SUMMER 2019

RISK manager

INSIDE...

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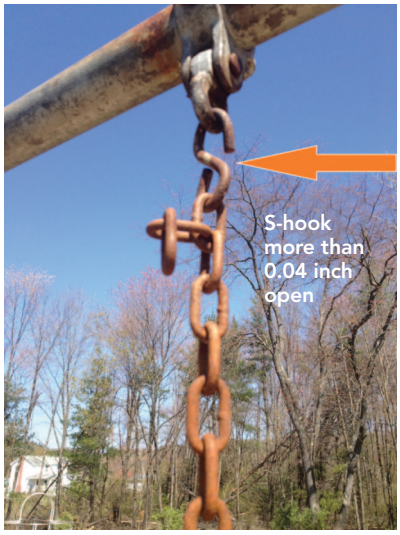
PLAYGROUND MAINTENANCE SHOULDN'T TAKE THE SUMMER OFF

By Derek Neubauer, risk control consultant

Summer is the time most schools conduct regular building maintenance and preventative maintenance on all buildings, grounds and playground areas. Over the school year, playground equipment and surrounding surface material take a lot of wear and tear. With the cooperation of summer weather, it is a great time to ensure that the proper maintenance is being done and the playground can be a safe area once school starts again—or over the summer—if the playground is being used. Here are some tips on how to get the most out of the summertime maintenance.

Equipment

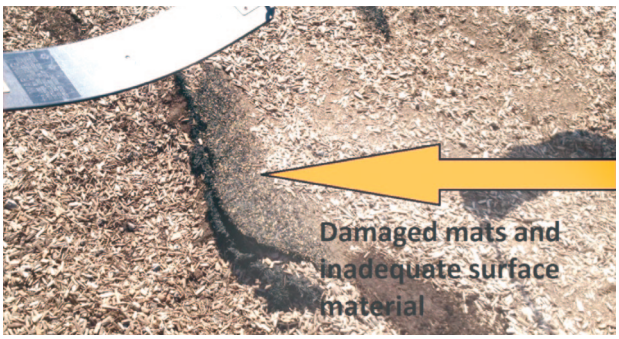
- Inspect for worn or missing parts.
- Tighten or replace loose bolts and fittings.
- Look for sharp edges or points.
- Lubricate moving parts.
- Inspect wood structures for splintered or cracked wood.
- Check for open or damaged S-hooks and hardware on swings.



- Document any modifications to the existing equipment or the installation of any new equipment.
- Periodically check metal or plastic areas of equipment that can be affected by the heat of summer. Do this to prevent damage to the equipment and injuries to the children using it.

Surface Material

- Ensure that the appropriate depth of surface material is provided under all equipment.
- Inspect equipment footers for exposed concrete; if concrete is exposed it should be buried with the appropriate depth of surface material.
- Make sure that there is an appropriate amount of surfacing material underneath the swing seat areas.



- Collect material that has been displaced outside of the play area.
- Confirm that each piece of equipment has the appropriate surfacing material for its prescribed use zone.
- Look over the surface material for any loose branches, twigs, litter, etc.

Surrounding Areas

- If there are trees around the playground, they should be inspected for loose branches or limbs that are beginning to hang over the play area. These should be removed.
- Check any park benches, shelters or picnic tables in the area for hazards.

- Establish that no other structures have been moved into the use zones of the playground equipment.

Most school playgrounds are installed to be used during the school year. However, if your playground has the possibility of being used over the summer by the neighborhood or community organization, the maintenance should be completed periodically during the summer. It is also a best practice to have signage at the playground entrances listing any rules that the school district has for the usage of the playground. Included on the sign should be the age requirements of the equipment and that supervision is recommended at all times.

HERE A TICK, THERE A TICK...

