



*GREAT AMERICAN INSURANCE GROUP*

# SAFETY TALK



## Message from Jim Matthews

To our customers and agents,

When reviewing ideas for our newsletters, we try to provide information that is not only helpful, but is also timely. Unfortunately, some articles focus on tragic events such as school shootings, serious illnesses and accidents. The information may not be uplifting, but it is important.

By taking preventative actions, you can reduce the likelihood of injuries and illnesses to your employees, customers and family members. We hope you will take the time to review this information and consider how implementing safety precautions can help you and your organization.

If you would like additional information on the services we have available, please talk with you agent or visit our website.

Here's to a safe and healthy summer and beyond!

Sincerely,

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

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# Swimming Pool Safety

People love the refreshing feel of a swimming pool on a hot day. What a great place to relax and enjoy friends and family! But, swimming pools can also be very dangerous if inappropriately used and not properly safeguarded.

Swimming pool losses do happen. Here are some examples of accidents and behaviors that can lead to swimming pool losses:

- Drownings of unsupervised children, impaired adults or poor swimmers
- Slips and falls on the pool deck
- Diving into shallow water, contrary to pool signage and posted rules
- Horse playing around the pool
- Excessive alcohol consumption
- Swimming after the pool is closed

Unfortunately, some of these accidents and behaviors can result in serious injuries including paraplegia, quadriplegia, brain injuries and even death.

## Common factors that contribute to swimming pool losses:

- Holiday celebrations
- Darkness
- Alcohol consumption
- Inadequate pool design
- Pool closing procedures not enforced
- Property manager's lack of understanding of pool safety

## How can you prevent an accident at your swimming pool?

- Increase security at vulnerable times (holidays, after dark)
- Restrict alcohol consumption around pool area
- Properly secure and illuminate pool and perimeter
- Enforce pool closing procedures
- Implement required training for property managers to ensure knowledge and understanding of pool safety and code



Swimming pool claims can lead to multimillion-dollar jury verdict awards.





## Legionnaires' Disease: Minimizing the Risk

Similar to pneumonia, Legionnaires' disease is a severe infection of the lungs that is not rare. It is perceived as rare only because most cases are never detected, and not all detected cases are reported to public health authorities. Because under-diagnosis and under-reporting make incidence of the disease difficult to estimate, figures have varied widely.

The (U.S.) Centers for Disease Control and Prevention (CDC), has estimated that the disease infects 10,000 to 15,000 persons annually in the United States. The Occupational Safety and Health Administration, OSHA, estimates that over 25,000 cases of the illness occur each year and cause more than 4,000 deaths.

### Legionnaires' is preventable through the use of an active Legionella control program.

**What is Legionnaires' disease?** Legionnaires' disease is a serious form of pneumonia that kills between 5 and 15 percent of those infected and is caused by Legionella bacteria. It can also cause less serious illness such as Pontiac fever. Illness usually develops three to six days after infection, but may take longer.

**How is Legionnaires' disease caught?** Legionnaires' disease is caught through breathing in air containing the bacteria in an aerosol that may not be visible.

Legionella bacteria do not appear to multiply below 68 F (20 C) and are killed within a few minutes at temperatures above 140 F (60 C). They may, however, remain dormant in cool water and multiply when temperatures reach a suitable level. Chlorination of water supplies does not guarantee elimination of Legionella bacteria.

**Reducing the risk:** The risk of Legionnaires' disease can be minimized. Hotels that do not have an active program to control the growth of Legionella bacteria may be negligent in ensuring the safety of its workers, visitors, guests and others.

