



RISK MANAGEMENT MATTERS

FALL 2009

SOUTHWEST WASHINGTON RISK MANAGEMENT INSURANCE COOPERATIVE
SOUTHWEST WASHINGTON WORKERS' COMPENSATION TRUST
SOUTHWEST WASHINGTON UNEMPLOYMENT COMPENSATION POOL

The benefits and challenges of managing school employee safety

❖ Key elements of a successful safety program...

It's no secret the safety and health of our children are a top priority in school districts. In addition, the safety and health of all employees who work for our schools are just as high a priority.

Workers' compensation claims for needless injuries and illnesses are not a wise expenditure. Proper management can prevent many claims. Safety commitment from the school district administrators and supervisors is vital to provide proper safety management and claim prevention. The administrative group confronts many problems that require immediate attention and which often divert attention from safety and health activities. When this happens, it is likely that accidents and injuries will increase, and as a result, the administrative group spends dollars, better spent elsewhere, to cover workers' compensation costs. All school district employees also must share a commitment to a safe school environment, as it is their own health they help protect.

Challenges

School districts recognize that managing employee safety in schools poses some significant challenges in regards to time, funding and competing priorities.

Finding the time to devote to safety, conduct training, hold meetings, and develop safety best practices and processes is a big barrier.

- The challenge of coordinating schedules of the various employees involved in the safety process makes

holding safety meetings difficult. Most schools state teachers are the most challenging group to involve in the safety process.

- Few districts have or can justify having a full-time safety coordinator. Therefore, safety responsibilities tend to be fragmented among several staff members who may not have the time to effectively manage the safety process.
- Most schools face constant battles to maintain and justify limited budgets.
- As mentioned above, the budget does not permit adding staff to manage safety. Therefore, safety responsibilities may fall to a person who has little time to devote to safety.
- Most schools struggle with limited funding for facility maintenance and repairs. It becomes increasingly difficult to maintain aging buildings.
- Competing priorities and mandates pull schools in many directions.
- Constantly changing priorities can create a trend where employee safety issues are addressed only during crisis or when convenient. Schools tend to deal with the most urgent priority today and then forget about it and move on to the next. This can seriously erode employee trust and confidence in the safety process.
- Schools will do what schools get measured and rewarded for doing. Top priority seems to be proficiency testing.



INSIDE

Wind Plus Trees Equals Inspections 3

Homemade Food At School? Please Think Again 3

Common Sense & Accidents 4

Course of Employment 4

Facility Use 5

SW WA Executive Committee Highlights 5

News & Notes 6

Top 10 Winter Driving Tips 7

Walking and Biking Safety 7

Personal Vehicle Use for School Business - Am I insured? Insert

Student transportation Concerns Insert

Rental Car Insurance Needs Insert

Non-student Travel in School District Vehicles Insert

- Historically, schools have concerned themselves primarily with student safety, not employee safety.

Overcoming challenges

These suggestions may help school districts overcome the mentioned barriers to effective safety management.

- Integrate employee safety into every operation of the school. It must be a priority each and every day.
- Use the ESD 112 Loss Control services that are available to your district.
- Educate school administrators about workers' compensation and safety management.
- Include school board members in workers' compensation and safety discussions. School board members are often business people with a clear understanding of workers' compensation and safety issues.
- Successful schools seem to have a very strong and dedicated person responsible for safety. Identify who this individual is within your school/district. Ensure he or she has sufficient time to devote to the safety process.
- Employee involvement is critical.
- Gaining and maintaining trust is key. Employees must believe administration is sincerely committed to employee safety. Administration must earn employees' trust daily by demonstrating its commitment to safety through actions.

Administration Commitment

The key to managing employee safety lies in the school's culture. What importance does the school's principal and top administrators place on safety? Let's look at this essential element of safety.

Administration plays a crucial role in developing and maintaining a safe school and work environment. School administrators must maintain a positive attitude toward safety to inspire this attitude in their employees. Therefore, it is essential that administration demonstrate at all times personal concern for employee safety and health, and the priority placed on them in the workplace.

