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New Jersey School Boards Association Insurance Group

The Leading Causes of Fire in the Home

National Fire Prevention Week is October 5- 11, 2008. The week in October that includes October 9th is chosen each year to commemorate the great Chicago fire of 1871. According to the National Fire Protection Association (NFPA), human error and equipment problems associated with cooking, heating, and the equipment that provides electrical service are among the leading causes of U.S. home fires.



the alarm beeps, warning that the battery is low.

- Every household should develop and practice a home fire escape plan that includes two ways out of every room and an outside meeting place.

Home Heating Safety

On average, there are 59,100 reported home fires per year associated with heating equipment, killing 468 people and injur-

NATIONAL FIRE PREVENTION WEEK

OCTOBER 5—11, 2008

Combined, they represent nearly half of all U.S. home fires and one-third of associated home fire deaths each year.

Fire Safety in the Home

In the United States and Canada, a home fire is reported to a fire department roughly every 75 seconds. Smoke alarms are the most effective early warning device available. Having a smoke alarm in your home cuts your chance of dying in a fire nearly in half!

Don't become a statistic. Here are the fire safety suggestions for your home:

- Install at least one smoke alarm on each level of your home and in or near all sleeping areas. Smoke alarms should be tested once a month and batteries replaced once a year or when

ing 1,592.

Here are safety suggestions when heating your home:

- Space heaters need space. Space heaters should be at least three feet (one meter) away from walls, furniture, and anything that can burn, including people and pets.
- Always use the proper fuel in a heater. For example, never use gasoline as a fuel in a heater designed for kerosene or oil.
- Portable space heaters should be turned off every time you leave the room or go to sleep.
- Have a sturdy screen on your fireplace. A metal screen or built-in glass doors will keep sparks from flying into the room.

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Cooking Safely

- Cooking fires are the #1 cause of home fires and home fire injuries.
- Unattended cooking is the leading cause of home cooking fires.

Three in every 10 reported home fires start in the kitchen; that's more than any other place in the home. Here are safety suggestions while cooking:

- Never leave food cooking on the stovetop unattended and keep a close eye on food cooking in the oven.

- Keep cooking areas clean and clear of combustibles such as potholders, towels, rags, drapes, and food packaging.
- Keep children and pets away from cooking areas by creating a three foot (one meter) kid-free zone around the stove.
- Turn pot handles inward so they cannot be bumped and children cannot grab them.
- Wear short, close fitting, or tightly rolled sleeves when cooking. Loose clothing can dangle onto stove burners and catch fire.
- Never use a wet oven mitt, as it presents a scald danger if the moisture in the mitt is heated. ⚠

What About Carbon Monoxide Detectors?



Carbon monoxide (CO) detectors can be used as a backup **but not as a replacement** for proper use and maintenance of your fuel-burning appliances. CO detector technology is generally considered to be as reliable as the smoke detectors found in homes today. You should not choose a CO detector solely on the basis of cost; do some research on the different features available.

Carbon monoxide detectors should meet Underwriters Laboratories Inc. standards, have a long-term warranty, and be easily self-tested and reset to ensure proper functioning. For maximum effectiveness during sleeping hours, carbon monoxide

detectors should be placed close to sleeping areas.

If your CO detector goes off, you should:

- ⊙ Make sure it is the CO detector and not the smoke alarm.
- ⊙ Check to see if any member of your household is experiencing symptoms.
- ⊙ If they are, get them out of the house immediately and seek medical attention.
- ⊙ If no one is feeling symptoms, ventilate the home with fresh air and turn off all potential sources of CO.
- ⊙ Have a qualified technician inspect your fuel-burning appliances and chimneys to make sure they are operating correctly. ⚠



Claims Corner

PROPERTY LOSSES

Since January 1 of this year, we have received over 92 property losses estimated at over eight million dollars. Catastrophic losses do occur and we are here to service all of our districts. We only ask that strident efforts be made to reduce further losses when they do occur. We will send out an appraiser and authorize your selected clean up crew right away. In large losses, we will also send out a subrogation specialist (lawyer) to determine whether or not we might be able to seek recovery from a responsible party.