### Potential risk areas in hotels:

- Showers and taps
- Spa baths, whirlpool baths and hot tubs
- Turkish baths and saunas
- Cooling towers and evaporative condensers
- Ornamental fountains, particularly indoors
- Humidified food displays

### Where Legionella bacteria multiply:

- Hot and cold water systems including storage tanks/cisterns
- Any system or part of a system where the water is warm, i.e. between 68 F to 113 F (20 C to 45 C), and particularly when above 86 F (30 C)
- Pipes with little or no water flow (this includes unoccupied rooms)
- Dead legs/redundant pipework where water can stagnate
- Slime (biofilm) and dirt on pipes feeding showers and taps and tank surface
- Rubber and natural fibers in washers and seals
- Flexible hoses and artificial rubber seals
- Water heaters and hot water storage tanks
- Scale and corrosion in storage vessels, pipes, showers and taps



Refer to the checklist to minimize the risk of Legionnaires' disease.



# Legionella Safety Checklist

Property \_\_\_\_\_ Date \_\_\_\_\_

Person Completing Checklist \_\_\_\_\_ Position Held \_\_\_\_\_

### Legionella Management

	Yes	No
The property has a formal Legionella prevention and control program.	<input type="checkbox"/>	<input type="checkbox"/>
There is a named person responsible for Legionella control.	<input type="checkbox"/>	<input type="checkbox"/>
The named person has received specific training in the control of Legionella.	<input type="checkbox"/>	<input type="checkbox"/>
Property water is maintained at a temperature of 122 F to 140 F (50 C to 60 C) for hot taps.	<input type="checkbox"/>	<input type="checkbox"/>
Property operation standards ensure taps and showers in guest rooms are run for 5 minutes at least once a week when they are unoccupied and always prior to occupation.	<input type="checkbox"/>	<input type="checkbox"/>

### Shower Heads and Taps

	Yes	No
Shower heads are cleaned at least on a quarterly basis.	<input type="checkbox"/>	<input type="checkbox"/>
Shower heads are kept free from scale.	<input type="checkbox"/>	<input type="checkbox"/>
Cooling towers and associated pipes used in air conditioning systems are cleaned and disinfected at least twice a year.	<input type="checkbox"/>	<input type="checkbox"/>
Cleaning records of the cooling towers and associated pipes are retained.	<input type="checkbox"/>	<input type="checkbox"/>

### Water Heaters (Calorifiers) and Filters

	Yes	No
Water heaters are cleaned at least once a year.	<input type="checkbox"/>	<input type="checkbox"/>
Water heaters are disinfected at least once a year.	<input type="checkbox"/>	<input type="checkbox"/>
There is documentation that the hot water system is disinfected with high-level (50 mg/l) chlorine for 2 – 4 hours.	<input type="checkbox"/>	<input type="checkbox"/>
System disinfection is done at least annually.	<input type="checkbox"/>	<input type="checkbox"/>
Disinfection is done following any maintenance work on water heaters.	<input type="checkbox"/>	<input type="checkbox"/>
There is documentation that water filters are cleaned regularly (every 1 to 3 months).	<input type="checkbox"/>	<input type="checkbox"/>
Water storage tanks, cooling towers and visible pipe work are inspected monthly.	<input type="checkbox"/>	<input type="checkbox"/>

### Cold Water Tanks

	Yes	No
There is documentation that cold water tanks are inspected at least once a year.	<input type="checkbox"/>	<input type="checkbox"/>
There is documentation that cold water tanks are disinfected with (50 mg/l) chlorine at least twice a year.	<input type="checkbox"/>	<input type="checkbox"/>
There is documentation that cold water tanks are cleaned at least on an annual basis.	<input type="checkbox"/>	<input type="checkbox"/>

### Fountains and Decorative Features ( Not applicable )

	Yes	No
Fountains and decorative features are regularly cleaned, at least twice per year.	<input type="checkbox"/>	<input type="checkbox"/>
Fountains and decorative features are chlorinated daily with records retained.	<input type="checkbox"/>	<input type="checkbox"/>