Administration should demonstrate their depth of commitment by involving employees in the planning and carrying

out of safety efforts. Involve employees in identifying and resolving safety and health problems. They will bring their unique insights and energy to achieving the goals and objectives of the safety program. The men and women who work for the school district are valuable assets. Their safety, health and goodwill are essential to the success of the school district.

Here are some actions for administrators to consider:

- Develop clear safety goals.
- Hold a meeting with all employees to communicate your safety and health policy, and discuss your objectives for safety and health.
- Make sure that your support is visible by getting personally involved in the activities that are part of your safety and health program. For example, personally review all inspection and accident reports and ensure that follow-up occurs when needed.
- Set a good example.
- Take advantage of your employees' specialized knowledge and encourage them to buy into the program by having them make inspections, conduct safety training, or investigate accidents.
- Make clear assignments of responsibility for every part of your safety and health program, and make sure everyone understands them. The more people who are involved, the better. A good rule of thumb is to assign safety and health responsibilities in the same way you assign production responsibilities. Make it a special part of everyone's job to work safely.
- Give those with safety and health responsibility enough people, time, training, money and authority to get the job done.
- Don't forget your safety and health program after you make assignments; make sure the job gets done. Recognize and reward those who do well and correct those who don't.
- At least once a year, review what you have accomplished in meeting your objectives and re-evaluate whether you need new objectives or program revisions.
- Institute an accountability system

where all personnel will be held accountable for not following work rules designed to promote workplace safety and health.

Employee Involvement

When administration is committed to safety, it improves employee participation. Boosting employee participation in safety efforts is another essential element in creating a safe environment. Employees are a source of information about hazards in the workplace and they can help identify and solve problems. Employees can get involved in the safety process by:

- ✓ Submitting safety suggestions and concerns
- ✓ Identifying and reporting safety problems
- ✓ Providing input regarding equipment, work practices, procedures and training
- ✓ Reporting injuries immediately to their supervisor
- ✓ Participating in safety committees
- ✓ Participating in safety inspections
- ✓ Participating in safety training
- ✓ Reminding others to work safely
- ✓ Setting a good example by following safe work practices

Every employee has a role in the overall safety effort of the district. Maintaining a safe workplace comes down to personal responsibility and accountability.

Final word

Implementing an effective safety and health process will reduce injuries, keep experienced employees on the job, cut costs, improve morale and ultimately enhance the schools mission of educating students.

Administration commitment and employee involvement are the first two elements of a successful safety program. In upcoming newsletters we will discuss other essential elements of a successful safety program.



Wind plus trees equals inspections

The number one cause of death from windstorms in the Pacific Northwest is falling trees and or limbs. A study by Oregon State University noted 34 people killed by falling trees in 14 major windstorms occurring from 1967 to 2007.

In April of 2000, a young mother was killed by a falling tree on a high school campus during her son's baseball game. A law firm, retained by the family, hired a registered forester who had experience in evaluating the health of trees. The forester inspected the scene shortly after the incident and determined several trees in the stand were dead, including the tree that had fallen. Testimony stated that it would have been very apparent many of the trees had a problem. The law firm also uncovered a school district board policy which required "regular inspections of buildings and grounds to respond to potential safety and maintenance hazards". Because of financial constraints and maintenance cutbacks, the school district had not performed any of these inspections of their facilities or properties. According to the plaintiff's papers; "this policy was inexcusably ignored". Because of the overwhelming evidence the liability against the school district was insurmountable. The "wrongful death claim" was settled for a significant amount of money.

How can school districts avoid such liability?

Twice a year perform an inspection of your school properties and document in writing the inspection.

Enroll grounds / maintenance staff in training provided by local WSU cooperative, or other arborist organizations.

Hire an arborist or a person with experience in forestry, to perform an inspection of all trees located on school property.

If you get a report from a certified arborist or staff, that a tree on your property poses a hazard, remove the hazard immediately through trimming or cutting it down.

After every windstorm, heavy snow or a particularly long heavy wet period, re-inspect the trees on your properties.