Should your district be faced with a large property loss, please follow these guidelines:

- ↪ **Notify us immediately, either to your agent, our office or to our Emergency Claims Department number 609-369-0535.**
- ↪ **Do whatever is necessary to protect undamaged property.**

↪ **Help us process your claim by providing an inventory of items damaged and their respective values.**

↪ **Do not throw away anything until we conduct an inspection.**

Our subrogation specialist will inspect the premises and should a defective product or negligent contractor be the cause of a loss, will place them on notice. Do not discard anything until this inspection is done as it will affect our ability to recover against the responsible party.

Any questions, feel free to call me at 609-386-6060 extension 3095. ✨

*By William Miller, CPCU
NJSBAIG Claims Supervisor*

Halloween Safety

Halloween is a cherished tradition but the excitement of the night can cause children to forget to be careful. There is no real trick+to making Halloween a real treat for the entire family. The major dangers are not from witches or spirits but rather from falls and pedestrian/car crashes. Both children and adults need to think about safety on this annual day of make-believe. The National Safety Council urges motorists to be especially alert on Halloween.

- 👤 Watch for children darting out from between parked cars.
- 👤 Watch for children walking on roadways, medians and curbs.
- 👤 Enter and exit driveways and alleys carefully.
- 👤 At twilight and later in the evening, watch for children in dark clothing.
- 👤 Make sure that an adult or an older responsible youth will be supervising the outing for

younger children .

- 👤 Plan and discuss the route trick-or-treaters intend to follow. Establish a return time.
- 👤 Instruct your children to travel only in familiar areas and along an established route.
- 👤 Teach your children to **never** enter a stranger's home.
- 👤 Tell your youngsters not to eat any treat until they return home.
- 👤 Review all appropriate trick-or-treat safety precautions, including pedestrian/traffic safety rules.
- 👤 Pin a slip of paper with the child's name, address and phone number inside a pocket. ✨



- National Safety Council

FIRE SAFETY CHECKLIST

SMOKE DETECTORS	Yes, We're Fire Safe!	Needs Attention
There is at least one on every floor.	<input type="checkbox"/>	<input type="checkbox"/>
There is one in every sleeping area.	<input type="checkbox"/>	<input type="checkbox"/>
Each detector has been cleaned.	<input type="checkbox"/>	<input type="checkbox"/>
Each detector has been tested.	<input type="checkbox"/>	<input type="checkbox"/>
Each detector's battery has been changed twice within the year. %Change your Clock, Change your Batteries+	<input type="checkbox"/>	<input type="checkbox"/>
<u>FIRE EXTINGUISHERS</u>		
There is a fire extinguisher on every floor.	<input type="checkbox"/>	<input type="checkbox"/>
There is a fire extinguisher in the kitchen area.	<input type="checkbox"/>	<input type="checkbox"/>
<u>MY FAMILY'S ESCAPE PLAN</u>		
We know at least two (2) exits from each room.	<input type="checkbox"/>	<input type="checkbox"/>
We know to touch the doors for heat before opening them.	<input type="checkbox"/>	<input type="checkbox"/>
We know to crawl low to the floor when escaping.	<input type="checkbox"/>	<input type="checkbox"/>
We know the place outside our home to meet after our escape.	<input type="checkbox"/>	<input type="checkbox"/>
We know once we're out to stay out.	<input type="checkbox"/>	<input type="checkbox"/>
We have all practiced the escape plan.	<input type="checkbox"/>	<input type="checkbox"/>
<u>WHEN REPORTING A FIRE</u>		
We know to call from a neighbors house.	<input type="checkbox"/>	<input type="checkbox"/>
We know our fire emergency phone #911	<input type="checkbox"/>	<input type="checkbox"/>
We know to stay calm, speak slowly, give our name, address and phone number and not to hang up until the other person hangs up.	<input type="checkbox"/>	<input type="checkbox"/>

Employment Practices (Train the Trainer)

October 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

October 10, 2008

NJ Department of Education - Burlington County
Office
2 Academy Drive
Westampton, NJ (609) 265- 5060
9:00 a.m.—noon



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

Additional dates to follow

***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.***

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