WINTER 2020

RISKmanager

INSIDE...

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SAFETY TIPS

FOR HOLIDAY DECORATING

With the holiday season quickly approaching, this is an important time of year to cover some fire safety tips on how NOT to light up the holiday season. Follow these guidelines to prevent fire hazards and improve safety in your schools.

Limit the amount of decorations

While you may want to display artwork and decorations in hallways and classrooms, it is important to consider the amount of combustible material hanging in your buildings. The National Fire Protection Association (NFPA) requires that combustible artwork and teaching materials not exceed 20% of a wall's surface area if the building is not fully sprinklered; decorations may not exceed 50% of a wall area even if your building is fully sprinklered. The NFPA also requires that decorations shall not be placed within 24 inches of ceilings in non-sprinklered buildings, and not within 18 inches of ceilings in sprinklered buildings. These requirements help reduce the combustible material that contributes to the fire load; therefore, inhibiting the spreading of a fire until the fire department arrives. It is also important to identify that decorations do not cover windows and electrical utilities or obstruct display of emergency exit signage and markings for routes of egress. Another factor to keep in mind is that your motion detection and camera systems may unintentionally get tripped by decorations in hallways, which can create frustration for first responders.

Proper use of electrical cords/lights

Although the scent of the seasons changing and the sight of strung lights are staples of the holiday season, keep in mind that some seasonal decorations should be limited or prohibited. Holiday lights, candles, candle warmers and plug-in air fresheners are known to contribute to an uptick in fires during this time of year. These fires are often caused by frayed wiring, overloaded circuits and misuse of electrical extension cords, contributing to countless losses annually. Bringing personal electrical equipment onto school property and using them in classrooms also presents the possibility of using substandard equipment and overloading electrical circuits. Only school approved electrical extension cords and power strips that have been certified by a recognized testing laboratory, such as Underwriters Laboratory (UL), should be used in classrooms.

ADDITIONAL ELECTRICAL SAFETY TIPS

1. No more than one multi-outlet power strip should be used in an outlet, as overheating may cause a fire.
2. No more than three strands of holiday lights should be used together, and these should never be used for longer than 90 days of the year, according to the Occupation Safety and Health Administration.
3. Check electrical extension cords for damage and fraying. If an extension cord appears damaged or repaired, immediately remove it from use and properly dispose of the cord.
4. Never use staples to hang or secure an electrical cord as this may result in fire or electrical shock injuries.

PERSONAL ELECTRICAL APPLIANCES

By Derek Neubauer

School administrators are often at odds with staff members who want to bring electrical appliances into the school buildings for personal use outside of the designated faculty/staff/break rooms. The presence of personal appliances such as coffee pots, space heaters, fans, lamps, humidifiers, clocks, radios and decorative lights may make the workplace more comfortable for an individual employee; however, they may not be in the best interest of the employer or other employees.

Appliances may cause safety hazards, significant noise pollution or potential water damage. In addition, they may pose potential disruptions to the workplace, such as interference with lighting and building power. They may even create odors to which other employees may be sensitive. Personal electrical appliances in school classrooms, or other areas not specifically designed and intended for their use, present the potential for loss of life and property. Consider the potential for an individual to put a foreign substance in an unattended coffee pot or food being prepared in a microwave or toaster oven, which could result in illness or death of a staff member. Unattended, or malfunctioning, electric appliances account for countless losses annually. Bringing personal electrical appliances onto school property and using them in classrooms also presents the possibility of using substandard equipment and overloading electrical circuits.

To control such negative exposures, the administration should establish and implement a policy restricting, or at a minimum limiting and controlling, the use of personal home appliances in the workplace. The policy should:

- State which appliances are deemed acceptable, require approval or are not acceptable.
- Meet current standards of the National Electrical Code.
- State that approved appliances must comply with Underwriters Laboratory (UL) or other nationally recognized testing laboratory safety standards for the intended use and must not pose potential disruptions to the workplace.
- Explain the process for obtaining permission to bring appliances into the workplace.
- State that appliances are subject to routine safety maintenance inspections.
- Require appliances be powered down at the end of the day for fire safety and energy conservation.
- Make it clear that cleaning and maintaining the appliance is the responsibility of the owner.
- State that the employer is not responsible for theft or damage to personal property.
- State that the policy is subject to ongoing review and may be changed at any time.
- Be communicated to all employees and consistently enforced.

BEST PRACTICES

If allowed by the administration, the following best practices should be followed to assist in establishing parameters for the safe use of common electrical appliances in the workplace.

All appliances should be:

- Plugged directly into a permanent electrical outlet.
- Positioned to reduce power cord strain or damage.
- Removed immediately when there is any sign of damage to appliance components.
- Operated according to the manufacturer's instructions.
- Powered down and unplugged at the end of each workday or placed on timers.
- Placed away from any portion of an exit.
- Situated out of traffic areas to avoid creating a tripping hazard.

