



safety

net

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

New Jersey School Boards Association Insurance Group



Fire Prevention Fun

You can participate in a fun family oriented activity during Fire Prevention Week this year.

As always the week that includes October 9th is chosen as fire prevention week to commemorate the great Chicago fire of 1871.

Fire Drills

The Great Escape is a theme the National Fire Prevention Association (NFPA) has used in the past. This theme and its resultant escape plans has saved over 50 people during the past several years.

Why the Great Escape?

Too few people develop and practice home fire escape plans, and this lack of planning can prove deadly in a home fire. The NFPA, the official sponsor of Fire Prevention Week (FPW), has launched "The Great Escape" as a public safety campaign to increase the number of North Americans (primarily young children and their families) who have developed and practiced a home fire escape plan.

How to Develop and Practice a Home Fire Escape Plan

Fire can grow and spread through your home very quickly. In a typical home fire, you may have as little as two minutes to escape from the time the smoke alarm sounds. Knowing how to use those minutes wisely can make a life-saving difference. That's why home fire escape plan-

ning is so important. Developing and practicing a home fire escape plan will help you snap into action immediately if the smoke alarm sounds, so you can get out quickly and safely.

Follow these guidelines for developing a home fire escape plan:

- ☛ Have at least one smoke alarm on each level of your home, especially near sleeping areas. Test the alarms once a month.
- ☛ Draw a floor plan of your home and locate two escape routes from each room, i.e., a window and a door.
- ☛ As you exit, close doors behind you to slow the spread of the fire. If you have to escape through smoke, crawl on your hands and knees.
- ☛ Choose a meeting place a safe distance from your home and mark it on the escape plan. Call the emergency number for the fire department from a neighbor's home.
- ☛ Practice your escape drill at least twice a year.
- ☛ Never go back inside a burning building.

Smoke Detectors

Of course the most important part of the great escape is being notified of a problem. This is where a smoke detector is necessary.



It has been proven that a properly operating smoke detector saves lives. Please check the operation of your smoke detectors this month to ensure your family's safety. 🏠

Preparing for H1N1 and the Upcoming 2009-2010 Flu Season

As of August 28, 2009, the H1N1 virus (also known as the swine flu) has caused 8,843 hospitalizations and 556 deaths in the United States, according to the Centers for Disease Control (CDC). Health officials expect that number to soar during the regular fall and winter flu season. In fact, the CDC estimates that up to 40 percent of Americans could contract the H1N1 virus in the next two years.

Every year, seasonal flu infects between 5 and 20 percent of the population. Health officials expect a much higher infection rate from H1N1 because it is a new virus and very few people have immunity to it. Pharmaceutical companies are now testing a new vaccine to use in immunization efforts this fall.

This article is the first in a two-part series on recommended steps to prepare for the upcoming flu season. Part One focuses on the scope of the threat and what individuals can do to lower their risk.

Commentary and Checklist

CDC Director Dr. Thomas Frieden has identified the new H1N1 flu as the agency's number one priority, and the CDC has mobilized more than 1,000 people to work on health threat posed by the new virus.


The CDC is taking a two-prong approach to fighting H1N1. First, it seeks to educate the public about H1N1 and offers [updates on H1N1](#) on its website. Second, it is working to insure an adequate supply of H1N1 vaccine to treat those most at risk. The CDC predicts that immuniza-



tion programs for H1N1 will begin in mid-October. This vaccine will require two separate inoculations taken three weeks apart and is a different vaccine from the single-shot vaccine that will be offered for the regular seasonal flu.

The CDC offers the following health tips for individuals to lower the risk for catching and spreading influenza:

- Stay informed by checking flu updates for your area.
- Cover your nose and mouth with a tissue when you cough or sneeze and discard the tissue.
- Wash your hands often with soap and water or alcohol-based hand cleaners.
- Avoid touching your eyes, nose or mouth.
- Stay home if you get sick and remain home until you have been free of fever for 24 hours.
- Follow public health advice regarding school closures, avoiding crowds and other social distancing measures.
- Find healthy ways to deal with stress and anxiety, two factors that lower your resistance to infection.

This informational piece is part of "The Loss Prevention Journal" published on September 7, 2009. 

