



safety

net

450 Veterans Drive
 Burlington, New Jersey 09016
 Phone (609) 388-6000
 Fax (609) 388-8877
www.njsbaig.org

New Jersey School Boards Association Insurance Group

Keep Your Head Above Water This Summer

More than 3,000 people drowned in the United States each year, according to the Centers for Disease Control in Atlanta, and that figure does not include drownings related to boating accidents. That means an average of 9 people a day drowned while swimming.

Keep safe around water this summer with the following safety tips:

- ⌚ Learn to swim.
- ⌚ Remember that even if you did learn to swim, no one is drown-proof.
- ⌚ Never swim alone.
- ⌚ Always watch children closely, even if a lifeguard is present. Remember that a child can drown in the time it takes to answer the phone.
- ⌚ Alcohol and swimming don't mix.
- ⌚ Do not dive into unfamiliar waters. Go feet first until you know how deep the water is.
- ⌚ Stay out of the water during severe weather and thunderstorms, especially if there's a possibility of lightning.
- ⌚ Don't rely on flotation devices, such as rafts, to keep you afloat in deep water.
- ⌚ Follow regulations of the facility and obey the lifeguards.
- ⌚ Wear sunscreen and reapply it often throughout the day, even if the sunscreen is



waterproof.

- ⌚ Drink lots of water to avoid heat exhaustion.
- ⌚ Teach children that pool drains, grates, and filters are not toys and that they should never stick their fingers or toes in these openings or suction devices.
- ⌚ Always remove toys from the pool area when not in use.
- ⌚ Keep spas and hot tubs covered and locked when not in use.
- ⌚ Keep rescue equipment by the pool. Be sure a telephone with emergency numbers is easily accessible in the pool area.

Pool Barriers

Install barriers, such as fences or gates, around the pool area and be sure that they are locked securely when the pool is not in use, with the latch out of the reach of children. Fences should be at least 4 feet tall and chain links should be no larger than 1 3/4 inches. If the fence has vertical slats instead of chain links, make sure that the bars are less than 4 inches apart to prevent a child from squeezing through.

Stress Works its Way Up the Ladder

Highly educated employees are more prone to burnout.

These often include managers and senior staff.

Here's help

- Stress is a killer when it comes to productivity, and it can strike anyone—including managers.
- Be on the lookout for signs of burning out: forgetfulness, a tired look, rushing between tasks, etc.
- And if you find yourself having to take on too much, it may be time to step back and delegate more tasks.

Remember: No amount of added responsibility you take on is worth the price of burning out.

Source: Info: Tinyurl.com/Stress309
Quality MANAGER'S ALERT

Here are the latest findings on burnout in the workplace.

The higher a worker's education level and skill set, the more likely they are to feel stressed out by their jobs. That's according to a recent study by GfK Research.

Although the study also showed this group of workers is the most engaged, more-educated workers prone to burnout, too.

Among the highest trained staff:

- 30% worry about job security,
- 30% think they need more tools to get their jobs done, and
- 29% feel stressed at work.

Ways to Feel Happier, Be Healthier Part 1

A positive attitude really can make a difference.

Adopt an Animal Companion

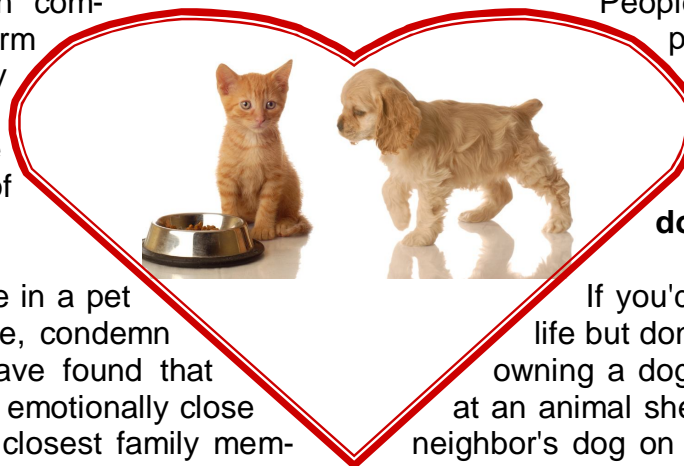
Pets provide more than companionship and a warm welcome home. They lend a willing and helpful ear — even if they have fins or feathers instead of fur.

