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net

New Jersey School Boards Association Insurance Group

## Learn First Aid .....*Because Accidents Can Happen*

**D**espite best efforts, emergencies can occur any place or time. In fact, at some time in your life, it is likely that you will witness a situation in which someone you know will require first aid.

If you know first aid, you can help save the life or health of a family member or co-worker. Even if you are usually calm, you can **blow your cool** during an emergency. Then it is hard to know what to do. Call the doctor or wait? Use heat or ice? Your instincts are not always enough. Taking a first aid course can give you important information and skills.

### **The Meaning of First Aid**

Just like it sounds, **first aid** is the **first** help you give to someone who is suddenly sick or injured. In a serious accident, first aid can mean the difference between life and death.

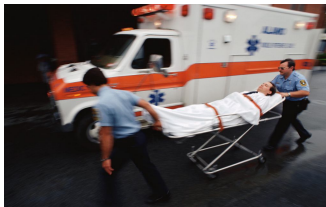
First aid is never meant to take the place of medical care. It is what you do until a doctor can see the victim. When you know first aid, you can relieve a victim's pain and prevent further injury. Calling for help is often the most important action you can take to help the person in need of aid.

### **When to Call 911**

If the person is unconscious, call 9-1-1 or your local emergency number immediately. Sometimes a conscious person will tell you not to call an ambulance, and you may not be sure what to

do.

**Call for an ambulance anyway if the person:**



- ☒ is or becomes unconscious;
- ☒ has trouble breathing or is breathing strangely;
- ☒ has chest pain or pressure;
- ☒ is bleeding severely;
- ☒ has pressure or pain in the abdomen that does not go away;
- ☒ is vomiting or passing blood;
- ☒ has seizures, severe headache, or slurred speech;
- ☒ appears to have been poisoned;
- ☒ has injuries to the head, neck or back;
- ☒ has possible broken bones.

### **Taking the First Aid Course**

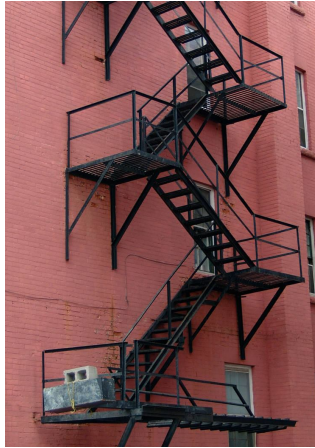
A first aid course teaches you how to take care of injured people. You may have **hands on** chances to try what you are learning. You will probably remember what you have done in a class, such as bandaging someone's arm, better than what you might read in a book. When you have practiced first aid in a calm situation, you can stay calmer in a real emergency.

### **Confident and Prepared**

After you take a first aid course, you may want to prepare emergency plans and first aid kits for your home or school. You may also decide to keep a list of emergency phone numbers where everyone can see them. A first aid course will make you feel more confident that you will be prepared if an emergency does happen.♣

# IT'S WRONG AND AGAINST THE LAW!

You're a Private School, Parochial School or a Charter School and you've just moved into a multi-floor building that was used for business or commercial use. The rental rate is very attractive and it meets your every need. Right! Maybe not!



The building was built for business use. Perhaps there were several offices in an area. There were a total of three or four occupants in an office area. Going down the hall there were a total of 25 or 30 occupants. There are fire escapes on the

outside of the building that were installed 30 to 50 years ago that were designed for adults in the building to use. Have they been maintained and used during this time? Probably not!

Now you have rented this building to be used for your school. The number of teachers and children are about 150 and the ages of the children range from six years old to thirteen years of age. Now the occupants load is triple of the number of persons previously in the building.

## QUESTIONS

- ↪ Were the fire escapes designed for adults - steel rungs instead of treads?
- ↪ Can the children and the teachers use this type of fire escape safely?
- ↪ Are there enough fire escapes cleaned free of ice and snow?
- ↪ Are there enough fire escapes to accommodate the number of children and teachers in the building?
- ↪ Are the fire escapes certified? Have they been maintained?
- ↪ Have they been load tested?
- ↪ Have they been used by your school as required by the New Jersey Uniform Fire Code? They must be used at least once a year as a secondary route in the event of a fire.

You need to contact your local fire officials in your municipality to have them visit your school district and check over the fire escapes to make sure they are safe, functional, and adequate for the number of children and teachers in each building.

It is important also to contact Tony Jones, Loss Control Manager at (609) 386-6060 extension 3052 regarding your fire escapes and any questions regarding them. Also, contact him if you have any fire escapes on your buildings so we can add this information in your inspection fold-

ers.

