



# RISK MANAGEMENT MATTERS



## Inside

Clean Up Clutter .....	2
Rental Car Insurance .....	3
Car Bashes .....	3
Builder's Risk Insurance .....	4
Senior Project Liability .....	Insert
Safety Program Questions .....	6
Home Chemical Safety .....	7
Preventing Colds & Flu .....	8
What Would You Do? .....	8
Winter Weather Precautions .....	9
WISHA Required Trainings .....	11

## ON THE BALL AT MT. PLEASANT

When you walk into Mrs. Caren Robison's 3<sup>rd</sup>/4<sup>th</sup> grade classroom at Mt. Pleasant School in Washougal, you'll notice kids busy at work as in all elementary classrooms. Yet this classroom is noticeably different than other classrooms since most students sit on large red, blue or yellow vinyl balls.

Most traditional chairs in this classroom have been replaced with these fitness balls. Students sit on them while they read, write and compute. Although this is a new arrangement at Mt. Pleasant, teachers in other schools have been using fitness balls in their classrooms.

Caren promoted the use of this alternative seating to Superintendent Carol Waring who was open to the idea if educational, safety and liability issues were carefully researched. Informing and addressing the concerns of parents and school board members was essential. Carol contacted the Risk Cooperative for help and the following suggestions were offered:

- Get a doctor's opinion about health concerns related to the use of these balls
- Research any potential hazards with the use of the balls
- Get approval of the school board
- Share this information with parents and allow them the right to determine if their child should participate
- Be sure the balls are correctly sized for the students
- Reconfigure the classroom for safety if needed
- Start use on a limited trial basis
- Train students how to stay on the balls
- Continue the option of using traditional chairs

Caren contacted two medical providers for their opinions and gathered articles about classrooms using fitness balls. Annie Liem M.D. thought these balls might "improve the children's circulation and probably their ability to focus better on their studies." Teri Bunker, FNP, states that using these balls is "not a major risk to any child's safety."

Research showed many benefits of using fitness balls in classrooms. An article in the Aug. 2004 "Journal of Autism and Developmental Disorders", shows promising data that students with autism may focus more on their school work when sitting on balls. Cheryl Bennett, an ergonomic specialist with the Lawrence Livermore Laboratory in California states that for fidgety students, especially those diagnosed with ADHD, "using inflated exercise balls can be an effective way for students to improve their posture and cut down on restless movement."

The research and medical information was shared with the Mt. Pleasant School District board and parents at the end of last school year. The school board approved the purchase of the balls and every parent signed a contract allowing their child to participate.



**On the Ball at Mt. Pleasant**  
*continued from front page*

Students were taught proper procedures for the use of the balls early in the school year. To sit down, one hand should be placed on the ball to stabilize it. Then there are three basic classroom rules for ball use.

1. The ball should be on the ground.
2. Bottoms should be on the ball.
3. Feet should be on the floor.

Ball seating has been in use since September although traditional chairs can still be found in the classroom. Students choose the seat that meets their needs at that time but most use a ball. One student had difficulty balancing on the ball so it was determined that a traditional chair was his best choice.

Another student was injured and needed stitches when she bounced off her ball and hit her head on the corner of a desk. This student still uses a ball with parental approval; however, the incident presented an opportunity for the teacher to re-teach safety procedures which had not been followed by that student.

Mrs. Robison also uses a ball as her chair. She has noticed her stomach muscles are tighter and pants looser, another welcome benefit to using a yoga ball. She says, "They're awesome! We love them." At this time hers is the only classroom using these balls, but teachers in the building are watching closely to see how this affects student behavior and learning.

Congratulations to Mt. Pleasant School District for following the risk control process. By doing her homework, assessing benefits and risks, communicating with all people who have an interest in the well-being of these students and teaching safety procedures, the teacher has been able to make an innovative change in her classroom.

**For more information contact:**  
**Carol Waring or**  
**Caren Robison**  
**at 360-835-3371**  
**or**  
**MtPSUPT@aol.com.**



# CLEAN UP THAT CLASSROOM CLUTTER!

Have you ever tripped over shoes, books, backpacks, boxes or other items that were on the floor at school where they shouldn't have been? That can be not only annoying but dangerous as well.

The Southwest Washington Workers' Compensation Trust is particularly concerned about clutter in your classroom and other school locations because slips, trips and falls continue to be the most frequent cause of employee injuries.

During the 2005-2006 school year, almost one-third of all workers' compensation claims were related to slips, trips and falls. Injuries occur when a teacher trips on a backpack left in an aisle or hallway, or trips over a computer or projector power cord. Teachers have also tripped over boxes of stored materials and other items such as a rolling stepstool. Many slips, trips and falls can be avoided if these items are moved to safer locations.

