



450 Veterans Drive
 Burlington, New Jersey 08016
 Phone (609) 386-6000
 Fax (609) 388-8877
www.njsbaig.org

net

New Jersey School Boards Association Insurance Group

Know the Plan Before You Lift

The summer months find classrooms being cleaned and prepared for the next school year. This process requires many items to be moved out of and back into each room. It is during this time of heavy moving that your NJSBAIG sees numerous overexertion accidents. Typically they are lifting related. The following reminders may minimize these accidents.

How much is safe to lift?

There is no set weight that is safe for everyone to lift in all situations. But, the National Institute for Occupational Safety and Health (NIOSH) has developed a lifting equation that takes several factors into account to calculate a safe weight for a manual lift. According to the NIOSH equation, a recommended weight limit will never exceed 51 pounds.

Many lifting situations involve factors that would reduce this weight in order for the lift to remain safe. In other words, if you need to extend your reach, lift overhead, twist, move loads repeatedly, or are unable to get a good grip on a load, you increase your risk for injury, and you should lift lighter loads.

Plan ahead

Before you try to lift something, take a good look at it. Check for stability, you don't want items falling out of a box or a bag breaking when you pick it up. Will you be able to get a good grip? Is there a clean, dry place for you to get a full grip on the load with both hands? Can't see over the load? Then you'll need help carrying it. Is the load obviously too heavy for one person?



If you don't know how much the load weighs, try testing the weight by carefully pushing or lifting at one of the corners. If the load is too heavy, you may be able to break it up into smaller loads, use mechanical handling equipment, or get someone to help you. Never try to lift something that is too heavy. If you are working with a partner, have a procedure so you both know to lift at the same time to keep the load balanced.

Safe lifting basics

When you need to lift on the job, you need to follow specific safe lifting techniques. The basic rules of good lifting are:

- Size up the load before you lift. Test by lifting one of the corners or pushing. If it's heavy or feels too clumsy, get a mechanical aid or help from another worker. When in doubt, don't lift alone!
- Bend at the knees. Note that this item is the single, most important aspect of lifting.
- Place your feet close to the object and center yourself over the load.
- Get a good hand-hold.
- Lift straight up, smoothly, and let your legs do the work, not your back!
- Don't twist or turn your body once you have made the lift.
- Make sure beforehand that you have a clear path to carry the load and a place to set it down.
- Set the load down properly by reversing the lift

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method.

- Always push a load on a cart or dolly, do not pull it.

Health

Also, back problems may not necessarily be connected with work. Some non-work related factors that can contribute to back problems are posture and physical condition. In most cases these factors can be corrected. Here are a few simple rules for good posture:

- When sitting, your knees should be slightly higher than your hips with the hips located near the rear of the chair, and your shoulders and upper back should be straight.

- Don't slouch, stand straight with your weight centered over your hips.
- Sleeping on your stomach can result in a morning backache.
- Sleep on your side with knees bent or on your back.
- Stand with your shoulders back and the S curve over the pelvis.

There are many benefits of good physical condition. Obviously, a well-toned body can take an unexpected stress or strain better than one suffering from a lack of exercise.

By following these simple safe lifting techniques you can prevent back problems on the job.★

Are Your Employee Conduct Policies Effectively Protecting Children?

An elementary school principal is arrested for allegedly molesting a teenage girl with whom she had a five-year relationship.

The 32-year-old principal met the student in 2004 and began a sexual relationship a year later when the girl was 14. "Santa Maria Principal Suspected of Molesting Teen," *Los Angeles Times* (April 15, 2009). Their relationship continued until early this year, when police received a report about the alleged molestation and began an investigation.

