



State of Nevada

Department of Administration

Risk-y Business Risk Management Division

Volume 2007 – 3

July/Aug/Sept 2007

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NEW PROPERTY INSURANCE PROGRAM

Effective July 1st, our property insurer has changed from FM Global to RSUI Indemnity. RSUI Indemnity has insured the State of Utah for many years, including schools and Universities.

The State’s commercial insurance policies are issued on an annual basis. Each year our insurance brokers help us negotiate with the insurance carriers to obtain the best pricing and programs on behalf of the State. In light of a relatively quiet year for natural disasters (hurricanes, earthquakes and floods), the property markets were more competitive this year. FM Global was not able to match the price and terms of the competition this year. We were able to purchase a policy with lower premium costs, higher limits and less restrictive exclusions and policy terms. We were able to reduce our all-risk commercial deductible from \$500,000 per occurrence to \$250,000 per occurrence. We increased our flood risk limits from

\$5 million to \$20 million and reduced our deductible costs for earthquake damage in our higher risk areas. In addition, our enhanced program includes a multi-year policy at the same rates, contingent upon our loss experience.

An important piece to our property program is loss control. Unfortunately, with this change in insurance carriers, we will no longer be working with the FM Global engineers or have access to their MY RISK web based program. We have appreciated all the advice and input their engineers have provided us over the years and will miss them.

Our new carrier does not include Loss Prevention services (inspections and plan reviews) under their program. Therefore, we will be contracting for these services separately. We have been working with our property insurance broker to identify and evaluate proposals from several engineering firms that are familiar with the FM Global approach and can provide comparable services and plan reviews. We are currently in the process of evaluating the proposals and working out arrangements for a subcontract for these services through our broker contracts. We will announce the new service provider in the near future.

We do not expect agencies to experience any changes in the way that our property program is administered. We will still have inspections and we will still have follow up on identified hazards. All of the processes and policies related to loss control program will remain the same, but with different players.

A synopsis of our new property program information is available on our website for review under the Property Program link. If you have any questions about our new property program, you can contact Maureen at 775-687-3193 for more information.



“Well, Jack, I warned you to watch your step. Oh great, here comes Jill, tumbling after...”

SAFE WALKING

During the summer and fall months, many State Employees are engaging in outdoor walks during breaks and at lunch. Hooray for you, it is one of the best exercises you can do and it's **free!** Here are a few tips to make your walk a safer one:

Avoid raised, cracked, uneven surfaces.

Walk with co-workers and friends, its more fun.

Wear the correct shoes (an athletic shoe preferably).

Be aware of traffic, wear bright clothing they may not see you.

Get in the habit of hydrating daily especially for long distances.

Pay attention to your path, looking for obstacles and street maintenance.

Don't obstruct your view by carrying things that do not allow you to see the

ground! This is a big contributing factor to our slip and fall injuries. **Stay Safe and watch out for those trip and fall hazards!**



Defensive Driving Certificates are handed out at the end of the completed classroom attendance. We are receiving numerous requests for copies from those of you who have misplaced them. Please be advised that we cannot provide a copy of the actual card and National Safety Council certificate that you received, and that you can use to present to your private auto insurer to help reduce your rates. During the classroom instruction you are instructed to make a copy of the certificate and store it in a secure place. It is also recommended that you laminate the original, since we cannot duplicate what we do not have. If you have not done so yet, this would be the time to make copies of the original. We can provide documentation that you attended the class, but please check carefully before asking, as we are having trouble keeping up with the requests!!

Did You Know

The policy of the State is that employees should use motor pool vehicles rather than private automobiles whenever possible. Only State employees are authorized to drive State-owned vehicles and only persons traveling on State business are authorized to ride in these vehicles. Drivers of State vehicles must hold a valid driver's license and complete a driver's safety course sponsored by the Division of Risk Management.