If you see indications of; leaning, increased growth near the top or at the ends of the branches, have them inspected by a certified arborist.

Pay special attention to trees which are more likely to be hazardous than other types because of their shallow root systems and top heavy growth such as Douglas Fir trees.

If a dangerous tree is on a neighbor's property-

Write a certified letter to the property owner explaining the problem and include the arborist or urban forester's report. This places the property owner on notice that they will be held responsible if your property or occupants is harmed.

If they resist, notify your municipality of the problem and perhaps they will step-in and enforce removal of the hazard.

If all else fails, the district may bring a lawsuit to have the tree declared a private nuisance and the court can direct the tree owner to correct the problem.

Do not trespass and take the matter into your own hands. Legally you can only cut off the portion of the tree that hangs over your property as long as it does not destroy the tree.

If a tree damages your property or your neighbor's property, notify the Southwest Washington Risk Insurance Cooperative immediately.

Reprinted with permission from the Washington Schools Risk Management Pool.

Homemade food at school? Please think again

In the past it has been a common practice for parents to bring in homemade treats, usually baked goods, to school for special events, such as class parties, holiday celebrations and bake sales. This may no longer be a wise practice.

There have been several high profile outbreaks of foodborne illnesses in past years, particularly from E. coli and Hepatitis. A school that has an outbreak of foodborne illness not only has to deal with ill students and negative publicity, but also may incur sizeable medical claims and clean-up costs.

Besides the possibility of transmission of disease in homemade foods, other harmful substances may be found in food products. There have been instances of drugs being intentionally put in foods brought to school. As ingredients in homemade foods may be unknown to the consumer, there are potential food allergy concerns with mass distributed homemade foods. Finally, there could be an inequity issue if a school allows some parents (those they know) to bring in homemade food and not allow others to do so.

The Risk Cooperative recommends that districts not allow mass consumption of home prepared foods at school.

Advise parents to bring only commercially prepared food to school, and leave food in its original packaging until consumed. Be especially careful of products that spoil readily when not refrigerated. Serve foods with serving utensils or disposable gloves

Another potential area of concern is food that is prepared by school staff or parents for special occasions, such as school barbecues, appreciation lunches, fundraisers, etc. If this food is not prepared by food services staff with current health department issued food handler's cards, it may not be prepared, served or stored following the best food handling and sanitation guidelines.

Consider involving trained food services staff in the school's occasional food preparation activities.

Course of employment

When an industrial injury claim (workers' compensation) has been found to be filed timely, a determination must be made as to whether or not the employee was acting in the "course of employment" at the time of injury.

Key distinctions between Washington law and other state jurisdictions are that while it is necessary that the injury occur in the course of one's employment, it is not necessary that the injury "arise out of" the particular duties a worker is paid to perform. No consideration is given to degrees of fault by the employee or employer in determining entitlement to benefits.

Some of the more difficult questions concerning "course of employment" issues will generally sort into the following categories:

Parking Areas – These claims are generally denied unless an employee's job duties include work in the parking area.

Coming and Going – An employee on their way to or from work is generally not in the course of employment. The exception would be if an employee is on company business.

Intentional Injury/Felony – Deliberate intent to cause injury to one's self.

These are just a few of the elements that have to be evaluated to determine if a claim is compensable under the statute. In cases where there is no clear cut traumatic event or if there is a traumatic event which may be questionable, investigation into the alleged injury and/or event occurs. Some tools used to investigate such claims are recorded statements from the worker alleging injury as well as witnesses, supervisors and co-workers; obtaining records pertaining to employment and medical history; and independent medical evaluations.

When notice of a potential claim is received, a three-point contact (injured worker, supervisor and physician) is initiated to assist in determining if any other investigation is warranted.

Common sense & accidents

Generally speaking, we are not born with common sense, we acquire it throughout life. Actually, common sense is really common experience, we learn about life from others' experiences as well as our own. Awareness of your environment, self-preservation and concern for your fellow workers are all factors in good common sense. Contrary to popular opinion, all workers can prevent themselves from getting hurt. The easy way to avoid pain is to observe how others have taken risks and been injured, rather than learning the hard way--from your own injury. That's common sense!