### Spa Pools (Whirlpool Spas, Jacuzzis and/or Spa Tubs) ( Not applicable )

	Yes	No
Spa pools are continuously treated with either 2 – 3 mg/l chlorine or 3 – 5 mg/l bromine.	<input type="checkbox"/>	<input type="checkbox"/>
The chemical levels of the spa pools are monitored at least 3 times a day.	<input type="checkbox"/>	<input type="checkbox"/>
At least half of the water is replaced each day.	<input type="checkbox"/>	<input type="checkbox"/>
Whole system is cleaned and disinfected at least weekly.	<input type="checkbox"/>	<input type="checkbox"/>
Written records are kept of all water treatment readings such as temperature, pH and chlorine concentrations with corrective measures taken.	<input type="checkbox"/>	<input type="checkbox"/>



## Barn Fire Safety

**Fire safety is an important part of farm life. People, animals and property are in danger when fire breaks out on the farm. Inspect your barn and outbuildings for the following fire hazards to reduce the risk of tragic loss.**

- Heat lamps and space heaters should be kept a safe distance from anything that can burn.
- Heaters should be on a sturdy surface and cannot fall over.
- Electrical equipment should be labeled for agricultural or commercial use.
- All wiring should be free from damage.
- Extension cords should not be used in the barn.
- Lightbulbs should have covers to protect them from dust, moisture and breakage.
- Damage should be identified quickly and repairs should be completed with safety in mind.
- Dust and cobwebs should be around electrical outlets and lights should be removed.
- Oily rags should be stored in a closed, metal container away from heat.
- Feed, hay, straw and flammable liquids should be stored away from the main barn.
- The barn should be a smoke-free zone.
- Exits should be clearly marked and pathways should be clear.
- Fire drills should be held frequently with everyone who uses the barn.
- Workers should be trained to use fire extinguishers.
- Everyone in the barn should know personal safety is the first priority if a fire breaks out.
- Hazard checks should take place on a set schedule.

### Required Equipment

The following safety equipment may be required by local building codes and will help protect your barn. Install and maintain:

- ABC-type fire extinguishers near every exit and within 50 feet from any point in the barn
- Fire alarm system
- Sprinkler system
- Carbon monoxide detection system



**Talk with your local fire department to address safety concerns unique to your farm.**

## Oily Rags Safety

### Spontaneous Combustion

Many materials are prone to spontaneous ignition such as linseed oil, oil-based paints and stains, varnishes and polyurethane, and paint thinners.

Oily rags have a long history of being a source of fire, because people are not aware that they have the ability to spontaneously combust and catch on fire. For a fire to exist, it needs heat, oxygen and fuel. Oily rags that get folded up or balled up, tossed on the floor or in the trash, have the danger of going through a process that starts with oxidation.

As the oil is drying on the rag, it produces heat, and air gets trapped in the folds or balled up portions. Heat and oxygen are combined in addition to the rag, which is usually made of combustible cloth that can become a source of fuel. Heat, oxygen and fuel are all that is needed to create a fire, which is why oily rags that are not disposed of properly can create a fire that people are not prepared for.

### Prevention Practices Include:

- Placing oil-soaked rags in a container, which is equipped with a self-closing lid and listed/approved for such use.
- For somebody who uses oily rags on a daily or weekly basis, the oily rag should be placed in a listed oily waste container and emptied by a private contractor.
- For a less frequent user, oily rags should be stored in a small, airtight, non-combustible (such as metal) container with a tight-fitting lid. An old paint can is a good example. The rags should be completely covered with a solution of water and an oil breakdown detergent.
- Remove from buildings until it can be properly disposed of according to local environmental regulations.



# THIS...

# CAN LEAD TO THIS.

NFPA Spontaneous Combustion or Chemical Reaction, Nov. 2011. NFPA Sept/Oct 2008 Fire Watch

Disposal of Oily Rags in Massachusetts:

<http://www.mass.gov/eopss/agencies/dfs/dfs2/osfm/pubed/fs-topics/fs-topics-a/disposal-of-oily-rags.html> ISO Services, Inc. EngineeringAndSafety@ISO.com, OSHA 1926.252(e)



## Mosquito Bite Prevention for Travelers

Mosquitoes spread many types of viruses and parasites that can cause diseases like chikungunya, dengue, Zika and malaria. If you are traveling to an area where malaria is found, talk to your healthcare provider about malaria prevention medication that may be available.