In conjunction with the new defensive driving requirement, Motor Pool has published a new **DAILY VEHICLE FORM**. The new form can be found on Department of Administration, Motor Pool website under the forms directory. **We ask that all agencies start using that form when arranging for a motor pool vehicle.**

 **SCHOOL IS NOW BACK IN SESSION. BE SURE TO PAY ATTENTION IN SCHOOL ZONES AND WATCH OUT FOR THE CHILDREN IN AND AROUND THOSE SCHOOL ZONES.**



USE OF PERSONAL VEHICLES



If, in the course of official duties, you are directed by your agency to use your own personal vehicle, reimbursement will be made at the current rate authorized by the State Department of Administration and published in the State Administrative Manual. This rate is adjusted periodically to reflect the allowable federal rate. If you prefer to use your private automobile for personal convenience when conducting State business, you may receive one half of the authorized rate.

The reimbursement is designed to reimburse an employee for the cost of insurance, maintenance and gas. As such, the state does not provide insurance coverage for personal vehicle use for state business. The State Administrative Manual, Section 0506 (2), establishes that Risk Management will reimburse up to \$500 of an employee's personal auto insurance deductible, under certain circumstances, when they are involved in a "collision" in their personal vehicle while on State business.

For more information, see the link under the auto claims section of the Risk Management website or <http://risk.state.nv.us/Employees%20Auto.htm>

SAFETY STARS!

Department of Conservation and Natural Resources - Linda Mulkey for her true dedication and going above and beyond as a Safety Coordinator. Linda has worked hard to keep DCNR apprised of emergency procedures, training, revised the agency written Safety Program, holding regular safety committee meetings and works with department staff in the rural areas. She is a real "Safety Star".

Department of Parole and Probation - Kevin Callicutt for his hard work and dedication towards safety and his coordinated efforts for his fellow Public Safety employees.

Governor's Office - Tina Burke for her dedicated participation and input at meetings and her "get it done" attitude. She is a welcomed newcomer in the Capitol Complex.

Division of Forestry - Tom Turk for his enthusiasm and special vision for keeping our Forestry men and women safe and healthy in their ever-changing environments and day-to-day challenges.

Financial Institutions Division - Craig Bilotta for being diligent in his role as a Safety Coordinator. Craig is at all the Coordinator meetings in the south and making sure his committee is meeting deadlines, assisting in

training needs and other safety requirements.

Cultural Affairs/Nevada State Museum - Gene Corley for continuing to make Safety for his fellow employees' a priority at the Nevada State Museum. Gene is working hard towards meeting all the goals of the Museum's Safety Program with a positive and genuine attitude.

Health and Human Services/DWSS - Phyllis Cooper for her dedication and commitment to Safety and Health for her Welfare Division. Thanks Phyllis for staying positive and involved.

DEFENSIVE DRIVING TRAINING

DATE	TIME	CITY
9/11/2007	12:30 PM	LAS VEGAS
9/12/2007	8:30AM	LAS VEGAS
9/25/2007	8:30AM	CARSON CITY
9/26/2007	8:30AM	CARSON CITY
10/2/2007	12:30PM	LAS VEGAS
10/3/2007	8:30AM	LAS VEGAS
10/16/2007	8:30AM	CARSON CITY
10/18/2007	8:30AM	CARSON CITY
10/23/2007	8:30AM	CARSON CITY

The Defensive Driving Class is ongoing. Here are some of the classes for Sept and October. These are accessible through NEATS. Please remember that if you are unable to attend please go into NEATS and drop the class so someone else can sign up. If you are having problems with NEATS the helpdesk number is 687-9099.

