



Sun Safety - Preventing Harmful Effects of the Sun

Sunburn, skin cancers, and other sun-related adverse health effects are largely preventable when sun protection is practiced early and consistently. Despite the fact that tanning and burning increase skin cancer risks, most Americans do not protect themselves from the sun's damaging rays.

Attitudinal barriers to the sun must be addressed and changed before behaviors will change. Attitudinal barriers to sun protection include the beliefs that it is necessary to use sunscreens only while at the beach or pool rather than year round, "a suntanned body is a healthy body," and "you can only get a sunburn in the summer". To overcome these barriers, education must begin early so habits can be developed early and consistently. Still, it is never too late to start sun protective habits.

The best sun protection is provided when all the sun-safe behaviors are practiced together. Sun protection habits include:

- * Limit sun exposure during the hours when the sun's rays are the strongest, 10 am. to 4 pm. People should limit their exposure to the sun during these hours and practice all of the sun protective behaviors. Your shadow is an indicator of the sun's intensity. If your shadow is shorter than you are, the sun is at its highest intensity. The American Academy of Dermatology has established the Shadow Rule: **No Shadow – SEEK SHADE.**
- * Refer to the daily UV index when planning outdoor events. The UV Index is a daily forecast of the intensity of the sun's UV rays. The Index

indicates the risk of overexposure to skin-damaging UV radiation and can be used to help plan outdoor activities to minimize overexposure.



- * Seek shade whenever possible. Shade structures such as trees and umbrellas provide year round protection. Although trees do not offer complete sun protection, they provide about 60% blockage from the sun's rays.
- * Wear a wide-brimmed hat, sunglasses, and long-sleeved, tightly woven clothing. Clothing can physically block out the sun's harmful rays and should be one of the first lines of defense against sun exposure. Sunglasses should block out 100% of UVA and UVB radiation to protect the eyes from damage. Hats are the best way to minimize UV radiation exposure to the face, head, ears and neck.
- * Use broad-spectrum sunscreens whose active ingredients block UVA and UVB rays. The Sun Protective Factor (SPF) should be minimum of 15. Sunscreens should be used every day, including cloudy days. They should be applied liberally and evenly before going out into the sun and should be applied frequently, especially after swimming.
- * Avoid tanning salons. Artificial UV radiation is just as bad for your skin as sunlight.

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- * Most tanning devices use UVA rays which have been shown to go deeper into the skin and contribute to premature wrinkling and skin cancer.
- * Limit exposure to the reflective surfaces like

snow and water. UV rays can be reflected off of sand, tile, water, snow, and buildings. It is important to practice all the sun protective behaviors even when you are in the shade. 🏠

National Safety Council

Beware the E-mail Trail Careless Information Conveyed Electronically Can Boomerang

Protect yourself and avoid legal hot water by keeping these topics out of electronic messages.

Negative comments about management. Remember that your message could be passed on to anyone in or outside your organization. That may not be a malicious act, either. After a couple of back-and-forth responses, the recipient may forward the e-mail to a colleague for comment.

Criticism regarding performance issues. Written criticism allows employees and colleagues to brood over your comments. Deliver criticism verbally, following up with written comments only to document poor performance as necessary.

Bonus or salary concerns. Money matters are private and you should not risk putting them into uncontrolled e-mail circulation.

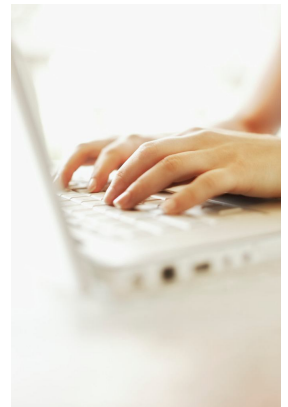
Slurs or inappropriate comments. Racial, gender and religious comments are always inappropriate. If you would not say it out loud or print it in an employee newsletter, you should not write it in an e-mail message to anyone.

Gossip about colleagues or your organization. Inserting gossipy comments into an e-mail message is no better than whispering them around the water cooler. If you can't speak openly about the news you hear, don't speak about it at all.

Humorous, sarcastic or tongue-in-cheek comments.

You can make such comments face to face, when your inflection, facial expression and gestures make your intentions clear. However, when your recipients read your e-mail message, you will not be there to interpret for them, and they may take it the wrong way.