Commentary and Checklist

This case serves as a reminder that female perpetrators commit child sexual abuse as well as male perpetrators – and female persons of power are no exception. The allegations in this case highlight the importance of child safety policies that prohibit adults from interacting with children alone, or out of the line of sight of another adult. It is important for schools to not only have such policies in place, but also to enforce those policies and procedures. Conduct policies spell out to teachers and administrators what is and is

not appropriate conduct between students and faculty. Child safety policies provide a mechanism for teachers and other safe adults to report improper conduct before it becomes a criminal act like child sexual abuse. In a school environment, administrators, teachers and employees must maintain appropriate professional relationships with students. Here are some tips to consider:

- ↪ Institute a child safety policy prohibiting adults from interacting with children alone.
- ↪ Conduct training on what physical contact is and is not appropriate at school.
- ↪ Create a reporting procedure for both employees and students to follow if they are concerned about improper behavior.
- ↪ Train school administrators to spot and respond to child sexual abuse.
- ↪ Have skilled investigators on call to investigate claims in a professional manner.

This informational piece is part of "The Loss Prevention Journal" published on May 26, 2009.★

Claims Corner

Reminders Concerning Supplemental Indemnity, QualCare Cards and Prescription Cards

Just a reminder to all districts who have Supplemental Indemnity claims to help offset any Indemnity payments made on a Workers' Compensation lost time claim. For all claims with date of accident on or after July 1, 2008 you should contact the AIG representative; Dawn Solan at BMI Benefits at 1-800-445-3126 (Ext 300) or e-mail her at dawnv@bobmccloskey.com.

BMI requires a copy of the lost time payment check we send to the district. This includes the check and check stub (AIG refers to this as "Explanation of Benefits") showing the date and amount of the lost time payment (TTD). For those districts who do not keep copies of the checks, you should to start doing so immediately. BMI will not accept a copy of our loss runs showing the TTD dates.

For losses before July 1, 2008, you should contact Donna Herron at Chubb at 1-800-252-4670 (Ext 4232) or e-mail her at dherron@chubb.com.

Chubb documentation required for filing a claim:

- Claim form
- Copy of WC Employers' First Report of Injury
- Confirmation of annual salary
- Confirmation if they are 10 or 12 month employee

- Full copy of NJSBAIG payments, check and check stub

PRESCRIPTION CARDS

Direct Comp went out of business several years ago - please discard any Direct Comp RX cards. Please give Jordan Reses prescription cards to an injured employee for work related accidents. Should you require additional cards, you can contact either WC Supervisors; Connie Rogers (Ext 3015) or Nancy Spector (Ext 3008).

QUALCARE CARDS

If additional cards are needed; you can email Donna Setzer at dsetzer@qualcareinc.com and tell her how many cards your District needs and she can mail them to you. Donna also can send additional posters for your schools. Some internal forms are good for minor incidents, however when in doubt, always report. Qualcare's toll free reporting number is **1 800-425-3222. Remember, there is no cost to the District if calling in a record only claim to Qualcare.★**

*By Nancy Spector
NJSBAIG Claim Supervisor*



Have a happy and safe Fourth of July!





Fundamentals of Boiler Operation Maintenance Seminar
Presented by
New Jersey School Boards Association Insurance Group
and
The Hartford Steam Boiler Inspection and Insurance Company

Course

Description:

This program is designed to cover the fundamentals of proper boiler maintenance and the codes and standards governing boiler design, fabrication installation, maintenance and repair. The course will take an in-depth look at areas that are vital for any effective boiler maintenance program.

Who should

attend:

Any person responsible for operating and maintaining boilers.

Course

Prerequisites:

None.

How you will

benefit:

(Learning objectives)

After completing this course you will be able to:

- Apply fundamental requirements to properly operate and maintain your boiler.
- Explain how the operation and maintenance of a boiler are intertwined.
- Test and maintain safety devices.
- Identify the codes and standards governing boiler operations.

What you will

cover:

The topics you will cover include:

- How to Operate Boilers
- Boiler Codes
- Boiler Operations
- Boiler Maintenance
- Boiler Inspections

A "Recommended Preventive Maintenance Schedule" is included.

Your Choice of the Following Dates

July 10, 2009	July 24, 2009	July 31, 2009
Foundation for Educational Administration 12 Centre Drive Monroe Township, NJ 08831 609-860-1200	Ramada Inn Vineland 2216 W. Landis Ave. & Rt. 55 Vineland, NJ 08360 856-696-3800	Hanover Marriott 1401 Route 10 East Whippany, NJ 07981 973-898-6422

Time:

8:00 a.m.—3:00 p.m.