On-the-job accidents are caused by unsafe acts on the part of employees and or by unsafe conditions in the work environment. Although employers are required by law to provide a safe and healthful workplace, it is up to you to be aware of your work environment and follow safe work practices. By avoiding unsafe acts and practicing common sense, your work will go smoother, with less chance for accidents.

Statistically, most accidents are caused by unsafe acts, including:

- 1. Being in a Hurry** - Sometimes there is more concern for completing a job quickly instead of safely. Take time to do a good job and a safe job.
- 2. Taking Chances** - Daring behavior or blatant disregard for safe work practices can put the whole work team at risk. Follow all company safety rules and watch out for your fellow employees. Horseplay is never appropriate on the job and can lead to disciplinary action.
- 3. Being Preoccupied** - Daydreaming, drifting off at work, thinking about the weekend and not paying attention to your work can get you seriously hurt or even killed. Focus on the work you are paid to do. If your mind is troubled or distracted, you're at risk for an accident.

4. Having a Negative Attitude -

Being angry or in a bad mood can lead to severe accidents because anger nearly always rules over caution. Flying off the handle at work is potentially dangerous. Keep your bad moods in check, or more than one person may be hurt. Remember to stay cool and in charge of your emotions.

5. Failing to Look for Hidden

Hazards - At many jobsites, work conditions are constantly changing. Sometimes new, unexpected hazards develop. Always be alert for changes in the environment. Hidden hazards include spilled liquids that could cause slips and falls; out-of-place objects that can be tripped over; unmarked floor openings one could step into; low overhead pipes that could mean a head injury; and other workers who don't see you enter their hazardous work area.

Remember to stay alert for hazards, so you won't become one more accident statistic: You can do a quality job without rushing. Maintain a positive attitude and keep your mind on your work. This is just common sense--something smart workers use!

This article was taken with permission from the Midwest Employers Casualty Company's "Safety Cornerstones" website.



Need to use the school facilities?

Sure...sign here

Many times a District will enter into an agreement to allow the use of its facilities, whether it's a gymnasium, a portable building or a soccer field, without really understanding the importance of the agreement. Below is a true story, illustrating reasons for facility use agreements.

It was spring 2007 and many parents and grandparents were shuffling children from one sports activity to the next. One particular grandparent was spending an evening watching her granddaughter's gymnastics meet. This gymnastics meet just happened to be located at a facility owned by a school district but leased to a gymnastics academy.

When the gymnast's grandparent went outside during the meet, the door closed behind her and she found herself in total darkness. A light fixture above the door was not working properly, and the grandmother found herself negotiating her way without the benefit of natural or artificial light. Needless to say, the grandmother fell and sustained injuries.

At first glance, it would appear that the school district would be responsible for the injuries. The grandmother, through her attorney, presented her claim to the District requesting payment for medical expenses, loss of earnings, pain and suffering. It

seemed like the owner of the facility was responsible for the slip and fall since the light fixture wasn't working. However, there was one piece of the puzzle not being considered by the grandmother, her attorney and the gymnastics academy - the lease agreement.

This particular school district required the gymnastics academy to enter into a facility use agreement. This agreement included specific language which held the school district harmless should an incident such as this occur. "...Lessee accepts the premises in its present condition and accepts all risk of injury to person..." and "Lessee agrees to maintain the premises and all improvements in a good state of repair..." and "Lessee shall indemnify and hold harmless Lessor from and against any and all liability, claims, damages, penalties..."

The gymnastics academy's insurance company required us to settle the claim with the grandmother and pursue them directly for recovery. They eventually agreed to reimburse us for our payment, with attorney fees included.

The moral of the story is an obvious one: Always require a written contract when granting the use of district facilities to outside individuals and/or groups. It not only protects the school district but also protects those using, or leasing the

facility by relieving them of liability or property damage based solely on the District's negligence and/or outlined in the agreement.

