



# Safety net

New Jersey School Boards Association Insurance Group

## Surviving the Hot Weather



Heat illness includes a range of disorders that result when your body is exposed to more heat than it can handle. The human body is constantly engaged in a life-and-death struggle to disperse the heat that it produces. If allowed to accumulate, the heat would quickly increase your body

temperature beyond its comfortable 98.6° F.

### Who is at risk?

Heat-related illness can affect anyone not used to hot weather, especially when it's combined with high humidity. Those especially at risk:

- Infants, young children, elderly and pets
- Individuals with heart or circulatory problems or other long-term illness
- Employees working in the heat
- Athletes and people who like to exercise (especially beginners)
- Individuals taking certain medications that alter sweat production

### Heatstroke

Heatstroke is the most serious and life-threatening heat-related illness. In certain circumstances, your body can build up too much heat, your temperature may rise to life-threatening levels, and you can become delirious or lose consciousness.

### Symptoms of heatstroke

- The victim's body feels extremely hot when touched.
- Altered mental status (behavior) ranging from slight confusion and disorientation to coma.

- Conscious victims usually become irrational, agitated, or even aggressive and may have seizures.
- In severe heatstroke, the victim can go into a coma in less than one hour. The longer the coma lasts, the lower the chance for survival.

### What to do

- Move person to a half-sitting position in the shade.
- Call for emergency medical help immediately.
- If humidity is below 75%, spray victim with water and vigorously fan. If humidity is above 75%, apply ice packs on neck, armpits or groin.

### Heat Exhaustion

Heat exhaustion is characterized by heavy perspiration with normal or slightly above normal body temperatures.

### Symptoms of heat exhaustion include:

- Severe thirst, fatigue, headache, nausea, vomiting, dizziness, rapid pulse and sometimes diarrhea.
- Uncontrolled heat exhaustion can evolve into heatstroke.
- Profuse sweating, clammy or pale skin
- Normal or slightly above normal body temperature

### What to do

- Sit or lie down in the shade.
- Drink cool water or a sports drink.
- If persistent, gently apply wet towels and call for emergency medical help. ☎



## Bed Bugs Go to School - *But Are You Educated?*

Bed bugs can be carried into schools by students or staff via backpacks, clothing, or other belongings, and several New Jersey districts have experienced bed bug infestations. This has caused confusion and alarm amongst the staff, students and general public in the affected districts. Therefore, districts should take steps to educate families and staff on preventing and recognizing bed bug infestations. The district should have a ***plan in place to appropriately respond to bed bug sightings in schools.***

Bed bugs are small but visible to the naked eye and, like fleas, feed on the blood of mammals. They are wingless, oval-shaped and have flat rusty-red colored bodies. Their bites are usually painless but large itchy welts may develop on the skin. They have a life-span of about ten months, are extremely resilient and can survive for weeks and sometimes months without feeding. It is important to note, that although bed bugs are an irritant and can elicit irrational fears *they are not known to spread disease.*


When a bed bug is found, it can be difficult to determine the source. A bed bug found on a student or student's belongings may have come from another student, rather than from the student's home. Bed bugs can cause a stigma - even though an infestation has no association



with hygiene, sanitation and socioeconomic status. It is important to address the issue with care and sensitivity. *Anyone can experience an infestation.*

If a bed bug is suspected in a school, the situation must be immediately evaluated by professionals, who will confirm the presence of bed bugs and present an inspection/treatment plan.

During the inspection, dogs are often used to sniff out bed bugs and their eggs. ***Extermination/treatment must conform to the district's Integrated Pest Management (IPM) plan.*** Treatments can include heat, chemicals and cryogenics. The district should have pre-planned staff and family communications and anticipate their questions and concerns.

For additional information about the insects and protecting your district, please contact the NJSBAIG Loss Control Department and visit the New Jersey Department of Health and Senior Services (NJDHSS), Bed Bug Fact Sheet and Information Resources at: <http://www.state.nj.us/health/phss/envhealthhaz.shtml#bed> and The Maine Board of Pesticide Control at: <http://maine.gov/agriculture/pesticides/schoolipm/pests/bedbugs.htm> 

*By Stephen Williams  
NJSBAIG, Senior Loss Control Representative*

# Welcome back to school!



## Claims Corner

## Restoration of Fire Damaged Playground Equipment

On the night of Saturday, April 28, 2012, the outdoor playground equipment at Lynn Crest Elementary School was heavily damaged by fire. When the police and firefighters arrived at the school they found the jungle-gym set adjacent to the school fully ablaze. Most of the playground equipment was completely destroyed. The playground equipment is made primarily of vinyl plastic and wood with some metal supports placed upon a rubber ground cover. All of the vinyl and wood portions and canvas covers of the various apparatus and pieces, along with the rubber ground cover were melted and burned, leaving only the charred metal supports.