By Sharon Orr, manager risk control

Tick season has arrived and with it some more bad news: **There is more tick-borne disease in Pennsylvania than any other state.** Tick-borne illnesses are rising dramatically in Pennsylvania and across the nation. The CDC has reported that between 2004 and 2016, there were 73,610 tick-borne disease cases in Pennsylvania, the highest of any state in the country. There were 48,000 tick-borne disease cases reported in 2016. Of those cases, approximately 36,500 were Lyme, and more than 11,000 of those cases were in Pennsylvania.

Ticks need deer or rodents, such as squirrels, chipmunks and mice, to be their main blood hosts and their populations have increased while predators like foxes have decreased. There are a few animals that eat ticks as part of their diet—chickens, guinea fowls and the nocturnal opossum (North America's only marsupial).

Here are some steps you can take to prevent being bitten by a tick:

- When possible, stay on cleared paths while walking in heavily wooded areas.
- Wear light-colored clothing to better see ticks crawling on you. Wear long-sleeved shirts and tuck your pant legs into your socks so that ticks cannot get inside your pant legs.
- Apply repellents containing DEET to prevent ticks from attaching.
- Check for ticks on your body and clothing after returning from wooded, brushy or tall, grassy areas and remove any ticks you find.
- Remove leaf litter and debris to reduce the likelihood of ticks.
- If you get a rash or a fever, let the doctor know if you may have been exposed to ticks, even if you don't remember having a tick bite.

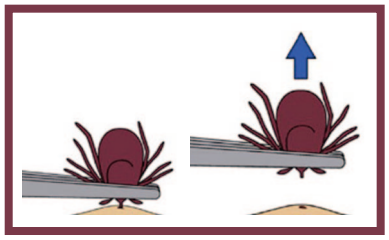
Many of the diseases ticks pass to humans can cause flu-like symptoms, including:

- Fever.
- Headache.
- Muscle aches (myalgia).
- A general feeling of illness (malaise).
- Nausea and vomiting.

If you find a tick attached to your skin, there's no need to panic—the key is to remove the tick as soon as possible. There are several tick removal devices on the market, but a plain set of fine-tipped tweezers work very well.

How to remove a tick:

1. Use fine-tipped tweezers to grasp the tick as close to the skin's surface as possible.
2. Pull upward with steady, even pressure. Don't twist or jerk the tick; this can cause the mouth-parts to break off and remain in the skin. If this happens, remove the mouth-parts with tweezers. If you are unable to remove the mouth easily with clean tweezers, leave it alone and let the skin heal.



3. After removing the tick, thoroughly clean the bite area and your hands with rubbing alcohol or soap and water.
4. Never crush a tick with your fingers. Dispose of a live tick by putting it in alcohol, placing it in a sealed bag/container, wrapping it tightly in tape, or flushing it down the toilet.

Source: Centers for Disease Control and Prevention, National Center for Emerging and Zoonotic Infectious Diseases (NCEZID), Division of Vector-Borne Diseases (DVBD)

Don't Ignore Training Drill Injury Risks

By Kyle Stewart, risk control consultant

Having your staff participate in safety and security training drills is an important part of options-based security emergency preparedness protocols. However, as school safety, security and emergency procedures are developed and implemented, the risk of training-related injuries to staff members is not typically considered until after an injury occurs. The potential for work-related injuries grows as school entities increase the frequency of security training drills.

School personnel have sustained a multitude of work-related injuries while participating in security training drills, including lower extremity strains while running, slips/trips/falls, struck-by injuries from thrown objects and collisions at congested exits or corridors. In evaluating the contributing causes of work-related injuries sustained during training drills, the primary underlying causes were a lack of communication and the manner (i.e., speed/intensity) in which the drill was carried out. Evaluating staff members' responses to a security threat during a training drill is necessary to identify vulnerabilities and provide the necessary data to improve safety and security response procedures in the future. If staff members are injured during a training drill, the focus gets shifted away from the task of evaluating the procedures to responding to injured staff member(s).

To reduce potential work-related injuries associated with staff participation in school safety and security training drills, it is recommended that district administrators review and discuss the following best practices with your training team and instructor(s):

- When selecting vendors to facilitate safety and security training drills, specifically **outline acceptable activities, response actions and intensity** of the drills.

