WINTER 2021–2022

RISK manager

INSIDE...

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LOCK AND KEY:

RESTRICTED ACCESS AREAS AND EQUIPMENT

By Edgar Boord

Any workplace generally has several areas, rooms and various types of equipment that shouldn't be accessible to everyone. This is especially true in a school setting since children and visitors occupy the same building as employees. With students as young as four years old, the potential for curiosity can be a serious issue if they want to see what is behind that door, or what will happen if they push that big red button.

School building and entrance security is an obvious instance of limiting access for the sake of everyone's safety, but the potential for risks does not stop there. Making sure hazards are minimized by securing certain areas and equipment can be the difference between another day at the office or involvement in a serious incident.

Risks

- Access to hazardous equipment requiring operation by trained personnel.
- Access to chemicals containing various hazards and reactive properties.
- Mechanical and boiler rooms containing multiple hazards and major equipment controls.
- Unlocked or open breaker panels in the main hallways.
- Exterior buildings that contain heavy mobile equipment and storage of flammables and other chemicals.
- Areas and rooms that have moving parts or machinery containing pinch point hazards.
- Roof and other special access areas that make the building more vulnerable to intrusion.
- Exterior areas containing specific hazards, such as electrical stations, ponds/lakes/rivers, water treatment facilities, areas with potential for falls from heights, or other hazards to pedestrians.

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Best Practices/Actionable Items

The previous list covers only some of the potential risks unauthorized individuals may encounter if a piece of equipment is powered on or a room isn't secured. A thorough assessment of your school's buildings and grounds should be conducted to identify the potential risks related to access. Although an adult visitor or parent may not be a risk while on the premises, elementary school-aged children as well as a potential intruder are the larger risks to consider. For this reason, it may help to ask yourself these three questions:

1. Is there risk if a child under the age of 18 were to access this equipment or area (interior or exterior)?
2. Is there risk if someone with malicious intent were to access this equipment or area (interior or exterior)?
3. Does this equipment or structure allow for access to a building, equipment or vital operations/ controls?

Once the vulnerabilities and risks have been identified, prevention is the next step:

- Interior areas containing additional risks should be kept locked with only authorized individuals having access.
- Exterior buildings and areas should also be kept locked if at all possible.

  –If it is common practice to keep garage bay doors open during the workday, install "Authorized Personnel Only" signage, keep equipment keys in a secure location, and assure that responsible staff monitor the area throughout the day.

  –Store hazardous items, such as flammables and other chemicals, out of sight and in the appropriate storage cabinets.
- Assure electrical breaker panels located in hallways and main foot traffic areas are locked to avoid tampering.
- Chemistry lab storage and other major chemical storage rooms should also be kept locked with only authorized personnel having access to the area.
- Office and desk drawers containing sensitive information should be locked, especially if students or visitors could potentially access those drawers.

- Assure steps are taken to eliminate vulnerable access areas. This includes roof access ladders, structures and trees that provide access to a building, roof or other important areas containing vital controls or operations.

  –Secured fencing, locking cages for roof access ladders, and other controls could be used to completely restrict access to vulnerable areas.
- Always make sure mobile and other types of large equipment are not parked or sitting next to a building or other area of importance. This may unintentionally provide access to the building or area.
- If the school's property contains or is directly adjacent to a pond, river or other body of water, the entire area should be fenced off to avoid risk of an incident.

In summary, if an area contains any type of hazard, sensitive information or could allow unauthorized access to the school's facilities, steps should be taken to make sure only authorized individuals can access that area. Generally, this can be resolved through lock and key (or fob); however, it is not always as simple as a door that can be locked. For that reason, an assessment can go a long way in identifying those potential issues and vulnerabilities. There can only be so many controls in place to lower risk of an existing hazard, which is why restricting access can often be the final step to keep everyone safe.

Make safety a personal responsibility

By Mark Nease

A monument shows two dates with a dash in the middle. This is your dash—make it count. Take personal responsibility and live each moment being cognizant of your safety and health. If you see that you fall short, then it is time to reevaluate and change your behavior.