Space Heaters

Anyone who has worked in an office/classroom environment knows it is difficult to heat and cool the workplace satisfactorily for every employee. Space heaters pose fire and electrical hazards and typically are not energy efficient. Space heaters placed near a building's heating, ventilating and air conditioning (HVAC) systems' thermostat will counteract the building's system, which could cause an entire section of a building to become excessively hot or cold. Additionally, space heaters can overload and trip circuit breakers, disrupting normal operations.

Heaters should:

- Have a high temperature-limiting device.
- Have built-in tip over protection.
- Be placed away from combustible materials (e.g., paper bins, desks, curtains, carpet).

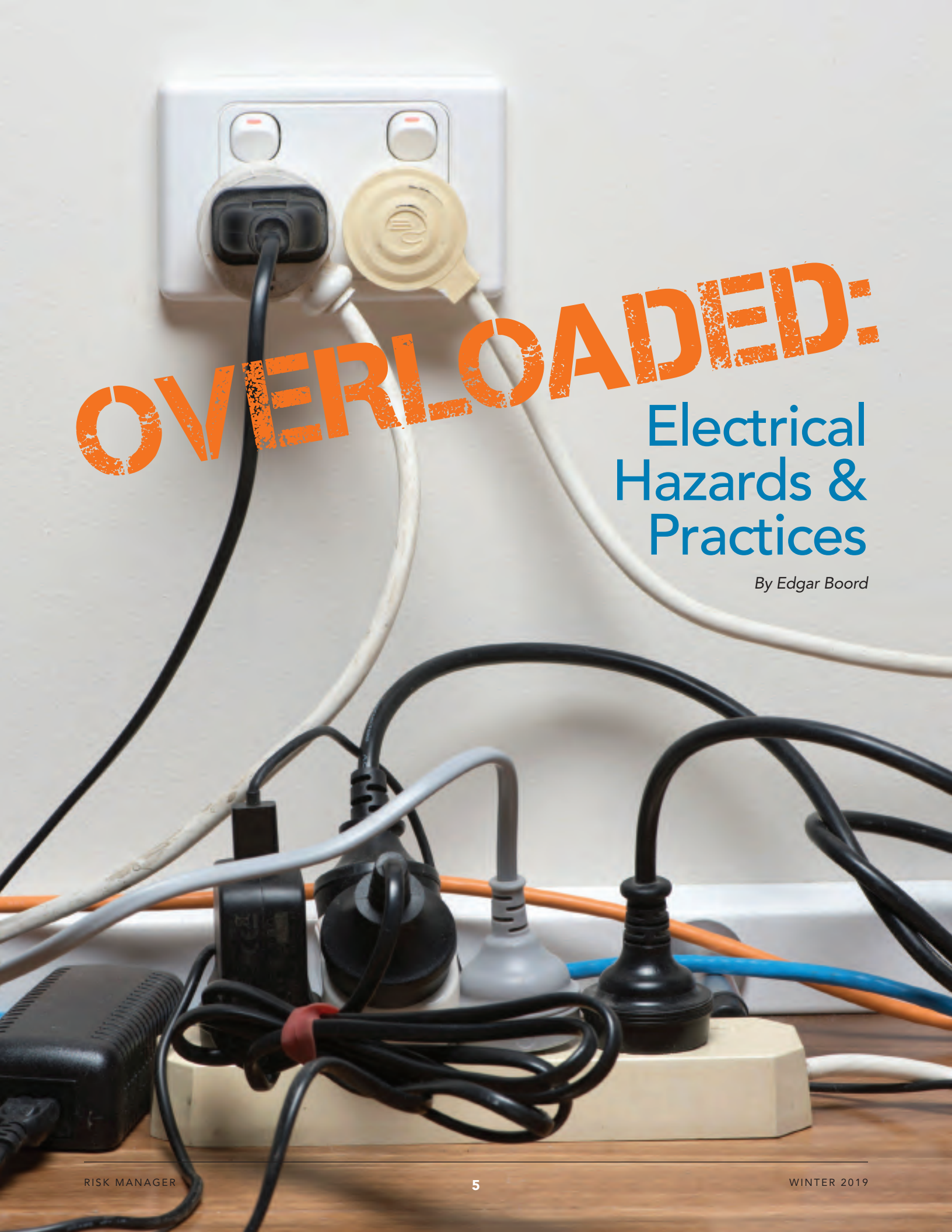
Heaters should not:

- Have an open flame or visible heating element.
- Produce carbon monoxide.
- Be placed near building HVAC thermostats.

