



**New Jersey School Boards Association Insurance Group**

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## Steer Clear of Slips, Trips and Falls

**T**he workers' compensation accident data for July 1, 2008 to March 1, 2009 (the current school year) shows that falls on the same level is the number one cause of accidents. Within the category of falls-same level, a wet or slippery surface is the number one cause.

OSHA's General Duty Clause requires employers to provide a place of employment free from recognized hazards. The following are the practical safety tips on how you can avoid slips, trips, and falls on the job.



and you are moving with enough momentum to be thrown off balance. Trips are more likely to happen when you are in a hurry and don't pay attention to where you're going. Remember these rules to avoid tripping:

- ▶ Carry only loads that you can see over. Keep work areas well lit. Keep your job site clean.
- ▶ Keep working areas clear of extension cords.
- ▶ Eliminate "loose footing" hazards on stairs, steps and floors.
- ▶ Good housekeeping is imperative.

### **Slips**

Slips can be caused by wet surfaces, spills, or weather hazards like ice and snow. Slips are more likely to occur when you hurry or run, wear the wrong kind of shoes, or don't pay attention to where you're walking. You can help avoid slips by following these safety precautions:

- ▶ Clean up spills right away. Even minor spills can be hazardous.
- ▶ Be extra cautious on smooth surfaces such as new floors or floors that have been waxed.

### **Trips**

Trips occur whenever your foot hits an object

### **Falls**

Falls occur whenever you move too far off your center of balance. Consider the following preventive measures:

- ▶ Don't jump. Lower yourself from trucks or work stages. Check lighting. Make sure work sites are well lit.
- ▶ Repair or replace stairs or handrails that are loose or broken.
- ▶ Keep passageways and aisles clear of clutter.
- ▶ Wear shoes with appropriate non-skid soles.

# Are Your Employees Working For Someone Else on Your Time?

**Does your organization have a daylighting policy?** Employees, thus creating the risk that others will follow suit.

As the economy has dipped, some employees have taken to working extra hard, for a second employer, while on the clock. Terms for the practice include "moonlighting by day" or "daylighting."

Choices for second jobs include real estate sales, mortgage brokering, appointment setting, customer service, writing, and graphic arts. Employees use their employer's phone and computer, or they bring another personal laptop into the office with them and use their own cell phone.

Although the current economy has created difficult times for some, employees who attempt to work a second job during employer time are not demonstrating a hard work ethic; rather they are stealing from their employer and they are showing disrespect for their organization, managers, and co-workers.

Daylighting increases the risk of injury or burnout for other employees. Chances are high that co-workers are pulling extra weight to complete the work of the daylighter. Additionally, the known daylighter sets a horrible example to other em-

Employers should have a policy prohibiting daylighting and provide ethics training to managers and supervisors to clarify when and how employees breach your organization's ethical stance.

Here are some signs of a possible daylighter:

- Rarely available on short notice;
- Talks on the cell phone much of the time;
- Brings in a personal computer or other personal work equipment;
- Spends an inordinate amount of time on his or her computer;
- Misses deadlines;
- Refuses new assignments;
- Skips work without any explanation;
- Uses your fax and other office equipment and supplies for no business purpose; and
- Is often overly tired or stressed when performing normal assignments.

This informational piece is part of "The Loss Prevention Journal" published on March 2, 2009. 📖

*By My Community Workplace*

## The Properly Footed Employee

The average employee spends a great deal of time on his or her feet. Improper fitting shoes can cause discomfort leading to a decrease in concentration. It's during this time period that the employee is more likely to be involved in a work related accident.



Also, remember that when an individual is suffering with foot pain, the body posture may change to reduce the discomfort thus causing other areas of the body to become stressed or strained.

The American Podiatric Medical Association offers the following advice relative to footwear.

- † Shoes should be well-fitting and well padded. If arch support has decreased and the soles are disintegrating, then the foot is no longer being supported. This leads to a decrease in the shock absorption from the soles and improper foot align-

*(Continued on page 3)*

The School Leaders Errors & Omissions Liability Policy issued by NJSBAIG provides two types of coverage. The first, Coverage A, provides for defense and settlement of losses sustained by the Insured by reason of liability caused by a negligent act, error, omissions, misstatement or misleading statement. Such losses must arise out of the performance of duties typically associated with the operation of a school district. The policy contains a list of specific exclusions that limit the applicability of coverage.