Risks

Risk relates to both the probability of occurrence and the potential severity of the end result. Ultimately, you should always aim to complete tasks that have both the lowest probability of an accident and the lowest severity of injury and/or property damage. It's your responsibility to navigate through your job task without injury/illness. How can you do this? Personal responsibility is directly related to behavioral safety. It is a good practice to analyze your personal behavior toward on-the-job safety and make adjustments to reduce risk.

Best Practices/Actionable Items

Get Educated. Education through safety training and safety resources – use your safety committee to learn about personal safety on the job. Alert your supervisor to safety and health issues. You understand your job tasks better than anybody else. Discuss your job tasks with co-workers and your supervisor to help lower the risk of injury. Consider the Hierarchy of Controls for implementation of controls to lower risk (see the Summer 2021 *Risk Manager* article titled "Hierarchy of Risk Controls").

Help Others. A work environment is not "every person for themselves." To minimize unsafe conditions, each person is personally responsible to alert designated staff to safety hazards so those hazards can be immediately remediated. Think of the Reciprocity Rule: Your current safe work environment can be a result of previous or current co-workers alerting staff to safety hazards that were corrected by the time you got here.

Achieve an Acceptable Risk. Each person has their own thoughts on an acceptable level of risk. A younger person may be willing to take greater risks than an older person, such as when performing lifting tasks. What is your level of acceptable risk? The school entity should define an acceptable level of risk for each job task through work procedures and training. For example, although a person may feel capable of using their physical strength to perform a lifting task, this person must instead change their behavior to conform to the school's defined procedure and use material handling equipment. When a business finds a trend of accidents within a job category, that business may need to redefine their acceptable risk level and change how the job will be performed. Each person will then need to change their personal behavior to perform the job task to follow that redefined work procedure.

Be a Leader. Leadership does not apply only to supervisors. Each employee at your school is a leader. You are a leader! Leaders focus on performing a job task the safe way while influencing others. This is your opportunity as a leader in your job to take the initiative to practice safe work and help others achieve safety results. Remember there are different ways to be a leader. Practice leading with kindness when recognizing safe behaviors of co-workers as well as providing feedback. Practicing kindness will show you first-hand how well you will be respected as a leader on your job, which should motivate you to lead everyday with kindness.

Present in the Present. This can be difficult at times, but it's something you can work on each day. Most people, when making mistakes at a task, usually had their mind not fully on that task. Worry, mental fatigue, boredom, daydreaming or attention to external stimuli are all contributors to making a mistake or having an accident and suffering a loss. Try to work on removing these distractions as you perform your work tasks. Accidents sometimes happen at a moment when safety takes a lower priority to what is currently on your mind. Practice being present in the present by keeping your mind focused on the task at hand.

Goals and Accountability. Get involved with safety. Take the personal responsibility of involvement. Set measurable goals and have people hold you accountable. Ask a family member or co-worker to ask you about your safety behavior at work and whether you are meeting your goals. Once you set standards for yourself and know that others are holding you accountable, you can have a personal awareness of on-the-job safety. This can help you maintain safety as a top priority.

Know your limitations. Will your employment end if you go to your supervisor and tell them you are feeling ill, and you don't feel capable of safely using a ladder today? Probably not! Know your limitations to perform your job tasks. Limitations fluctuate, especially in trying times. Understand your limitations and have the courage to address them with your supervisor so an accident or illness can be prevented.

Take personal responsibility for safety in your work life. Continue to analyze your safety behavior and work on making improvements when you or an accountability partner recognizes a need for improvement. The benefit will certainly be worthwhile to you, your co-workers and your loved ones.

SNOW AND ICE ACCUMULATIONS ON ROOFS

By Jake Ruziecki

Have a safety question?
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The 2020 winter season brought record snowfalls across most of Pennsylvania, leaving many in over their heads from snow and ice buildup. Failure to adequately plan for such weather events can lead to significant property damage, operations interruption and even personal injury or loss of life.