  – Request and **check references** from past clients to ensure vendors possess the appropriate credentials and experience as it pertains to school safety and security.

  – Confirm vendors possess **appropriate insurance coverage**; specifically, if the vendor is an independent contractor.

- Prior to initiating a training drill, consult with your school's **law enforcement agency** to ensure all parties agree with planned activities/responses associated with the drill.

  – Review your *Memorandum of Understanding* with local agencies.

- All safety and security training drills should be **announced to staff** participants prior to initiating.
- Staff members should be permitted to **opt out of advanced simulation drills** if their personal physical limits make them likely to sustain a work-related injury.

  – In cases where staff members opt out of an advanced simulation drill, your school entity should provide the essential information and training through **less sensory training exercises** (i.e., tabletop activities).

  – Armed intruder/assailant drills should always be announced in advance. **Unannounced drills cause unnecessary fear**, emotional and physical reactions among staff and students, and injuries to individuals (i.e., actors) portraying a security threat as part of the drill.

- Communicate and **reduce the pace of training drills** by using "walk-through" drills to carry out actions that might occur during a security threat.

  – Consider the pace of fire drills and use the same pace for safety and security drills; fire drills are conducted at a controlled pace to **reduce chaos and permit orderly evacuation** of building occupants.

- Consider using a third party to **objectively evaluate the results** of safety and security training drills. Also, request the vendor to provide written recommendations for any modifications of your existing safety and security protocols.

THE DANGERS OF BLOODBORNE PATHOGENS

By Edgar Boord, risk control consultant

For individuals who work in a school setting, it is nearly impossible to avoid being in close proximity to the many students roaming about the buildings. This being the case, nosebleeds, cuts and vomiting can be a common occurrence in schools. In addition, some positions may have to deal directly with these situations, especially if it involves first aid or custodial assistance. A situation could arise which may involve exposure to bodily fluids that have the potential to carry a bloodborne pathogen (BBP).

It is important to understand and maintain awareness of BBPs, including the types, symptoms, and how to protect yourself from contact with a potentially infected substance or bodily fluid. BBPs are microscopic organisms that are carried in the blood and can be transferred through bodily fluids. BBPs can cause various illnesses, including the human immunodeficiency virus (HIV), hepatitis B and C, syphilis, malaria and brucellosis, to name a few. Infection can occur when contact is made, and the infected substance enters a passageway, such as broken skin, an orifice or a mucous membrane. In addition to blood, vomit and saliva, BBPs can be carried through urine, semen/vaginal secretions and any other type of bodily fluid. Used or contaminated sharps and needles can also pose a risk, so it is important to take caution when handling and disposing of these items (i.e. sharps container).

If you are first aid and CPR trained, you may already understand the steps to protect yourself. First, you should treat all bodily fluids as if they are infected. This sets a level of caution necessary to keep yourself protected. If it is a non-emergency and time allows, avoid the potentially infected substance/fluid, but also make sure others in the area are aware and can also avoid the substance. "Wet Floor" signs are a great way to mark off the area. Appropriate personnel can then be notified to

have the situation remediated or provide first aid assistance. If you do have incidental contact with a potentially infected substance, you should wash the area of contact with antibacterial/antimicrobial soap and water as soon as you are able. This can reduce potential for infection. If water and antibacterial/ antimicrobial soaps are not readily available, hand sanitizer can be used until you are able to properly wash your hands.

If you are providing first aid assistance or are involved in the cleanup of bodily fluids, personal protective equipment (i.e. latex/nitrile gloves) should be used before contact occurs. If CPR is required, a mouth barrier should be used to avoid direct contact. Before utilizing gloves, a mouth barrier or another type of personal protective equipment, first check to make certain they are not defective, torn or have any holes/ openings. For gloves, always check between the fingers as tears often occur in those areas. Proper removal of contaminated gloves is just as important because accidental self-contamination can occur during this process. Please see the step-by-step diagram (above) for proper removal of latex/nitrile gloves. As previously mentioned, always be sure to thoroughly wash your hands following disposal of gloves. In addition, if treating multiple individuals, always remove and change gloves or any other potentially contaminated materials before treating another individual.