UNSEEN OFFICE HAZARDS 3 WAYS TO FIND AND CORRECT THEM

More than 30,000 accidents occur in the workplace everyday in the U.S. - and that's just counting slips, trips and falls. Look around your office right now and ask yourself: How safe is this workplace? Are there cluttered areas filled with papers and boxes? How about wobbly office chairs or tears in your carpet? Is there enough lighting in your parking lot? Let's look at the possible hazards in your workplace - and what you can do about them:

Paper and Boxes - Piles of papers are more than potential fire hazards. They could injure you if they fall off your desk, file cabinets or shelves. And if there are piles on the floor, you or someone walking by could trip over them. The same holds true for boxes blocking aisles and hallways. Solution: Look around your workspace. If there's anything that could topple over - or is blocking a walkway - remove it. No place to put those papers or boxes? Suggest finding an unused closet in your building or adding a cabinet.



 **Electrical Circuits** - We all work in offices filled with computers, printers, monitors, scanners, fax machines and lamps. Overloaded electrical circuits pose risks for fire and electrocution. Solution: You can't control how many outlets are in your office, but there are precautions you can take:

Make sure your office uses UL listed power strips.
Give power strips plenty of air circulation to disperse the heat
Don't run electrical cords under carpets or where chairs can roll over them

Office Equipment - A loose desk drawer or broken chair can easily cause an injury. Review the area where you're sitting right now. Check the condition of your chair's arms, legs and casters. If anything's loose, talk to your office or facility manager. Use duct tape to smooth rough edges on your desk, table or cabinet. Staring at a computer for much of the day can put you at risk for headaches or blurred vision. Solution: Keep the screen and document holder at the same distance from your eyes. Also, make sure the top line of your monitor is no higher than your eyes when you're sitting



Blood Borne Pathogens and Tuberculosis Exposures

Do you know what the process is, in the event of a blood borne pathogen (Hepatitis B, Hepatitis C, HIV/Aids) or TB exposure?

For an employee to be covered under Workers' Compensation the following requirements from NRS 617 must be met in order to receive benefits.

1. Report any and all exposures to the employer (via a C- 1 Notice of Injury Form).
2. Submit to a screening test for the contagious disease within **72** hours of the exposure (Refusal to test could disqualify an employee from Workers' Comp benefits).
- 3 TEST during and after the incubation period for the contagious disease (not to exceed 12 months after exposure).

Exposure means the introduction of blood or other infectious materials into the body of an employee during the performance of his official duties through the skin, eye, mucous membranes or broken skin. This term includes contact with airborne materials carrying disease to which he was exposed.

The physicians will make the determination whether the administration of prophylactic medications are necessary. For the medication to be most effective the treatment must be initiated within 72 hrs of the exposure. There are many side effects related to this medication, so the decision to administer it must not be taken lightly. There needs to be evidence of a significant (blood to open wound) exposure and either a confirmed or a highly likely positive source of the exposure. The physician will also provide information and counseling regarding the exposure.

Testing can be performed at an Occupational Health Center or at a local hospital (rural areas).

If a disease is contracted and the source is a known and available source, DNA testing can be initiated to confirm if the disease was actually contracted from the source.

Always follow these steps after an exposure:

- Test within 72 hours
- Use universal precautions
- Notify supervisor (if time permits)
- Seek medical attention (2 hour window)
- Wash hands immediately with soap and water

Kudos to the Department of Corrections-They have recently initiated the use of Rapid HIV test kits. This test will be given immediately to an offender after an exposure to an employee. This will provide immediate information to the physician and help make a determination about whether prophylactic medication will, or will not be recommended for the employee.



Workers' Comp Question of the Quarter:



I'm out of town on business. Am I covered under workers' compensation?

Generally yes, however each case is reviewed based on the individual facts of the claim to determine condensability. What needs to be considered is, "Was the injury sustained through normal activity that would be consistent with the purpose of the trip?" A clear example would be an injury such as a slip and fall while at a conference or from handling luggage while traveling. An example of what might not be covered would be an injury sustained while involved in some type of recreational activity while traveling. If the connection is not clear, then an investigation into the facts of the injury would be conducted to determine coverage.



Be sure and check out our award winning website at: www.risk.state.nv.us