### Protect yourself and your family from mosquito bites. Here's how:

#### Keep mosquitoes out of your hotel room or lodging.

- Choose a hotel or lodging with air conditioning or screens on windows and doors.
- Sleep under a mosquito bed net if you are outside or in a room that is not well screened. Mosquitoes can live indoors and will bite at any time, day or night.
  - Buy a bed net at a local outdoor store or online before traveling overseas.
  - Choose a WHOPES-approved bed net (like Parmax\*): compact, white, rectangular, with 156 holes per square inch, and long enough to tuck under the mattress.
  - Permethrin-treated bed nets provide more protection than untreated nets.
    - Permethrin is an insecticide that kills mosquitoes and other insects.
    - Do not wash bed nets or expose them to sunlight. This will break down the insecticide more quickly.
    - For more information on bed nets: [www.cdc.gov/malaria/malaria\\_worldwide/reduction/itn.html](http://www.cdc.gov/malaria/malaria_worldwide/reduction/itn.html)

#### Cover up!

- Wear long-sleeved shirts and long pants.
- Mosquitoes may bite through thin clothing. Treat clothes with permethrin or another Environmental Protection Agency (EPA)-registered insecticide for extra protection.

#### If you are traveling with a baby or child:

- Always follow instructions when applying insect repellent to children.
- Do not use insect repellent on babies younger than two months of age.
- Instead, dress infants or small children in clothing that covers arms and legs, or cover the crib, stroller and baby carrier with mosquito netting.
  - Adults: Spray insect repellent onto your hands and then apply to a child's face. Do not apply insect repellent to a child's hands, mouth, cut or irritated skin.

#### Treat clothing and gear

- Use permethrin to treat clothing and gear (such as boots, pants, socks, tents), or purchase permethrin-treated clothing and gear. Read product information to find out how long the protection will last.
- If treating items yourself, always follow the product instructions.
- Do not use permethrin products directly on skin.



# Mosquito Bite Prevention for Travelers

## What to know about insect repellent:

### Use only an EPA-registered insect repellent

- Consider bringing insect repellent with you.
- Always follow the product label instructions.
- Reapply insect repellent every few hours.
  - Do not spray repellent on the skin under clothing.
  - If you are also using sunscreen, apply sunscreen first and insect repellent second.
- For more information: [www2.epa.gov/insect-repellents](http://www2.epa.gov/insect-repellents).

### Natural insect repellents not registered with EPA

- In the United States, the EPA has not evaluated for effectiveness most of the commonly known natural insect repellents.
  - Examples of ingredients used in unregistered insect repellents include: citronella oil, cedar oil, geranium oil, peppermint and peppermint oil, pure oil of lemon eucalyptus, soybean oil.
  - CDC recommends that you use an insect repellent.

### Use an insect repellent with one of the following active ingredients:

#### Active Ingredient

*Higher percentages of active ingredient provide longer protection*

#### Some brand name examples\*

*(Insect repellents may be sold under different brand names overseas.)*

DEET	Off!, Cutter, Sawyer, Ultrathon
Picaridin, also known as KBR 3023, Bayrepel, and icaridin	Skin So Soft Bug Guard Plus, Autan (outside the United States)
Oil of lemon eucalyptus (OLE) or para-menthane-diol (PMD)	Repel
IR3535	Skin So Soft Bug Guard Plus Expedition, Skin Smart

*\*The use of commercial names is to provide information about products; it does not represent an endorsement of these products by Great American, the Centers for Disease Control and Prevention or the U.S. Department of Health and Human Services.*

*For more information, please visit: [www.cdc.gov/features/StopMosquitoes](http://www.cdc.gov/features/StopMosquitoes)*

*The information in this Data Guide is from the Centers for Disease Control and Prevention (CDC).*





## A.L.I.C.E. - Active Shooter Safety

For too many years the standard response to a violent incident has been to lock down and wait for the authorities to arrive. This leaves people hiding in rooms with no other response. It is time to change our actions.

