



Wellness - A Way of Life

Wellness is not just the flip side of sickness. Wellness is a way of life that shows you care enough about yourself to stay healthy.

Good living habits can set you up for a long happy life. If you often feel sick, rundown or exhausted then replace those old bad habits with new good ones and you'll live a longer, happier, healthier life. It's never too late, and it's not so difficult to change if you take it one step at a time.



Smoking

Smoking is a bad habit millions have kicked. It increases your chances of getting lung cancer, other cancers, heart disease, emphysema, chronic bronchitis and other breathing problems.

There are many ways to stop smoking, gradually, cold turkey, alone or in a group. The most important thing is to want to stop. That's the first and biggest step.

Alcohol

Most people can safely have an occasional drink. But if you want or need a drink you may have an alcohol problem. Alcoholism is a serious illness that shortens life. Too much alcohol can:

- Y Reduce your physical coordination
- Y Slow and cloud your thinking
- Y Damage your liver and other organs
- Y Lower your self-esteem

Y Increase your risk of cancer

A drink may be okay, but a drunk is dangerous to himself and to others, especially behind the wheel of a car.

Exercise

Exercise is an important key to wellness. A regular exercise program will help you keep your weight down, reduce stress and tension and help you enjoy life without the use of cigarettes, alcohol or drugs.

Exercise will strengthen your heart, muscles, increase your energy level and even help you sleep better. You don't have to be an athlete to exercise. Walking is one of the best exercises you can do. The important thing is to pick something you enjoy and do it regularly.

First Step

Feel better about yourself. Take the first big step to wellness. A program of healthy living will make you feel better, look better, sleep better and live longer. Once you get started each step you take towards wellness will make you want to take the next step to a healthier life.

Wellness is a healthy attitude and healthy lifestyle. You achieve it when habits that improve health and prevent illness become a natural part of your life.♦

Dude, Where's my Laptop?"

Credant® Technologies released a new survey showing that 29 percent of laptops are stolen at the workplace. Eighty-seven percent of respondents report having email on their stolen laptops and 67 percent report having other business information. Most alarming, 90 percent report that their stolen laptop had sensitive and confidential data, not intended for public view. "Survey Says...Guard that Laptop at the Office!



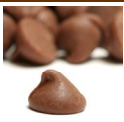
Respondents claim that laptops were stolen even though the laptop was physically locked down or attached with a lock and cable.

The survey further found that 75 percent of the stolen laptops did not meet regulatory compliance requirements for data encryption, in particular, the privacy requirements of the Health Insurance Portability and Accountability Act (HIPAA).

Thieves like laptops for the same reason you do...portability. With one oversized brief case a thief can steal four laptops in one run. Another sobering thought...along with that stolen laptop is all of your sensitive information. Here are some tips so you can keep your laptop where it belongs...with you:


- ✓ Take your laptop with you. Leaving a laptop at the office or in a hotel room is an invitation too tempting for most thieves to leave alone.
- ✓ When you leave your desk make certain your laptop is secured.
- ✓ Encrypt your information. If your laptop is stolen at least your information will not be stolen as well.
- ✓ If traveling, never take your eyes off your laptop or your briefcase. Both can be gone in a second.
- ✓ Backup your information so if your laptop is stolen you will at least have your information.♦

My Community Workplace



Good News for Chocolate Lovers!

Good news for Chocolate lovers: not only can your favorite indulgence improve your overall cholesterol levels, but researchers now know why it works that magic. Japanese investigators have found that polyphenols in cocoa attach to genes in the liver and intestines, activating the ones that produce HDL, or good cholesterol, as well as those that help suppress LDL, or bad cholesterol.♦



The Do's and Don'ts of Your E & O Coverage

The NJSBAIG handles many claims under your School Leaders Errors and Omissions Liability Policy. These claims are generally excluded under your General Liability Policy. Contrary to your General Liability Policy where the loss or accident is based on an occurrence, the E & O Policy is a “**Claims Made**” policy. This means the district (insured) **must give prompt notice in writing** to the Group of any claim made and of any action or suit commenced against the insured, **and** any proceeding, event, or development which in the judgment of the insured **might** result in a claim against the insured. Some, but not all, of the claims covered under this policy are Discrimination, Civil Rights Violations, Non Pecuniary Losses, Criminal Defense Reimbursement, IEP and Wrongful Discharge. We would like to provide the districts with some do's and don'ts so we can be of more service to you. They are:

DO

- Do report all proceeding/event/development that in the judgment of the insured might result in a claim.
- Do provide the Group with details about the claim or potential claim in writing.
- Do cooperate with the Group in the investigation of the claim.
- Do call us with questions when there is doubt on what is covered.
- Do seek the advice of the Hotline or your Soliciting/Labor attorney whenever contemplating an adverse employment action.
- Do seek the advice of the Employment Practices Hotline Attorney (NEPHA) if you are unsure of how to handle any employee absence under Federal or State Laws such as FMLA, NJFLA.
- Do keep documentation/records of written or verbal discussions concerning an employee's performance.

- Do harassment and bullying training with everyone.
- Do report criminal activity to law enforcement, DYFS, etc.
- Do pay your deductible when requested to do so.

DON'T

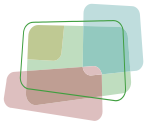
- Don't wait to report claims.
- Don't report a claim after a settlement has been agreed upon.
- Don't assign counsel to defend without the Group's approval.
- Don't admit liability for, nor make any voluntary settlement, nor incur any costs or expenses in connection with any claim involving payment by the Group.
- Don't violate the employment laws.
- Don't wait to investigate allegations of harassment/bullying/improper conduct.

We, at the NJSBAIG, believe it is best to prevent losses by knowing the laws that govern employment and complying with written policies that address harassment, bullying and discrimination. Most claims can be prevented by knowing the laws and taking immediate corrective action.

The above is not all encompassing and is merely a guideline to assist our districts with reporting claims or potential claims and to remind them what to do and what not do.

If you have any questions regarding this coverage, please call us at 609-386-6060.♦

*By Louis Giannetto
NJSBAIG Claim Manager*



New Jersey School Boards Association Insurance Group

Train the Trainer 2011 Schedule

HAZARD COMMUNICATION TRAINING

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

CLAIMS COORDINATOR TRAINING

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.

PLAYGROUND SAFETY COMPLIANCE AND INSPECTION

April 8, 2011

9:00 a.m. to noon

Location: Middlesex Regional Educational Services Commission
Bright Beginnings Learning Center, 2nd 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.

AFFIRMATIVE ACTION OFFICER TRAINING



April 29, 2011

9:00 a.m.–noon

Location: Regional Risk Managers
777 Terrace Avenue, Suite 309, Hasbrouck Heights, NJ 07604*

For the District AA Officer- Civil rights and the law. How to respond to and document a complaint. The subtleties of sexual harassment, diversity and discrimination will be explored with the use of actual case studies. *For AAO's and Administrators* (*Park on the Lobby Level in an unmarked space. Coming from Rt. 17 North, enter building on Lobby Level. Coming from Terrace Avenue, enter parking garage on P1 & take ramp to Lobby Level (P3).)

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