This newly constructed play set was dedicated only seven months prior to the fire. The ribbon-cutting ceremony for the playground was held on September 22, 2011. Half of the funds for the cost of the original playground construction were donated by the local parents association.

This loss was a disappointment for the entire community, but especially the children who were devastated and just getting used to playing on it. The playground equipment is used by both the students who attend the school, about 400 children from grades kindergarten to fifth grade, as well as by those who reside in the surrounding neighborhood. The play-

ground also included some handicapped-accessible features for special-needs students at the school

Upon receipt of the report of the loss on April 30, 2012, NJSBAIG and a property appraiser went to inspect the playground and assist the school district with the replacement cost valuation, to reimburse the school district fully and expedite the demolition and rebuilding of the playground. The property appraiser worked closely with the school district to obtain the original purchase invoices and contract information for the original playground equipment that was purchased through and installed by J.J. Ryan Inc. In turn J.J. Ryan Inc. worked with BCI Burke Company, the provider of the recreational playground, and developed a new customized playground configuration proposal based on the initial requirements which were approved by both the school district and NJSBAIG.

Once the property appraiser provided NJSBAIG with their full and final replacement estimate, NJSBAIG issued their settlement payment on June 14, 2012, within 45 days of the date the loss was reported, allowing the school to move forward with the completion of the rebuilding of their playground. ☺

*Stan Gorecki*  
NJSBAIG Claim Supervisor

### Workers' Compensation Accidents - 7/1/2011–6/30/2012

Personnel	Frequency % of Claims	Cause	Frequency % of Claims
Educators	38.2%	Special Ed Act Out	20.0%
Custodians	18.2%	Falls Same Level	19.8%
Educator Aides	18.1%	Overexertion	17.0%
Office Workers	4.9%	Struck By	12.5%
Education Athletics	3.9%	Struck Against	8.1%
Bus Drivers	3.1%	Fall Different Level	6.9%
Cafeteria Workers	3.0%	Internal Sudden	2.9%
Trades	2.8%	Student Altercation	2.7%
Administrators	2.7%	Occupation Sudden	2.4%
Other	5.1%	Other	7.7%

Teachers continue to lead the way in accident frequency with 38.2 % of all accidents. Custodians, while accounting for approximately 7% of the work hours, had 18.2 percent of the accidents. All employees should be included in your district safety program.

Special Ed Acting Out is now the leading cause of accident making up one in every five losses. Falls Same Level was second and Overexertion (lifting, pushing and pulling) third.

This data represents all districts insured by New Jersey School Boards Association Insurance Group during the 2011-2012 school year. Your district can obtain their individual trend analysis by contacting their Loss Control Representative. ☺

*Tony Jones*  
NJSBAIG Loss Control Manager



# TRAIN THE TRAINER SEMINARS

NEW JERSEY SCHOOL BOARDS ASSOCIATION INSURANCE GROUP

## HazCom (formerly Right to Know)

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 eminently qualified to teach other employees in the district about hazardous chemicals in the workplace.

**Date:** October 19, 2012

**9:00 a.m. to noon**

**Location:** Ocean Township Board of Education, 163 Monmouth Road, Oakhurst, NJ 07755

## Affirmative Action Officer

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.*

**Time:** 9:00 a.m. - noon • **Dates and Locations:**

**October 19, 2012**

**November 9, 2012**

**December 7, 2012**

**Atlantic County Special Services  
4805 Nawakwa Boulevard  
Mays Landing, NJ 08330**

**Regional Risk Managers  
777 Terrace Avenue, Suite 309  
Hasbrouck Heights, NJ 07604\*\***

**Ocean Twp. Board of Education  
163 Monmouth Road  
Oakhurst, NJ 07755**

\*\* (Park on the Lobby Level in an unmarked space.  
Coming from Rt. N, entering building on Lobby Level.  
Coming from Terrace Avenue, enter parking garage  
on P1 & take ramp to Lobby Level (P3).)

## Employment Practices

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.*

**Date:** November 16, 2012

**8:00 a.m. to noon**

**Location:** Black Horse Pike Regional Board of Education, Timber Creek High School  
501 Jarvis Road, Erial, NJ 08081

## Claims Coordinator

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.

**Date:** November 16, 2012

**9:00 a.m. to noon**

**Location:** Ocean Township Board of Education, 163 Monmouth Road, Oakhurst, NJ 07755

**Reservations:** Contact Sue Williams at 609-386-6060 extension 3005 or via email at [swilliams@njsbaig.org](mailto: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

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450 Veterans Drive, Burlington, NJ 08016

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