



# safety

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net

New Jersey School Boards Association Insurance Group

## Play it Safe Outdoors



The winter season offers many recreational opportunities for you and your family. Careful planning and knowledge of key issues can help ensure that your adventure—skiing, hiking, snowmobiling or other results in a safe and enjoyable experience.

and accommodate for constantly changing temperatures. Outerwear should be water and wind resistant and make sure your head and neck are covered.

### *In Preparation...*

- **Get in shape.** Make sure you're in appropriate physical condition for the activity.
- **Carefully select and maintain equipment.** Always choose quality equipment and ask for expert advice when purchasing.
- **Learn basic first aid.** Know how to identify and treat injury and illness such as hypothermia, dehydration, sprains, cuts, abrasions, etc.



➤ **Pack snacks.** Drink plenty of water so you're well hydrated. Eat carbohydrate-energy bars, granola, candy, or fruit for an instant lift.

➤ **Stretch out.** Stretching before your activity gradually increases your heart rate, temperature and circulation to your muscles. It's an important way to get your body going and increase your flexibility.

### *Out the Door...*

- **Check the weather.** Research current and predicted weather conditions. Know the signs for approaching storms or changing climate.
- **Dress properly.** Wear several layers of loose-fitting clothing to insulate your body
- **Start slow.** The slowest person in the group should set the pace, especially when children are involved. Rest frequently.
- **Be smart.** Follow marked trails. Don't travel in danger zones, treacherous terrain or remote locations. If you're tired, stop and rest—fatigue is a risk factor for injuries.
- **Avoid alcohol.** Judgment, agility, and balance are all reduced by alcohol consumption. ❄

# An Alert from Hartford Steam Boiler New Jersey Increases License Fees and Adds New Inspection Requirements

Effective October 6, 2008, the State of New Jersey has made notable changes to its boiler and pressure vessel inspection requirements and license fees. We are alerting you so that you can advise your commercial policyholders with locations in the state about the facts and what they should expect.

New Jersey has increased the license fee to \$50 from \$40 for boilers or other fired objects and, more significantly, added new requirements to inspect unfired pressure vessels every three years with a license fee of \$30 per object. "Unfired pressure vessels" includes air tanks, expansion tanks, autoclaves and similar equipment. Objects such as these are quite common in many buildings. Clients that have not had an inspection obligation previously may now have such a requirement.

HSB inspects boilers and pressure vessels as a loss prevention service for your clients and to help them comply with jurisdictional inspection requirements. We will continue our work to proactively identify locations with inspection requirements. You and your policyholders who would like more information on this change in state requirements may call the HSB Inspection Hotline at 1-800-333-4677.

NOTE: HSB is responsible for collecting the license fees charged by the New Jersey Bureau of Boiler and Pressure Vessel Compliance. HSB invoices the policyholder directly and remits the licensing fee to New Jersey. Because the state made its new fee structure retroactive, we will begin reflecting the state's additional fees in our invoices immediately.

Your customers need to know about New Jersey's new inspection requirements and license fees. Please share the information supplied in this HSB Alert with them.\*

**By Hartford Steam Boiler Inspection and Insurance Company  
HSB Alert**



## *Key Facts*

- New Jersey's new inspection requirements and licensing fees were effective October 6, 2008.
- License fees have increased to \$50 for boilers or other fired pressure vessels.
- New Jersey now requires inspections of unfired pressure vessels such as air and expansion tanks, deaerators, autoclaves and liquid ammonia vessels.
- Unfired pressure vessels must be inspected every three years with a license fee of \$30 per object.
- HSB is responsible for collecting and remitting New Jersey's license fees on behalf of boiler and pressure vessel owners.
- HSB has not increased our administrative handling fee.



# Claims Corner

## SUPPLEMENTAL INDEMNITY CARRIER CHANGE

For our Districts who have Supplemental Indemnity Coverage; please be advised that effective for loss dates 7/1/08 and after, AIG is the new carrier for processing SI claims. Supplemental Indemnity covers the full salary of employees injured in the course and scope of employment, less wage loss due under Title 34 of the NJ Workers' Compensation Act (*paid by NJSBAIG*). The maximum benefit period is 52 weeks and the waiting period options are 0, 7, 14, 30 and 60 days (***Please check your member district policy for your member district's respective waiting period***). The maximum weekly benefit is \$2,000. Both AIG and the prior company, Chubb, have a claim form that needs to be filled out and faxed; along with the WC First Report of Injury, notation if injured party is a ten or twelve month employee; confirmation of annual salary and NJSBAIG's payments made to the districts.