Getting rid of clutter has many benefits besides presenting fewer items to trip and fall over. A neater classroom is easier for custodians to clean. Materials will be easier to locate, saving you time and frustration. In the event of an emergency, it will be easier to evacuate. Also less clutter may result in fewer particles in the air resulting in healthier indoor air quality.

### *Ways to reduce clutter:*

- Keep papers in labeled notebooks or file folders so they aren't in piles on your desk.
- Recycle extra copies after use. File just one or two for the future.
- Provide clearly marked spaces for students to put things in. Use bins or file cabinets for manipulatives and other educational gadgets.
- Remove excess and unnecessary items, stuffed animals, and old text books. (If you haven't used a book or lesson in a year or two, it may no longer be needed. New teachers might appreciate some of your old lessons, posters or material.)
- Make it a habit to put things in their proper place after use or by the end of the day.
- Follow the fire code.
  - Limit the number of posters on the wall. No more than 20% of classroom walls may be covered with combustible materials in a room without sprinklers, 50% in a room with sprinklers.
  - Keep boxes and other material at least 18 inches away from fire sprinkler heads or 24 inches from the ceilings.
  - Keep electrical panels clear and exit signs clearly visible.
  - Keep emergency exits clear so people can evacuate quickly without moving or stepping over items.

Reducing clutter in your classroom will save you time, frustration, and keep you safer at work.

# RENTAL CAR INSURANCE NEEDS

Does the district need to purchase the insurance offered by rental car agencies when the district rents vehicles? The short answer to that question is: “No, the district does not need to purchase the coverage offered by the car rental agency.”

Districts that are members of the Southwest Washington Risk Management Insurance Cooperative (Risk Cooperative) are provided insurance coverage that covers the district’s liability that may occur while operating a rental car. The Risk Cooperative also provides coverage for physical damage to the rental car that may occur as a result of an accident, theft, fire, or other peril.

The liability insurance coverage provided to a member of the Risk Cooperative has liability limits that exceed those offered by a car rental agency, thereby providing better protection than what can be purchased at the time of rental. There is no deductible applicable to the member under the liability insurance coverage provided by the Risk Cooperative. This liability coverage is intended for the district’s official business use of the rented vehicle, the same as the coverage provided for a vehicle owned by the member school district.

Rental car companies also offer “Physical Damage Coverage”. This coverage is intended to include any damage that may occur to the rental car while it is in the possession of the district’s employees and generally costs between \$9 and \$15 per day. It is not necessary for the district to purchase this coverage, however Auto Physical Damage coverage provided to the district by the Risk Cooperative is subject to a \$1,000 deductible, the same as to an owned vehicle. Since there is generally no deductible applicable to the Auto Physical Damage coverage purchased from the rental car company, the district may consider purchasing this coverage especially if the rental period is for short time, such as a day or two.

An employee who is on official business of the district and intends to use the same rental car for personal use while visiting the area, should check with their own auto insurance carrier to verify that the employee’s auto insurance will extend to the rental car while the employee is using the car for personal use. If not, the employee may want to pay for the additional coverage for their personal use. For example, a district’s employee is sent to Salt Lake City for a conference on Thursday and Friday and decides to take advantage of being in the area to go skiing during the weekend before returning home. The weekend use constitutes personal use of the rental vehicle and the employee’s own auto insurance would apply. The use of a rental car to go to and from restaurants while on official school district business is not considered personal use and the district’s liability coverage would apply.

Before leaving the rental company’s lot, do a complete walk-around of the vehicle and note, in the presence of a lot attendant or other rental car employee if possible, any physical damage that exists. Make a note of any damage and where it is located, on the rental contract or on the envelope that is usually provided. By noting the damage before the vehicle is taken off the premises, the district



# A SMASHING SUCCESS?

An associated student body (ASB) at a school allows students to engage in money-raising activities with the approval and under the supervision of the school district. The money raised enables the group to purchase a wide variety of items and services that make a contribution to the education of children and the enrichment of their lives and to boost school spirit.

These fund-raising activities take many forms, from car washes to candy sales; garage sales to pancake breakfasts; carnivals to walkathons; donkey basketball games to the subject of this article-car bashing.

The Risk Cooperative’s liability coverage is broad and protects the district’s liability for most school-sponsored activities. A car bashing event may be regarded as a high-risk activity but it is not specifically excluded with regard to the district’s insurance coverage. Remember that just because it is covered doesn’t mean it is a good idea. Thus it is the decision of the school district whether to sponsor a car bash event or not.

