

GREAT AMERICAN INSURANCE GROUP



SAFETY TALK

SPRING/SUMMER 2015

Electric Shock Drowning
Poster Inside!

Preventing
Water Intrusion

Inflatable Rides

Sports Injuries

Construction Site Theft

Marina
Electric Safety



Message from Jim Matthews



To our customers and agents,

Loss prevention might be something you think will cost you or your business money. But in actuality, you probably perform “loss prevention” techniques every day without even realizing it. From buckling children in car seats before driving, making sure your tires are properly inflated, or clearing ice from your business’ parking lot and sidewalks – these are all ways we act in a safer manner.

At Great American Insurance Group, not only do we take loss prevention seriously, we try to make it easier for our customers to operate in a safer environment. That’s why we offer services including thermal imaging, various training sessions, educational information such as “Safety Topics” on our website – and why we’re sending you this issue of Safety Talk.

I hope you will find this information interesting and helpful. If you would like additional information on the services that we have available, please talk with your agent or visit our website.

Thank you for being a Great American customer and for considering Great American for your insurance needs.

Sincerely,

Jim Matthews
CSP, CPCU, CFPS, AIC, ARM
Divisional Senior VP, Specialty Loss

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Keeping Your Building Water-Free

Owning any type of building comes with its own set of risks – water intrusion is one of them. While the rainy season is upon us, there are many sources of water leakage. But, there are still precautions that can be followed in order to prevent it from happening to you.

The following checklist is what you can do to help:

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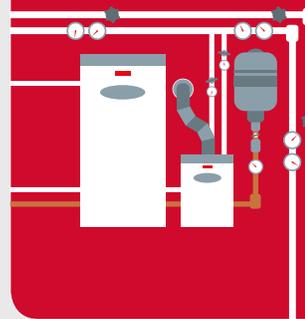
- Make sure pipes are insulated where required and never located in exterior walls where freezing is possible.
- Perform regular building/HVAC inspections and maintenance as scheduled.
- Keep heating, ventilation, and air conditioning (HVAC) drip pans clean, flowing properly, and unobstructed.
- Make sure fire sprinkler systems are professionally maintained and tested.
- Be prepared for power failure and weather Issues. In the event of a power failure, a backup generator or alternate power source should be able to keep any sump pumps operating properly.
- Make sure gutters are sloped away from the building for proper drainage.
- Test your water pressure and make sure it doesn't exceed 80 psi. If it does, water pressure regulators should be installed by a licensed contractor who follows the local building code specifications.
- Have plans in place and easily accessible to respond promptly to water damage, including emergency contact information for contractors, police and electricians.

- Immediately take corrective action when stained or softening walls or ceilings are noticed as this may indicate a water intrusion problem.
- If it is determined that a water intrusion problem exists, engage a qualified professional to evaluate the damage.

Other sources of water intrusion are:

- **Plumbing** – piping and drains
- **Plumbing fixtures** – faucets, toilets, sinks, shower valves
- **Equipment** – garbage disposals, sump pumps
- **Mechanical systems** – heaters, air handlers, evaporators, chillers, pumps, tanks, boilers, refrigerant lines
- **Fire sprinklers** – piping, sprinkler heads, control boxes, stand pipes
- **Damaged roofing materials** or other building materials
- **Clogged roof drains or gutters**

Major sources of water leakage are:



- Washing machine water supply hoses
- Water supply lines feeding ice makers
- Hot water heaters
- Dishwashers



Scan to view the full safety topic

Staying Safe On Inflatable Amusement Rides

Inflatable amusement rides have increased in popularity over the past decade for fairs, festivals, church organizations, schools, and even for home parties. Even though they may seem harmless, serious injuries – and even death – can occur if not used properly.

Injury Prevention

Follow these 10 recommendations can help your organization reduce its liability, as well as protect your clients and customers.

