
- Avoid standing near gates to avoid collisions with students running into/out of a fenced area.
- Walk around the perimeter of the playground instead of walking through the middle of the playground. Stay clear of swings, slide discharges and other areas used to access/egress playground equipment.

### Observing Athletics in Gymnasiums

- Position yourself in areas that allow the greatest visibility of student activities and potentially provide a greater amount of time to react if errant balls project toward you.
- If possible, avoid sitting on the lower rows of bleachers, which pose a greater risk of being struck by a ball and/or individual entering the bleachers during play.



- Avoid standing on the end-lines, which increases the potential of being struck by errant balls or collisions with participants.

### Activity Location and Set-up

- When selecting locations for athletic events that include throwing balls, refrain from selecting areas in the vicinity or close proximity of foot traffic.
- Remove any unnecessary objects from the *Field of Play* area (i.e. desks, chairs, mats, etc.) that could cause collisions with or contribute to a slip/fall injury.
- Account for a buffer zone around the activity between walls and/or fixed objects in an effort to prevent participants from striking and/or coming in contact with an object.
- Consider the distance between the course pathway and fixed objects and the inclusion of a monitor to alert participants should they leave the course path.

# BARRIER PROTECTION

By Jake Ruziecki, risk control consultant

While the summer may have come to an end, your summer renovations and construction projects may still need some work before they are completed. Due to the increase in pedestrian traffic, these projects may require additional safety measures for limiting access and diverting foot traffic. It is essential to perform a risk assessment of these high hazard areas in order to determine the necessary control measures that should be put into place to keep the public safe.

**Traffic cones** and **hazard tape** are often a first line of defense when it comes to helping identify hazards. While these control measures may be effective for guarding temporary hazards, such as equipment or fallen tree limbs, they are often easily defeated. These controls may even contribute to the hazards by increasing trip and fall hazards, especially when implemented as a long-term solution for hazards such as potholes and broken concrete.

When it comes to protecting hazards that may not immediately be corrected, such as broken concrete and damaged parking lots, it is essential to provide **pedestrian barriers** or similar **fencing systems** in order to reduce the risk of trip and fall injuries. The barrier should clearly define where the hazard is and physically separate the hazard from foot traffic. These barriers act as a deterrent and also help restrict foot traffic to designated areas, which will ultimately keep losses down by reducing the chances of an individual receiving a trip and fall injury.

Long-term and environmental hazards, such as heavy construction areas and ponds (including retention ponds), should be addressed with a higher level of security since these areas may become an attractive nuisance. **Security fencing** of at least 8-ft in height should be installed around the entire perimeter of these long-term and high-hazard areas. Additionally, access through the fence should be secured by a **locking mechanism**. These control measures not only act as a significant deterrent, but they will greatly reduce the likelihood of an incident.

Lastly, when addressing hazards of all levels, it is crucial to provide adequate **signage** along with **barrier protection**. This practice will properly notify any nearby person(s) that they should not continue into the area of the hazard. Barriers and signage should be inspected on a daily basis to ensure that there are no access points and that the barrier is in acceptable condition. When it comes to barrier protection, it is always better to err on the side of caution and take all of the steps necessary to protect and isolate hazards, rather than to take a risk that could potentially cause a tragedy.



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