Coverage B provides for the payment of certain defense costs and prevailing attorney fees associated with claims that are otherwise excluded under Coverage A. Loss under Coverage B is defined as monetary amounts paid by the insured and un-reimbursed by any other source.

The coverage is provided on a "claims made" basis. This means a claim must be reported during the policy year in which it happens. Therefore, it is important to promptly report all claims and potential claims. Potential claims are matters that are likely to result in charges or proceedings against an insured at a future date.

Generally, claims arising out of employment practices and civil rights allegations are covered under Coverage A. Again, specific limitations

and exclusions apply.

Coverage B involves the conflicts that sometimes arise in the administration of Individual Education Plans.

Coverage B does not provide for the cost of special education itself. However, Coverage B can provide for payment of legal expenses of the school district if attorney representation becomes necessary. Coverage B also provides for the payment of prevailing attorney fees, if awarded by an administrative court.

Your Insurance Group is available to answer any questions with regard to the coverage provided by this policy. All papers pertaining to any claim must be reviewed in order to determine what coverage, if any, applies. This is just a brief summary of some of the highlights of the E&O policy. We encourage all district representatives to review the policy and become familiar with the coverage.

Should you have any questions, please feel free to contact me at 609-386-6060 extension 3049 or Louis Giannetto, Claims Manager at extension 3011. ☎

*By Michael J. Cox  
NJSBAIG Assistant Claim Manager*

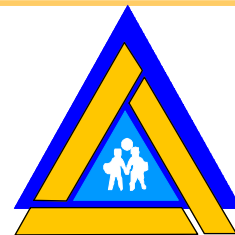
### *The Properly Footed Employee* (Continued from page 2)

- ment, and may cause bone and joint problems.
- ‡ Regularly replace shoes. Tips for choosing footwear include: the shoe must grip the heel tightly; the forefoot area must be wide and allow movement; the inner aspect of the shoes should be straight from the heel to toe; and

there should be fastening across the arch to decrease pronation.

- ‡ Purchase shoes at the end of the day. This is due to swelling that can accumulate during the day. Also, shoes need to be tried on and walked in because when a person stands or walks, their toes and arch structure spread out. This changes the fit of the shoes because of the widening of the forefoot. ☎

## Train the Trainer Classes



### Hazard Communication

HazCom (formerly Right to Know) is required training for staff. Each District should have a designated HazCom trainer. By attending this class your employee will become immanently qualified to teach other employees in the district about hazardous chemicals in the workplace.

Dates	Locations	Time
April 17, 2009	Morris-Union Jointure Commission 340 Central Avenue, East Wing Training Room, New Providence, NJ 07974 - 908-464-7625	9:00 a.m. till noon
May 8, 2009	Lacey Township High School 73 Haines Street, Lanoka Harbor, NJ 08734 - 609-971-2020	9:00 a.m. till noon
May 15, 2009	NJ Department of Education Gloucester County Office 1492 Tanyard Road, Sewell, NJ 08080 - 856-4686500	8:30 a.m. till noon

### Bloodborne Pathogens

School employees can become exposed to infectious diseases from blood or other bodily fluids. By completing this Train the Trainer class, a designated employee will become qualified to teach fellow employees about the hazards of bloodborne illnesses.

Date	Location	Time
April 24, 2009	Middlesex Regional Educational Services Commission Board Room—Bright Beginnings Building 1660 Stelton Road, Piscataway, NJ 08854 - 732-777-9848	9:00 a.m. till noon

### Employment Practices

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 staff to prevent these claims. ***This class is for administrators only.***

Date	Location	Time
May 15, 2009	Ocean Township Board of Education Administration Building, 163 Monmouth Road, Oakhurst, NJ 07755 - 732-531-5600	9:00 a.m. till noon

***Please call Sue Williams at 609-386-6060 extension 3005 or [swilliams@njsbaig.org](mailto:swilliams@njsbaig.org) to register.  
The cost is \$20.00 per person.***

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