Tony will be glad to send a Loss Control Representative to your district if you have any questions or concerns regarding the fire escape use or maintenance, or questions regarding their use as required by law.

Your prompt action will help protect the children and the teachers in your school district.♣

*By Dave Engebretson  
NJSBAIG Loss Control Representative*

## Claims Corner

## Coordination of Fitness for Duty Exams

A **"Fitness for Duty"** exam is used by employers when there is an issue as to whether the employee can perform the physical demands of the job, and may lead to an adverse employment action. The results of the Fitness for Duty exam can create conflicts with the coinciding workers' compensation case. In these situations, it is important that we communicate with each other to make sure we do not generate conflicting medical opinions. If we communicate ahead of time, we can avoid your district facing increased employment costs and NJSBAIG facing increased workers' compensation costs. Coordination of efforts can also prevent actions based on wrongful termination and disability discrimi-

nation.

You can contact our **Employment Practice Hotline Attorney (NEPHA)** at **201-623-1223** with questions. This is a free service for all districts who carry their Errors and Omissions coverage through NJSBAIG. Also, feel free to contact Ken Boberg (extension 3026), Connie Rogers (extension 3015), or Nancy Spector (extension 3008) with any questions on this subject.♣

*By Ken Boberg  
NJSBAIG Claim Examiner*

## Q.S.A.C.

### Quality Single Accountability Continuum

***Does the mere mention of these words or the famous acronym invoke the cries of "oh no" or "help"?*** If so, the New Jersey School Boards Association Insurance Group Loss Control Department is here to help. The NJSBAIG Loss Control Department is available to assist your district with preparations for QSAC monitoring. Listed below are some of the most common subjects we have assisted our districts in their preparations for QSAC.

#### Playground Safety

We are certified playground safety inspectors and will come to your district and inspect your playground. We will issue a final report with our findings and recommendations. QSAC representatives have consistently requested this information.

#### Building Inspection

Prepare for your upcoming QSAC inspection by

requesting your Loss Control Representative to conduct a comprehensive inspection of your buildings and grounds.

#### Bloodborne Pathogens

Have you conducted the required training? Do you have an exposure control plan? Is the plan up to date? Training is available.

#### Right to Know

Are your employees trained? Do you have a central file? Is the plan updated and revised as necessary? We can provide a Train the Trainer program for district employees.

#### Sexual Harassment

Is your policy current? Are all employees trained? Remember it is not okay for a district to simply have a policy, they can be held liable if they fail to train their employees.♣

*By Terrence Barlow  
NJSBAIG Senior Loss Control Representative*

# NJSBAIG's Safety Grant Program

**NJSBAIG**'s 2009 Safety Grant Program was announced this past September and we are awarding to all **qualified** members districts a portion of a total \$3,000,000 of available funding.

The grant program is intended to provide funds toward building and grounds safety, building security, safety equipment and training. In doing so, the grants will not only support school districts' loss prevention efforts, but will also serve to strengthen the overall health of your joint insurance fund (NJSBAIG). Ultimately, the grant program assists NJSBAIG in accomplishing its mission.

In order to be considered for an actual award of these funds, your school district must return a completed grant application package. A grant package is available from your NJSBAIG Member Services Representative (email [sbalken@njsbaig.org](mailto:sbalken@njsbaig.org)) or you may contact your district's insurance agent to follow up on your behalf.

***Some idea's for grant consideration are; (note this is an extremely limited list.....be creative, we want to help your school!)***

- Stepstools for All Classrooms
- Outside Lighting
- Security Systems/Instant Alert
- Bus Cameras
- Snow Blowers
- No Skid Mats or Footwear
- Safer Playgrounds
- Repair Broken Sidewalks
- Replace Unsafe Doors

***Once you receive the grant application package you should submit along with your application the following:***

- Certified Board of Education Resolution to apply
  - Grant Application Title Page
    - Project Description
    - Budget Summary

Grant applications will be evaluated by a Safety Grant Committee. Deadline for Grant Applications is March 31, 2009. Award notices will be issued to grant applicants no later than May 31, 2009. Late or incomplete applications may be denied funding. All members are encouraged to apply. Grant checks will be distributed in September 2009. District must be a member as of July 1, 2009 in order to receive their grant money.

It is a pleasure to be able to provide these opportunities to our membership. Thank you for your continued support of NJSBAIG.♣

*By Shannon Balken  
NJSBAIG Member Services Manager*