Many pet owners confide in a pet because pets don't judge, condemn or talk back. Studies have found that dog owners are often as emotionally close to their pets as to their closest family members.

The Health Benefits of Having a Pet

People who share space with a pet experience less **stress and have lower blood pressure, cholesterol levels and triglyceride levels than those who don't.**

If you'd like to have a pet in your life but don't want the responsibility of owning a dog or cat, you can volunteer at an animal shelter or zoo, offer to walk a neighbor's dog on a regular basis, set up an aquarium, consider a parakeet or put out bird feeders.



Source: AARP

Claims Corner

Personal Injury and Mechanism of Injury

A teacher turned to place a piece of paper on a desk and is now injured. In order to determine coverage we will need determine what the physician's statements say about causal relationship. If the doctor finds the pain is the result of pre-existing problems, then denial is probable.

Investigating and determining the relationship of a work related injury involving this type of incident must be documented by way of a three point investigation. The key questions are, did the incident in question **arise out of employment, in the course of employment, or while performing their job duties.**

The most helpful way to view the issue is to try and analyze the "arising out of" component of the statute. As you can see there are three classes of risks:

- ◆ Associated with the employment such as objects falling/explosions etc.
- ◆ Neutral risks such as a bolt of lightning.
- ◆ Personal risk that is a personal proclivity such as smoking during the lunch hour and lighting your hair on fire.

Generally speaking a compensability determination or a denial decision is always fact specific. The strength of the initial three point investigation in which facts are learned as to the circumstances of the incident, along with an authorized medical opinion on causal relationship. is the building block to rendering an informed decision on compensability. 📄

*By Ellen Shaw
NJSBAIG Claim Supervisor*

Defensive Driving Class

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
August 9, 2011 Class Limit: 25	Trenton Board of Education Angelia Ellis Auditorium 108 North Clinton Avenue Trenton, NJ 08609 (609-656-4900)	8:00 a.m. until 2:00 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 609-386-6060 • FAX 609-386-8877



2011 Fall Train the Trainer Schedule

AFFIRMATIVE ACTION OFFICER TRAINING

October 14, 2011

8:30 a.m.–noon

Location: Clearview Regional Board of Education
420 Cedar Road, Mullica Hill, NJ 08062-9436

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*

BULLYING—UNDERSTANDING THE NEW LAW

October 14, 2011

9:00 a.m.–noon

Location: Ocean Township Board of Education
163 Monmouth Road, Oakhurst, NJ 07755

November 18, 2011

9:00 a.m.–noon

Location: Black Horse Pike Regional Board of Education
Timber Creek High School, 501 Jarvis Road, Erial, NJ 08081

February 10, 2012

9:00 a.m.–noon

Location: Ocean Township Board of Education
163 Monmouth Road, Oakhurst, NJ 07755

This class is specially designed for the Superintendent, Anti-Bullying Coordinators and Anti-Bullying Specialists to help understand the new Bullying Law. Guidelines will be provided on how to respond, investigate and document a bullying complaint. Sample investigation forms and related material will be provided.

HAZARD COMMUNICATION TRAINING

November 18, 2011

9:00 a.m. to noon

Location: Ocean Township Board of Education
163 Monmouth Road, Oakhurst, NJ 07755

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 eminently qualified to teach other employees in the district about hazardous chemicals in the workplace.

CLAIMS COORDINATOR TRAINING

March 16, 2012

9:00 a.m. to noon

Location: Ocean Township Board of Education
163 Monmouth Road, Oakhurst, NJ 07755

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

Reservations: Please contact Sue Williams at 609-386-6060 extension 3005 or via email at swilliams@njsbaig.org

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

Please 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