Roof structures are designed and built to withstand a specific snow load capacity based on the expected frequency and severity of winter storms for each area of the country; however, varying weather patterns can often make it difficult to prepare for snow loading and ice damming. For example, if your roof has already accumulated several inches or more of snowfall, an incoming rainstorm will add significant density and weight to the existing snow load on your roof.

RISKS

Significant snow loads and ice accumulation can pose substantial risk without adequate preparation and remediation. Some of these risks include:

- **Roof Collapse/Structural Damage** caused by the added weight of snow, ice and water. Other suspended fixtures such as basketball hoops, hoists and wrestling mat lifts put additional load on the roof structure. The installation of any equipment that will be suspended should always be reviewed by a structural engineer to ensure the original snow load design has not been affected.
- **Ice Dams** from meltwater form on roof drains and gutters, along with any other areas of the roof that may have poor drainage or insulation.
- **Struck-by Injuries** can occur from falling snow and ice. This occurs predominately around sloped roofs.
- **Carbon Monoxide Poisoning** becomes a threat when snow and ice accumulations block vents and chimneys, backing up exhaust gasses into the building.

BEST PRACTICES/ACTIONABLE ITEM:

Understanding the risks associated with snow and ice accumulations will allow you to better prepare for winter weather events. As such, these best practices should be included in each building's severe weather preparedness plan, along with your roof's snow load design found in the building plans.

- Development of a **Severe Weather Plan** should be completed if not already in place. Be sure to revise this plan on at least an annual basis to account for any changes to the roof structure.
- **Keep Drains and Gutters Clear** to allow the runoff of meltwater. Inspect roof drains, gutters and roof for debris that may restrict the flow of water.
- **Inspect the Building for Sloped/Sagging Ceilings** and stressed windows or door frames. This may be an indicator that your roof structure is placing additional stress on the framing and that action is needed to remove weight from the roof.
- **Monitor and Remove Snow Loads and Ice** from vulnerable roof sections once snow begins to fall. Keep in mind, heavy/wet snow is more than six times as dense as light/dry snow, and water/ice is more than 19 times as dense as light/dry snow. Pay close attention to areas above sidewalks and entrances where snow or ice may fall.
- **Keep Chimneys and Roof Vents Clear** to prevent exhaust gasses from generators, furnaces and other equipment from backing up into the building.

By following these guidelines, you will be better equipped to prevent property damage and prepare for winter weather events. Be sure to safely use shovels, roof rakes and other equipment during snow removal, and contact a contractor when necessary.

Reducing Strain Injury Exposure

THROUGH MOBILITY TRANSFER AIDS & TECHNIQUES

By Kyle Stewart

Staff members are at risk of strain injuries while assisting with student transfers from a wheelchair to another seat, toilet or floor. The exposure risk increases with the frequency staff must assist students with mobility transfers.

Mobility transfers may be conducted using a transfer aid (i.e., mechanical lift, gait/transfer belt, sliding board) and/or in combination with a mobility transfer technique (i.e., stand pivot, stand step, bent pivot, assistance of an additional staff member). The use of transfer aids can make mobility transfers safer and easier for the individual being transferred and yourself. Each transfer is unique in the type of transfer aid/technique selected; the most appropriate transfer aid/technique should be selected based on an assessment of the student's mobility needs.

BLOG

Learn more about reducing strain injuries at **cmregent.com/blog/**.

