

Tips for Safe Winter Driving

It's only November but soon we will be dealing with Winter weather and driving. Winter driving can be hazardous and scary so by following the advice listed below you can reduce the hazard and make the situation less scary knowing you are prepared.

Prepare

Maintain Your Car: Check battery, tire tread, and windshield wipers, keep your windows clear, put no-freeze fluid in the washer reservoir, and check your antifreeze. All of these items can be accomplished by a trained mechanic for under \$100.

Have On Hand: Flashlight, jumper cables, abrasive material (sand, kitty litter, even floor mats), shovel, brush and ice scraper, warning devices (like flares) and blankets. For long trips, add food and water, first aid kit and cell phone.

Stopped or Stalled? Stay with your car, don't over exert, put bright markers on antenna or windows, a dome light, and, if you run your car, clear exhaust pipe and run it just enough to stay warm. Use your cell phone to call for help.

Plan Your Route: Allow plenty of time (check the weather and leave early if necessary), be familiar with maps/directions, and let others know your route and arrival time. Top off your fuel tank before the storm hits.

Protect Yourself

Keep your windshield clear.
Buckle up and use child safety seats properly.
Never place a rear-facing infant seat in the front of an air bag.
Children 12 and under are much safer in the back seat.

Prevent Accidents

Drugs and alcohol never mix with driving.
Slow down and increase distances between cars.
Keep your eyes open for pedestrians walking in the road.
Avoid fatigue. Get plenty of rest before the trip, stop at least every three hours, and rotate drivers if possible.
If you are planning to drink, designate a sober driver. ▼

NJSBAIG Congratulates the 2007 Safety Award Winners

At the New Jersey School Boards Convention in Atlantic City the New Jersey School Boards Association Insurance Group has its annual meeting. As part of that meeting the safety award winners are recognized. Publicity photographs are taken and press releases issued so that each winner can be recognized in their hometown newspapers.

The following Boards were recognized this year.

Alloway Township Board of Education

Avon Borough Board of Education

Bayonne Board of Education

Bedminster Township Board of Education

Black Horse Pike Regional Board of Education

Bogota Board of Education

Cape May City Board of Education

Chester Township Board of Education

Downe Township Board of Education

Edgewater Board of Education

Fair Lawn Board of Education

Florence Township Board of Education

Holland Township Board of Education

Kingwood Township Board of Education

Lawrence Township Board of Education

Manasquan Board of Education

Maple Shade Township Board of Education

Morris Hills Regional Board of Education

New Hanover Township Board of Education

North Hanover Township Board of Education

North Hunterdon/Voorhees Regional High School District Board of Education

Northern Valley Regional Board of Education

Passaic County Vo-Tech High School District

Pittsgrove Township Board of Education

Plumsted Township Board of Education

Prospect Park Board of Education

Rahway Board of Education

Sea Girt Borough Board of Education

Somerset County Educational Services Commission

Swedesboro-Woolwich Board of Education

Tinton Falls Board of Education

Township of Union Board of Education

Claims Corner Article:

Non-Owned Auto Deductible Reimbursement Endorsement

One of the Group's policy enhancements having an immediate effect upon individuals driving on approved school board business is the Non-Owned Auto Deductible Reimbursement Endorsement.

This addition, ***NJSBAIG-A8 (7/07)*** would provide reimbursement of a collision deductible to an individual employee or volunteer when their personal vehicle is involved in an accident arising out of school business. For example, if an administrator is driving from one location to another with his personal car, the deductible amount of his private passenger auto policy would be reimbursed under this coverage.

Qualifications include:

Amount not being over \$1,000.

Vehicle must be used for services, activities, or work performed on behalf of and at the direction of the Board of Education.

Auto is owned by that individual or by any member of his/her household.

Auto is not a hired car.

The insured shall provide all relevant information for any covered employee or volunteer.

This endorsement will at least soften the financial blow should one of your employees or volunteers find themselves involved in an auto accident on behalf of the district.

If you have any questions regarding this, please contact William Miller at 609-386-6060 extension 3095. ▼

*William Miller, CPCU
NJSBAIG Claim Supervisor*

Ways to Prevent the Flu

Vaccination is the primary way to prevent the flu, and it lowers rates of illness, hospitalization, and deaths. The flu season in the United States typically runs from November to April.

The flu, a contagious respiratory illness caused by the influenza virus, is spread mainly from person to person through coughing, sneezing, and touching contaminated surfaces, such as doorknobs. The main symptoms are fever, headache, fatigue, body aches, cough, sore throat, and congestion.

Most people get over the flu in about a week, but it can lead to ear infections, bronchitis, pneumonia, and other complications. Each year, the illness causes an average of 36,000 deaths and more than 200,000 hospitalizations. Most deaths occur in people with heart or lung diseases. Several studies have shown that children younger than two, even if they are healthy, are more likely to be hospitalized when they have the flu than older children.

Along with warding off flu through vaccination, people can lower the risk of infection by washing their hands frequently, covering their mouths and noses when sneezing or coughing, and avoiding close contact with people who are sick with the flu. ▼

Reducing Risk and Threats in New Jersey Schools

The WeTip School Safety hotline has been designed to reduce risk and threats in schools. The WeTip hotline is a valuable tool for students and school staff members who know about a crime, but are afraid to tell anyone. When someone calls WeTip, no one asks them who they are or where they live. The WeTip operator asks some questions to find out about the crime and who committed it. The operator will give the caller a number so that they can call back if they find out more information. The WeTip school safety hotlines are answered by bilingual tip operators, 24 hours a day, 365 days a year. Calls are taken on all crimes affecting schools and the communities surrounding schools. All calls are anonymous, not just confidential. No one will ever know who made the call. **Not us....Not ever!**

Your Joint Insurance Fund (JIF) the New Jersey School Boards Association Insurance Group provides the WeTip program to our members free of charge.

If you would like more information or need help implementing the program, please call Marty Kalbach, Loss Control Manager, at 609-386-6060 extension 3024. ▼

Carnivals

Don't let the fun be taken out of "FUNdraising"

It's that time of year where your school district, PTA, PTO or Foundations are planning their fundraising events for the upcoming school year. If your district is planning on hosting a carnival, there are some things that you need to know.

If the event is run by, sponsored or hosted by anyone besides that board of education there may be limited or no coverage. PTA, PTO and Foundations should always run all fundraising events by the board for approval. NJSBAIG can provide you a quick application for them to complete. We can review it for you and advise of any coverage concerns or issues.

Carnivals are a concern for us and should be a concern for you! Your board of education needs to have adequate protection for the use of rides and air inflatables. It takes just one small bump and there could be a potential lawsuit. Make sure that all equipment is used following manufacturers' product recommendations.

When hosting **ANY** fundraising events, always verify your coverage with your agent/broker and NJSBAIG. Always secure a certificate of insurance from the equipment provider **WITH** an additional insured endorsement naming the board of education as an additional insured. ▼

*By Lisa White
NJSBAIG Member Service Supervisor*