There are concerns associated with this event, including risk of injury to participants, spectators or property. If the district decides to sponsor this event it is in the district’s best interest to ensure it is done as safely as possible. Although car-bashing is not recommended by the Risk Cooperative, these guidelines should make this activity safer:

- The vehicle should be brought to the site by a commercial towing company.
- The vehicle and the debris should be removed by a commercial towing company before dark on the day of the event.
- The fuel tank and all associated fuel supply systems for the vehicle must be removed.
- The battery and all fluid materials in the vehicle must be removed;

*Continued on page 5*

*Continued on page 6*

# BUILDER'S RISK INSURANCE – WHAT YOU NEED TO KNOW

Funding is approved for the new construction. The General Contractor is selected. The contract is signed. Now you need to purchase insurance. Do you buy it through the General Contractor or purchase coverage through your insurance broker? What limit do you purchase? What is it going to cost? These questions are just a few that need to, be addressed when purchasing Builders Risk Insurance.

Insurance requirements are usually outlined in the contract between you and the General Contractor. A Risk Manager or your Property & Casualty Insurance Broker should review these requirements. This review will ensure that all provisions can be met and you have not restricted your ability to purchase insurance at a reasonable price.

If your project involves a renovation or addition to an existing building, purchasing coverage directly from the general contractor is often most cost effective. However, coverage is best purchased from the same carrier who is insuring the original structure so that there is no question who is paying for what at the time of a loss. Before you purchase additional insurance for a renovation project, you should check with your Risk Manager.

If the project involves new construction and does not fit within your current insurance program, you should obtain quotes from the general contractor and from your property insurance broker for comparison. Most general contractors purchase an annual Builder's Risk Insurance policy and can add projects throughout the year. If your project does not qualify to be added (for example the project is too large), you will need to purchase a separate policy.

This seemingly simple purchase can become complex depending upon the size and scope of the construction project. The following factors affect the cost of builder's risk insurance.

**Type of construction** – Frame is the most expensive to insure. This type of construction is most vulnerable to a total

loss from fire. Therefore, insurance companies charge a higher premium for this type of construction. Annual premiums are based on a rate of "X" cents per \$100 of insured value. For example, a \$2,000,000 frame project may cost 40 cents per \$100 versus a non-combustible concrete and steel project at 10 cents per \$100. The cost per \$100 of value varies widely among insurance carriers. At least three quotes should be obtained from your insurance broker to ensure a fair price is secured.

**Length of the project** – Builder's Risk policies are written for the length of the contract. If the project runs beyond the issued policy term, the policy can be extended for additional premium. As soon as construction is completed, contact your broker to add the location to your Property Insurance program.

**General Contractor** – Insurance carriers need to know the name of the general contractor and the contractor's experience with the type of project before releasing a quote. They may also require a copy the contractor's claims history for the past five years. You should ask for this information prior to signing the contract as it may affect your ability to purchase insurance.

**Site Location** – Check the fire protection for your construction site. If the site is located in a rural area with a volunteer fire department and there are no fire hydrants on the site, the cost of insurance will be significantly more expensive. The insurance carrier will want to know

information about the distance to the local fire department and the nearest fire hydrant.

**Flood and Earthquake Zone** – The physical address will be checked to identify if it is located in a high-risk flood or earthquake zone. Even if your location is not in a high-risk flood

zone, you should always purchase flood coverage. The flood endorsement covers "rapid accumulation of surface water". This is always a risk at a construction site where the natural flow of water is changed by temporary and final grading of land. You may not be able to purchase full policy

limits for flood and quake, but some coverage should be purchased.

**Site Security** – Insurance carriers require information about site security. Sites should be fenced to prevent theft and liability claims especially during non-working hours. If the site is in a high-risk urban area, the insurance carrier may require lighting and off-hours on-site security. The insurance policy terms should be checked for any language that excludes coverage based on warranting certain site security conditions. Site security should be addressed in the General Contractor's contract.

**Intended occupancy** – The insurance carrier will want to know the intended occupancy of the building. The rate for building an elementary school may be different than an administration building or a gymnasium. A copy of the blueprints or an architectural drawing is also helpful to the insurance broker in placing coverage.

You should also consider purchasing the following optional coverages:

- Rental Income – Provides for



*Continued on page 5*

**Builders Risk Insurance, What you need to know***continued from page 4*

loss of income if a location is delayed in opening and you are planning to sublease the space. This may be relevant for building venues with public access and third party rental income (like gymnasiums).

- Soft Costs – Provides coverage for additional interim interest expense, architects and engineers fees, legal accounting fees and insurance premiums resulting from a loss.
- Flood and Earthquake – Ask for these to be included in the quote and ask the broker to specify the premium you are paying for this coverage. Flood should always be purchased regardless if you are in a high-risk flood zone or not.
- Equipment Breakdown (Testing) – This coverage is especially important when a loss occurs toward the end of construction when installed equipment is being tested for maximum capacity. This is often referred to as “hot testing” and is excluded on most builder’s risk policies unless this endorsement is purchased. Not all insurance carriers will offer this endorsement.
- Pollution – Most builder’s risk policies provide some coverage for sudden and accidental pollution clean-up. If no coverage is shown on your quote, ask for it. Be sure the general contractor provides evidence of contractor’s pollution liability on their Certificate of Insurance.
- Permission to Occupy – This coverage eliminates the occupancy exclusion if you occupy the building before construction is completed. Most carriers will provide this endorsement at no additional charge, but the broker must ask for the endorsement.