While the format and length of facility use agreements will vary, there is specific language which should always be considered in the agreement. An indemnity clause, an insurance clause and, of course, a hold harmless clause, will insure the district and its assets are protected against liability, claims for damages, and damage to the district's facility.

We prevailed in this case and owe it largely to a school district whose standard practice is to require written agreements any time they allow the use of their facilities for non school-related activities. Without this signed agreement, the school district would have been held responsible for the injuries claimed and would have paid a hefty price.

Although the Southwest Washington Risk Insurance Cooperative can provide sample facility use agreements, it is recommended that a school district consult their attorney for assistance with drafting these agreements. As always, please feel free to contact us with questions or concerns about the need for these written agreements.

Southwest Washington EXECUTIVE COMMITTEE HIGHLIGHTS

SW WA Risk Management Insurance Cooperative - Executive Committee Meeting of April 15, 2009

Derek Bryan, who replaced the retired Jim Rochel as Claim Adjuster was introduced. Peggy Sandberg discussed district results from the recent Risk Assessment Survey and presented key points of the Medicare Secondary Payer Law. Derek Bryan gave an overview of the coverage for Special Education defense. Shaun Mettler reviewed the current Administrative Budget expenditures through Feb. 28, 2009 and presented financial statements for month-end February 2009. The Administrative Budget for 2009-2010 was approved. Rates (no increase) for 2009-2010 were

approved. Derek Bryan reported on the status of open claims as of April 3, 2009, which the committee ratified.

SW WA Workers' Compensation Trust Executive Committee Meeting of April 20, 2009

The Committee approved to continue funding of the SafeSchools online training program. Shaun Mettler reviewed the Feb. 2009 financial statements and the current Administrative Budget expenditures through Feb. 28, 2009. The 2009-2010 Administrative Budget was approved. Actuary Kevin Wick presented an evaluation of rate setting data for the 2009-2010 year. The Committee approved a targeted minimum 80% confidence level.

The 2009-2010 rates were approved with a 9% increase. Peggy Sandberg presented key points of the Medicare Secondary Payer Law.

SW WA Unemployment Compensation Pool - Executive Committee Meeting of May 20, 2009

Shaun Mettler reviewed the current Administrative Budget expenditures through April 30, 2009 and presented the financial statements for month end Feb. 2009. The 2009-2010 Administrative Budget was approved. The Committee approved flat rates for the 2009-2010 fiscal year.

The next Committee meetings will be held in Dec. 2009 or Jan. 2010.

News and Notes

One staff member has made full use of the SafeSchools on-line training provided by the Southwest Washington Workers' Compensation Trust to member districts.

James Packer of the Hockinson School District has completed all of the courses currently available on the SafeSchools site.



James Packer, Hockinson School District

We'd like to thank him for

all his efforts and for encouraging others to work safely. But guess what James? SafeSchools has recently added some more courses and is preparing even more to keep you busy! These include:

- Pandemic Flu
- Personal Protective Equipment
- Electrical Safety
- Van Safety
- Bus Behavior & Discipline
- Machine Guarding
- Chemical Spills
- Science Lab Safety
- Food Service Equipment: Safe Use
- Concussion Management

Remember, you can earn up to 20 clock hours for the 2009-2010 school year. Please contact Sharon Irwin or Scott La Bar at 360-750-7504 for more information. ❖

A special task force convened by the Washington State School Director's Association (WSSDA) has published a report aimed at helping school districts craft policies and procedures regarding the use of physical force in schools. The centerpiece of the report is a model policy and procedure that can be customized by school boards and their administrative teams. While adoption of such a policy is currently optional, the report strongly urges all districts to review the report and consider putting a policy in place – especially if they have security personnel in their schools. ❖

WSSDA has also just published a sample policy and procedure to assist school districts in implementing a new law aimed at raising awareness and reducing risks related to head injuries and concussions suffered by student athletes.

To view information on these two topics please visit the WSSDA web site at www.wssda.org. ❖

Thanks to a grant program created and funded by the state Legislature, Castle Rock School District will soon begin a repair and renovation project at the middle school. According to Henry Karnofski, Director of Support Services, the school district was awarded \$98,910 to install a new heating, ventilation, air conditioning (HVAC) system.

