

It's Too Darn Hot!

Summer is here and with it comes the hot weather. The warm air can feel wonderful if you are relaxing at the beach, but when you are active it can be deadly. Hot conditions pose special hazards to safety and health. Knowing the warning signs and what to do if heat stress occurs to you or a coworker could turn around a potentially dangerous situation. Keep the following information handy when working in the heat.

- **Heat Exhaustion**—Results from loss of fluid through sweating when a worker has failed to drink enough fluids. If heat exhaustion is not treated, the illness may advance to heat stroke.

Symptoms include:

- Headaches
- Upset stomach
- Dizziness
- Vomiting
- Weakness
- Fainting
- Pale clammy skin
- Mood changes (irritable or confused)
- Upset stomach
- Weakness
- Dizziness
- Fainting

- **Heat Stroke**—Caused by the body's failure to regulate its core temperature. Sweating stops and the body can no longer rid itself of excess heat. Victims of heat stroke will die unless treated promptly. Symptoms include:

- Dry pale skin (no sweating)
- Hot red skin (looks like a sunburn)
- Mood changes (irritable or confused)
- Seizures
- Collapse/pass out (will not respond)

What should be done?

Move victims to a cool shaded area—don't leave them alone. If victims are dizzy or light headed, lay them on their back and raise the legs about 6 to 8 inches. If victims have an upset stomach, have them lay on their side.

Loosen and remove any heavy clothing.

Offer cool water (a small cup every 15 minutes) if the person does not have an upset stomach.


Cool the person by fanning, mist the skin with a cool spray, or apply a cool wet cloth.

If the victim doesn't feel better in a few minutes, call for emergency help (ambulance or 911).

If ice is available, place ice packs under the arm pits and groin area.

Heat Cramps—Caused when workers drink large quantities of water but fail to replace their bodies' salt loss. Tired muscles, those used for performing the work, are usually the ones most susceptible to cramps. Symptoms include painful muscle spasms.

What should be done?

Provide liquids by mouth or saline solutions intravenously for quicker relief, if medically determined to be required. 

Protect Yourself From Lyme Disease

A bite from an infected tick causes Lyme disease. A “bull’s-eye” rash may appear surrounding the bite. Other symptoms may be non-specific and similar to flu, such as fever, lymph nodes swelling, neck stiffness, generalized fatigue, headaches, migrating joint aches or muscle aches.

You are at increased risk if your work involves construction, landscaping, forestry, brush clearing, land surveying, farming, railroads, oil fields, utility lines or park and wildlife management. However, ticks can strike anywhere outdoors.

Protect yourself from infection with these precautions from OSHA:

Wear light-colored clothing to see ticks more easily.

Wear long sleeves; tuck pants into socks and boots.

Wear high boots or closed shoes that cover your feet completely.

Wear a hat.

Use tick repellants, but don’t apply to the face.

Shower after work. Wash and dry your clothes at a high temperature.

Examine your body thoroughly after work. Remove any attached ticks with tweezers. 


National Safety Council

Home Pool Safety

The arrival of hot weather around much of the nation means many people are now opening the family pool for the summer. Pool owners and parents, especially those with young children, should always keep in mind the hazards a pool can pose. A young child can drown quickly and silently, often without any splashing or screaming. It can happen in just the few minutes it takes to answer the telephone.

More than 350 children under 5 years old drown in pools each year nationwide -- most in residential pools. The U.S. Consumer Product Safety Commission (CPSC) reminds pool owners there are steps they can take to avoid these drownings.

The keys to preventing these tragedies are placing barriers around your pool, closely supervising your child and being prepared in case of an emergency.

Effective barriers include fences or walls, and power safety covers over pools. Fences and walls should be at least 4 feet high and installed completely around the pool. Fence gates should be self-closing and self-latching. The latch should be out of a small child's reach. 

