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safety

net

New Jersey School Boards Association Insurance Group

Have a Safe, Healthy Holiday Season

Carefully select and decorate a tree

Shop early. That's your best bet for getting a fresh tree. There are also three things you can check for freshness; scent, flexibility and needle retention.



- ✂ A strong scent of pine is an indicator of freshness.
- ✂ Bend the tips of the branches. If the tree is fresh, they should bend easily without snapping or breaking.
- ✂ Bounce the tree off the ground two or three times. Only a few needles should fall if it's fresh. If it "snows" needles, it's too dry; look for another tree.

When you get the tree home, cut off about 2 inches from the butt. Then stand it in a container of water in the shade.

When you're ready to put up the tree, pick a place that's safely away from heat sources (register, radiator, fireplace) and foot traffic. And it's best to locate a tree where it can be plugged into an electric outlet without using an extension cord.

Celebrate with common sense

Prohibition was a complete failure many years ago, and trying to ban alcohol at holiday parties usually doesn't work very well either. But it can be served if accompanied by a large measure of common sense. If you have guests who don't care to drink, make



them feel comfortable by providing a non-alcoholic punch. You might even have a glass with them.

Do-it-yourself is dangerous

The worst thing you can do is to have a supply of liquor, mix and ice sitting on a table or bar and your guests invited to help themselves. Have somebody dependable, it could be you, act as a bartender. This would limit people who might otherwise pour themselves doubles and triples if the mix-it-yourself system were in use.

The party's over

Despite all your efforts, if some guests manage to drink too much you have these options:

- ✂ Ask them to stay overnight.
- ✂ Arrange for them to ride home with somebody else.
- ✂ Send them home in a cab that you call for them.



Escape from stress

The holiday season is one of the most stressful seasons of all. But there's relief.

- ✂ Choose a time when you won't be interrupted. Select something calming to look at, either a restful view or a serene picture. Play soothing music softly in the background. Dim the lights and retire to a comfortable chair or lie down.
- ✂ Enjoy the scenery and music for a few minutes. Then close your eyes and take three slow, deep breaths. ■



IMPORTANT ANNOUNCEMENT



NJSBAIG is pleased to announce the arrival of our new in-house Underwriting Department. Please note that some of our staff transferred from the Willis office to the NJSBAIG offices. We look forward to providing you with the same excellent service you are accustomed to!

Our new office space is currently under construction and should be complete within the next few weeks. In the meantime, should you wish to reach us by phone, please call 609-386-6060, extension 3036. Please email all **endorsement** requests to the appropriate team member as follows:

Laura Mari, Senior Underwriter (ext 3088)
Account Representative with respect to A - H*
Email: lmari@njsbaig.org

James Uliano, Underwriter (ext 3087)
Account Representative with respect to I - P*
Email: juliano@njsbaig.org

Kelly Machu, Assistant Underwriter (ext 3036)
Account representative with respect to Q - Z*
Email: kmachu@njsbaig.org

Please email **certificate requests** to the appropriate team member as follows:

Susan Cordwell, Assistant Underwriter (ext 3086)
Certificates of Insurance
Account Representative with respect to A - P*
Email: scordwell@njsbaig.org

Kelly Machu, Assistant Underwriter (ext 3036)
Certificates of Insurance
Account Representative with respect to Q - Z*
Email: kmachu@njsbaig.org

*Account Name

Please continue to email/fax **renewal and new business applications** to:

Tracy Moore, Member Services Customer Service Representative (ext 3083)
tmoore@njsbaig.org. or fax 609-386-8877

The Underwriting Department Fax # is 609-386-8877. Please feel free to give us a call should you have any questions. 📠

By Lisa White
NJSBAIG Underwriting Manager
Extension 3041, lwhite@njsbaig.org



Happy
Holidays



Claims Corner

Changes in Worker's Compensation Law

Multiple new Workers' Compensation laws went into effect on October 1, 2008. The one of most interest involves Emergent Medical Care.

The new law will now require that a request for emergent medical care be made by the worker to the EMPLOYER or the insurance company. A worker may then file a motion for emergent medical treatment. This motion must be served on the EMPLOYER and the employer's carrier or their attorney. The Employer only has **FIVE CALENDAR DAYS** for which their counsel can answer this motion. The insurance company is given 15 days from the date of service of the motion to secure a medical examination. Therefore, if a school district should receive such a Motion, they should fax this to New Jersey School Boards Association Insurance Group the **same day of receipt** so we can get it to an attorney to

defend the district.

If we fail to respond within the timeframe, it could result in severe daily monetary penalties to our districts. We urge all districts to communicate this information to anyone who receives such Motions and to reinforce that they are sent to us the same day of receipt. The Motion should be sent to the attention of Connie Rogers, Nancy Spector or myself via fax at 609-386-8877. We **urge** you to mark the fax "*Urgent*" or "*Immediate Handling Required*" to make sure it is handled immediately.

