

Home Safety Tips for the Holidays

We are often reminded about the joys of the holiday season by the sights, sounds, and smells that surround us during this time of year. However, these familiarities can also pose serious dangers. Below are some important safety tips to follow to help make sure you and your family have a truly safe and happy holiday season.

Lights and Decorations

While adding to the beauty of your home or office, play it safe by:

Checking for the Underwriters Laboratories (UL) label on all lights and electrical items;

Examining for frayed cords, broken sockets, loose connections, and loose or exposed wires;

Using lights only for which they are intended (indoor vs. outdoor);

Turning off lights and electric decorations before leaving the premises or going to bed;

Using a sturdy step ladder when decorating;

Reading the labels and instructions prior to using decorative materials;

Choosing decorations that will not be harmful to children or pets, and being careful when discarding broken ornaments and decorations.

Candles

A flickering candle may add romance or special meaning to the holiday, but it can also add danger:

Never use lit candles on or near trees, boughs, curtains, drapes or any potentially flammable item;

Always make sure that lit candles are in sturdy holders that cannot be knocked over;

Never leave lit candles unattended;

Supervise children when near candles.

Fireplaces

The fireplace is a cozy way to relax and enjoy the quiet moments during the holidays. Just remember to:

Have your fireplace and chimney inspected annually;

Always keep a safety screen in front of the fire;

Never leave a fire unattended;

Never burn your tree or wrapping paper in the fireplace. Trees become very dry and create a potential for high flame from resin and sap content. Some wrapping paper is treated with chemicals which can be released during combustion.

Celebrating

Remember that alcohol-related deaths and injuries increase during the holidays. Enjoy, but keep it safe by:

Not drinking and driving;

Appointing a non-drinker as designated driver;

Controlling the flow of liquor by pouring sensible drinks, avoiding "straight shots," and offering non-alcoholic beverage alternatives;

Closing the bar at least one hour before your guests are to leave;

Offering your guests alternatives to driving if necessary (e.g., taxi);

Never offering "one for the road."

Defensive Driver Training is Now Available

New Jersey School Boards Association Insurance Group now has certified defensive driver instructors who can present a defensive driving class at your location. Classes must be certified by the New Jersey Safety Counsel and therefore, they must be scheduled at least one month before they are presented.

The training is a six-hour class developed by the National Safety Counsel. The class can be presented on a Saturday for six hours or during the week in two hour or three hour increments. In the event the class is broken into parts, it must be completed within a two-week period.

The participants in the class will receive a certificate, which they can present to their insurance carrier for a 5% reduction in their personal automobile insurance. In addition, if they have points against their license they may apply to the Department of Motor Vehicles for a two-point reduction.

There is no charge for any employee who drives for the district in any capacity. Any other employee in the district who attends the training will be charged ten dollars.

If you have any questions regarding this or any other training program provided by the Insurance Group, do not hesitate to contact Tony Jones at 609-386-6060 extension 3052. Other training topics are specified at our website. Follow the path of risk management, in-service seminars and trainings and then click on available topics.

*By Tony Jones
NJSBAIG Senior Loss Control Representative*

What is WeTip's School Safety Hotline?

It is one of your schools best defenses against violence!

WeTip's School Hotline is a toll-free, 24-hour hotline, open seven days a week and answered by trained operators. Students can anonymously report wrong doing and potential violence while remaining absolutely anonymous. A Spanish speaking operator is available on each shift.

Many NJSBAIG member districts have asked about the methodology of implementing the WeTip program. Your Member Services and Loss Control Representatives will be glad to meet with you and design a program specifically for your district. Of course this service is free to all NJSBAIG members.

A new option for implementation is a team building exercise. This 1.5 hour program is designed to empower a group of students (6th to 12th grade) to act as ambassadors for the program. Our experience has shown that this activity energized the students and creates momentum.

Please contact Marty Kalbach at 609-386-6060 extension 3024 if NJSBAIG can help you with WeTip implementation.

*Marty Kalbach
NJSBAIG Loss Control Manager*

Workers' Compensation Claim Petitions

A workers' compensation claims petition (CP) is a legal document filed with the Division of Workers' Compensation. The Division is overseen by the Department of Labor. The claimant is entitled to seek three types of benefits through a CP: temporary disability benefits, medical benefits, and permanent disability benefits. After filing at the Division, a copy of the CP is sent to the employer and the insurance carrier. It is mandatory that the insurance carrier for the employer file a formal answer within 30 days.