Knowing what is excluded on a Builder’s Risk Insurance policy is often overlooked area when purchasing this type of insurance. For example, the following are usually excluded from coverage: existing structures (unless specifically endorsed on a renovation policy); land or water; contractor’s equipment; construction errors and omissions; defective, deficient or flawed workmanship or material; and theft of materials by your employees (theft by a third party is covered).

Another item to consider is who is the named insured and who are the additional insureds on the policy? If you are paying the premium, you should be the first named insured and the General Contractor and all sub-tier contractors should be additional insureds. If the General Contractor is providing the coverage, ask them to name you as additional insured on their Builder’s Risk policy. The General Contractor should also name you as additional insured on their General Liability policy and require the same of all their subcontractors. This should be specified in the General Contractor’s contract in the insurance provisions section. Be sure to provide your Risk Manager and Insurance Broker with a copy of the contract for review of all insurance and indemnification provisions.

The most important thing to remember when purchasing Builder’s Risk Insurance is to obtain quotes at least one month before construction begins. Do not wait until the day before you need the coverage. Most policies can be placed within a short period of time. However, additional information is usually required and can delay obtaining a quote. Let your Risk Manager and Property & Casualty Insurance Broker help you early in the project to ensure you obtain the best coverage at the best possible price.

For information on Builder’s Risk Insurance, contact the Risk Cooperative at (360) 750-7504.

*Our sincere thanks to Monica W. Drummer, CIC, for contributing this article. Monica is the Senior Account Manager, Public Entity and Scholastic Division for Arthur J. Gallagher Risk Management Services, Inc. A. J. Gallagher is the Property & Casualty Insurance Broker for the Southwest Washington Risk Management Insurance Cooperative.*

**Rental Car Insurance Needs***continued from page 3*

should not be charged for repair of that damage. Also note any new damage that was caused while in the district’s possession and bring that to the attention of the rental company.

If an accident occurs while using a rental car, notify the rental car agency. Follow the district’s procedures for accident reporting.

If there are injuries, use a cell phone to call for medical and police assistance. If it

is a serious accident with injuries, please inform the Risk

Cooperative immediately at (360) 750-

7504, or call the emergency pager at (360) 408-1000.

As with any accident, exchange names, addresses and telephone numbers, along with insurance information, such as insurance company, insurance agent and policy numbers. Obtain telephone numbers for the insurance agent or company. If a camera is available, take photographs. Draw a diagram of the accident scene and note any landmarks or roadway markers, such as speed limit and other traffic signs in the vicinity. If it is a minor accident and the police elect not to investigate the accident be sure that the notes taken record all of the personal contact information and location of vehicles at the accident scene. Do not admit fault. Make a complete report to your supervisor when you return to work.

For more information, please contact the Risk Cooperative at (360) 750-7504.



**A Smashing Success?***continued from page 3*

fluids include, but not limited to, lubricants, cooling materials, brake fluids and windshield washer solution.

- The vehicle should be free of any installed airbags.
- All glass must be removed from the vehicle including windshields, mirrors, headlights, taillights and side marking lights.
- Some air should be removed from the tires. This helps stabilize the vehicle and prevent it from moving.
- Put the vehicle on two sheets of plastic and extend it at least 10 feet beyond the edge of the vehicle on all sides.
- Place a barrier around the vehicle at a minimum distance of 10 feet from the edge of the plastic.
- Only one person at a time should be permitted to be inside the barrier.
- The sponsoring group must supervise the event.
- Someone with first aid training should be on the site with adequate first aid supplies.
- A means of communication should be on site (cell phone) in case of an emergency.
- Bathers should wear gloves, safety glasses, long pants, and closed-toe shoes. Safety glasses worn under a face shield is even better.
- No standing on the car.
- Sledgehammers should be checked initially and during the event to make sure they are in sound condition.
- If adults (over 18) participate, consider having them sign a waiver (hold harmless) form.
- Have parents sign an Assumption of Risk/ Permission to Participate form that specifically describes the inherent risks of the proposed activity.

Anytime the school district develops new and innovative ideas it is important to think about the potential risks inherent in the activity before plans become final. Develop a district process that requires more than one person review the activity for risks before approval is granted. If your school is contemplating any activity that may be considered unusual and present a risk of injury to participants, feel free to contact a Loss Control Specialist at ESD 112 for recommendations and guidelines for safety.

## WHAT DO YOU KNOW ABOUT YOUR SAFETY PROGRAM?

How much do you know about your school's safety program? Try to answer these questions:

1. Where is the school district's safety program found?

Typical answer: A copy of the district's "Accident Prevention Program" is found in the school office.