Source: https://www.globus.co.uk/how-to-safely-remove-disposable-gloves

Lastly, always report an exposure incident to a supervisor or other appropriate individual(s).

An exposure incident has occurred if you have come into contact with a potentially infected substance or bodily fluid. Although infection/ contamination may not have occurred, it is a best practice to report the incident.

Your skin, being the largest human organ, is your body's first line of defense against bacteria and microorganisms that may cause infection, disease and illness. It is important to take care of it so that it can perform as intended. However, incidents do occur that present a level of risk to you and others. That is why it is imperative to take the appropriate steps to further protect yourself and others from hazards such as exposure to BBPs.

CONDUCTING EFFECTIVE SAFETY COMMITTEE MEETINGS

By Jake Ruziecki, risk control consultant

If you feel like your safety committee meetings are not as effective as they should be, you first need to understand why. Committee meetings can quickly spiral out of control or fail to get off the ground for a number of reasons. Most of these issues, however, can be traced back to one or more root causes.

No Training Provided

Safety committee members that are not properly trained on the operation of the committee will generally lack focus and knowledge to fully participate and follow through on finding effective solutions. These individuals may also feel frustrated, which leads to their interest quickly dwindling. The more technical and applicable the training is for your members, the more effective it will be. Although it may be best to reach out to your assigned risk control consultant for more subject matter expertise, do not be afraid to dive into training areas such as ergonomics, machine guarding or defensive driving. Try to develop a "Safety Topic of the Month" with a presentation and open discussion on the topic. As always, be sure everyone receives training in:

1. Safety committee operation.
2. Hazard identification.
3. Accident investigation procedures.

No Clear Agenda

Your written agenda is the most important resource for each meeting. If your safety committee is lacking a well-prepared agenda, then you are already fighting an uphill battle. The agenda should be received by the safety committee members a week before the meeting so that it can be well reviewed. Be sure to note and address any recent accidents, injuries and near misses that have occurred since your last meeting. If there have not been any incidents in your district, consider discussing recent incidents that may have occurred in another district. Discuss past incidents to review controls that have been put into place. Safety committees are responsible for following up on these controls to determine their effectiveness. You may find that after review, additional safety improvements may be necessary. Set time aside before the end of a meeting for an open forum where members can voice any additional safety concerns. Keep your meeting agendas simple by focusing on the following:

1. Starting on time.
2. Roll call.
3. Introduction of any visitors, if necessary.
4. Reading and approval of minutes of the previous meeting.
5. Review of any safety committee policies issued since the last meeting.
6. Addressing unfinished items.
7. Review of any claims or losses occurring, and preventive measures taken, since the previous meeting.
8. Discussion of loss control inspections and recommendations.
9. Addressing new business.
10. Adjournment of the meeting.

Lack of Member Enthusiasm and Management Support

As previously mentioned, meetings can quickly get out of hand. Although this can be the case, it is still important to let the conversation flow so that all members can openly express their ideas and concerns in a controlled manner. For your meetings to be effective, both staff and management must be able to communicate and work toward the common goal of improving safety in the workplace. This is why it is important to establish ways for employees to communicate safety concerns freely and frequently, without fear of retaliation. Often, this is through an electronic work order system which also keeps proper documentation. Once these concerns are identified, management resources and support are necessary to implement controls for the health and safety program goals.

If you find your safety committee is continuing to have difficulty gaining traction or functioning effectively, reach out to your risk control consultant for additional guidance and resources. You can also seek additional resources on the United States Department of Labor website at https://www.osha.gov/SLTC/etools/logging/safety_minutes.html.

