

450 Veterans Drive
Burlington, New Jersey 08016
Phone (609) 386-6000
Fax (609) 386-8877
www.njsbaig.org



safety

net

New Jersey School Boards Association Insurance Group

Surviving the Cold Weather

Prolonged exposure to low temperatures, wind and/or moisture can result in cold-related injury from frostbite and hypothermia. The National Safety Council offers these suggestions on how to keep warm and avoid frostbite and hypothermia.

Dress properly

Wear several layers of thick, loose-fitting clothing to insulate your body by trapping warm, dry air inside. Loosely woven cotton and wool clothes best trap air and resist dampness.

The head and neck lose heat faster than any other part of the body. Your cheeks, ears and nose are the most prone to frostbite. Wear a hat, scarf and turtleneck sweater to protect these areas.

Frostbite: What to look for

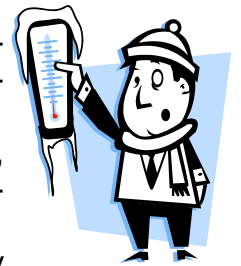
The extent of frostbite is difficult to judge until hours after thawing. There are two classifications of frostbite:

- ☞ Superficial frostbite is characterized by gray or yellowish patches on the affected areas. The skin remains soft and pliable, but becomes red and flaky after thawing.
- ☞ Deep frostbite is characterized by waxy and pale skin, the affected parts feel cold, hard, and solid, which may turn blue or purple upon thawing. Large blisters may also appear after rewarming.

What to do

- ☞ Get the victim out of the cold and to a warm place immediately.

- ☞ Remove any constrictive clothing items that could impair circulation.
- ☞ If you notice signs of frostbite, seek medical attention immediately.
- ☞ If a body part is partially thawed, place the frostbitten part in warm water (102° to 106° F). If you do not have a thermometer, test the water first to see if it is warm. Rewarming tissue usually takes 20 to 40 minutes or until tissues soften.



What not to do

- ☞ Do not use water hotter than 106° F.
- ☞ Do not use water colder than 100° F since it will not thaw frostbite quickly enough.
- ☞ Do not rub or massage the frostbite area.
- ☞ Do not rub with ice or snow.

Hypothermia

Hypothermia occurs when the body loses more heat than it produces. Symptoms include uncontrollable shivering, impaired speech and clumsy movements. Severe hypothermia may cause rigid muscles, dark and puffy skin, irregular heartbeat and respiration, and unconsciousness.

Treat hypothermia by protecting the victim from further heat loss and seeking immediate medical attention. Carefully remove the victim's clothing if it is wet, but avoid rubbing the victim's skin.

Finally, the best way to avoid frostbite and hypothermia is to stay out of the cold. ♥

-National Safety Council

Claims Corner

Vandalism Damage

DO:

- ↪ Hose or wash egg damage from building exterior as soon as possible.
- ↪ Vacuum glass particles from carpets and upholstery.
- ↪ Save containers which reveal the ingredients of spilled inks, cosmetics and paints.

DON'T

- ↪ Attempt to remove ink, paint or cosmetic stains.
- ↪ Operate damaged lamps or appliances.
- ↪ Discard furniture wood chips, broken pieces from porcelain, furniture or art objects.

Emergency Tips

Harmful waste (Sewage, Bloodborne Pathogens, etc.)

DO:

- ↪ Stay out of affected areas.
- ↪ Call emergency service personnel if the situation is life-threatening.
- ↪ Treat all bodily fluids as if they are contaminated.

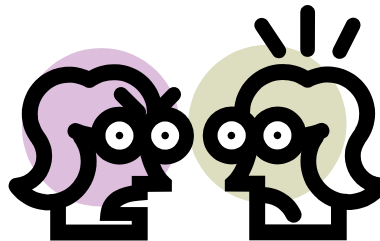
DON'T:

- ↪ Attempt cleanup of any kind.
- ↪ Touch or handle items that might be contaminated with bodily fluids. ♥

Excerpts from SERVPRO

Conflict Resolution

When conflict resolution fails, often a result is student altercations. How a district deals with student altercations can have a negative affect on their workers' compensation loss history.



Student altercations, which include breaking up fights and attacks from students, make up between 12 and 15 percent of all workers' compensation injuries at a school district in a given year. As a result we feel it very important for each district to have a policy in place on how they wish their teachers and other employees to respond when a fight occurs.