2. Name two safety responsibilities that you have as an employee.

Answers: (1) Follow safe practices; (2) Cooperate with other employees in trying to eliminate on-the-job injuries; (3) Apply the principles of accident prevention in daily work; (4) Use proper safety devices and protective equipment; (5) Promptly report work-related injuries or illnesses; (6) Don't remove safety warnings or guards.

3. If you see a hazard (unsafe act or condition), to whom should you report it? How?

Typical answer: To the principal or the office; on a work order form or by email.

4. What is the safety committee's purpose? Where are minutes found?

Answer: To bring workers and management together in a non-adversarial, cooperative effort to promote safety and health. The committee is responsible for making recommendations on how to improve safety and health in the workplace. Minutes are typically found on the safety bulletin board.

5. Where is the safety bulletin board?

Typical answer: In the staff break room.

6. Name one type of personal protective equipment that most school district employees will be required to wear.

Answer: Gloves

7. If you are hurt on the job, to whom should the injury be reported? How?

Typical answer: To the principal. Complete an "Employee Incident Report" form.

8. Where do you find information about how chemicals you may use can hurt you?

Answer: On the product label or a Material Safety Data Sheet.

# WHAT'S IN YOUR CUPBOARDS?

## CHEMICAL SAFETY TIPS

### FOR THE HOME



As seasons change it is important to address the possible hazards associated with the chemicals that are found in products we use frequently in our homes. The American Society of Safety Engineers (ASSE) notes that in every home the cleaning and other chemicals that sit side by side in your cupboards, the garage, the bathroom, the basement and the attic, could be extremely harmful to you and your family if you mix them or use them incorrectly.

“Working safely with chemicals in the home is really no different than working with them in the workplace,” says ASSE member Pam Ferrante. “Sometimes the chemicals used are more hazardous and we use larger quantities, but the safety principles are the same. We urge everyone to be cautious.”

The potentially harmful substances used daily in homes usually have one or more of the following characteristics -- corrosive: they eat or wear away at many materials; flammable: they easily ignite; reactive: they can cause an explosion or produce deadly vapors; and, toxic: they are poisonous to humans and animals. Some examples of hazardous materials found around the home include antifreeze, batteries, brake fluid, chemical strippers, chlorine bleach, contact cement, drain cleaners, insecticides, lawn chemicals, nail polish remover, spot removers, toilet and oven cleaners and used motor oil.

Let's say you had just about finished a bottle of cleaner but didn't want to throw it out so you set it aside. Months later you go back and find that corrosion has begun to develop around the cap and you realize you should put it in the garbage, but should you drain the contents? And if so, where? This is just one of several questions people ask themselves when it comes to chemical safety in the home.

Here are a few guidelines to follow to increase your safety with chemicals:

- **Read the warning label.** The words caution, warning and danger indicate that the product's ingredients are harmful. Choose the least hazardous product to do the job. Be sure you understand and follow what it says on how to use the product safely, how to protect yourself when using it and how to properly store it. The manufacturer's contact information is on the label if you need more information.
- Before you use a product, carefully **read the directions and follow the instructions.** Be sure to use the correct amount of a product. More is not better; it may be dangerous. Use all chemicals sparingly in the home.
- **Don't take the hazardous chemical out of the original container** and place it in something else;

like an old plastic milk jug or an empty liter soda bottle. Not only are these containers not likely to be capable of safely storing the substance, it may be hard to remember down the road what you put in there in the first place. And remember, a young child may not know the difference between a cleaning product colored yellow stored in an old Mountain Dew plastic container and the real thing.

- After using, immediately **wash your hands** or any other part of your body that may have come into direct contact with the substance with warm soapy water.
- **Follow safety recommendations** when using hazardous substances. Properly ventilate the area by turning on the fan and opening the windows. If recommended, wear gloves, long sleeves and masks.
- Don't leave chemical products unattended. If you must leave the room in the middle of a task, either **put the product away** or take it with you.
- **Keep all hazardous chemicals out of the reach of young children** or locked up. Properly mark and store under lock and key all household and pool chemicals, paints and poisons.
- **Safely dispose** of household and chemical products that are leaking, expired or that look bad. If you don't know how to dispose of the products, contact your local waste management authority.
- **Post the poison control center number** near every phone -- in the U.S. it's 1-800-222-1222.
- Never store hazardous chemicals near food or food products. Keep hazardous chemicals away from items you use to prepare and cook foods in, such as pans and silverware. You should never contaminate pots, pans and cooking utensils with a hazardous substance.
- **Do not mix chemicals.** For example, mixing chlorine bleach and ammonia forms a highly toxic gas, which has caused serious respiratory injury and even some deaths.

If you know the safety precautions for working with chemicals you can protect yourself and your family from harm. Take time to become informed about the substances you use, the right personal protective equipment to wear, the right way to handle chemicals, and what to do in case of chemical emergencies.

