

Insurance Newsletter

Spring 2024



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Inside this edition:

Safe Playgrounds2
Outdoor Hazards and Safety
Tips3
Fueling Work4

HVAC System Upkeep

As indoor air quality is an important and necessary key to the well-being of buildings and employees, it is essential to ensure the upkeep of your HVAC systems. With proper maintenance of HVAC systems comes safe and high quality indoor air. And now is the perfect time to talk about it.

With the temperature outside continuing to rise, it has become necessary to turn on the facility HVAC system in order to keep the inside temperatures from becoming unbearable. As the facility manager, you head to the room where the main system is housed, and go to switch the air conditioning on. Instead of hearing the normal rumble of the system coming to life, you hear...nothing. The system isn't working at all—what happened?

Now that spring is here, it is that time of year when air conditioning and dehumidifying systems break out of the winter blues and are put to use. An extremely important factor for all building and facility managers, not just at this time, but rather throughout the entire year, involves the proper maintenance of the HVAC systems, to ensure they run smoothly and efficiently.

Instead of waiting for the system to break down when it is most needed, it is recommended to implement a preventative maintenance program to run year-round, so that any possible issues with the system are addressed when first detected.

According to the <u>American Industrial</u> <u>Hygiene Association</u> (AIHA), there are various industry standards that exist for HVAC maintenance. In particular, the <u>ASHRAE/ACCA</u> standard outlines the various maintenance steps to take for your systems.

What types of preventative maintenance tips should you enact? Aside from regularly running the HVAC systems to ensure they achieve the desired thermal comfort, energy efficiency, and indoor air quality, you should be checking the control systems for proper operation, inspecting grilles, diffusers, and ductwork, lubricating bearings, and determining that there is no accumulated moisture or mold.

Not only should you be evaluating the parts of the system throughout the year, including cleaning drains and pipes and determining that motors and controls are working properly, but you should also be checking all of the ventilation and insulation in the systems.

Why wait until your HVAC system goes down before making proper adjustments and repairs? By utilizing preventative maintenance, you can handle any issues with the problem before they even occur! The school children were fortunate to have a generous donor who donated funds for the school to build a new playground. It had only been in use for a month when one afternoon, the kids were released for recess to go outside and enjoy the refreshing spring weather.

In less than two minutes after going outdoors, a loud cry rang out. One of the children had fallen from the top level of the equipment and lay motionless on the ground. The emergency squad was called. Luckily, before they arrived, the boy was conscious and alert. To be safe, they took him to the hospital for observation and he was later released.

When school leaders began to ask questions, they realized that steps to follow basic guidelines for installing and maintaining the play equipment were not followed. In this case, no protective surface was considered and, therefore, had not been installed.

According to the Consumer Product Safety Commission, each year more than 200,000 children go to U.S. hospital emergency rooms with injuries associated with playground equipment. Most injuries occur when a child falls from the equipment onto the ground. Use this simple checklist to help make sure your local community or school playground is a safe place to play.

In several states and jurisdictions, there are very specific laws relating to installation and maintenance of playgrounds. In some cases plans must be approved and the playground and equipment must be inspected by authorities before they may be used. However, in most places, very few regulations exist, especially when it comes to private playgrounds (e.g., churches, homes, etc.). As a result, many times the installation is not well-planned and the playground and equipment not adequately maintained. Therefore, schools should take extra steps to make sure that they are meeting acceptable standards when it comes to playgrounds and equipment.

Safe Playgrounds



While there are many areas to be considered, the following basic guidelines are recommended:

- Make sure surfaces around playground equipment have at least 12 inches of wood chips, mulch, sand, or pea gravel, or are mats made of safety-tested rubber or rubber-like materials.
- Check that protective surfacing extends at least six feet in all directions from play equipment.
 For swings, be sure surfacing extends, in back and front, twice the height of the suspending bar.
- Make sure play structures more than 30 inches high are spaced at least 9 feet apart.
- Check for dangerous hardware like open "S" hooks or protruding bolt ends.
- Make sure spaces that could trap children, such as openings in guardrails or between ladder rungs, measure less than 3.5 inches or more than 9 inches.
- Check for sharp points or edges on equipment.
- Look out for tripping hazards, like exposed concrete footings, tree stumps, and rocks.
- Make sure elevated surfaces, like platforms and ramps, have guardrails to prevent falls.
- Check playgrounds regularly to see that equipment and surfacing are in good condition.

 Carefully supervise children on playgrounds to make sure they're safe.

Inspections

It is critical that someone, as part of their job description, be charged with either doing the inspection or making sure it is completed. Document the inspection and place the form in a file.