For claims with date of accident **on or after 7/1/2008**, you should fax a claim form for reimbursement to Dawn Solan, BMI Benefits, L.L.C. at 732-583-9610. If you have any questions, contact her at 800-445-3126 extension 300 or [dawnv@bobmccloskey.com](mailto:dawnv@bobmccloskey.com).

For claims with date of accident **before 7/1/2008**, you should fax a claim form for reimbursement to Donna Herron, Chubb Accident & Health Claims Supervisor at 757-222-4628. For questions, contact her at 800-252-4670 extension 4232 or [dherron@chubb.com](mailto:dherron@chubb.com).

Should you require a claim form, you can email the parties above or contact me at 609-386-6060, extension 3008 or Connie Rogers at extension 3015.\*

*By Nancy Spector  
NJSBAIG Claim Supervisor*

## Staying Warm Safely

### Tips for Portable Electric Heaters

- ☑ Do not use electric heaters in wet or moist areas, such as bathrooms.
- ☑ Unless absolutely necessary, do not use an extension cord with a heater. If you must use an extension cord, choose one that is marked #12 or #14 AWG, a thick cord that can handle a high wattage. Do not use cords marked #16 or #18 AWG.
- ☑ Underwriters Laboratories, a Northbrook, IL based independent testing laboratory, warns against running a power supply cord through a high-traffic area— people may trip or knock over the heater. Do not run cords under a rug or carpet, as this could lead to overheating.
- ☑ Be sure the cord fits snugly into the electrical outlet. If the plug feels hot during use, unplug it immediately and have a qualified service professional check the cord, heater and outlet

to ensure all are working properly.

- ☑ Regularly check heater components for any frayed insulation or broken wires.
- ☑ If you are using a heater in an outlet protected by a ground fault circuit interrupter and the GFCI trips, stop using the heater and have it checked, even if it seems to be working properly.
- ☑ Broken heaters should always be repaired by qualified appliance service center—do not attempt to repair or replace parts on your own.

### Tips for Liquid-Fueled Heaters

- ☑ Only use the fuel recommended by the manufacturer—never substitute.
- ☑ Never fill the fuel tank above the fill line. The fuel expands when it warms; therefore, over

*(Continued on page 4)*

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- filling could lead to dangerous spillage.
- ☑ Only refuel the heater after it has been shut off and fully cooled down.
- ☑ Refuel portable heaters outdoors. Kerosene should always be stored outdoors in a clearly labeled blue container.
- ☑ Never move a heater while it is operating.
- ☑ All un-vented gas-fired devices should have an oxygen depletion sensor that automatically shuts off the heater if levels of carbon monoxide rise to hazardous levels.
- ☑ Vented gas-fire heaters should be installed professionally according to local codes and

periodically inspected.

- ☑ If you smell gas, do not attempt to light the appliance. Turn the heater off, open windows and doors, and immediately leave the area. Contact a service professional to check the equipment.
- ☑ If a kerosene fire ignites, do not attempt to extinguish the flames with water or blankets. Immediately evacuate the area and call the fire department.\*

*Family Safety & Health  
Winter 2008-2009*

**New Jersey School Boards  
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**2009 Training Academy**

**Employment Practices  
(Train the Trainer)**

January 2009

***Who should attend?***

School Administrators and EEOC Officers

***Class Description:***

School districts face many kinds of personal in-

jury 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 staff to prevent these claims.

**Date and Location**

**February 6, 2009**

Atlantic County Special Services School District  
4805 Nawakwa Boulevard  
Mays Landing, NJ 08330 (609) 625-5590  
**8:30 a.m.—noon**

***Please call Sue Williams at 609-386-6060 extension 3005 or swilliams@njsbaig.org to register and confirm your registration. The cost is \$20.00 per person. Class times are noted above.***

**NJSBAIG, 450 Veterans Drive, Burlington, NJ 08016**