Approximately \$3 million is making its way to the districts for 47 capital construction work projects through the Small Repair Grant program. The grants provide immediate assistance of no more than \$100,000 for unforeseen health and safety risks, fire and building code deficiencies, insufficient access for disabled students and asbestos abatement and removal. A rigorous competitive selection process was used to evaluate and prioritize requests from the 120 school district applications, with the top 47 projects being funded in 39 districts. The Office of Superintendent of Public Instruction administers the grant program. Congratulations Castle Rock! ❖

Training for school administrators, teachers, support staff, and students is the best line of defense when disaster strikes. Some examples of important safety training topics include school violence prevention, school crime prevention practices, school security procedures, natural and man-made disaster preparedness, and school emergency planning.

School emergency plans must be exercised in order to reach their maximum potential usefulness. RCW 28A.320.125 mandates six fire drills, one lockdown drill, one shelter-in-place drill, and one drill utilizing the mapping system each school year. For more information of required training and drills see the OSPI web site at: <http://www.k12.wa.us/SafetyCenter/Planning/trainingDrills.aspx> ❖

Schools should take the following steps to help keep students and staff from getting sick with flu. These steps should be followed all the time, and not only during a flu pandemic.

- Educate and encourage students and staff to cover their mouth and nose with a tissue when they cough or sneeze. Also, provide them with easy access to tissues and running water and soap or alcohol-based hand cleaners. Remind them to cover coughs or sneezes using their elbow instead of their hand when a tissue is not available.
- Remind staff and students to practice good hand hygiene and provide the time and supplies for students and staff to wash their hands when needed.
- Send sick students and staff home. Advise students, staff, and families that sick people should stay at home until at least 24 hours after they no longer have a fever or signs of a fever.
- Routine cleaning and disinfection will reduce the number of viruses present and help minimize the transfer of viruses. Keep hard surfaces like countertops, tabletops, desktops and bathroom surfaces clean and disinfected. Clean surfaces and items that are more likely to have frequent hand contact (such as doorknobs and computer keyboards) with cleaning agents that are usually used in these areas. School officials should contact their local or state health department for additional guidance.
- Move students and staff who become sick at school to a separate room until they can be sent home. Limit the number of staff who take care of the sick person and provide a surgical mask for the sick person to wear if they can tolerate it.

More information is available from the following web pages:

<http://www.pandemicflu.gov/>
<http://www.cdc.gov/H1N1FLU/>
<http://www.flunewsswwashington.org/>
<http://www.doh.wa.gov/h1n1/default.htm>
<http://www.k12.wa.us/healthservices/PanFluPreparedness.aspx>

A Pandemic Flu course is also available on SafeSchools.

Top 10 winter driving tips

Planning any long drives during the cold-weather months? Follow these winter driving tips to ensure you arrive safely:

1. Get a grip. With good tires, that is. Make sure they have at least 6/32-inch deep tread. Consider investing in true snow tires. Carry chains in case conditions worsen suddenly. In dangerous conditions, consider staying home.

2. Change wiper blades. Fill your windshield washer reservoir with anti-icing fluid. Apply a water-shedding agent (like Rain-X®) to both your windshield and mirrors.

3. Stomp, stay, and steer. With today's antilock brakes (ABS), the old rule of "pumping" the brake on ice no longer applies. For maximum control, step on the brake with steady pressure, and then ease up until you feel the brakes pulse about once a second. Don't over-steer on ice.

4. Check your lights. Make sure headlights and taillights are clean and clear of snow so other drivers can see you.

5. Pack a winter travel safety kit. Include a cell phone, ice scraper, tow rope, bag of sand (for traction), small ground tarp (for installing chains), blankets, flashlight, matches, non-perishable snacks, and a can of lock de-icer.

6. Slow down. Excessive speed for road conditions is the top cause of weather-related accidents. The posted speed limit is meant for dry pavement. Remember, four-wheel drive will help you get going, but it won't help you stop.