Coffee Pots and Microwaves

Ideally, coffee pots and microwaves would be commercial grade and provided by the employer for use by all employees in faculty/staff lounges. This would assist in discouraging individuals from bringing these appliances from home. Coffee pots and microwaves should be:

- Placed away from combustible materials.
- Located in central areas.
- Situated on a laminated or metal surface.
- Commercially rated (not labeled "Household Use Only").



OVERLOADED: Electrical Hazards & Practices

By Edgar Boord

'Tis the season of holiday decorations and trying to "one-up" your neighbor in a front yard spectacle. Although it may be tempting to do the same inside a classroom or hallway, plug-in decorations can often lead to overloaded outlets and increased risk of fire and other electrical issues. In general, CM Regent Insurance Company does not recommend using electrical decorations and other appliances in classroom settings for multiple reasons. In this article, we will explore various electrical hazards, the risks involved and safety considerations if electrical items are used.

According to the Consumer Product Safety Commission (CPSC), approximately 4,000 injuries and 3,300 residential fires related to extension cords occur annually (source: https://static.stayonline.com). We must first look at appliances and extension cords, themselves. Any electrical appliance used should be UL (Underwriters Laboratory) listed. This will usually be apparent with a small tag on the cord or a sticker on the appliance. Using non-UL listed appliances or cords can greatly increase the risk since they are not tested for quality of wiring and other components. The condition of the appliance and cords should also be inspected prior to use. Any damage to the cord itself would constitute an unsafe product and should not be used. If this is the case, that appliance/cord should be tagged "Out of Service" as it compromises safety. The appliance should also be checked for any other potential issues. If any aspect of functionality seems compromised, such as flickering lights or intermittent power to the appliance, it may be a wiring issue. This should also be taken out of service before an incident can occur.

Overloading an outlet or circuit is also a major issue and may be easy to do near workstations. Although a power strip may have enough room for everything that needs to be plugged in, it should not be completely occupied with appliances. In addition, an individual with knowledge of how a room is wired should be consulted to make sure multiple outlets on the same breaker or fuse are not overloaded. Many outlets running along the same wall or side of a room can often be using the same breaker for their power supply. If lights flicker or a breaker is tripped, this is often a sign that energy usage downstream is too demanding. In addition, if running high energy-consuming appliances such as fans, microwaves, vacuums or similar products, it is best practice to remove any other energy consuming items while in use.

Here are some other precautions to take with extension cords and power strips:

- Extension cords should only be plugged into an approved receptacle/outlet, and never into a power strip.
- Extension cords should never be used as permanent wiring or for permanent fixtures.
- Do not plug extension cords into another extension cord, or a power strip into another power strip.
- Do not run extension cords through openings such as walls, doorways, windows, etc.
- Make certain a cord is rated for your intended use (i.e. power demands and indoor/outdoor use).
- Never use three-prong plug in a two-slot outlet or remove a ground prong to force fitment.
- Keep extension cords away from wet/moist environments and standing water.
- Do not nail/staple extension cords to walls, baseboards, etc.
- Assure that extension cords and attached appliances are not exposed to potential damage from foot traffic, wheeled equipment or work being conducted.

There is a wide variety of holiday decorations out there to choose from. Unfortunately, electrical and plug-in decorations add to the potential for fire and injury, especially without all safety precautions in place. It is important to make safe choices and take the necessary steps at home and at work when considering holiday decorations and the powering of electrical appliances.

Sources:
https://static.stayonline.com/documents/cpsc-gov-extension-cord-safety.pdf
https://www.osha.gov/laws-regs/regulations/standardnumber/1910/1910.305

ARC FLASH SAFETY:

Protection from the Hidden Dragon

By Mark Nease

Your school may be asked by your utility company to participate in an energy savings benefit called **Demand/Response**. Demand/Response is a program administered by some electric utility companies in which they provide a school compensation in exchange for the school's commitment to shut off all their electrical power during a peak hour of electricity use in the community. Since the utility company's focus is to protect their electric grid in times of extreme demand—typically a forecasted hot day in the summer—this program allows the utility company to possibly prevent running out of their supply of electricity. In addition to receiving compensation from the utility company, your school may find another benefit in the participation of a Demand/Response program: the ability to test the reliability of the school buildings' electrical utilities (emergency generators, circuit breaker panel boxes, etc.).

The means of performing a Demand/Response test through **"Power-Off/Power On"** procedures can come with danger. A failure in your circuit breaker panel boxes could produce an **arc flash** at the time power is suddenly restored. A failure could include anything from loose wire connections, a buildup of dust or corrosion on insulating surfaces of the electrical components and worn-out or defective circuit breakers.

