

Insurance Newsletter

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Remove any ice and snow that may accumulate in the entrance area.

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Preparing School Facilities for Winter Break

Winter break is a time of year that is much anticipated by school staff and students. During this time, schools are typically closed for approximately two weeks in order to observe holidays and provide everyone with a much-needed break. In addition to basic security issues, schools located in cold weather regions also have the important task of planning ahead and taking precautions for avoiding the possibility of frozen water pipes and ensuring that snow and ice are consistently removed from school property.

Building Security Precautions

The security of school buildings is everyone's responsibility. For staff members and/or outside groups who may utilize school buildings during winter break, it is important to clearly communicate all policies, procedures and expectations for safe building use to these individuals. It is also a good idea to limit access to the facility, including areas within the facility to those who are unauthorized.

Additional precautions include locking interior doors to areas such as offices, computer rooms, shops or anywhere that valuables or sensitive information exists. Access to these areas should only be given to individuals who have been approved. With more and more security technology available, it is wise to consider installing a monitored alarm system for your school buildings.

Prior to the last day of school, conduct a physical survey of school buildings. Not only are you looking for open doors and windows, but also safety concerns. An electrical appliance that was not turned off or a leaky toilet can cause a great deal of damage. Someone should be designated to do a complete walkthrough, and make sure buildings are safe and secure. In addition, ensure that outdoor lighting is working

properly and effectively illuminating areas around the facility whenever it is dark.

Avoid Frozen Water Pipes

Frozen and subsequently broken water pipes can do a distressingly thorough job of wreaking havoc on school buildings, not to mention the dollar amount associated with this event. There are a number of actions that you can take to protect your buildings from this kind of winter emergency:

- Place adequate insulation around pipes that are vulnerable to cold air.
- Wrap heat tapes (approved by Underwriters Laboratories, Inc. or other similar organizations) around these pipes.
- If practical, use an indoor valve to shut off and drain the water supply to outdoor faucets during the winter. This will prevent freezing in a short span of pipe just inside the building from the faucet. At minimum, disconnect garden hoses from faucets to release accumulated water.
- Keep water dripping or trickling from the faucet farthest away from where the water enters the building (usually near the water meter). This will keep water moving through most of the plumbing and discourage freezing.
- If the pipes in an exterior wall near a sink are not insulated, leave cabinet doors open beneath the sink to let in warm air.
- When buildings are not in use, ensure that thermostats are set at a temperature that will prevent the freezing of pipes and plumbing.

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Winter Driving Review

Fair or foul weather, no matter your geographical region, driving presents hazards. The winter months in particular introduce drivers to conditions that are far different from those they face during the summer.

Nine tips to help you stay on the road safely...

- 1. See and be seen. Clean off all snow, ice and frost from your windshield, other windows, outside mirrors, lights and reflectors. Make sure your vehicle is equipped with good wiper blades and that wiper arms are exerting enough pressure on the blades to ensure a clean sweep. If moisture or ice builds up on the inside or outside of your windshield, stop and clean it off. Snow left on your hood or roof can blow back onto both your own car and others, temporarily blinding you and/or other drivers.
- 2. **Tires.** Tires with good, deep treads are essential for good cornering and handling on slippery roads. Check the air pressure frequently to maintain the manufacturer's recommended pressure.
- 3. Get the feel of the road.

 Occasionally try your brakes or gently depress your accelerator while driving. When you have found out just how slippery the road is, adjust your speed accordingly. Rising temperatures greatly increase the slipperiness of ice and snow. Road conditions are most hazardous around 32°F.
- 4. Stretch your "following" distance. Knowing that winter surfaces increase stopping distance three to twelve times, the smart driver increases their normal dry road following distance. Trucks require a longer stopping distance on slippery roads than passenger cars. Don't tailgate.
- Brake before curves. All vehicles are particularly sensitive to over-



powering, over-steering, and overbraking on curves. Unseen hazards around the bend may require an evasive action, so turn your steering wheel slowly and smoothly, keep a constant speed in the turn, and squeeze your brakes carefully if it is necessary to slow down or stop.