*By Tony Jones
NJSBAIG Loss Control Manager*

Pregnancy Bias Violates Federal and State Law

Federal and state law specifically prohibits employment discrimination on the basis of pregnancy, childbirth, or related medical conditions. The law serves to guard against the stereotype that pregnant women are less desirable employees. The law requires employers to treat pregnant workers the same way they treat other workers who have medical disabilities and cannot work. Examples of pregnancy discrimination include refusing to hire a pregnant applicant, firing or demoting a pregnant employee, and denying the same or similar job to a pregnant employee when she returns from a pregnancy-related leave. Even discrimination for the potential for pregnancy is a form of sex discrimination and is illegal.

Legal Employment Practices

As long as a pregnant woman can perform her job functions, an employer cannot refuse to hire her because of her pregnancy or because of the employer's prejudices about pregnant women or the prejudices of clients. If a worker is unable to perform a job because of pregnancy, the employer must treat her the same as any other temporarily disabled worker. For example, by providing modified tasks, alternative assignments, disability benefits or leave without pay.

A pregnant worker can remain on the job as long as she is able to perform the work. The employer must hold open a job for a pregnancy-related absence as long as jobs are held open for workers on sick or disability leave. The law also bans the employer from terminating, demoting or disciplining a worker because of her pregnancy. However, you can lay off or terminate a pregnant employee as long as you have a legitimate business reason and maintain objective, verifiable documentation for your decision. Also, the law does not prohibit employment decisions based on an employee's conduct that may be caused by pregnancy. For example, an employer does not have to treat an employee who was late for work due to morning sickness any different than an employee who was equally late for a different health reason.

Should you have any questions regarding this or other claim-related matters, please feel free to call Louis Giannetto, Claim Manager, 609-386-6060 extension 3011, Michael Cox, Assistant Claim Manager, extension 3049, or the undersigned, extension 3043. 📞

*By Claire King, Esq.
NJSBAIG Claim Legal Examiner*

Barbecue Safety

There are many safety concerns that should be addressed when using a barbecue.

- Always check the tank or cylinder for leaks and insure there is a proper connection.
- Always use the barbecue in a clear space, insuring that it is placed downwind.
- Do not wear loose fitting clothing that can catch on fire while barbecuing.
- Wear appropriate protective clothing such as an apron and oven mitts.
- Always use approved lighter fluids and charcoal.
- Always open the lid of the barbeque before lighting as this allows gas to dispense and prevents an explosion.
- Always keep an approved fire extinguisher on hand.
- Never use a barbeque indoors.
- Always keep children away from the barbeque, matches and lighter fluid. 📞

*By Terry Barlow
NJSBAIG Senior Loss Control Representative*

NJSBAIG Announces NEPHA

ATTENTION ALL NJSBAIG DISTRICT WITH SCHOOL LEADERS ERRORS AND OMISSION COVERAGE! NJSBAIG Employment Practices Attorney Hotline (NEPHA) is available on July 1, 2008.

What is NEPHA?

NEPHA is a free service only for school districts that have a School Leaders Errors and Omissions Policy with the NJSBAIG. Its purpose is to analyze issues and provide legal advice and direction before an adverse action is taken with regard to an employee.

Who should use NEPHA?

The Superintendent, Board Attorney, Business Official, or Head of Human Resources of an insured district may call or email any employment question **prior to taking any action** for expert legal guidance and direction to make sure their decision is in compliance with the Federal and State laws. All questions will be answered in a timely and professional manner (usually within 24 hours) by an experienced employment and education attorney.

Why should NEPHA be used?

Your district will be given current expert legal advice on an employment action before it results in litigation. The hotline can answer questions that comply with the Law Against Discrimination, Conscientious Employee Protection Act, Harassment, Family and Medical Leave Act, Americans with Disabilities Act and any employment related matter. Any legal advice through the hotline will be provided at no cost to the district.

Additional Benefits

If the legal advice from NEPHA is followed and there is still a claim made that is covered under the policy, NJSBAIG will, at the discretion of the Director, waive the applicable deductible. For additional information please contact Tony Jones , Loss Control Manager at 609-386-6060 - extension 3052. 📧

*By Tony Jones
NJSBAIG Loss Control Manager*