1. **Reputation:** Ensure that the inflatable amusement ride company (vendor) is experienced and reputable.
2. **Documentation:** Make sure the vendor provides your organization with certificates of liability insurance with adequate limits, naming your organization as an Additional Insured to its policy.
3. **Liability:** Do not sign a *Hold Harmless Agreement* with the vendor that agrees to indemnify them for liability actions that might be brought against them. Also, do not add the vendor as an additional insured to your organization's insurance policy.
4. **Maintenance:** Require that the vendor be responsible for set up and take down of all inflatable rides, and also provide at least one representative to operate and supervise each ride.
5. **On site supervision:** Ensure your organization has a properly trained individual on site to help supervise equipment use (and the vendor).
6. **Location:** Consider where rides are to be set up based on level ground, traffic patterns, other play equipment or rides, fall zones, trees, power lines or ponds/pools.
7. **Age requirement:** Group children by grade level and size/weight on multi-user equipment.
8. **Safety tips:** Post or communicate safety regulations to staff, parents, volunteers and children. Seek parental permission (waivers) when possible.
9. **Follow directions:** Always follow manufacturer's instructions. Additional consideration should be given to maximum number of passengers at same time, no rough horseplay, no jewelry, no shoes permitted.
10. **Follow recommendations:** Review the *Consumer Product Safety Commission's* recommendations (www.cpsc.gov) prior to set up. These include:
 - Minimum number of operators on a large inflatable slide is two (2) for slides over 15 feet tall; minimum number of operators on an inflatable bounce or small slide, under 15 feet is one (1).
 - Maximum recommended weight per passenger is 200 pounds; or per manufacturer's recommendation.
 - ALWAYS anchor rides per manufacturer's requirements and instructions. Ropes, tethers, and tie-downs should be sufficiently strong to resist breakage during use.
 - Do not use the inflatable ride above wind speeds that exceed the manufacturer's recommendation. Various manufacturers recommend maximum wind speeds from 15 to 25 mph depending on the ride. However, unload and deflate any inflatable ride when the wind speed exceeds 25 mph.



Did You Know?

The most common form of inflatable amusement is the “**moon bounce**,” also known as “**bounce house**” or “**space walk**.” Other inflatable amusements include slides, obstacle courses, and games.



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Avoiding Concussions & Other Scholastic Sports Injuries

Each year, almost two million students receive medical attention for sports-related injuries. For some, fatalities and quadriplegic-type injuries occur – many from football or other contact sports. In fact, concussion-related sports injuries are becoming more and more prevalent, but there are still ways to help prevent them from happening.

- Sports programs should be under the direction of full time, professionally qualified individuals.
- Student safety should be the primary consideration of all sporting activity. Horseplay and unsportsman-like conduct should be prohibited.
- Participants should be properly trained and conditioned prior to involvement with scrimmages or similar activities.
- Unsafe or illegal practices such as spear tackling, grabbing facemasks, and/or unsafe blocking should be absolutely prohibited.
- Sports participants should be provided with the right equipment, properly fitted and maintained; and its use should be enforced.
- All practices, scrimmages, or games should be properly supervised by qualified individuals, who are familiar with unsafe acts that cause injury, are able to recognize unreported injuries, and who can provide emergency first aid treatment.

Scan the code to view an exclusive video of our Senior Vice President of Claims, Aaron Latto, and Partner of *Meagher & Geer*, Chuck Spevacek, explaining how public entities can help limit concussion-related risks in youth sports programs.



Learning More About “Tackling” Tackles

Check out the film titled **Point of Contact**, which is produced by *The National Federation of State High School Association*. It demonstrates the proper way to tackle/block. A copy of this film is available for preview, upon request, at the nearest Great American Insurance Group office.

The National Federation of State High School Association has published a pamphlet **Butt-blocking & Spearing Is Dangerous**. Great American Insurance has reprinted this material and can provide copies for distribution.





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Removing The Threat Of Construction Site Theft

The labor cost that comes along with working on a construction site is enough before factoring in the possibility of theft. Industry experts estimate annual losses at roughly \$1 billion in the United States. Many of these stolen items fall under insurance deductibles, so the contractor bares the brunt of the loss.

Keep this checklist in mind to prevent construction theft from happening to you.

- Establish a written job site security plan** and assign supervisory security responsibilities.
- Encourage security awareness among all workers** and require prompt reporting of incidents of theft and vandalism.
- Maintain an inventory control system for all equipment and tools.** Keep careful ownership records by finding numbers on each machine; writing them down and identifying where the numbers are located; take pictures of large ticket items. Keep this information readily accessible.
- Mark your equipment with an identification system,** such as a driver's license number (state initials, number, followed by DL) – it is the only traceable number in all 50 states. Put numbers in two spots: obvious and hidden. Weld company name on equipment.
- Disable heavy equipment before leaving job site.** Universal keys can be easily obtained, or removing a battery or steering wheel may discourage a thief. Be sure to disable equipment with hidden switches.
- Install anti-theft devices on equipment:** fuel cutoffs, hydraulic bypasses, track locks or alarms.
- Install GPS on larger pieces of equipment.**
- Lock oil and gas tanks caps** where possible as a means of deterring vandalism.



