



# Welcome Back Safely

Summer vacation is over for ten month employees. The job of cleaning facilities is over for the twelve month custodial/maintenance staff. The office staff's quiet summer schedules are back to normal. Welcome back to the beginning of another school year.

The summer routine is over and the new school year routine is about to begin. This transition is disruptive to everyone's schedule. The last thing on your mind is safety awareness.

Safety awareness means having the right attitude about safety - both your own and your coworkers' safety. Safety awareness can help prevent injury, illness and accidental damage to school property.

Safety awareness begins with an attitude and commitment to safety by everyone in the organization. The school board must make safety a priority by setting policy and establishing goals for the top administrators of the district. The administrative staff must implement the school board's policies and insist that safety be a priority element of the decision making process. All staff personnel, both teaching and support, must follow safety rules and procedures as well as proactively support the safety effort as outlined by the school district adminis-

trators. It is each person's responsibility to act each and every time a hazardous act or condition is observed. Regardless of the situation, there is always an appropriate way to handle it so that safety is considered with the priority it deserves.

Your willingness to take the time to help prevent accidents is a direct measure of your safety

- What safety awareness means:**
- \* Looking out for unsafe conditions in your work area.
  - \* Looking out for unsafe acts.
  - \* Learning how to work safely.
  - \* Observing the motto, "Safety First".
  - \* Working safely every day and in every phase of your work.
  - \* Knowing how to handle emergencies quickly and effectively.

awareness and attitude. With everyone pitching in, the burden of identifying and remediating unsafe acts and conditions is reduced to a manageable level.

Although formal safety inspections should be performed at least quarterly, each person should be re-

sponsible for eyeballing their own work area weekly. These informal inspections will help spot and eliminate hazards before they have a chance to cause problems.

Remember, safety awareness requires foresight and sound judgment. Employees who are safety conscious are alert and practice good safety habits. Safety awareness is one way you can control your own safety on the job.

Enjoy this time of transition, **but do it safely.** ☺

## Workers' Compensation Accidents 7/1/2010–6/30/2011

Personnel	Frequency % of Claims		Cause	Frequency % of Claims
Educators	34.3		Fall Same Level	26.0
Custodian	19.7		Special Education Acting Out	19.0
Educator Aides	19.7		Overexertion	17.2
Office Workers	5.9		Struck By	10.8
Educator Athletic	4.4		Struck Against	9.2
Bus Driver	4.3		Fall Different Level	7.0
Cafeteria Worker	2.7		Student Altercation	2.7
Trades	2.2		Caught Between	2.5
Administrator	2.0		Internal/Sudden	2.3
Other	4.8		Other	3.3

Teachers lead the way in accident frequency at 34.3%. Custodians were tied at second with Educator Aides at 19.7%. 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. Special Ed Acting Out is now the second leading cause of losses followed by Overexertion (lifting,

pushing and pulling).

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

*Tony Jones*  
NJSBAIG Loss Control Manager



## **Ways to Feel Happier, Be Healthier Part 2**

### **Turn up the Music**

Soothing, melodic music blunts stress and provides comfort. Bright, upbeat tunes set toes tapping and boost flagging energy. Relaxing music serves as an easy and safe way to improve sleep. Music helps keep both mind and body healthy and resilient, and it activates specific brain regions involved in emotion and memory.

### **The Health Benefits of Listening to Music**

Music lessens anxiety before surgery, promotes

healing and reduces the levels of the stress-related hormone cortisol. (Higher levels of cortisol can lead to a decreased immune response.) Music can also lower blood pressure, reduce arthritis pain and speed post-stroke recovery.

The researchers found that the men and women were substantially less agitated and anxious when they listened to this music. "We often don't think to play music for people who are no longer able to ask for it, but it's important that we remember." ☞

*Source: AARP*

## Claims Corner

## Workers' Compensation Claim Information

QualCare is a managed care company that we utilize to help manage workers' compensation claims. Their role in the workers' compensation process is to act as the initial contact point for reporting of new claims and to assist us with scheduling and managing medical treatment for your employees. All new workers' compensation claims should be reported to QualCare by phone at 1-800-425-3222. If an employee requires emergency care, please send them to the closest emergency facility first and then contact QualCare for follow up within 24 hours.

All school nurses or other supervisory personnel should have a supply of QualCare identification cards, which contain instructions for both the employee and the assigned medical provider. A QualCare card should be given to an employee

only when they need medical treatment. If you need a supply of cards, please contact QualCare, Donna Setzer, at 1-800-425-3222, or DSETZER@QUALCAREINC.COM.

We also utilize Jordan Reses, a prescription drug service provider. We provide Jordan Reses RX cards so that your injured employees can receive necessary prescription drugs without any out of pocket expense. If you need a supply of prescription cards or have any questions regarding workers' compensation claims in general, please contact Connie Rogers at 609-386-6060 extension 3015 (crogers@njsbaig.org) or Ellen Shaw at extension 3008 (eshaw@njsbaig.org).



