

Reaching Safely

Need something up high? You probably know to use a ladder or step ladder instead of your desk or a chair. But any time you step up off the floor there's a potential for an accident.

Classrooms

Each year many injuries result from teachers using desks and chairs to hang decorations or reach for high storage items. Getting up seems to be the easy part of this operation. The fall usually occurs when attempting to get down or over reaching.

Please use step stools for this activity. They are easily stored and are specifically designed for stability and ease of climbing.

Highwork

Inspect ladders before using them. Additionally, you should thoroughly inspect all ladders at least once per year. Do not use damaged ladders. Replace them. Look for:

Loose, broken, or missing rungs, steps, cleats or side rails;
Missing safety feet, frayed ropes, and other defective parts;
Oil, grease, or other slippery substances on rungs.

Using Ladders

If the job calls for a ladder, take the time to find one. Use ladders safely as follows:

Placement—Don't place a ladder in a horizontal position. Place the ladder away from doors.

Footing support—Place a ladder on sure footing (not boxes or blocks), securing when possible. Place a ladder so that for every four feet up, the ladder's base is one foot out.

Top support—Top of ladder is placed so rails are fully supported and extend three feet above the support point.

Ladder extension—Raise extension ladders so upper section overlaps and rests on bottom section.

Electrical hazards—Keep metal ladders away from power lines. Take precautions as you would when using a metal tool.

Climbing—Face ladder and use both hands. One person at a time on portable ladders. Do not stand on top 2 steps of a stepladder or top 4 rungs of a straight ladder.

Store ladders in facilities with:

Easy access for inspection.

Design that lends itself to safe withdrawal of any ladders you need.

Thorough ventilation.

No threat of a tripping hazard.

No risk of falling onto other items.

No nearby sources of heat or moisture.

Take Time for Safety

Many times it is the small jobs that cause the largest injuries. When you need to reach over your head, a step ladder may seem like an overkill for the job. In this case a step stool may be more appropriate. In the long run your safety is worth your time. ♣

WeTip Implementation

It is important to display the WeTip posters in conspicuous locations. It is also important to periodically change them. After 30 days posters begin to blend into the wall or surrounding environment. This is particularly true if it is placed on a bulletin board with other competing messages/information. Move or replace existing WeTip posters. Consider appointing or offering this activity to an on-campus student service club or assign a specific staff person to oversee the monthly poster change.

The artwork for posters is available on the WeTip compact disk. You may use this to have posters printed. You may also design your own posters.♣

Health on the Web: 6 Steps to Safer Surfing

The Internet can be a great source for health information, but misinformation also abounds. Take these steps to separate fact from fiction:

Use only recognized authorities. The government (with addresses ending in *.gov*), professional organizations (*.org*) and large academic institutions (*.edu*) are good places to start.

Beware of bias. Know who funds the site, especially if it is sponsored by a commercial interest or individual (address ending in *.com*). Look under “About Us.” Does the sponsor have a financial interest in the site’s content? Is there any easy way to contact the sponsor?

Know the sources. Who wrote the information? Authors and contributors should be identified. Media reports should cite the medical studies or medical journal articles they’re covering.

Protect your privacy. A trustworthy site has a link that says “Privacy” or “Privacy Policy.” If a site says it shares your information with companies that sell products, your information isn’t private.

Maintain a healthy skepticism. If something sounds too good to be true, it probably is. Personal testimonials are no substitute for scientific research and unbiased reporting.

Use caution on the web. Don’t rely on just one site when researching a topic, and remember to also talk to your health care provider—still your best resource for reliable health information.♣

TopHealth
February 2007

Don’t forget Daylight Savings Time Begins March 11th

Claims Corner Article

What is a Reservation of Rights Letter? And What Should You Do With It?

A reservation of rights letter is a formal statement about potential coverage limitations in a policy, as related to a specific claim. New Jersey state law dictates *when* such letters should be used, and court cases mandate much of the *content* of the letter. (For instance, case law supports the inclusion of policy wording in the letter, to advise the District as to the part of the policy involved. Case law also mandates much of the “legalese” in these letters.)