Personal news. If you would be embarrassed to have everyone in your organization - from top to bottom - read the details of your love life, weekend adventures and political views, do not commit them to e-mail. 🏠



Risk Review Schools Insurance Authority
Spring 2010

Have a fun & safe 4th of July!



School Leaders Errors & Omissions Liability Coverage

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. One of the applications of 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.

With respect to Coverage A or Coverage B claims, it should be noted that the policy provides for the Insurance Group to select counsel to represent your district and any individually named defendants that are also insured under the policy. We are unable to pay for legal representation provided by your board attorney and use of your board attorney may jeopardize your coverage. Therefore, please report claims to us as soon as possible in order that your district can avoid any unnecessary expense.

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 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 Cox
NJSBAIG Assistant Claim Manager*

**Have comments, questions or opinions?
Please let us know. lcfeedback@njsbaig.org**



New Jersey School Boards Association Insurance Group

450 Veterans Drive, Burlington, NJ 08016

Defensive Driving Class offered to all NJSBAIG Members, their Spouses and Age Appropriate Children

New Jersey School Boards Association Insurance Group is offering a defensive driving class. The training is a six-hour class developed by the National Safety Council.

The participants in the class will receive a certificate, which they can present to their insurance carrier for a 5% reduction in their personal automobile insurance. In addition, if they have points against their license they may ap-

ply to the Department of Motor Vehicles for a two-point reduction.

There is no charge for any employee who drives for their district in any capacity. However, there is a \$10.00 charge per person for employees who do not drive for the district, their spouses and age appropriate children attending the training.

Date	Location	Time
July 14, 2010 <i>Class Limit: 20</i>	Quinton Board of Education 8 Robinson Street Quinton, NJ 08072 (856-935-2379)	8:00 a.m. until 2:30 p.m.
July 15, 2010 <i>Class Limit: 40</i>	Hunterdon Central Regional High School, Main Building 84 Route 31 Flemington, NJ 08822-1239 (908-284-7155)	9:00 a.m. until 3:00 p.m.
July 19, 2010 <i>Class Limit: 40</i>	Ocean Township Board of Education 163 Monmouth Road Oakhurst, NJ 07755 (732-531-5600)	8:30 a.m. until 3:00 p.m.
July 27, 2010 <i>Class Limit: 40</i>	Ocean Township Board of Education 163 Monmouth Road Oakhurst, NJ 07755 (732-531-5600)	8:30 a.m. until 3:00 p.m.
August 11, 2010 <i>Class Limit: 40</i>	Cape May County Special Services 4 Moore Road Cape May Court House, NJ 08210 (609-465-2720)	8:30 a.m. until 3:00 p.m.

Cost: **Employees who drive for their district: No Charge**
All other employees, their spouses and age appropriate children: \$10.00

*****Please bring your lunch to the class.*****

You must be pre-registered to attend the Defensive Driving Class. Please call Sue Williams at 609-386-6060 extension 3005 or via email at swilliams@njsbaig.org. Please bring a check payable to New Jersey School Boards Association Insurance Group.

**New Jersey School Boards Association Insurance Group
450 Veterans Drive, Burlington, NJ 08016**



2010 Fall Train the Trainer

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
October 7, 2010	Woodbridge School District Port Reading School, 77 Turner Street, Woodbridge, NJ 07095 (732-602-8409)	9:00 a. m. - Noon

Affirmative Action Officer Training

For the District AA Officer - Civil rights and the law. How to respond to and document a complaint. The subtleties of sexual harassment, diversity and discrimination will be explored with the use of actual case studies

Date	Location	Time
October 15, 2010	Black Horse Pike Regional Board of Education Timber Creek High School 501 Jarvis Road, Erial, NJ 08081 (856-232-9703)	8:00 a. m. - 12:30 p.m.

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
October 29, 2010	Ocean Township Board of Education 163 Monmouth Road, Oakhurst, NJ 07755 (732-531-5600)	9:00 a. m. - Noon

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

Cost per person: NJSBAIG Member: \$20.00 Non-Member: \$30.00**

Make checks payable to: New Jersey School Boards Association Insurance Group (NJSBAIG)

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