*By Connie Rogers  
NJSBAIG Claims Supervisor*

### **School Responsibility for Fan Behavior at Sporting Events**

Schools face many insurance and risk management challenges throughout the course of a typical school day. One aspect of these challenges involves hosting interscholastic athletic events. One problem that sometimes develops is the behavior of spectators and students. It is natural to have cheering and friendly interaction between opposing teams and their respective fans. Unfortunately good sportsmanship is not always demonstrated at these events. What is the host schools responsibility and what penalties can be imposed on the host school?



- ▶ Prior to the contest beginning the host school must read the NJSIAA Sportsmanship Statement over the Public Address System.
- ▶ Insure there is a competent adult supervisor on site for the duration of the contest.
- ▶ Instruct coaches to display good sportsmanship and that they are good examples for the players and the spectators.
- ▶ Work with game officials prior to, during and post game to insure proper crowd control and behavior.

The issue of addressing unsportsmanlike behavior involving coaches and players during an ath-

letic contest rests with the game officials. The adult supervisor on site must remain in close contact with game officials to insure that the unsportsmanlike behavior does not spill over into the spectator area. This type of situation can quickly get out of control with a large crowd and two long time rivals involved in a close contest. The host school is ultimately responsible for the behavior of the fans, spectators and participants. The NJSIAA imposes strict penalties for unsportsmanlike behavior which can include suspension of coaches and players from future contests and the host school could forfeit the game. In addition, if any of the unsportsmanlike behavior relates to racial, ethnic or gender bias the NJSIAA will work directly with the NJ Division of Civil Rights to investigate the incident.

The issues addressed here do not include the legal and insurance related ramifications which could easily be severe. There are numerous risk management issues related to this subject which would require further review and discussion of the specific issue or concern. ☺

*By Terry Barlow  
NJSBAIG Loss Control Representative*

# Hurricane Preparedness

Hurricane forecasts for 2011 are off to a fast start. Below are brief guidelines to help you secure your facilities before a storm and safely manage losses and cleanup after. Preparation, planning and plan implementation are paramount for any organization with hurricane exposures.

## BEFORE THE STORM

- ↪ Review/update business continuity/disaster recovery plan.
- ↪ Review procedures with your internal emergency response team to ensure all positions are filled and all members are properly trained.
- ↪ Check the general condition of the building – specifically the roof covering, roof flashing and roof drains. Make all necessary repairs.
- ↪ Order emergency supplies such as plywood for windows, mops, brooms, tarpaulins for key equipment, sandbags, etc.
- ↪ Identify key equipment, stock and supplies, and vital records that will need to be relocated or moved.
- ↪ Assemble materials needed to secure outside and/or roof-mounted equipment such as cranes, signs, trailers and HVAC equipment.
- ↪ Monitor commercial TV, radio and/or internet websites to keep abreast of weather conditions and issuance of watches and/or warnings.
- ↪ Test all generators, emergency lighting, UPS equipment and sump pumps to ensure

proper operation.

## IMPENDING STORM

- ↪ Implement business continuity/disaster recovery plan.
- ↪ Shut down operations in an orderly manner and in accordance with emergency shutdown procedures.
- ↪ Check all fire protection equipment such as sprinkler control valves and fire pumps.
- ↪ Fuel all fire pumps, generators, company vehicles and power equipment such as saws, etc.
- ↪ Install hurricane shutters or plywood over windows and doors.
- ↪ Cover computers, machinery and stock and supplies with tarpaulins.
- ↪ If possible, remove any equipment, finished goods and other items from the floor.
- ↪ Secure outside and/or roof-mounted equipment such as cranes, signs, trailers and HVAC equipment.
- ↪ If necessary, turn off utilities to reduce the possibility of a fire/explosion.
- ↪ Conduct final inspection of building and make emergency repairs.

## AFTER THE STORM

- ↪ Secure the facility.
- ↪ Survey for damage. Take pictures of any damage to the buildings and their con-



tents.

- ↪ Avoid loose or dangling power lines and report them to the local utility company, police or fire department.
- ↪ Before utilities are returned to service, check for gas leaks, look for electrical system damage and check for sewage and water line damage.
- ↪ Begin salvage operations as soon as possible.
- ↪ Clean debris from roofs and property if safe to do so.
- ↪ Use telephone only for emergency calls.
- ↪ Use pre-established property conservation programs such as sprinkler impairment procedures and cutting and welding permits when repairs commence.
- ↪ Stay tuned to local radio for information.
- ↪ Critique pre- and post-storm actions to identify strengths and weaknesses and make necessary modifications to prepare for the next emergency. ☺

# 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](mailto: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