Access

School leadership will need to discuss their views on when and to whom the playground is accessible to. Is it for school children only? If so, can they play on it when there are no adults around to supervise? If it is open to the public, are there liability issues that need to be discussed with the school's insurance agent? If it is to be off-limits to the public, is signage or a fence going to be needed?

Communication

Leadership, parents, and even neighbors should understand the guidelines for the playground area. Get input and make a decision and stick to it. Address concerns and violations quickly and fairly.

While a playground may be viewed as a great way to reach out and be a part of the neighborhood and community, careful planning, assembly, inspection and use is vital to the ongoing success of such a project. For more extensive information or for a project of a larger magnitude, a visit to the services of a contractor may be in order.

Teaching Children About Playground Safety

Safe playground equipment and adult supervision are extremely important, but that is only half of a successful playground safety program. Children need to know how to be safe and act responsibly on a playground. Here are some general rules to teach the children:

Safe Playgrounds

(Continued from page 2)

- Never push or roughhouse on jungle gyms, slides, seesaws, swings, and other equipment. Play responsibly.
- Do not wear bike helmets when playing on playground equipment. Take off your helmet.
- Use playground equipment that is age appropriate.
- Use equipment properly. Slide feet first, don't climb outside guardrails, no standing on swings, one child to a swing/seat, sit facing one another on a seesaw, etc.
- If you jump off equipment, make sure that you check to be sure there are no other children in your way. When you jump, land on both feet with knees slightly bent.
- Leave bikes, backpacks, and bags away from the equipment and the area where you are playing so that no one trips over them and falls.
- Playground equipment should never be used if it is wet because moisture causes the surface to be slippery.
- During the summertime, playground equipment can become uncomfortably or dangerously hot, especially metal slides. Use good judgement—if the equipment feels hot to the touch, it is probably not safe or fun to play on.
- Don't wear clothes with drawstrings or other strings at the playground. Drawstrings, purses, and necklaces could get caught on equipment and accidentally strangle a child.
- Wear sunscreen when playing outside, even on cloudy days, so that you don't get sunburned.

There should always be an adult supervisor present when you are playing. If you see an unsafe act or condition, report the unsafe act or condition to the supervisor!

Outdoor Hazards and Safety Tips

Excerpted from the OSHA FactSheet, "Working Outdoors in Warm Climates"

Hot summer months pose special hazards for outdoor workers who must protect themselves against heat, sun exposure, and other hazards. Employers and employees should know the potential hazards in their workplaces and how to manage them.

Sun Exposure

Sunlight contains ultraviolet (UV) radiation, which causes premature aging of the skin, wrinkles, cataracts, and skin cancer. There are no safe UV rays or safe suntans. Be especially careful in the sun if you burn easily, spend a lot of time outdoors, or have any of the following physical features: numerous, irregular, or large moles; freckles; fair skin; or blond, red, or light brown hair. Here's how to block those harmful rays:

- Cover up. Wear loose-fitting, longsleeved shirts and long pants.
- Use sunscreen with a sun protection factor (SPF) of at least 30. Be sure to follow application directions on the bottle or tube.
- Wear a hat. A wide brim hat, not a baseball cap, works best because it protects the neck, ears, eyes, forehead, nose, and scalp.
- Wear UV-absorbent sunglasses (eye protection). Sunglasses don't have to be expensive, but they should block 99 to 100 percent of UVA and UVB radiation. Before you buy sunglasses, read the product tag or label.
- Limit exposure. UV rays are most intense between 10 a.m. and 4 p.m.

OSHA Card—Protecting Yourself in the Sun www.osha.gov/Publications/osha3166.pdf

Heat

The combination of heat and humidity can be a serious health threat during the summer months. If you work outside (for example, at a beach resort, on a farm, at a construction site) or in a kitchen, laundry, or bakery you may be at increased risk for heat-related illness. So, take precautions. Here's how:

• Drink small amounts of water frequently.

- Wear light-colored, loose-fitting, breathable clothing—cotton is good.
- Take frequent short breaks in cool shade.
- Eat smaller meals before work activity.
- Avoid caffeine and alcohol or large amounts of sugar.
- Work in the shade.
- Find out from your health care provider if your medications and heat don't mix.
- Know that equipment such as respirators or work suits can increase heat stress.

There are three kinds of major heatrelated disorders—heat cramps, heat exhaustion and heat stroke. You need to know how to recognize each one and what first aid treatment is necessary.

