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New Jersey School Boards Association Insurance Group

Answer the Call to Safety—*Not Your Cell Phone*

Nearly everywhere you look, you can find someone using a cell phone while driving. What once was considered a luxury has now become a necessity. Many cell phones are also portable media devices with an array of distractions including video, music, games and Internet access. Many people don't have a second thought to driving with one hand on the wheel and one hand holding their cell phone, but some cities are cracking down.



Human Factors experts have identified four types of driver distraction. Cell phones provide distraction in all four areas.

- **Visual:** Includes looking away from the road, such as when searching for your cell phone.
- **Biomechanical:** Includes manipulating a control, such as dialing your cell phone.
- **Auditory:** Includes unusual or unexpected noises, such as the ringing of your cell phone.
- **Cognitive:** Includes when your thoughts turn away from the task at hand, such as when you become engrossed in a phone conversation.

Research has also pointed out specific groups at greater risk while using a cell phone and operating a vehicle—those who have little experience with cell phones and those who have little experience with driving. The first group tends to be of an older generation that did not grow up with this kind of technology, while the latter group tends to comprise younger drivers that have relatively little experience behind the wheel but have a high comfort level with cell phones.

Laws permitting only hands-free cell phone use are not the best solution. Research has shown no significant difference between hand held and hands-free cell phone use on driver performance. Although the technology is simple, the best practice is NOT to talk on a cell phone and drive.

Multitasking Statement

The National Safety Council acknowledges that states have laws that prohibit distracted driving and that no one has a right to put others at risk.

The Council recognizes that electronic devices such as cell phones provide extraordinary benefits to public safety and productivity. However, a driver's first responsibility is the safe operation of the vehicle and that best practice is to not use electronic devices, including cell phones, while driving. When on the road, drivers should concentrate on safe and defensive driving and not on making or receiving phone calls. When a driver decides that it is safe to use such a device while driving, it should be with the understanding that negligent drivers be held accountable when distracted driving results in the injury or death of others.

Further more, the National Safety Council supports restrictions that prohibit all non-emergency use of electronic devices including cell phones by teenage drivers during their graduated licensing period. 📞

National Safety Council

Workers' Compensation Accidents 7/1/2009–6/30/2010

Personnel	Frequency % of Claims		Cause	Frequency % of Claims
Educator	35.6		Fall Same Level	21.6
Educator Aide	18.8		Overexertion	17.2
Custodian	17.8		Special Education Acting Out	15.6
Office Worker	5.6		Struck By	12.2
Educator Athletic	4.1		Struck Against	10.1
Cafeteria	3.6		Fall Different Level	8.3
Bus Driver	3.4		Student Altercation	3.3
Trades	3.2		Caught Between	2.5
Administrator	2.3		Internal/Sudden	2.0
Other	6.0		Other	7.2

Teachers lead the way in accident frequency at 35.6%. Educator Aides were second with 18.8% followed by custodians at 17.8%. However, as custodians only account for approximately 7% of the work hours, the custodial rate of accident frequency is higher. All employees should be included in your safety program.

Falls continue to be the leading cause of workers' compensation losses. Overexertion (lifting, pushing and pulling) is second closely followed

by special education acting out.

The trend analysis above represents all districts insured by New Jersey School Boards Association Insurance Group. Your district can obtain their accident trend analysis by contacting their Loss Control Representative. ☺

Tony Jones
NJSBAIG Loss Control Manager

Cell Phone Safety Tips

Crashes from cell phone use are on the rise. Both handheld and hands-free devices increase driver reaction time and are equally as dangerous. **As of January 1, 2010, seven states have implemented handheld cell phone bans and 19 have text messaging bans for all drivers.** Don't wait for legislation to drive safely.



It's important to:

- ☞ Silence your phone before you begin your drive.
- ☞ Set up a voice mail message that explains

you're on the road, practicing safety to protect yourself and fellow drivers.

- ☞ Stop texting while driving. Research shows drivers who text are up to 23% more likely to be involved in a collision (*National Safety Council Injury Facts, 2010 Edition*).
- ☞ Pull over and park if a call is absolutely necessary.
- ☞ Encourage your friends and family to leave their phones out of reach while driving. ☺

National Safety Council 2010

🚲🚲 Safe Bicycling 🚲🚲

Bicycling is one of the most popular ways to get around, whether for recreation, sport or transportation. An estimated 73 to 85 million Americans ride bikes ranging from high performance, 18-speed, touring models, to “dirt bikes” equipped with balloon tires – and dozen of variations in between.

With millions of cyclists on the roads, the same road occupied by millions of motor vehicles that are larger, heavier and faster than bikes, the National Safety Council believes that defensive driving applies to people who pedal with their feet to travel, as well as to those who push on the gas pedal. Approximately 700 bicyclists were killed and 540,000 visited the emergency room with injuries in 2007. Taking precautions in traffic and wearing protective equipment are a cyclist’s best shields against unintentional injuries.