WALK-IN COOLERS:
DON'T GET TRAPPED BY COMPLACENCY

By Mark Nease, risk control consultant

Most schools have a walk-in style cooler in one or more of their facilities. Before using them, all food service staff should be advised of the safety risks associated with walk-in coolers, including:

- Entrapment
- Temperature extremes
- Slips/trips/falls
- Struck-by falling objects

ENTRAPMENT

Even though walk-in coolers have door latch hardware designed to prevent people from locking themselves inside, there is still risk of entrapment due to failure of that hardware. Cafeteria staff should **routinely inspect all door latch mechanisms** to ensure they work every time they are used. Staff should keep a written log of each inspection with a note of found discrepancies and a date of repair. Keeping this log can help keep staff accountable to the inspections and provide maintenance staff with information they need for scheduling.

One way to prevent entrapment of a staff member inside a walk-in cooler is to use a **buddy system**. This requires one employee to stand guard at the door until the occupant exits the walk-in cooler.

Maintenance staff can also **install an alarm system** with a switch located inside the walk-in cooler. In the event an employee is entrapped they can activate the switch and an alarm installed in the nearby kitchen would alert all kitchen occupants. The use of an alarm system would require its frequent testing as well as a procedure and practice drills on the implementation and rescue process.

Administrators should also implement safeguards so staff members **do not place objects in front** of the walk-in cooler's door when the cooler is occupied. Identifying the space in front of the walk-in cooler with signs and floor graphics, along with strict enforcement for violators, can help reduce the likelihood of a person becoming entrapped inside due to the door becoming blocked shut.

TEMPERATURE EXTREMES

Refrigeration rooms can range in temperatures from 28°F to 40°F and freezer rooms can be colder than 0°F. Occupants should take precautions to **prevent sickness and frost bite**. Coats, mittens, headgear and other fabric items should be available near cooler entrances for occupants to use.

SLIPS/TRIPS/FALLS

Slip/fall hazards are also a safety risk in and around walk-in coolers. Water can accumulate inside walk-in refrigerators due to a "leakage" of warm/humid air from outside. Staff should follow the inspection and preventive maintenance parameters of the manufacturer to **identify and repair any leakages**.

Even frequent opening of the cooler's door could allow room temperature air to enter and condensate to form around the doorway. **Slip-resistant floor coatings** applied at the cooler entrance should be considered necessary to aid in traction. Users of walk-in coolers should also wear **rubber-soled shoes** in good condition to minimize their risk of a slip/fall injury.

Poor housekeeping inside the walk-in cooler could lead to a trip/fall injury. Staff should take measures to ensure the housekeeping in walk-in coolers is always adequate.

STRUCK-BY FALLING OBJECTS

Since storage space may be at a premium for perishable food items inside a walk-in cooler, measures may be taken to fit all items in place. Staff should strategically pack food containers inside coolers so that **each container can be safely retrieved**. Staff should take precautionary measures with the storage of items so that items do not suddenly fall and strike an occupant.

Walk-in coolers are necessary for continued operation of the cafeteria; however, their use is not without hazards. Staff should carefully consider potential hazards of their walk-in coolers and proceed to mitigate those hazards as necessary.

Violent Incident Protection

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CM Regent is now the only admitted insurance carrier in the state to offer **Violent Incident Protection** coverage. Violent Incident Protection coverage provides protection for physical damage, third party liability and more in the event of a violent incident. This important benefit is paid for by CM Regent on behalf of the school district.

COVERAGE HIGHLIGHTS:

- **Damage** to building and personal property
- **Liability** in the event of a lawsuit against the insured, extended to include off-site educational, recreational and sporting activities
- **Crisis communications support**, including:
  - Victim management
  - Investigation and legal coordination
  - Enhanced security
- **Extra expenses**, including:
  - Funeral costs
  - Counseling for victims and/or family
  - Wages of temporary staff
  - Alternative facility rental
- Optional extension for accidental death & dismemberment and medical expenses
- Optional limits up to $20M

To learn more, contact your insurance broker or **Kasey Baker** at **717-790-2322** or **kbaker@cmregent.com**.

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