OSHA Heat Stress Fact Sheet: www.osha.gov/OshDoc/ data Hurricane Facts/heat stress.pdf OSHA Heat Stress Quick Card: www.osha.gov/ Publications/osha3154.pdf

West Nile Virus

West Nile virus is transmitted by the bite of an infected mosquito. Mild symptoms include fever, headache, and body aches, occasionally with a skin rash on the trunk of the body and swollen lymph glands. Symptoms of severe infection include headache, high fever, neck stiffness, stupor, disorientation, coma, tremors, convulsions, muscle weakness, and paralysis. You can protect yourself from mosquito bites in these ways:

- Apply Picaridin or insect repellant with DEET to exposed skin.
- Spray clothing with repellents containing DEET or permethrin. (Note: Do not spray permethrin directly onto exposed skin.)

PAGE 4

Outdoor Hazards and Safety Tips

(Continued from page 3)

- Wear long sleeves, long pants, and socks.
- Be extra vigilant at dusk and dawn when mosquitos are most active.
- Get rid of sources of standing water (used tires, buckets) to reduce or eliminate mosquito breeding areas.

OSHA West Nile Virus Fact Sheet www.osha.gov/OshDoc/data Hurricane Facts/ west nile virus.pdf

OSHA Safety and Health Information Bulletin: "Workplace Precautions Against West Nile Virus" <u>http://www.osha.gov/dts/shib/shib082903b.pdf</u>

Poison Ivy-Related Plants

Poison ivy, poison oak and poison sumac have poisonous sap (urushiol) in their roots, stems, leaves and fruits. The urushiol may be deposited on the skin by direct contact with the plant or by contact with contaminated objects, such as clothing, shoes, tools, and animals.

Approximately 85 percent of the general population will develop an allergy if exposed to poison ivy, oak or sumac. Forestry workers and firefighters who battle forest fires have developed rashes or lung irritations from inhaling the smoke of burning plants.

- Wear long-sleeved shirts and long pants, tucked into boots. Wear cloth or leather gloves.
- Apply barrier creams to exposed skin.
- Educate workers on the identification of poison ivy, oak, and sumac plants.
- Educate workers on signs and symptoms of contact with poisonous ivy, oak, and sumac.
- Keep rubbing alcohol accessible. It removes the oily resin up to 30 minutes after exposure.

OSHA Web Page—Poisonous Plants: <u>www.osha.gov/SLTC/</u> etools/sawmills/poison.html

-Information excerpted from: "OSHA FactSheet, "Working Outdoors in Warm Climates," www.osha.gov.

Claim Reporting Number:

833.273.5479

Fueling Work By Work Right NW, Inc.

Healthy eating isn't only about maintaining a trim waistline or preventing chronic illnesses; it also plays a significant role in enhancing work enjoyment and productivity. Here's why:

Improved energy levels: Fueling your body with nutrient-rich foods provides a steady source of energy throughout the day. By choosing foods that are <u>high in complex</u> <u>carbohydrates</u>, lean proteins, and healthy <u>fats</u>, you can avoid the energy crashes associated with sugary snacks and processed foods. With sustained energy levels, you'll fee more alert, focused, and ready to tackle tasks at work with enthusiasm.

Enhanced mental clarity: A diet rich in vitamins, minerals, and antioxidants supports cognitive function and brain health. Consuming foods like fruits, vegetables, whole grains, and fatty fish nourishes your brain, improving memory, concentration, and problem-solving skills. With improved mental clarity, you'll find it easier to stay engaged and motivated in your work, leading to greater enjoyment and satisfaction.

Mood regulation: The foods you eat can have a significant impact on your mood and emotional well-being. Research suggests that a balanced diet, including plenty of fruits, vegetables, whole grains, and lean proteins, can help regulate neurotransmitter levels in the brain, such as serotonin and dopamine, which are associated with feelings of happiness and pleasure. By prioritizing healthy eating habits, you can stabilize your mood, reduce stress levels, and experience greater enjoyment and fulfillment in your work.

Healthy eating is essential for enhancing work enjoyment and productivity. By fueling your body with nutritious foods, you can boost energy levels, improve mental clarity, regulate mood, and reap long-term health benefits, all of which contribute to a more satisfying work experience.

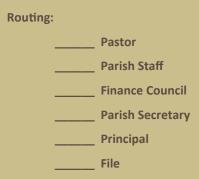
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If there are any subjects you would like to see addressed in this newsletter, or questions about a topic presented, please contact Mr. Tom Schoenberger, Gallagher Bassett, 2850 Golf Road, Rolling Meadows, IL 60008, Telephone: 614.873.2602, Email: Tom_Schoenberger@gbtpa.com.

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