# COLD AND FLU PREVENTION TIPS FOR WINTER MONTHS

Colds and flu are unwelcome visitors to many homes and schools during the winter months. Schools can help educate students, their families, and school staff about how to reduce the chance of getting ill as well as reduce the likelihood of spreading illness to others.

Illnesses like the flu and colds are caused by viruses that infect the nose, throat, and lungs. The flu and colds usually spread from person to person when an infected person coughs or sneezes. Sometimes germs also can be spread when a person comes into contact with the germs from an infected person on a surface like a desk or phone and then touches his or her own eyes, mouth or nose before washing their hands. Some viruses and bacteria can live two hours or longer on surfaces like cafeteria tables, doorknobs, and desks.

The Centers for Disease Control and Prevention (CDC) offer these suggestions to help keep flu and cold germs at bay:

- Avoid close contact. Try to avoid people who are sick. Remember your mother's advice and wash your hands. Frequent hand washing with soap and warm water will help protect you from germs. Wash hands for 15-20 seconds. When soap and water are not available, alcohol-based gels or hand rubs may also be used.
- Avoid touching your eyes, nose and mouth. Illnesses can be spread when someone touches something that is contaminated with germs and then touches his or her eyes, nose or mouth.
- Wash up after touching surfaces touched by others. Some viruses and bacteria can live from 20 minutes to 2 hours or more on surfaces like telephones, doorknobs and desks.
- Use a towel to shut faucets and grab bathroom door handles after hand washing. That way you won't be touching potentially contaminated surfaces with clean hands.
- Don't share food, utensils or drinks with others.
- Get plenty of sleep and rest. The more rested you are, the better your ability to fight off infections.
- Maintain a well-balanced diet and be sure to drink plenty of fluids, especially water.
- Don't stress out. If your stress levels are high, your body is more susceptible to illness. To combat stress, get plenty of rest and try to exercise regularly.
- Clean commonly used surfaces such as door handles, handrails, eating surfaces, desks, etc., frequently with disinfectant.

CDC also offers some "respiratory etiquette" tips for keeping your germs to yourself:

- Cover your mouth and nose with a tissue when you cough or sneeze. It may prevent those around you from getting sick.
- After you use a tissue, throw it out. The germs will go with it.
- If you don't have a tissue, cough or sneeze into your upper sleeve, not your hands. That way you won't spread germs when you touch things with your hands.
- Clean your hands after coughing or sneezing. Use soap and water or clean with an alcohol-based waterless hand cleanser.
- Ask for a mask at the doctor's office if you have a respiratory illness.
- If you can, stay home when you're sick. If you stay away from work or errands when you are sick, you will help prevent others from catching your illness.

**For more information see the CDC website at:**  
**<http://www.cdc.gov/flu/protect/stopgerms.htm>**

# WHAT WOULD YOU DO?

*You see a co-worker doing something you know is unsafe. What do you do?*

- Pretend you don't see it. You don't want to provoke an argument.
- Think to yourself, "Serves him right. It's his fault if he gets hurt."
- Step in and acknowledge the unsafe behavior by saying that you're concerned about the person's safety. Then suggest a safer alternative.
- Tell your supervisor.

The best answer is "c". If you approach in a non-threatening, caring way, you should be able to get your point across to your co-worker. Say "I don't want to see you get hurt. If you do that you could have an accident."

Don't be a bystander when it comes to safety.

## TIPS:

- Recognize an unsafe condition. Correct it yourself or report it immediately.
- Avoid rushing and taking shortcuts or risks to get the job done.
- Stay focused. Distraction can lead to accidents.
- Know how to do your job correctly and safely. If you are unsure how to perform a task, ask your supervisor.
- Improve safety by sharing concerns and solutions.
- Consider others. You have a responsibility to yourself, your co-workers and your family. Set a good example to others.

# WINTER WEATHER PRECAUTIONS: DON'T GET LEFT OUT IN THE COLD

The winter season can be a challenging time of year when you consider that most of us have the holidays, shopping, work, and family (just to name a few) on our minds as we go about our everyday lives. With everything happening during this time of year and with many “to do” lists, it is easy to leave your guard down when trying to reach your desired destination. This can be while driving or simply walking to where you need to be. The following are personal safety precautions you can take to keep yourself and your loved ones safe and free of injuries.