The most commonly targeted items are:

- Copper wire and scrap metal
- Tools
- Generators
- Doors and windows
- Plumbing supplies and fixtures
- Loaders
- Backhoes
- Bobcats

- Try not to leave equipment in remote areas.** Park equipment in well-lighted secure areas.
- Keep equipment and supplies locked** in securable storage sheds.
- Keep expensive items off of a job site.**
- Provide for nighttime lighting of the site.**
- Install fences that limit all accessible entry points.** The National Equipment Registry recommends adding a fence around the site and augmenting it with motion sensor lighting and an alarm system. Walk the perimeter on a regular basis to look for breaches where someone could enter the site and repair it immediately.
- Provide parking areas outside of site for employees and visitors.**
- Post trespass warning signs.** This could elevate the theft from a misdemeanor to a construction site felony crime. Other signs to post include: "Private Property", "Vehicles May Be Searched", contractor's and builder's contact information, reward program signs.
- Use surveillance cameras.** The idea of being caught on video may deter some criminals.
- Change padlocks on gates and around site several times during construction.**



Did You Know?

An estimated 90% of equipment thefts take place between 6 p.m. Friday and 6 a.m. Monday. California has the highest incident of heavy equipment theft, followed by Florida.



- The most common reasons for theft are:
1. Older and existing equipment lack the 17-digit vehicle registration numbers.
 2. Many sites are open.
 3. Subcontractors and deliveries constantly flow in and out of sites.



Getting Familiar with Electric Shock Drowning

Boating is often considered to be a fun, carefree activity during the spring and summer months, but there are many electrical hazards that must be considered before leaving the dock – particularly in fresh water.

Both boat owners and marina owners can play a part in the safety of swimmers. Here are some tips to reduce the risk of electric shock drowning and common boat electrical hazards.

Electrical Safety Tips for Boat Operators:

- **Don't allow yourself or anyone else to swim near the dock.**
- **Check the location of nearby power lines before boating, fishing, or swimming.** Always maintain a distance of at least 10 feet between your boat and nearby power lines.
- **If you feel a tingle while swimming, get out of the water as soon as possible, avoiding the use of metal objects such as ladders.** Notify the owner of the property immediately.
- **Have your boat's electrical system inspected and upgraded by a certified marine electrician regularly to be sure they meet your local and state NEC, NFPA, and ABYC safety code and standards.**
- **Have Ground Fault Circuit Interrupters (GFCI) installed on your boat and insist that your marina/dock owners have them installed on the dock.** Test them once a month.
- **Use "UL- Marine Listed" portable GFCIs when using electricity near water.** They will decrease the chances of shock or electrocution.

- **Consider having Equipment Leakage Circuit Interrupters (ELCI) installed on boats to protect nearby swimmers from potential electricity leakage into water surrounding your boat.**

Electrical Safety Tips for Marina Owners:

- **Post signs prohibiting swimming to help prevent an electric shock drowning incident.** Place warning signs in prominent areas around your marina such as: "ELECTRIC SHOCK HAZARD RISK: DO NOT SWIM."
- **Have your dockside electrical system (pedestal) inspected and updated by a qualified electrician annually.**
- **If you question the safety of your dock's electrical system, immediately turn off the power supply at the electrical panel.** Do not turn it back on until it has been checked by a certified marine electrician.
- **Immediately fix all electrical safety hazards and maintain routine inspections to prevent problems before they occur.**
- **Never stand or swim in water when turning off electrical devices or switches.**
- **Plan annual safety events at your marina where owners can learn about boat and dock electrical safety and have their boats inspected by licensed electricians.**



Tear out the attached poster to remind yourself, and your customers, how to prevent Electric Shock Drowning!



The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. Great American Insurance Group, 301 E. Fourth Street, Cincinnati, Ohio 45202. The following registered service marks are owned by Great American Insurance Company: the Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group®. ©2015 Great American Insurance Company. All rights reserved. 3664-LP (3/15)