- 6. Squeeze your brakes. The key to stopping under control on slippery surfaces is to avoid locking the wheels. A rapid pumping of brakes will provide short intervals of braking and of rolling wheels alternately and will enable you to maintain steering control while stopping.
- 7. **Use proper lights.** Never drive with parking lights instead of headlights in winter's early dusk or poor visibility. Parking lights can cause an oncoming driver to think you are farther away than you really are. Keep headlights clean; dirty ones can greatly reduce your own viewing distance at night.
- Freezing road surfaces. When the temperature nears freezing, you may encounter water on a roadway but ice on a bridge. That's because bridge temperatures are five to six degrees colder than the rest of the road.
- Caution. Take it easy. Do everything—accelerating, braking and steering—slowly.

Slip, Fall and Snow Removal Checklist

Please complete the following selfinspection checklist, and then retain it for future review on a regular basis.

- Is the necessary equipment readily available for snow removal?
- Are the instructions and training provided to personnel who operate snow removal equipment?
- Is someone designated to be responsible for snow removal for all sidewalks, steps and parking areas?
- ☐ Are arrangements in place for snow removal on weekends and evenings?
- Are all traveled areas included in the snow removal procedures?
- Are records kept for all snow removal and salting activities?
- Are all guards in place on all snowblowers?
- Are all snow-blowers and gasoline powered equipment stored away from open flames?
- Are there mops available and procedures in place to mop and dry floors where show is tracked in?
- ☐ Are all exterior lights in working order?
- Are all interior lights in working order?
- ☐ Are all handrails firmly secured?
- Have all uneven sidewalks been patched?
- Are doormats and runners in good condition?
 - Are there provisions at all school events for someone to clean up standing water?
 - Are there any tripping hazards placed across paths of egress (extension cords, salt buckets, shovels, etc.)?

Safeguarding Our Holiday Traditions

The Holiday Seasons

Christmas, Easter, and other holidays throughout the year, are times of deep religious significance and time-honored traditions. They are also times of extensive activity within the church, which requires extra attention to safety. Some hazards are unique to the Christmas season; other hazards are magnified during the holidays. Ideally, safety preparations should begin months in advance.

Buildings and Grounds

The exterior portion of the building and grounds should be kept in good repair at all times. Reduce tripping hazards on parking lots, sidewalks and stairs. The roof should be checked to ensure it will withstand winter weather conditions.

Gutters and down spouts must be securely attached to the building, in good condition and clear of debris. Any water lines subject to freezing should be shut off or the area properly insulated and heated. Areas of the building and equipment that may not be used the rest of the year should be carefully inspected to ensure they are in good condition. The railings, seats, floors and exits for the balcony should be checked if they are used infrequently.

Christmas Trees

Natural evergreen trees and garland present significant fire hazards. Fire resistant artificial trees are safer than natural evergreen trees. When selecting an artificial tree, look for a statement specifying the duration of the protection. Artificial trees should also be kept away from ignition and heat sources. Metal trees do not present a fire hazard; however, they do present a shock hazard if Christmas lights are installed on the tree. If a metal tree is illuminated, it should be done with colored floodlights. Floodlights can become quite hot so they should be positioned where people will not come in contact with them.

Christmas Lights

Purchase only UL (Underwriter's Laboratories) approved lighting. Outdoor lights must be designed for outdoor use. When buying new lights, purchase only lights which can be used indoors and outdoors to prevent the Christmas season



confusion. Carefully check all lights before use for frayed wires, damaged insulation, loose connections and broken or cracked sockets. Discard any lights which cannot be safely repaired. Do not connect more than three strings of lights together, unless the manufacturer's instructions permit.

Christmas lights should not be left on overnight. Use timers or designate a responsible person to turn the lights off. Careful handling during unpacking, decorating and repacking will reduce the chance of damage to the lights.

Electrical Wiring

If extension cords are needed, use highquality, heavy-duty, UL-listed cords with grounded outlets. Extension cords should be taped down if they are located in areas where they present a tripping hazard. Care should be exercised not to overload electrical circuits. When in doubt, check with a licensed electrician.

