

Material Handling

Move the Load Safely

The summer months tend to be a time when school classrooms are torn apart, cleaned and reassembled. During that process your Insurance Group has observed a higher incidence of material handling related injuries.

During this time period of heavy work a reminder on safe lifting and material handling techniques may save someone from the pain and disability associated with these types of injuries. The following tips can help you move the load safely and protect your back from stress, strain and potential injury.

Safe Lifting

Safe lifting means keeping your back aligned and balanced when lifting. Most standard loads under 50 pounds can be lifted and carried safely by following these steps. You begin by bending from the knees (not the waist), tucking your pelvis and tightening your stomach muscles. You then hug the load close to you, and gradually lift yourself up using the strong muscles in your legs. When carrying the object, be sure not to twist or bend. Then, bend at the knees and slowly slide the load down your body until you can comfortably put the load down.

Mechanical Aids

Not all loads can (or should) be lifted by you or your co-workers.

Carts, bins, hand trucks, dollies, and fork lifts are all mechanical aids that can help transport a load without putting undue strain on your back. Pushcarts and bins can be useful for light, awkward loads, while hand trucks and fork-lifts can help move heavier, stackable material. When using mechanical aids, be sure that the load is secured in place before moving, and be sure to push the device rather than pulling it.

Tips to Remember

Whenever you lift or transport materials, keep these tips in mind. You'll place less stress on your back, and will get the job done safely.

Always wear shoes or boots with firm, slip-resistant soles.

Make sure your path is clear and well-lighted before lifting or moving the load.

Know where to put the load down **before** you lift it.

Never hurry when carrying a load.

Organize your work area to reduce unnecessary lifting or moving.

Check the condition of mechanical aids **before** loading. Are nuts, bolts, or moving parts properly adjusted? Are wheels stable and in good condition?


Be safe, you won't be sorry. 🙏

Contractor Safety

The summer months are traditionally the time that schools bring in contractors for maintenance and repair jobs beyond the scope of the school district's personnel. These contractors bring in the skills, tools and materials to complete these larger or more complicated jobs.

One additional thing the contractor brings into your building is the risk of a fire catastrophe. Some of the Insurance Group's largest fire losses were the result of "hot work" being done by a contractor.

"Hot work" is an operation which involves a source of ignition in an area that usually does not have a source of ignition. This could be an open flame, sparks from grinding, cutting, welding or soldering.

The best way to prevent "hot work" fire loss is to initiate a program of issuing a permit prior to the beginning of a "hot work" job. If you don't currently have a "hot work" permit system in place we will be glad to assist you. Please call Tony Jones at extension 3052 for more information. 

Steam Boiler Inspections

New Jersey state law requires that various heating and cooling objects be inspected and certified for safe operation. Some of the objects you may find in your facility include low and high pressure boilers, storage water heaters (fired and electric), cafeteria steam cookers, and refrigeration systems over 36 tons in capacity.

Specifically, the law requires inspection and certification of all steam or hot water boilers that have:

- 10 or more square feet of heating surface
- A heat input of 10 kilowatts or more
- A heat input of 40,000 BTUs per hour or more

If your district has boiler and machinery coverage through the NJSBAIG, a licensed inspector from Hartford Steam Boiler Inspection and Insurance Company will perform these inspections as a part of your boiler and machinery coverage. The only exception would be a New Jersey state inspector.

The law requires that the inspection be internal and external as construction and conditions permit. Before an inspection, New Jersey Code 12:90-4.10(f) requires that the boiler be "open, clean, cool and ready for the inspector." This means each and every opening must be opened. In general, cast iron boilers cannot be opened. Prior to inspection, call Hartford Steam Boiler for more information on your specific make of cast iron boiler. Hartford Steam Boiler has requested that if at all possible a person be designated to accompany the inspector so that the inspection runs smoothly. Each certificate object generates a fee of \$40 payable to the Hartford Steam Boiler Inspection and Insurance Company. The cost of the certificates are first absorbed by the Hartford Steam Boiler who purchases the certificates from the state of New Jersey.

The state of New Jersey issues fines (per the Penalties/Recovery Statute NJSBA 34:7-26) for all objects not having up-to-date certificates as follows: the first offense may carry a penalty of \$500 – \$1,000 per object, and the second offense a penalty of \$2,500 per object. Hartford Steam Boiler will contact the insured facility during the summer months to arrange a convenient time to perform the boiler inspection. If you require an immediate inspection due to an expired boiler inspection, please call the Hartford Steam Boiler's Inspection Department at 1-800-333-4677. The NJSBAIG policy number for HSB is 4401097.

If you need additional information, please call Tony Jones at 609-386-6060 extension 3052. 📞

Claims Corner article:

Is It Really An Emergency?