7. Skip cruise control when it's freezing. Ditto for rain. Its automatic acceleration or downshifting can cause loss of traction.

8. Steer clear of plows. Leave at least 15 car lengths behind snow-removal vehicles, and never pass them on the right.

9. Keep your gas tank at least half-full. If you do get stuck or stranded, your car's engine will be your only source of heat. Keeping the tank at least half-full also prevents moisture from building up in the tank, causing your car to run poorly.

10. If you get stuck, stay in your vehicle. Unless you can see help from where you are and can walk there without risk, stay warm inside your car and wait for help. Keep your exhaust pipe clear of snow and ice so carbon monoxide won't build up inside the car.

SafeSchools on-line safety training has a Winter Driving course. Check it out.

Walking or biking when it's dark? Be visible and stay safe.

It is dark when most people drive to and from work during the winter. Visibility may be limited, especially when it is raining. If you are walking or biking under these conditions, you are hard for motorists to see. Drivers cannot avoid what they can't see. You may be putting yourself at risk for serious injury.

The U.S. Dept of

Transportation states:

- » A pedestrian is killed or injured every seven minutes.
- » Pedestrians should minimize their own risks to safety.

Recently seen while driving at dusk:

- » The shadow of a person meandering slowly across the street seemingly unaware that she was barely visible to drivers.
- » A person biking along a busy two lane road dressed in dark clothing and almost impossible to see.
- » A boy in dark clothing walking in the road in a poorly lit neighborhood when a sidewalk was available.

Don't assume that drivers can see you. To increase the chance of being seen and decrease the chance of being hit by a car:

- » Pay close attention to cars in your vicinity.
- » When walking, stay on sidewalks if at all possible.
- » Walk on the left hand side of the road or on the sidewalk. This way, motorists can see you and will not be approaching you from behind. This does not apply to bicycles. Bicycles operate under the same laws as other legal vehicles on the road and should always stay on the right side of the road.
- » Cross at cross walks and follow all cross walk signals.
- » Avoid riding and walking on dark, narrow roadways.
- » Wear reflective clothing to make you more visible. Wear a reflective vest, reflective bands on arms and legs, and reflectorized tape on your bike helmet. Avoid wearing dark clothing.
- » Equip bicycles with front and rear reflectors, pedal reflectors, and side rim or wheel reflectors. Use front and rear lights to help make your bicycle more noticeable to cars at night. Small battery-operated lamps strapped to your legs also help.

Practice pedestrian and bicycle safety. Wear reflective gear to be visible. Being seen may save your life.



SW WA Risk Management Insurance Cooperative Executive Committee

Teresa Baldwin, Chair
Washougal School District

Tom Fleming,
West Valley School District

Dr. Glenys Hill
Kelso School District

Dr. Bill Hundley
Stevenson-Carson School District

Dr. Mark Mansell
La Center School District

SW WA Unemployment Compensation Pool Executive Committee

Mike Lindhe
Centerville School District

Jerry Lynch - Chair
Klickitat School District

Dr. Suzanne Cusick
Longview School District

Susan Barker
Castle Rock School District

Michael Green
Woodland School District

SW WA Workers' Compensation Trust Executive Committee

Mike Merlino
Evergreen School District

Mike Nerland
Camas School District

Jim Sutton
Kalama School District

Susan Barker, Chair
Castle Rock School District

Doug Dearden
Trout Lake School District

ESD 112 Insurance Program Staff

Loy Dale, Executive Director

Shaun Mettler, Budget Analyst

Christi Strozyk, Insurance Specialist

Derek Bryan, PIC Claims Adjuster

Sherri Phillips, WC Claims Manager

Tracey Usher, WC Claims Adjuster

Judy Emenegger, WC Claims Adjuster

Karla Moody, 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

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



**EDUCATIONAL
SERVICE
DISTRICT 112**

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

Layout

Evelyn Hambleton, ESD 112

Printing

*ESD 112 Print Center
Julie Gaetze, 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.