Cost:

\$50.00 per person (NJSBAIG Members and Agents)**
\$150 per participant (Non-members)

Continental breakfast and lunch are included in the cost of the seminar.

R.S.V.P. by July 3, 2009, July 17, 2009 and July 24, 2009 respectively to Sue Williams at NJSBAIG at 609-386-6060, extension 3005 or via email at swilliams@njsbaig.org. **No refunds after July 3, 2009, July 17, 2009 and July 24, 2009 respectively.**

**Districts who are currently insured through the New Jersey School Boards Association Insurance Group at 450 Veterans Drive, Burlington, New Jersey 08016.

NJSBAIG Proudly Announces 2009 Hartford Steam Boiler Equipment Webinar Series



The HSB's 2009 Equipment Webinar Series covers boilers, air conditioning, and electrical equipment. This series is being offered free of charge by Hartford Steam Boiler in cooperation with New Jersey School Boards Association Insurance Group.

Each forty minute webinar is designed for equipment operators; however, no engineering or technical background is required. The sessions could also be relevant to facility directors, maintenance supervisors, and almost anyone responsible for this type of equipment. All you need is a telephone and a high speed internet connection. Register now for as many sessions as you want. We'll send you an email reminder prior to each session. If you are unable to attend, recorded sessions will be posted as they become available. For more information or to register, visit us at

<http://www.hsb.com/resources/webinars/engwebinars/engwebinars.aspx>

Date & Time	Title	Description
July 16, 2009 @ 2pm ET	Air Conditioning - How To Keep It Working	In this session we will discuss both preventive and predictive maintenance practices for typical air conditioning systems. Our discussions will include both types of maintenance that are typically performed by maintenance personnel. We will also discuss the types of maintenance that are usually performed by outside contractor personnel. Learn about the importance of a properly designed maintenance program to specifically meet the needs of your air conditioning system.
August 6, 2009 @ 2pm ET	Electrical Equipment - Keeping The Lights On	In this session we will discuss what you can do to keep your electrical distribution system in a safe and reliable condition. Learn more about the maintenance requirements of your electrical distribution system.
August 27, 2009 @ 2pm ET	What Can Go Wrong With My Boiler?	In this session we will take a look at some of the most common boiler breakdowns and why they happen. Learn more about the causes that most frequently result in boiler breakdowns and what you can do to help prevent them.

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<p>September 17, 2009 @ 2pm ET</p>	<p>Energy Efficient Boiler Operation</p>	<p>In this session we will examine what a boiler is, how it operates, and the different types of boilers used for facility heating. Join us to learn more about the different types of boilers typically operated to support a facility's heating needs.</p>
<p>October 8, 2009 @ 2pm ET</p>	<p>Boilers - Don't Be Left In The Cold</p>	<p>In this session we will review general maintenance principles that can apply to most, if not all, boilers. Learn more about what you can do to operate your boiler without unplanned interruptions, safely and efficiently.</p>
<p>October 29, 2009 @ 2pm ET</p>	<p>Boiler - Critical Over Pressure Protection</p>	<p>In this session we will discuss the fundamentals of overpressure protection for your boiler. Learn more about the most critical protective devices installed on your boiler, code requirements associated with these devices, and how to properly care for them.</p>
<p>November 19, 2009 @ 2pm ET</p>	<p>Boilers - Unattended Operation</p>	<p>In this boiler session we will take a closer look at the equipment that allows a boiler to operate in an automated mode. What are some of the sensors and controls involved and the periodic attention required to ensure an efficient trouble free operation? Learn more about how the boiler starts and stops and some jobs on your part to ensure all this happens at the right time and in the right sequence.</p>
<p>December 10, 2009 @ 2pm ET</p>	<p>Dealing With Power Quality Issues</p>	<p>In this session we will look at electrical surges, and explore some ways to protect equipment from damage due to a surge. Join us to learn more about electrical power surges, and what you can do to protect surge sensitive equipment from a breakdown.</p>

If you have questions, call Hartford Steam Boiler at 1-800-HSB-1866 (1-800-472-1866) or e-mail at Customer_Solution_Center@hsb.com.