If you have any questions on any of the above, please do not hesitate to call any of our Workers' Compensation experts at 609-386-6060. 📠

*By Louis Giannetto
NJSBAIG Claim Manager*

Student Transport in Staff Vehicles



NJSBAIG does not recommend student transport by privately owned vehicles (POVs) even on a board of education sponsored trip. However, NJSBAIG recognizes this is an accepted practice at some districts and recommends:

☞ The board of education maintain a record of approved certified staff drivers, a copy of their valid driver's license and current insurance certificate. The board of education should review a 10 year driving history abstract.

☞ The drivers should be instructed to inform the board of education, prior to further student transport, of any status changes (revocation, cancellation) to either license or insurance coverage.

☞ The drivers should be instructed to inform the board of education, prior to further student transport, of any arrest or summons relating to operating under the influence or violation of any law relating to motor vehicle traffic control arising in connection with a fatal accident.

☞ The drivers should be informed that their per-

sonal auto insurance is primary and the board of education's insurance is secondary.

☞ The drivers should be issued written instructions on accident/emergency procedures.

☞ School administration should be prepared to respond to an accident scene with appropriate contact, special medical information, and hospital escort.

☞ Recommended driver training: defensive driving, sexual harassment/misconduct, other if indicted (special needs), and the above procedures. Training must be documented.

☞ Due to the increased exposure (risk) of both the driver and board of education, employees should never transport a student unless sponsored by the board of education and the above recommendations are met.

For additional information, please contact Steve Williams at extension 3045. 📠

*By Steve Williams
NJSBAIG Senior Loss Control Representative*

Fire Escapes- What You Should Know



Fire Drills

Winter will soon be here. Sleet, snow and ice stick to the fire escape steps, landing and rails. Make sure that your custodial staff or the personnel assigned for snow removal remove these hazards.

Don't forget to have a fire drill during the year and use the fire escapes as a secondary escape route.

Renting or Buying Buildings

Commercial building owners may be anxious to rent their buildings to charter schools, private schools, or public schools. Make sure that the fire escapes are appropriate for children, older staff members and visitors.

Counterbalanced fire escapes (using a heavy weight with cables to keep the bottom portion of the ladder off the ground to prevent entry to the building from intruders) and steel rung fire escapes are "grandfathered" for commercial building use, but are not appropriate for young school-age children or the older staff members or visitors.

Have a Loss Control Representative check the fire escape before you commit your school to a lease or purchase of a commercial building for a school use. 📦

*By Dave Engebretson
NJSBAIG Loss Control Representative*

Stress Less During the Holidays

The holidays are a time of joy and togetherness and sometimes stress. Trying to do everything and make everyone happy can be exhausting. Here are some tips to sail through the season with a smile on your face:

- ⌘ **Don't** try to handle everything alone.
- ⌘ **Do** reach out for help. You can lighten your load by asking each family member for one favor.
- ⌘ **Don't** shop till you drop.
- ⌘ **Do** decide on a budget in advance and stick to it. You'll be glad you did.
- ⌘ **Don't** hide your feelings if you're sad or overwhelmed.
- ⌘ **Do** confide in those you trust. You may find that others feel the same way.
- ⌘ **Don't** try to cram in too many activities.
- ⌘ **Do** find time for quiet relaxation each day.
- ⌘ **Don't** treat the holidays like a non-stop buffet.
- ⌘ **Do** try to maintain good habits of diet, sleep and exercise; then you'll have nothing to feel guilty about.
- ⌘ **Don't** accept every invitation.
- ⌘ **Do** be selective and say "no" as needed to maintain some balance. Your needs matter too. 📦



TopHealth

Employment Practices (Train the Trainer)

December 2008

Who should attend?

School Administrators and EEOC Officers

Class Description:

School districts face many kinds of personal in-

jury 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.

Dates and Locations

December 1, 2008

Ocean Township Board of Education Building
163 Monmouth Road
Oakhurst, NJ 07755 (732) 531-5600
9:00 a.m.—noon



December 3, 2008

Lacey Township High School
73 Haines Street
Lanoka Harbor, NJ 08734 (609) 971-2020
9:00 a.m.—noon

December 5, 2008

Morris-Union Jointure Commission
340 Central Avenue
New Providence, NJ 07974
(908) 464-7625
9:00 a.m.—noon



February 6, 2009

Atlantic County Special Services School District
4805 Nawakwa Boulevard
Mays Landing, NJ 08330 (609) 625-5590
8:30 a.m.—noon

Please call Sue Williams at 609-386-6060 extension 3005 or swilliams@njsbaig.org to register and confirm your registration. The cost is \$20.00 per person. Class times are noted above.

NJSBAIG, 450 Veterans Drive, Burlington, NJ 08016