We often tell the districts not to send an injured party for emergency room treatment unless the injury is a true emergency. Why do we make this recommendation? There are many reasons that we all have experienced in dealing with the emergency room process. Did you know that the treatment of an injured employee at a hospital emergency room can cost dramatically more than treatment received at other medical facilities? Just imagine what the total incremental cost to your insurance group would be if all non-emergency cases were handled at the local emergency room. Let's all work together to contain this segment of our medical costs. We believe an injury which occurs on the job and requires non emergency treatment will get much faster service and attention if QualCare is called. QualCare will take the necessary information from the injured person and then call an emergency center to set up an appointment for that person that day, on the same telephone call. We are often asked what an emergency is and what is not?

Below is a list of what doctors generally consider emergencies. This list may not be all inclusive, but it certainly sets the parameters for emergencies.

- Severe chest pain
- Difficulty breathing or shortness of breath
- Severe abdominal pain
- Slurring or loss of speech
- Convulsions
- Unconsciousness
- Uncontrollable bleeding
- Bullet or stab wounds
- Broken bones
- Head injuries
- Eye injuries with sudden loss of vision,
- Insect stings that cause shortness of breath
- Poisoning/drug overdose
- Choking
- Smoke/fume inhalation
- Heat stroke/dehydration
- Hypothermia
- Temperature over 103° F
- Prolonged vomiting/diarrhea
- Snake or animal bites


We hope that an injury on the job does not occur, but if it does and it is not an emergency, call QualCare at 1-800-425-3222 and let them do their job. If you have any questions, please contact Lou Giannetto at 609-386-6060 extension 3011. 📞

Lou Giannetto
NJSBAIG Claim Manager

Campus Vandalism Never Takes a Holiday

When schools are closed for any holiday, they are more vulnerable to vandalism. Prior to a holiday weekend or break, encourage students, their families and neighbors to help protect schools when vandalism is on the rise. Remind them of the WeTip program by distributing informational brochures or letters.

The WeTip program is available to all NJSBAIG member school districts to encourage the reporting of crime information. The hotline is available 24 hours a day, 7 days a week, 365 days a year. Callers to WeTip are totally anonymous, not just confidential. There is no tracing of calls or any way to identify callers. Callers can share information without fear of being identified.

All materials are free and available from NJSBAIG. Call Tony Jones at 609-386-6060 extension 3052 for more information. 

1-800-78-CRIME

2008 Special Service Award

Nancy Alberici from the Woodbridge Township Public Schools was recognized by the WeTip organization at their annual conference. Nancy has championed the implementation of the program at Woodbridge. She continues to ensure its viability each year through a team building process that energizes and informs the student leadership.

Additionally, Nancy has trained others regarding the team building and has helped implement the WeTip program at other school districts. As a result of her dedication we have a safer learning environment for many New Jersey students.

The New Jersey School Boards Association Insurance Group is sincerely appreciative of Nancy's efforts and sends out a big thank you from everyone dedicated to safer schools in New Jersey. 🇺🇸

Marty Kalbach
NJSBAIG Director

Rev Up For A Safe Boating Season

Approximately seventy million Americans enjoy recreational boating each year. Boating provides the perfect opportunity to spend quality time outdoors with family and friends.

To ensure a fun, positive experience, it's important to always boat safely. Without caution, your pleasure trip can quickly turn disastrous.

The following are several basic boating tips designed to help keep everyone safe:

Learn to swim. To stay safe in and around the water, it is important that anyone participating in a boating activity knows how to swim.

Always wear a personal flotation device (PFD). U. S. Coast Guard-approved PFDs can be effective in drowning prevention. One size does not fit all. Look at the label for weight, size and use information. Check the fit—with straps and buckles secured, the life jacket should not slip over your head or come over your ears.

Know the weather forecast. Keep an eye out for changing conditions and act accordingly. Access weather information from the television, radio, newspaper or Internet. The National Weather Service also broadcasts marine weather forecasts regularly—tune your VHF marine radio to 162.4 Mhz or log onto the NWS website at www.nws.noaa.gov.

Tell someone where you're going. If you have a change of plans, make it known.

Have the proper equipment. Make sure your boat has a radio, lifejackets, air horn, first aid kit, VHF radio and fire extinguishers. Know how to properly use them.

Avoid alcohol. It affects your judgment, vision, balance and coordination.

Know your boat. Understand the operation and handling characteristics of your boat. Be aware of its passenger capacity and whether your passengers can swim.

Be compliant. Practice the Rules of the Road (Navigational Rules). Know and obey Federal and state regulations and waterway markers.

Shut off your engines when approaching swimmers.

Keep updated navigational charts on your boat and use them.

Be observant. Be watchful of anyone being towed behind your boat (water skiers, tubers, etc.

Take at least one certified boating safety course. 

National Safety Council