The Council offers the following tips for safe and enjoyable bicycling:

- 🚲 Obey traffic rules. Get acquainted with ordinances. Cyclists must follow the same rules as motorists.
- 🚲 Know your bike’s capabilities. Remember that bicycles differ from motor vehicles; they’re smaller and can’t move as fast. But, they can change direction more easily, stop faster and move through smaller spaces.
- 🚲 Ride in single file with traffic, not against it. Bicycling two abreast can be dangerous. Bicyclists should stay as far right on the pavement as possible, watching for opening car doors, sewer gratings, soft shoulders, broken glass and other debris. Remember to keep a safe distance from the vehicle ahead.
- 🚲 Make safe turns and cross intersections with care. Signal turns half a block before the intersection, using the correct hand signals (left arm straight out for left turn; forearm up for right turn). When traffic is heavy and the cyclist has to turn left, it is best to dismount and walk the bicycle across both streets at the crosswalks.
- 🚲 Never hitch on cars. A sudden stop or turn could send the cyclist flying into the path of

another vehicle.

- 🚲 Before riding into traffic: stop, look left, right, left again, and over your shoulder.
- 🚲 Always be seen. During the day, cyclists should wear bright clothing. Nighttime cycling is not advised, but if riding at night is necessary, retro reflective clothing, designed to bounce back motorists’ headlight beams, will make cyclists more visible.
 - 🚲 Make sure the bicycle has the right safety equipment: a red rear reflector; a white front reflector; a red or colorless spoke reflector on the rear wheel; an amber or colorless reflector on the front wheel; pedal reflectors; a horn or bell; and a rear view mirror. A bright headlight is recommended for night riding.
- 🚲 Wear a **helmet**. Head injuries cause about two-thirds of all bicycling fatalities. The Council strongly urges all cyclists to wear helmets. The first body part to fly forward in a collision is usually the head, and with nothing but skin and bone to protect the brain from injury, the results can be disastrous.
- 🚲 In March 1999, the U.S. Consumer Product Safety Commission (CPSC) issued a uniform, mandatory federal safety standard for all bike helmets. The helmet should fit securely and should be worn low and near the eyebrows, not back on the forehead.

A properly designed helmet has four characteristics:

1. a stiff outer shell designed to distribute impact forces and protect against sharp objects;
2. an energy-absorbing liner at least one-half inch thick;
3. a chin strap and fastener to keep the helmet in place; and
4. it should be lightweight, cool in hot weather and fit comfortably.

There is no limit to the fun and exercise gained from bicycling. Being careful will give riders safer trips and a greater peace of mind. 🙏

National Safety Council



\$70 Million in REMS Grants are Available

The Federal government has created the Readiness and Emergency Management for Schools (REMS) grant fund to establish an emergency management process that focuses on reviewing and strengthening,

- ▶ Emergency management plans
- ▶ Audits/inspections
- ▶ Policies and procedures
- ▶ Training for staff on emergency management procedures
- ▶ Collaboration with community partners including local law enforcement; public safety, public health, mental health agencies; and local government
- ▶ Behavioral security and to a lesser degree, physical security

All areas focus on the four phases of emergency management; Prevention-Mitigation, Preparedness, Response, and Recovery with a heavy emphasis on training through drills & exercises, train the trainer programs and programs designed toward self sufficiency.

The award amount depends upon the district size and the number of application points scored

in each of the following categories; Need, Quality of Project Design, Adequacy of Resources, Quality of Management Plan, and Quality of Project Evaluation.

Obviously, the application is involved and requires the naming of a Project Director and some mandatory training. Once awarded, a consultant firm can be contracted to perform the actual work. To raise the grant amount and help ease the application workload, consortiums of districts are allowed.

Mr. Andreas Demidont, Vice President of Educational Programs and Services of Seraph, was consulted for article information. Seraph is a school safety and management consulting firm. More information will be presented at upcoming subfund meetings or please contact the Loss Control Department at lcfeedback@njsbaig.org for additional information. 🎓

Stephen Williams
NJSBAIG Senior Loss Control Representative

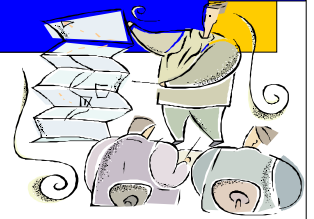


Welcome Back to School



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 (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. *(For AAO's and Administrators.)*

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.
November 12, 2010	Morris-Union Jointure Commission 340 Central Avenue, New Providence, NJ 07974 (908-464-7625)	9:00 a.m. - 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
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.**