## DRESSING FOR THE COLD WEATHER

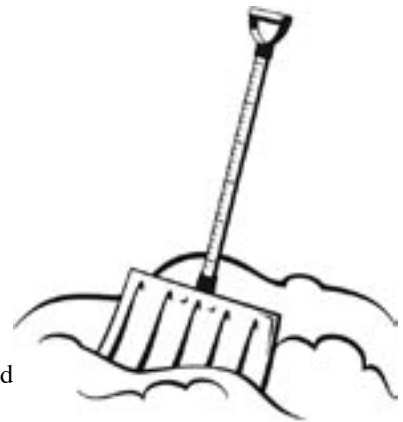
Our first line of defense when going outdoors and into the cold winter weather is dressing to stay warm and dry. Following are tips on how you can achieve this:

- Dress in layers. Proper winter dressing means three layers such as the following:
  - Inner layering – synthetic or cotton material which keeps you warm, dry and comfortable.
  - Middle layering – fleece or wool which has insulating capabilities
  - Outer layering – water proof material that will repel snow, sleet, or rain and block the wind.
- Wear a warm hat and if possible, one that covers the ears. Up to 40 percent of body heat can be lost when the head is exposed.
- Wear a scarf or a face mask when working in cold wind.
- Wear gloves or mittens that use waterproof, breathable fabrics.
- Wear woolen socks to protect your ankles and feet. Carry an extra pair and change when socks become moist.
- Wear water resistant footwear with rubber soles for traction.

## PREVENTING SLIPS AND FALLS WHEN WALKING OR WORKING ON SNOW AND ICE

Slip and fall injuries often result from the presence of snow and ice on surfaces. There are several factors that when combined with slippery surfaces increase the likelihood of a slip and fall incident. The following includes ideas on how to prevent the slips and falls.

- Walking on snow and ice
  - Beware of icicles on the buildings. Avoid walking beneath them.
  - When walking on icy or a snow covered walkways, take short steps and walk at a slower pace so you can react quickly to change in traction.
  - Use handrails on stairs and ramps.
- Plow, shovel and use de-icing salting or ice melting chemicals to remove ice and snow.
- Be extra careful on ladders, maintenance stands, and stairways.
- Have designated personnel arrive earlier to clear sidewalks of snow and ice.
- Ensure designated personnel don't forget to shovel and de-ice employee service entrances, walkways to portables, and walkways to dumpsters.
- Consider putting buckets of sand at all entrances/exits from the buildings so that any employee can apply it without waiting for a building custodian.
- Encourage staff and students to notify the principal immediately about icy sidewalks, entrances and walkways.
- Place a durable mat just outside the entrance, where students and staff can clean ice, snow, and mud off their shoes before they enter.
- Use good solid carpet runners or mats inside the building entrances for students and staff to wipe off their feet. (Make sure the mats don't bunch up and create a tripping hazard).
- Have readily available and display wet floor signs in areas where snow is tracked in and will melt.
- Wear boots and shoes with good tread. Rubber soles work well.



*continued on page 10*

**Winter Weather Precautions,***continued from page 9*

- Avoid high heels, platform shoes or cowboy boots since these can compromise your natural balance.
- Avoid leather soles and any sole with a smooth finish.
- Custodians, coaches, teachers or parapros on playground duty should consider wearing strap on ice grips around their shoes for better traction when walking or working outdoors.
- Investigate each slip and fall accident and determine what its cause was to prevent a reoccurrence.

**DRIVING SAFELY IN WINTER WEATHER**

According to the Centers for Disease Control and Prevention, more than 43,000 people in the United States died in motor vehicle crashes in 2005 and another 2.7 million people sustained non-fatal injuries. Many of these occurred during the winter months. While alcohol-related crashes remain a major cause of accidents, snow, ice and extreme cold can make driving treacherous. These safety tips from the CDC can help make winter car travel safer.

- Have your car tuned up, check the level of antifreeze, make sure the battery is good and ensure your tires have good tread or put on snow tires.
- Keep your gas tank full. It may be necessary to change routes or turn back during a bad storm or you may be caught in a traffic delay.
- Keep windshield and windows clear. You may want to stop at a safe turnout to use a snow brush or scraper. Use the car defroster and a clean cloth to keep the windows free of fog.
- Drive with your headlights on.
- Slow down! Give yourself extra time to reach your destination when roads are slick. If at all possible, do not drive when the roads are icy. Consider delaying your trip.
- Leave room for maintenance vehicles and plows - stay at least 15 car lengths (200 feet) back and don't pass on the right.
- Watch for icy surfaces on bridges, even when the rest of the road seems to be in good condition.
- Look farther ahead in traffic. Actions by other drivers will alert you to problems and give you extra seconds to react.

- Trucks take longer to stop, so don't cut in front of them.
- Don't use your cruise control or overdrive when it's freezing (or colder).
- Don't get overconfident with four-wheel drive. It helps you get going quicker but won't help you stop any faster.
- When accelerating, don't kick the accelerator pedal; always tip into it gently.
- Apply the brake gently (except in emergency situations) then increase pedal pressure progressively as you slow down.
- Keep emergency gear in your car for everyday trips:
  - o Cell phone
  - o Flashlight
  - o Jumper cables
  - o Sand or kitty litter (for traction)
  - o Ice scraper, snow brush, and small shovel
  - o Blankets
  - o Warning devices (e.g., flares, reflectors)
  - o For long trips, keep food, water, matches, extra blankets, and required medication on hand

Knowing the dangers of cold weather conditions and following a few simple guidelines can help ensure that this winter season is a safe and healthy one.