The first thing a district will want to consider when developing a policy on student altercations is whether they want their teachers to intervene at any time or only have security personnel involved. If teachers are to intervene in student altercations, they should receive the proper training in passive restraint. NJSBAIG's Loss Control Department can provide this training. Also, if the teachers are

to intervene, a district will need to consider the size of the student and teachers. For example, you would not want a 110-pound teacher physically attempting to break up two 150-pound students.

Schools should consider a policy of student conflict resolution within their plans of protecting their employees. This plan should be detailed to the point where a teacher should know when they are expected to intervene and when they should stay out of the conflict and call security. After the plan is made it should be distributed to all employees within the district and followed closely when the incidents occur.

For more tips on preventing student altercation type injuries in schools, please contact Tony Jones at 609-386-6060 extension 3052. ♥

Tony Jones
NJSBAIG Loss Control Manager

The WeTip Program in Action

Recently one of our districts received an anonymous tip regarding a possible shooting incident from the WeTip Crime Reporting Service. Local authorities deemed the tip credible and as a result they were dispatched to the scene in an enhanced presence. No incident occurred.

The district had signed up for the WeTip Program earlier in the year to great support from the local police, district administration and staff. A district administrator remarked that the, "program is an excellent communication tool and we have received tips, not only of the impending shooting, but also regarding drugs, bullying, vandalism, and fraud." Many of these tips have prevented potential crimes and led to arrests, which, of course, makes the school environment safer and more conducive to learning.

The threat of a tragedy in our schools is real: be it a suicide, overdose, or shooting. Recent events have shown that a district's size, location, and demographics are irrelevant in predicting tragic events; the only mantra to live by is, "any place, anytime." That's why all school districts can benefit from the WeTip Program.

How does the WeTip Program work? Here are some highlights:

- ✪ An anonymous hotline that is staffed 24 hours a day and receives phone and internet tips involving any subject. This hotline is available to students, staff and community members.
- ✪ A series of questions are asked. These are

designed by law enforcement to elicit as much information as possible.

- ✪ The tip is then passed on to district and local police contacts. The district and police will then take appropriate actions.
- ✪ The tipster may be eligible for a reward, up to \$1,000, that is paid anonymously. This amount can be increased if conditions warrant.
- ✪ Implementation efforts have included press releases, posters, assemblies, peer group workshops, letters, and other marketing tools.
- ✪ The program is a deterrent, preventing criminal behavior. Also, materials can be tailored to be incident-specific.
- ✪ The program can assume many roles. For example, it can also be the "Bullying Prevention Hotline."

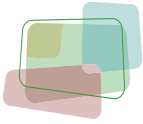


The WeTip Program is an invaluable tool, one that is free of charge to every NJSBAIG member. There are many reasons to implement the WeTip-Program. But perhaps the best reason to sign up? Imagine how you would feel, following a tragedy, if you never got around to signing your district up for WeTip and you were left knowing that you could possibly have prevented that tragedy?

Please contact your Loss Control Representative for more information on the WeTip Program and implementing it in your district. ♥

Stephen Williams
Senior Loss Control Representative





New Jersey School Boards Association Insurance Group
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

March 4, 2011 **9:00 a.m. to noon**

Location: Woodbridge School District, Port Reading School
 77 Turner Street, Woodbridge, NJ 07064

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

April 8, 2011 **9:00 a.m. to noon**

Location: Woodbridge School District, Port Reading School
 77 Turner Street, Woodbridge, NJ 07064

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.

Employment Practices Training

March 11, 2011 **9:00 a.m. to noon**

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

School districts face many kinds of personal injury claims including sexual harassment, discrimination, affirmative action, retaliation, etc. This class will discuss the laws and provide training materials to assist administrators in educating their staff to prevent these claims. ***THIS CLASS IS FOR ADMINISTRATORS ONLY.***

Playground Safety Compliance and Inspection

April 8, 2011 **9:00 a.m. to noon**

Location: Middlesex Regional Educational Services Commission
 Bright Beginnings Learning Center, , Second Floor Board Room
 1660 Stelton Road, Piscataway, NJ 08854

The course will provide an overview of the Playground Safety Program which was originally promulgated by the National Parks and Recreation Association. We will describe the purpose of a daily inspection, weekly inspection and the annual inspection by a Certified Playground Safety Inspector.

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