Other Decorations

Hallways and exit ways should be kept free of combustible decorations. Small objects should be kept out of reach of small children.

Candles are a beautiful decoration, but they can also be hazardous. If candles are used, they should be firmly set in sturdy holders or candelabra that will not tip over. The candles should be dripless and placed away from draperies and other combustible materials. Candles should not be left unattended and should be extinguished at the end of every service.

Heating, Cooling and Ventilating

Holidays can add an extra burden to all utility systems. Utility systems equipment, which is improperly

maintained, may become dangerously overtaxed. A qualified technician should service the equipment regularly.

Fire Alarm System

The presence of Christmas decorations, as well as additional people, creates an increased fire risk. Fire alarm systems should be checked regularly.

Emergency Exits

Emergency exits should be kept accessible, clearly marked, and with illuminated signs.

Emergency lights should be tested to ensure they will function in the event of a power failure. During crowded services it is important that aisles and exit ways be kept clear. Ushers should know where the emergency exits are located and be trained in emergency evacuation procedures.

Walking Surfaces

Sidewalks, parking lots, floors and stairs should be in good condition and kept free of ice and snow accumulations. Additional water-absorbent mats may be needed at the entrances to the church to avoid slippery floors. Keep in mind the special difficulties the young and elderly may encounter.

Burglary, Theft, Vandalism and Arson

Holiday crowds and large offerings provide ample opportunity for increased crime. Security measures should be strictly followed, including making a systematic check of the premises after each service or function. Double-check doors and windows, and watch for any objects which may have been unnecessarily rearranged or missing. Test the burglar alarm system after the security check is completed.

Collections and Special Offerings

All funds collected should be kept in a safe, if available. The monies should be supervised until they have been counted and deposited. It is recommended that deposits be made immediately after the services, rather than leaving money on the premises overnight. Deposits should be made by at least two unrelated adults. A police escort is recommended for large deposits.

Preparing School Facilities for Winter Break

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Snow and Ice Removal

Even when classes are not in session, the removal of snow and ice from school property is very important. To prevent the possibility of slip, trip and fall injuries, sidewalks, steps, parking lots, driveways and interior areas of buildings should be kept clear of snow and ice.

Exterior Areas

- Remove snow and ice from sidewalks, steps, driveways and parking lots by shoveling or using a snow thrower or plow. Make use of small quantities of rock salt or other ice-melting materials to make the job easier and keep the pavement clean and dry.
- Prior to heavy rains or snowfall, check drains and gutters to ensure proper water drainage.
- Be sure that lighting is adequate to clearly identify changes in the walking surface or any obstructions.

Entrance Areas

- Be sure that ramps/stairs are clear of ice and snow. Check the condition of handrails and ensure that proper lighting is present.
- Make available non-slip mats and rugs for wet/snowy weather and provide regular clean-up/mopping during wet weather.
- Check that all lighting in the entrance area is working properly and adequate.
- Remove any ice/snow that may accumulate in the entrance area.



Interior Areas

- Floors should have non-slip finishes.
- Check carpets to ensure they are free of tears, frayed edges or bubbles.
- Ensure that door thresholds are even with the walking surface. If there is a change in level, be sure it is clearly identified.
- Mop hallways one-half at a time, at low traffic times and use warning signs.
- Be sure stairway treads and nosings are in good condition.
- Adequate lighting must be present in hallways, stairwells and other areas.

Everyone can take an active role in preventing slips, trips and falls. The primary safety goal is to prevent employees, students and visitors from being injured. The only way to achieve this goal is to identify and correct problems before an accident occurs.

Fortunately, by being more aware of potential slip, trip and fall situations, these conditions can be better identified, reported and corrected before someone becomes injured.



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If there are any subjects you would like to see addressed in this newsletter, or questions about a topic presented, please contact Mr. Tom Schoenberger, Gallagher Bassett, 2850 Golf Road, Rolling Meadows, IL 60008, Telephone: 614.873.2602, Email: Tom_Schoenberger@gbtpa.com.

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