An arc flash is an electrical explosion caused by a short circuit or overloaded circuit that can send a flow of electrical current through the air. An arc flash can produce **fire, intense light, pressure waves and flying shrapnel**. An arc flash can rapidly vaporize metal and insulating material, destroying your electrical panel boxes and surrounding electrical wiring. Severe injury and property damage can result from an arc flash. A properly functioning circuit breaker panel box is designed to protect the building and its occupants from an arc flash through the "tripping" of the circuit breakers.

Since there is a potential danger during a Power-Off/Power-On procedure, it is advisable that you have a certified electrician perform this task. The electrician would need to don Personal Protective Equipment (PPE) including flame-resistant clothing, headgear, a face shield with Ultraviolet (UV) protection, insulated shoes, safety glasses and insulated gloves to provide arc flash protection.

How do you know if you have this potential "mythical dragon" within your circuit breaker panel boxes, just waiting to spew fire and debris into your workspaces? You may by chance discover a failure at a circuit breaker panel box through a Power-Off/Power-On procedure and hopefully nobody will get hurt and/or your building won't catch fire. There is a safer and more accurate way to test the operation of your circuit breaker panel boxes.

An alternative to a Power-Off/Power-On test of your electrical system could be through an **infrared test**. Persons who perform infrared testing use special scanning equipment to identify **hot spots** (increased temperatures) in a building's electrical system. A hot spot signifies a potential problem in the electrical system, which can lead to the increased temperature. For example, one of the many circuit breakers in the panel box at your high school cafeteria could have a hot spot which originated when a contractor, during the renovation project many years ago, failed to securely tighten a screw. A person with infrared test equipment could scan the entire circuit breaker panel box in a few seconds and then identify on the scanner where the loose connection exists.

Consider also the age of your circuit breaker panel boxes as to whether each circuit breaker will "trip" when there is an overload or short circuit. Circuit breaker panel boxes that were installed several decades ago may not function as you currently depend on them to function.

Circuit breaker panel boxes are a necessary tool to protect staff and the buildings they occupy from an electrical-related mishap. Do you want to make sure you do not have any hidden dragons lurking in your school buildings' circuit breaker panels, waiting to spew arc flashes into your work environment? Consider having an infrared test performed on your buildings' electrical systems.

CONTRACTORS:
Verifying Insurance Coverage and Background Clearances

By Kyle Stewart

The utilization of contractors, including independent contractors, has become more prevalent amongst public school districts. The decision to use contractors can be for a myriad of reasons, including but not limited to school districts electing to reduce liability and workers' compensation exposure, continuation of services outsourced, reduced operating expenses, acquiring services not performed by in-house staff and the assumption of reduced exposure to lawsuits.

As a condition of building renovation/alteration project(s), public schools typically require contractors to submit verification of certificates of insurance (COI) as part of the bid selection process and prior to initiating onsite work activities. In addition, school districts require groups requesting use of district facilities to provide COI and submit a facility use agreement in accordance with the district's adopted facility use policy. The practice of requiring contractors and/or groups requesting use of district facilities to provide COI assures school districts the contractor and/or entities possesses adequate insurance coverage independent of the district's insurance coverage should a loss event occur, which limits the school district's exposure.

Independent contractors are not eligible for workers' compensation coverage in accordance with Pennsylvania statute(s); the assumption that your district reduced liability using independent contractors may have increased your exposure if the independent contractor has not secured insurance coverage independent of your insurance coverage. Several factors determine whether an individual meets the criteria of an independent contractor or is acting as an employee of your school district; your solicitor should be consulted to discuss any potential situation(s) in which contractors are utilized to ensure the individual is appropriately classified as an independent contractor and/or employee in accordance with Pennsylvania employment law and court decisions.

In accordance with Pennsylvania law, your school entity is also required to obtain background checks for any individual who will have direct contact with students. This requirement also applies to employees of independent contractors to be subjected to the following three background checks: Department of Human Services Child Abuse History Clearance, Pennsylvania State Police Requirement for Criminal Records Check and the federal Criminal History Record Information (CHRI). Transportation is a service commonly outsourced as a contracted service. Your written contract agreement with your vendor may stipulate all employees are required to obtain background checks, but it is the responsibility of public and private school administrators to review background checks of contractors and their employees prior to the applicant working in a position that will have direct contact with students. Following the review of the background check reports, school administrators are also required to make a fitness determination, whether the individual may perform work in which direct contact with students would exist. If the prospective individual attains a favorable fitness determination by your school administrator, your school entity is required to maintain a copy of the individual's official CHRI in accordance with your district's adopted employment policies. It is recommended periodic reviews of contractor's background checks be completed; refer to your internal policy for guidance on the frequency and record retention guidelines.

Violent Incident Protection

From 2000 – 2017, **one in five active assailant incidents** occurred at an educational facility.

CM Regent is the only admitted insurance carrier in the state to offer Violent Incident Protection coverage.

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