



## Safety Attitude is Everything

You've been getting advice about safety for years. You've listened to it with one ear, but maybe you never thought about it much. Deep down, you may even think "It can't happen to me." Then, your buddy Jack (who's in a hurry to get off work) has a bad accident.

The accident affects everyone, especially you. You can see what it means to Jack, physical pain and emotional shock. He cannot participate in the things he loves to do such as fishing and bowling.

After the accident, you notice your attitude at work has really changed. You make a point of staying alert. You're more willing to take suggestions that might protect you.

Why wait for this story to become real? A positive attitude toward safety will pay off in countless ways, saving you money, keeping your job, even saving your life. Why wait until you lose something precious before you realize how easy it would have been to save it? Now is the best time to develop a good attitude toward safety.

### A Good Safety Attitude

How you deal with these elements adds up to your safety attitude. A good attitude is a habit you can learn!

Safety Attitude

1. **Focus on task!**
2. **Do the job right!**
3. **Use mental muscle!**
4. **Take responsibility!**
5. **Know the risks of unsafe tasks!**

♣ **Focus.** A good attitude means you are focused on the present task. If something else is on your mind or an interesting conversation is going on nearby, you may be distracted.

♣ **Time.** A good attitude means taking time to do the job right. Sure, it takes longer to get the proper equipment. But is saving a few minutes worth a painful injury?

♣ **Strength.** No, we don't mean muscle strength. A good attitude means you have the strength to do the right thing. By avoiding shortcuts and being patient you will reduce the possibility of accidents.

♣ **Responsibility.** If you care about yourself and others at work, you'll take responsibility

even when a certain task "isn't my job." A good attitude means thinking of yourself as part of a team. Everyone helps make it a winning one.

♣ **Risk.** There's no way to avoid *all* risks. A good attitude means being smart and avoiding taking risks whenever you can.

### Your Attitude Affects Everyone

Your attitude toward safety is a habit that affects everyone where you work and at home. We can always think of excuses for not acting with safety in mind, but in the end, it makes a lot more sense to have a good safety attitude.♣

# NJSBAIG Safety Grant Program

The New Jersey School Boards Association Insurance Group is very pleased to once again provide the Safety Grant Program to the member districts. In keeping with its mission to protect New Jersey schools and keep district dollars in the classroom, NJSBAIG established the Safety Grant Program to help member districts reduce their loss exposure and insurance costs through proactive loss control and risk management. The Safety Grant Program provides funding those schools otherwise may not have to invest in safety and security-related projects that will make their schools safer for students, employees and the communities they serve.

In anticipation of our districts starting the application process, we wanted to provide some ideas for safety-related projects. There have been many successful and well designed projects submitted during the past few years. Some of these are listed here for reference.

- ↪ Initiating or enhancing a card access system
- ↪ Slip resistant shoes for designated employees
- ↪ Anti-bullying training programs
- ↪ Step stools for classrooms
- ↪ Emergency communication radios
- ↪ Utilizing grant funds to pay a stipend for a safety coordinator
- ↪ On-line safety training

Each member district can further reduce their claims experience and frequency of accidents by working together with the NJSBAIG Loss Control Representative. The Loss Control Department is available to all member districts as needed.♣

*Terry Barlow*

*NJSBAIG Senior Loss Control Representative*



## Fire - Get Out!



**Evacuation is imperative!** Here are important questions that must have answers.

- ☞ Is there a fire evacuation plan posted by each exit door of a classroom or area?
- ☞ Do you have occupancy signs to prevent overloading in areas where persons congregate?
- ☞ Are all means of egress:
  - ◆ Clearly marked with **Exit** signs?
  - ◆ All **Exit** doors open easily?
  - ◆ Free and clear of all obstructions?
  - ◆ All snow removed from pathways?
  - ◆ All snow and ice removed from the fire escapes?
  - ◆ Fire escapes used as a secondary route as required by law?
  - ◆ Is there a roll call to make sure that all persons are present and accounted for?
  - ◆ Are there any cars or equipment blocking the path of egress in the fire zone?

Do not forget your path of egress must be safe. Make sure that fire escapes are part of your escape route. Your life may depend on it!♣

*By Dave Engebretson*

*NJSBAIG Loss Control Representative*

Coverage for due process claims is available under Coverage B of the School Leaders Errors and Omissions Policy.

The following is a brief outline of the coverage available:

### COVERAGE B

- Available Limits:
  - \* \$50,000 per claim/\$150,000 aggregate per year, or
  - \* \$100,000 per claim/\$300,000 aggregate per policy year
- Deductible applies to defense costs and/or indemnity payments.  
Minimum deductible is \$5,000
- Defense and Indemnity erode limit.
- Defense counsel is selected by NJSBAIG.

### WHAT IS COVERED

- Defense costs in excess of deductible
- Prevailing attorney fees

### WHAT IS NOT COVERED

- Defense costs incurred prior to filing of petition
- Educational Costs

Should you have any questions, please contact Lou Giannetto at 609-386-6060 extension 3011 or Michael Cox at 609-386-6060 extension 3049.♣

*By Michael Cox  
NJSBAIG Assistant Claim Manager*

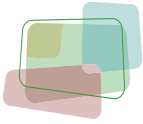
## Using the Right Gloves for the Job

Gloves	Application
Cotton and fabric	To protect against minor abrasions
Coated fabric	Lab work – moderate concentrated chemicals
Rubber, plastic or synthetic gloves	Oils, solvents and chemicals
Leather gloves	Welding, cuts and abrasions
Aluminized gloves	Welding, furnace and foundry work
Kevlar gloves	Cut and abrasions, heat and cold
Butyl rubber gloves	Acids – strong types
Natural latex/rubber	Acids, water solutions, alkalis, salts, ketones
Neoprene gloves	Gasoline, alcohols, organic acids hydraulic
Nitrile rubber gloves	Chlorinated solvents♣



*By Dave Engebretson  
NJSBAIG Loss Control Representative*

Source: National Safety Council



New Jersey School Boards Association Insurance Group  
**TRAIN THE TRAINER 2011 SCHEDULE**

**HAZARD COMMUNICATION TRAINING**

**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 Ctr, 2nd Flr Board Room, 1660 Stelton Rd, 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**

**May 15, 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