***My Community Workplace
September 2009***



What is a Reservation of Rights letter and why is it done? This letter describes the coverages that are applicable to a loss under your policy of insurance. It is sent out to the named insured and/or individuals insured under the policy of insurance by the claim staff to alert all parties of coverage issues under the policy. The letter will include the allegations or information obtained about a loss and then elaborates on what is or is not covered under the policy of insurance. It is meant to explain your rights as well as our rights under the contract of insurance. This letter must go out to comply with the law and to make sure all understand upfront what coverage issues there are and why. Often these letters will include the specific policy language so there is no question as to how the policy applies to your loss.

The Reservation of Rights letter will be updated during the life of a claim as facts and legal developments occur that can alter or change coverages. There is much thought and time that goes into the content of this letter. Your claim staff is working for you. They want to make sure you know what coverages are available so your interest is protected.

Anytime you receive one of these letters and do not understand anything within its content, please don't hesitate to call our claim staff or your broker for clarification. Our claim staff is always available for your questions. ❖

By Louis Giannetto
NJSBAIG Claim Manager

AUTOMATED EXTERNAL DEFIBRILLATOR AED

Over the last several years, there has been a widespread effort to move Automated External Defibrillators (AED's) into areas where they can be accessed and used within the crucial 5 minutes of cardiac arrest. The State of New Jersey has recognized this need and through grants has placed AED's in the schools.

But what happens now? Having an AED is just part of the answer. Making sure they are in operating order is the other piece of the puzzle. Regular maintenance is necessary to ensure your AED is ready if needed. Proper documentation records also need to be maintained if a lawsuit should ever arise. What should you do? The following list is a guideline that you can follow to ensure proper maintenance.

1. Have the AED accessible: Do not put it in a drawer in the nurse's office locked up.
2. Do not lock the cabinet: An alarm will sound when the AED is taken out.



3. Check expiration dates; pads and batteries have an expiration date. Write them down and place them in the window of the cabinet so that they can be viewed easily.
4. Appoint an AED monitor; have at least 2 people responsible for checking and documenting. Have a checklist made and keep it in the window of the cabinet. Anyone will be able to see when the unit had been checked at a glance.
5. Run the recommended testing at least quarterly. Most AED's have a self-testing option. If yours does not, follow the manufacturer's directions.

If you seek additional information regarding your AED, please contact Tony Jones, Loss Control Manager at 609-386-6060 extension 3052. ❖

Article Written By:
Jean Leonick
CProfessionals, Inc.
www.cprpro.com

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450 Veterans Drive, Burlington, NJ 08016 Phone: 609-386-6060 Fax: 609-386-8877



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
November 20, 2009	Ocean Township Board of Education 163 Monmouth Road, Oakhurst, NJ 07755 ■ 732-531-5600	9:00 a.m. till noon
December 11, 2009	Somerset Executive County Superintendent of Schools Office 27 Warren Street, Somerville, NJ 08876 ■ 908-541-5700	9:00 a.m. till noon
January 22, 2010	Morris-Union Jointure Commission 340 Central Avenue, New Providence, NJ 07974 ■ 08-464-7625	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
December 4, 2009	Ocean Township Board of Education 163 Monmouth Road, Oakhurst, NJ 07755 ■ 732-531-5600	9:00 a.m. till noon

Claims Coordinator

This class will provide a step by step instruction on how to properly handle a workers' compensation claim from its inception to its conclusion. Discussion topics will include proper claim reporting, accident investigation, employee follow-up, the duties of the claim coordinator, claimant, doctor, managed care company and insurance claim adjuster.

Date	Location	Time
March 26, 2010	Ocean Township Board of Education 163 Monmouth Road, Oakhurst, NJ 07755 ■ 732-531-5600	9:00 a.m. till noon

Hazard Communication/Right to Know

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.

Date	Location	Time
April 16, 2010	Ocean Township Board of Education 163 Monmouth Road, Oakhurst, NJ 07755 ■ 732-531-5600	9:00 a.m. till noon

For reservations contact Sue Williams at 609-386-6060 ext. 3005 or via email swilliams@njsbaig.org

Cost per person: \$20.00 Make checks payable to:
New Jersey School Boards Association Insurance Group (NJSBAIG), 450 Veterans Drive, Burlington, NJ 08016