Risks

Common causes of injury during student transfers may be:

- Improper body mechanics/lifting techniques (i.e., overexertion, twisting at the waist).
- Sudden changes/movements by the student during the transfer.
- Lack of preparation/assessment before initiating the transfer.
- Not requesting assistance when needed.
- Environmental conditions (i.e., wet/slippery floor surfaces).
- Staff rushing to complete the transfer.
- Failing to coordinate and communicate with transferee/helpers before proceeding with the transfer.
- Identifying transferee's preferred method of transfer and familiarizing yourself with transferee's condition (i.e., ability to move extremities, vocalize).
- Failure to visually inspect all components (i.e., wheelchair, transfer aids) prior to use and ensuring components are in proper working condition.
- Stitching, seats, straps, hooks.
- Wheelchair brakes are operational, and brake set prior to transfer.
- Adequate spacing to complete the transfer.
- Staff not trained on protocols for student transfer techniques or familiar with the proper use of transfer aids.

Best Practices/Actionable Items

- Use a transfer aid or, at minimum, ask for assistance from someone familiar with mobility transfers using the two-person transfer method.
- Communicate with the transferee and helpers (where applicable).
- Clearly explain what will happen during each step of the transfer before proceeding.
- Conduct an assessment prior to initiating a mobility transfer; consider the distance of the transfer, the transferee's weight and ability to assist you with the transfer.
- Conduct stretching exercises before and after transfers.
- Train staff on accepted transfer techniques; provide manufacturer specific training for any transfer aids.
- The training should include hands-on training for staff to practice transfers using all acceptable methods available.
- Body mechanics considerations:

  –Bend your knees while moving your hips during the transfer. Avoid using your back or twisting.

  –Place your feet as wide apart as your hips. Move your feet in the direction of travel and avoid twisting at your waist.

  –Stand close to the transferee and keep your arms close to your body. Reaching/extending away from the body during the transfer increases the risk of a strain injury.

  –Keep your neck in line with your back in a curved position; do not bend your head forward during the transfer.
- Never allow a transferee to hold or hug around your neck during the transfer.
- Allow the transferee to acclimatize to different positions after sitting or standing up from a resting position to prevent them from becoming dizzy or disorientated.
- Familiarize yourself with each transferee's limitations (i.e., ability to move extremities, vocalize) prior to selecting the most appropriate mobility transfer technique and/or transfer aid.
- Athletic shoes should be worn during transfers to minimize risk of poor footing by all individuals (i.e., transfer helper(s) and transferee).
- Prior to executing transfers, note any environmental conditions that my cause a loss of traction.

Playground Audit or Inspection

By Derek Neubauer

At CM Regent Insurance Company, playground safety is a high priority. We have two risk control consultants who are Certified Playground Safety Inspectors (CPSI) located on each side of the state. This article is to clarify the differences between two services we offer regarding playground safety.

First, I would like to define the two different abbreviations that will be referred to this article.

Consumer Product Safety Commission (CPSC) – Established the Public Playground Safety Handbook, the first edition of which was published in 1981 as a federal guideline that focuses on playground injuries, especially falls, which have the largest hazard/injury potential.

American Society for Testing and Materials International (ASTM) – Established the ASTM F1487-17 Standard for Consumer Safety Performance Specification for Playground Equipment for Public Use in 1993 as an international voluntary standard. ASTM has also established other standards regarding a test method for playground accessibility, playground barriers/fencing, and guides for the different types of surfacing material.

CPSI Inspection

As a CM Regent property insurance customer, a CPSI inspection will be included during a routine risk control survey of your school's buildings. This inspection uses the CPSC Federal Guidelines to identify hazards and recommend corrections to reduce the potential for playground injuries. This inspection should supplement the school's playground maintenance plan.

CPSI Audit

Also, as a CM Regent property insurance customer, you are eligible to receive a free audit of playground equipment upon request. This audit is more in-depth and uses ASTM standards when making recommendations for playground hazards. A playground audit is more time consuming and needs to be scheduled for each playground area separately. An audit is recommended on an annual basis, when equipment is newly installed, or has been modified. An audit is an integral part of a playground maintenance program. Typically, schools contact an outside contractor to provide this service for a fee.

Playground Design Consultation

We also offer free playground design consultation. If your school entity is planning to install new playground equipment, we can consult on proper design. This includes equipment recommended for certain age groups, proper surfacing material depths and use zones.

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