# WISHA REQUIRED TRAINING FOR SCHOOL DISTRICT EMPLOYEES

School districts commonly ask about required WISHA safety training for employees. Required trainings are dependent on specific job duties. The list below will meet basic requirements and encourage safe work practices. More extensive training may be required for specific tasks.

Training Required	Initially To All New Employees	Initially-Job Specific	Annual Retraining
Aerial Lifts		▲	
Agricultural Tractors		▲	▲
Asbestos		▲	▲
Bloodborne Pathogens		▲	▲
Chemical Hazard Communication		▲	
Confined Spaces		▲	
Emergency Procedures	▲		
Fall Protection		▲	
First Aid *		▲	
Forklifts **		▲	
Hazardous Chemicals in Laboratories		▲	
Hearing Conservation		▲	▲
HIV/AIDS	▲		
Ladders		▲	
Lead Paint		▲	▲
Lockout/Tagout		▲	
Personal Protective Equipment		▲	
Pesticide Application		▲	
Portable Fire Extinguishers		▲	▲
Powder Actuated Tools		▲	
Power Lawnmowers		▲	
Respiratory Protection		▲	▲
Safety/Accident Prevention Orientation	▲		
Scaffolds		▲	
Servicing Rim Wheels		▲	
Welding		▲	

\* Training should be repeated every two or three years depending on the provider.

\*\* Driving performance should be evaluated every three years.

Retrain employees if there are changes in policy or equipment and whenever knowledge or use of procedures is inadequate. Document all training.

Safety training in other topics, though not specifically required by WISHA regulations, is good practice and may help prevent injuries. Examples include: Back Safety and Proper Lifting, Office Safety, Defensive Driving, Restraint Training, Safe Student Transfers, Verbal De-escalation, Office Ergonomics and Slips, Trips and Falls Prevention.

## SW WA Risk Management Insurance Cooperative Executive Committee

Nike Nerland, Chair  
Camas School District

Jim Sutton,  
Kalama School District

Dr. Glenys Hill  
Kelso School District

Jerry Lynch  
Klickitat School District

Teresa Baldwin  
Washougal School District

## SW WA Unemployment Compensation Pool Executive Committee

Shane Couch, Chair  
Glenwood School District

Ron Hackbarth  
Centerville School District

Gary Goreth  
Longview School District

Scott Grabenhorst  
Toutle Lake School District

Dr. Bill Hundley  
Woodland School District

## SW WA Workers' Compensation Trust Executive Committee

Doug Dearden, Chair  
Trout Lake School District

Dr. Diana Gilsinger  
Battle Ground School District

Mike Merlino  
Evergreen School District

John Vencill  
Longview School District

Dale Palmer  
White Salmon School District

## ESD 112 Insurance Program Staff

Loy Dale, Executive Director  
Shaun Mettler, Budget Analyst  
Seema Wickum, Insurance Specialist

Jim Rochel, PIC Claims Adjuster  
Sherri Phillips, WC Claims Manager

Tracey Usher, WC Claims Adjuster

Libby Bigler, WC Claims Adjuster

Michelle White, WC Specialist

Peggy Sandberg, Director, Risk

Management

Scott La Bar, Senior Loss Control Specialist

Sharon Irwin, Loss Control Specialist

Susan Rahl, Administrative Assistant



## CONTACT INSURANCE PROGRAMS

During normal business hours, Monday through Friday, 8:00 a.m. to 5:00 p.m., call (360) 750-7504, or 1 (800) 749-5861. Contact us via the internet at: [www.esd112.org/insurance/staff.html](http://www.esd112.org/insurance/staff.html)

## EMERGENCY PAGING

Member districts need to report emergencies at the time of the event.

Off Hours Access to ESD Insurance Programs is available by paging **(360) 408-1000**.

### Objective

The objective of *Risk Management Matters* is to provide useful information to our member districts. Your contributions and comments are welcome! Please call Loy Dale, Executive Director, with comments.

ESD 112 Insurance Programs  
2500 NE 65th Ave.  
Vancouver, WA 98661-6812  
PH (360) 750-7504  
FAX (360) 750-9836

### Layout

Evelyn Hambleton, ESD 112

### Printing

ESD 112 Print Center  
Gail Spolar, Print Center Manager

### Distribution

An effort is made to distribute this publication to districts appropriately. If someone in your district did not receive a copy who should have one, please call (360) 750-7504 to have them added to the mailing list.



EDUCATIONAL  
SERVICE  
DISTRICT 112

2500 NE 65th Ave.  
Vancouver, WA 98661-6812