A problem often arises when the CP lists the wrong insurance carrier. If that happens, the carrier never receives a copy and cannot file an answer within the mandatory 30 days. However, the employer always gets a copy. This is why it is important for the employer to contact us whenever a CP is received. The CP can be sent to us by mail or fax. Once this is done, we can ensure that all petitions will be answered in a timely manner.

If anyone has any further questions on this topic, I can be reached at 609-386-6060 extension 3015.

Connie Rogers
NJSBAIG Claims Supervisor

The Cost of Falls

Within NJSBAIG last year, falls accounted for nearly one *third* of all workers' compensation claims and cost the member districts over *8 million dollars*. This figure does not include additional costs-substitute workers, overtime, administrative time, or the loss to the educational mission.

Why do so many injuries occur if the causes are *common sense*? Root causes are a lack of awareness, poor housekeeping, and a marginal sense of ownership. Become aware of your surroundings, notice maintenance issues and improve your work habits. Practice good housekeeping and strive for neat orderly work/storage spaces. Develop a sense of ownership for your classroom, office, corridor, building. Follow up on maintenance items and work orders to repair defective walking surfaces.

Avoiding Slips, Trips and Falls- Simple Tips

Use proper ladders. Never stand on a chair or table!

Never store items on a stairwell. Remove obstructions from work areas and passageways.

Route electrical wires and computer cords properly.

Promptly wipe up spills and pick up dropped objects. If the spill is too large, mark the area (chair, cone, student) and notify the custodians.

Wear proper footwear for your job. Never wear open heel (flip flop) style sandals, leather soles, or heels that are too high. During a storm, wear boots and change into your shoes once you're safely inside.

Notice and report uneven flooring, worn stair treads, broken tiles, loose handrails, and unsecured area rugs.

Notice and report exterior hazards, such as, broken sidewalks, protruding tree roots and manhole covers.

Areas that become wet and slippery during inclement weather may require mats, signs, nonskid strips, and continual monitoring.

Never rush or walk overburdened.

Keep work areas, classrooms, store rooms, and shops, clean and organized.

Please contact Steve Williams, of the NJSBAIG Loss Control department to discuss this article or other safety matter at 609-386-6060 extension 3045.

Steve Williams
NJSBAIG Loss Control Representative

2008 Training Academy

The Training Academy schedule is being presented so that appropriate Board action can be made in a timely manner. We are scheduling the topics listed below well in advance so Board action can be taken. As we get specific locations, dates and time we will advertise these.

Claims Coordinator Duties and OSHA Recordkeeping

Who should attend? Anyone in the district with the responsibility for maintaining OSHA recordkeeping logs and/or workers' compensation reports.

Class Description: This class will provide a step by step instruction on how to properly handle a workers' compensation claim from its inception to its conclusion. Discussion topics will include proper claim reporting, accident investigation, employee follow-up, the duties of the claim coordinator, claimant, doctor, managed care company and insurance claim adjuster.

Dates and Locations:

January 18, 2008

NJ Department of Education - Gloucester County Office
1492 Tanyard Road, Sewell, NJ (856) 468-6500

February 8, 2008

NJ Department of Education - Burlington County Office
2 Academy Drive, Westampton, NJ (609) 265- 5060

March 14, 2008 (Please note date change)

Timber Creek High School
501 Jarvis Road, Erial, NJ (856) 232-9703

Effective Job Descriptions for Early Return to Work

Who should attend? Anyone in the district with the responsibility for writing or modifying a job description.

Class Description: Many times an injured employee is not returned to work early because the job description does not include the physical requirements of the job. This class will discuss the elements needed for an effective job description and how to develop an early return to work policy.

Dates and Locations:

March 7, 2008

NJ Department of Education - Gloucester County Office
1492 Tanyard Road, Sewell, NJ (856) 468-6500

April 11, 2008

NJ Department of Education - Burlington County Office
2 Academy Drive, Westampton NJ (609) 265- 5060

May 16, 2008

Timber Creek High School
501 Jarvis Road Erial, NJ (856) 232-9703

Employment Practices (Train the Trainer)

Who should attend? School Administrators and EEOC Officers

Class Description: School districts face many kinds of personal injury claims including Sexual harassment, Discrimination, Affirmative Action, Retaliation, etc. This class will discuss the laws and provide training materials to assist administrators in educating their staffs to prevent these claims.

Dates and Locations:

September 26, 2008

NJ Department of Education - Gloucester County Office 1492 Tanyard Road, Sewell, NJ (856) 468-6500

October 10, 2008

NJ Department of Education- Burlington County Office
2 Academy Drive, Westampton NJ (609) 265- 5060