



Holiday Fire Safety

Fire is such an integral component of many holiday celebrations that people tend to overlook its hazards.

From Halloween to Hanukkah, from Christmas to Chinese New Year, fire or fireworks are often seen as at least symbolic necessities for many celebrations. What's more, holidays often mean a greater use of electricity and electrical wiring, whether for kitchen appliances or holidays lights. This can bring its own fire risks as well. Here are some guidelines to help you reduce such risks and enjoy a fire-safe holiday.

- ↪ Advent candles, a cinder from a fireplace or spark from a frayed electrical wire can set a tinder-dry Christmas tree alight. Place a cut tree in a stand that holds water and don't let the base dry out. Otherwise, a seal will form and a new cut will be necessary. A tree may drink a gallon of water in the first 24 hours, so check the water level often. Don't place the tree near any sources of flame, such as a wall heater or fireplace.
- ↪ Check old holiday lights each year for cracks, frayed sections or broken wires before putting them up. Buy decorative lights that have been tested by an independent testing agency, such as Underwriters Laboratories (UL). Besides checking for broken wires or broken sockets (even on new lights) use lights rated for "indoors" or "outdoors" only in their appropriate areas. Turn off all decorative lights before you go out or go to bed.

- ↪ Don't run cords under rugs or furniture legs and make sure you don't exceed the power capacity of each outlet and circuit in your home. Try to avoid extension cords, but if you have to use them, observe any power limitations they may have.
- ↪ Make sure candles cannot be easily knocked over. Anchor them securely in solid holders or candlesticks placed away from foot traffic and out of reach of children.
- ↪ Have your fireplace and chimney checked and cleaned at least once a year. Make sure the flue is open before lighting a fire and always place a metal screen or glass doors across the fireplace opening. Never leave the house or go to bed unless the fire is completely out and there are no glowing embers. Some gift containers, wrapping papers and ribbons are made of plastic or other synthetics that can cause toxic fumes if burned.
- ↪ Keep a multipurpose (ABC-type) fire extinguisher handy and know how to use it. Remember to **"PASS"** the fire extinguisher:

- P**ull the safety pin.
- A**im at the base of the flame.
- S**queeze the handle.
- S**weep back and forth. ⚠



Facebook™

Carries Risk as Well as Opportunity

Many districts have created or are considering the creation of a **Facebook** page. **Facebook** can have a positive effect and raise the profile of a school district. However, with any technology, we need to also consider potential risks.

A page not properly monitored or with questionable content can bring a district negative attention and potential liability. Several steps should be taken before and after a district creates a **Facebook** page.

Burlington County Institute of Technology (BCIT) recently launched a **Facebook** page to “share good news with their audience”. While doing so, their coordinator, Nancy Cunningham, discovered unofficial **Facebook** pages carrying the district name as well as several burn pages, negative **Facebook** sites, using their name.

After unsuccessfully attempting to have the unauthorized pages taken down, Nancy decided the best course of action was to create a better page with more relevant information to direct those interested in BCIT to the news the district was interested in sharing. As a result, the official BCIT **Facebook** page has many more “friends” than any of the unofficial or burn pages.

Nancy has several suggestions when creating a **Facebook** page.

⌘ Do research on how to set up a page. You can get suggestions from facebook.com.

- ⌘ Go to another school’s **Facebook** page for additional ideas.
- ⌘ Create a page not a profile. Set up your page so that only a page administrator can add or delete from a page.
- ⌘ Determine your purpose. Who are you trying to reach and why?
- ⌘ Create your page with your district logo on the first page which will help identify it as the official **Facebook** page for your district.
- ⌘ Place a statement about removing inappropriate comments.
- ⌘ Set up the page so only the district administrator can post comments.
- ⌘ Consider the possible reaction to your post. Don’t post anything which could bring a negative response.
- ⌘ Monitor the page eight to ten times a day to remove inappropriate responses.
- ⌘ Compress your feedback so visitors must click to read the responses.
- ⌘ Determine your district’s policy on having student names and images on your page. The safest practice would be to use the student’s names and photos only when absolutely necessary.

Facebook can be a valuable tool to a district when you anticipate potential problems and use good common sense. Ⓜ

By Tony Jones
NJSBAIG Loss Control Manager



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800-782-7463

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No one will ask your name, you will remain anonymous.

Claims Corner

School Leaders Errors & Omissions Liability Coverage

The School Leaders Errors & Omissions Liability Policy issued by NJSBAIG provides two types of coverage. The first, Coverage A, provides for defense and settlement of losses sustained by the Insured by reason of liability caused by a negligent act, error, omission, misstatement or misleading statement. Such losses must arise out of the performance of duties typically associated with the operation of a school district. The policy contains a list of specific exclusions that limit the applicability of coverage.

Coverage B provides for the payment of certain defense costs and prevailing attorney fees associated with claims that are otherwise excluded under Coverage A.

Both types of coverage are provided on a "claims made and reported" basis. Therefore, it is important to promptly report all claims and potential claims. Potential claims are incidents or circumstances that are likely to result in charges or proceedings against an insured at a future date. Claims must be reported to the Group within the same policy period in which you first learn of them. ***When in doubt, the matter should be reported, or call the Group to discuss further.***

Generally, claims arising out of employment practices and civil rights allegations are covered under Coverage A.

Damages that are typically covered under Coverage A include:

- ♦ Costs of a defense attorney assigned by the Group – in excess of the deductible.

- ♦ Prevailing party attorney fees
- ♦ Lost wages

Damages that are ***not*** covered under Coverage A include:

- ♦ Emotional distress
- ♦ Loss of employment benefits
- ♦ Punitive damages

One of the applications of Coverage B involves the conflicts that sometimes arise in the administration of Individual Education Plans. Coverage B does not provide for the cost of special education itself. However, Coverage B can provide for payment of legal expenses of the school district if a family files a Due Process Petition. A deductible applies. Coverage B also provides for the payment of prevailing attorney fees, if awarded by an administrative court.

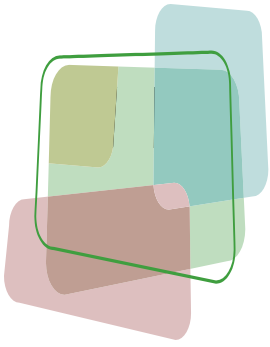
The Group is available to answer any questions from any of our school districts with regard to the coverage provided by this policy. All papers pertaining to any claim must be reviewed in order to determine what coverage, if any, applies. This is just a brief summary of some of the highlights of the E&O policy. We encourage all district representatives to review the policy and become familiar with the coverage. Please feel free to contact Louis Giannetto at extension 3011 or me at extension 3049.☺

*By Michael J. Cox
NJSBAIG Assistant Claim Manager*



Happy
Holidays





Train the Trainer 2011 Schedule

Hazard Communication Training

February 25, 2011

8:00 a.m. to noon

Location: Burlington County Special Services
Westampton Campus, Media Center
20 Pioneer Boulevard, Mt. Holly, NJ 08060

April 15, 2011

8:00 a.m. to noon

Location: Cape May County Technical School District
188 Crest Haven Road, Room 142, Cape May Court House, NJ 08210

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

Claims Coordinator Training

March 11, 2011

8:00 a.m. to noon

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

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.

More Dates and Topics to Follow

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

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

Please make checks payable to New Jersey School Boards Association Insurance Group (NJSBAIG).

**Districts who are currently insured through the *New Jersey School Boards Association Insurance Group at 450 Veterans Drive, Burlington, NJ 08016*



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