After a shooting in Houston, the response evolved to 'Run Hide Fight.' A simple formula, but provides limited actions and is sequential. A.L.I.C.E. has provided more options. This method recommends preplanning multiple actions and practicing using various tools and resources to save as many as possible. The steps are not sequential but with education, training and practicing, the tools can be used to survive an active shooter incident. These are supported by the FBI's 'Study of Active Shooter Incidents in the United States between 2000 and 2013.' The FBI's study also recommends multiple options.

A.L.I.C.E. was developed by a police officer for his wife, a school principal. A.L.I.C.E. stands for:

- **Alert:** Communication to law enforcement must be immediate, and in simple language, provide the nature of the emergency and location of the shooter. This

type of clear communication is also needed for the occupants of the building. It is important to use the same alert system for someone with a knife as a gun.

- **Lockdown:** Buildings should be secured as a matter of policy. A single entry point in the building should be mandatory. This allows staff to monitor who is coming in the building and delay or prevent entry of unauthorized individuals. This also means that secure areas, and methods of securing or limiting access to areas in the buildings should be established. An analysis of shooting events demonstrates the effectiveness of delaying or restricting access.
- **Inform:** Using cameras and PA systems, ongoing reports should be provided to occupants and law enforcement on the location of the shooter. If a 'safe' room or control room is set up in advance, an assigned individual can provide this ongoing communication: "The police have arrived and are moving through...". Use e-alerts to occupants if possible.

## A.L.I.C.E. - Active Shooter Safety

- **Confront:** An analysis of shooting events show that occupants are usually the first responders. Occupants need to be trained on what is available to use as weapons against an intruder. This includes ordinary office or classroom equipment. Something as simple as wasp spray can distract or incapacitate a shooter.
- **Evacuate:** If possible, this is the preferred answer to an active shooter. Removing people from harm's way is the best way to save lives. Training and discussion are key elements to occupants finding multiple exit points and alternative ways to escape. Meeting points should be established to reassemble at after evacuation.
- Meetings with building occupants for their input and/or special situations
- Assign roles to individuals.
- Write the plan and distribute to all.
- Most importantly, practice, practice, practice! Fire deaths have been reduced because of fire drills. Practice makes occupants familiar with options.
- The plan should be reviewed with all parties annually and revised as needed.

### Where do you start?

- Work with local law enforcement to develop your plan. Talking points need to include:
  - Initial notification including what words to say
  - Ongoing communication
  - Secure areas to lock down
  - Best evacuation routes and safe meeting places to reassemble
  - Contingents for individuals with special needs
- Assess the security of the building and control points.
- Protocol for the building visitors vs. occupants.
- Identify communication devices available including cameras and monitoring.



**Practice, Practice, Practice!**  
Practice makes occupants more familiar with multiple options.



<https://www.dhs.gov/active-shooter-preparedness>  
[http://www.asse.org/assets/1/7/Your\\_Emergency\\_Action\\_Plan.pdf](http://www.asse.org/assets/1/7/Your_Emergency_Action_Plan.pdf)  
<http://www.nyc.gov/html/nypd/downloads/pdf/counterterrorism/ActiveShooter2012Edition.pdf>  
<https://www.shrm.org/hrstandards/documents/wvpi%20std.pdf>  
<https://www.fbi.gov/about-us/office-of-partner-engagement/active-shooter-incidents/a-study-of-active-shooter-incidents-in-the-u.s.-2000-2013>



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