The receipt of a lawsuit often triggers the preparation of a reservation of rights letter, since Complaints often include different kinds of allegations and may request different types of damages. Often, *some* of these allegations may be covered under your policies with NJSBAIG and *some* may be outside the scope of the insurance protection provided. (For instance, most insurance policies do not pay for damages stemming from *intentional conduct* or conduct of school employees which is deemed to be *outside the scope of their professional duties*. As to damages, there is no coverage for *punitive* or exemplary damages, by New Jersey law.)

The reservation of rights letter will point out the specific allegations or damages which present coverage issues, and then refer you to that part of the policy which might limit the coverage. Often, the true extent of any uninsured exposure to the District will not be known until much later in the litigation.

We encourage you to thoroughly review all reservation of rights letters that are sent to you. You may also want your Board Counsel to review them. Pay particular attention to the damages that are not covered (for instance, in wrongful termination claims, back pay and benefits are not covered). These uncovered damages represent a financial exposure to the District, which unfortunately are not insured under New Jersey policies.

You are also encouraged to call us if you have any questions or disagree with the content of any such letter. If you have any general concerns regarding "Reservation of Rights" letters, please feel free to contact our Claims Manager, Louis Giannetto at 609-386-6060 extension 3011, or the undersigned at extension 3049.♣

Mike Cox
Assistant Claim Manager

TEN TIPS TO A SAFER HOME

The ***Home Safety Council*** offers the following tips to a safer home.

Install smoke alarms on every level of your home and test them monthly.

Develop a fire escape plan for your family that identifies two exits out of every room and where to meet outside. Practice makes perfect—hold a family fire drill at least twice each year.

Always stay in the kitchen while food is cooking on the stove.

Keep all stairways, paths and walkways well lit.

Install grab bars in bath and shower stalls, and use a non-slip mat or adhesive safety strips inside bathtubs and showers.

Post emergency numbers next to every phone in your home, including the Poison Control Hotline number (1-800-222-1222).

Install child locks on all cabinets used to store potentially dangerous items.

Keep your water heater setting at 120 degrees Fahrenheit or less.

Install four-sided fencing with self-locking and self-closing gates around pools. Fencing should completely isolate the pool from the home and be at least five feet high.

Constantly supervise children in or near water such as pools, ponds, bathtubs and buckets.♣

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The NJSBAIG Training Academy is Coming to a District Near You

Due to the increased number of requests for training, we have had to turn some members down. In order to get the required information out to our members we have decided to run a series of train the trainer seminars.

The NJSBAIG Loss Control Department has created a Training Academy which will provide mandatory training topics on designated dates at set locations throughout the state. These trainings will be train the trainer events which will permit a district to send one or two employees to take a class, receive training materials, and then return to their district to teach the topic. This may allow a district more flexibility to schedule safety training during in-service and other training days.

The first topics covered will be Sexual Harassment and Bullying. Based on our claims experience, sexual harassment continues to be a problem in our work places. The second topic, bullying, is a required training as defined by State law.

Recommended Participants:

Anyone responsible for bullying training (required topic by legislation). The affirmative action officer (sexual harassment).

Purpose:

The attendee will receive the information necessary to go back to their district and do the training. Handouts and a Power Point presentation will be provided.

Below are listed the currently scheduled dates, times and locations. Each session will be **Sexual Harassment and Bullying**.

Dates	Locations	Times
March 30, 2007	Atlantic County Vocational School 5080 Atlantic Avenue Mays Landing NJ 08330	9:00 a.m. to noon
May 4, 2007	Middlesex Regional Educational Services Commission 1660 Stelton Road Piscataway NJ 08854	9:00 a.m. to noon
May 10, 2007	Morris Hills Regional Board of Education 48 Knoll Drive Rockaway NJ 07866-4088	9:00 a.m. to noon
June 19, 2007	Maple Shade Township Board of Education 170 Frederick Avenue Maple Shade NJ 08052	1:00 p.m. to 4:00 p.m.

Cost: \$20.00 per person

Please call Sue Williams at 609-386-6060 extension 3005 or swilliams@njsbaig.org to register.