

GREAT AMERICAN INSURANCE GROUP

SAFETY TALK

SUMMER ISSUE 5



Distracted Driving

Bullying

Wildfires

Dryer Vents



Greetings!

You may have spent the summer relaxing with family and traveling. As you went about your summer activities, you may have thought to double check your car before heading out, had second thoughts and done a visual scan before diving into a pool or packed an extra ice pack with your picnic lunch so that your food didn't spoil.

You did these things to make sure you were safe from harm and didn't suffer a loss that would interrupt your summer fun. It's often the simple, but overlooked, that leads to a loss. This is why we encourage our clients to put safeguards in place to lessen loss exposure. While we know it's impossible to avoid every loss, we work diligently with our customers to create safer environments.

To help share a constant message of safety, we take advantage of technology to connect with you. Please use the valuable resources on our website, GAIG.com/LP, including:

- Safety training videos
- Educational and informational safety topics
- Safety posters

We hope you find this edition of *Safety Talk* informative. If you are interested in additional information about our expertise and services, please talk with your agent or call us at 800-221-7274, Option 2.

Thank you for your business or for considering Great American Insurance Group for your insurance needs.

Sincerely,

Great American Specialty Loss Prevention Team

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Distracted Driving Kills

Distracted driving accidents are on the rise. While overall vehicle accidents are decreasing, 20% of all injury crashes are related to distracted driving.

Driving while distracted can be deadly. Not only does it compromise the health and safety of the driver, but distracted driving can affect the lives of those both inside and outside the driver's vehicle.

To minimize the risk to others, drivers must change their behavior when they're behind the wheel. These are common distractions that drivers should learn to manage safely.

Passenger conversations

Keep conversations with passengers to a minimum, especially when driving in the city, in heavy traffic or on unfamiliar routes.

Electrical devices

Any time an electrical device like a cell phone is in use, the vehicle should not be moving. The driver should pull over to a safe location like a parking lot and interact with the device only after stopping the vehicle.

Eating while driving

One of the most common activities within a vehicle is one of the most dangerous. If you're hungry, pull over!

Hands-free technology

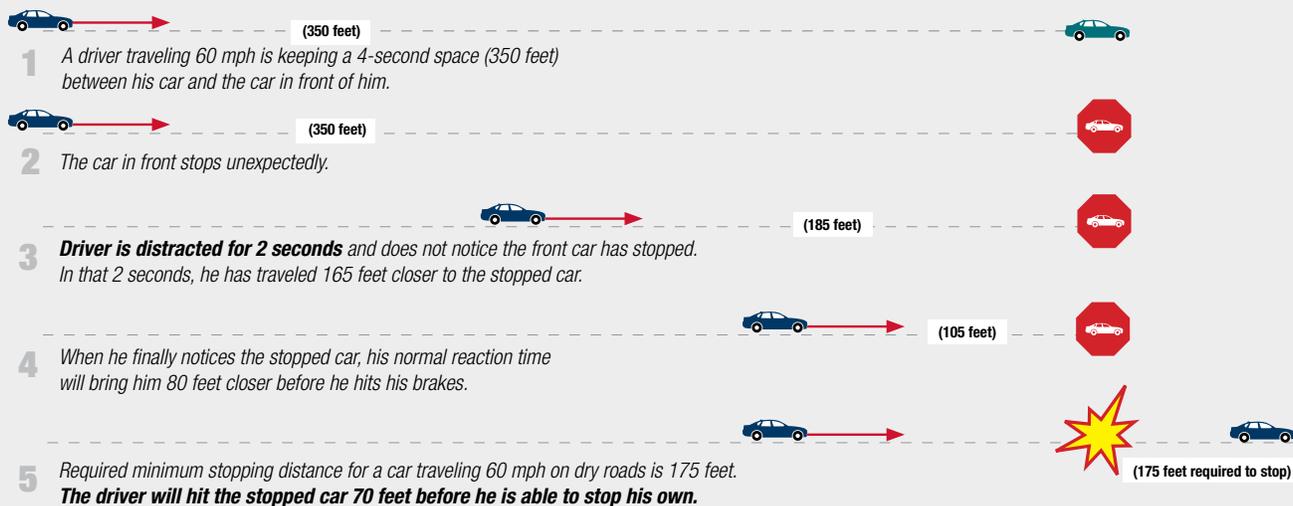
A hands-free conversation is still a conversation and can be distracting. Keep all conversations to a minimum while driving in the city, heavy traffic or on unfamiliar routes.

Comfort devices

Interacting with anything on the vehicle's dashboard will take the driver's eyes off the road. Make sure to adjust the settings on media devices, radio, heat and air conditioning while the car is stationary.

Two Seconds Matters

A 4-door sedan has a travel distance of 88 feet every 2 seconds when operating at 30 mph.



Source: National Highway Traffic Safety Administration: Distractions: In and Out of the Vehicle



Raising Awareness of Bullying

Bullying is likely one of the most prevalent risks students face today.

According to the U.S. Department of Health & Human Services, nearly 71% of K-12 students have either seen or experienced bullying in their schools. Unfortunately, the technology that has improved many parts of our lives has also provided increased opportunities for cyberbullying with relative anonymity and even more vicious attacks.

Social media platforms provide immediate distribution and visibility with virtually no personal contact or accountability. News outlets report horrible school bullying incidents daily, with some that end in the tragic loss of life.



To help raise awareness of bullying within schools, we've created this poster. If you would like to order a quantity, please email:

SpecialtyLossPrevention@gaig.com



Loss Prevention • GAIG.com/LP

SEE SOMETHING. SAY SOMETHING.

Ves algo. Di algo.

Did you see
what push Emma?

Connor has
#OMG

What's THAT
you're wearing?
#Ugly



Stand up for what's right. If you think it's wrong, it most likely is. Don't be a bystander!

Talk with your teacher, coach, principal or parent.

Habla con tu maestro, entrenador, director o padre.

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 organization. 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 Insurance Company and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. © 2018 Great American Insurance Company. All rights reserved. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. 4726-30 PGG (6/18)



What Should You Do if a Wildfire Threatens?

Over the past 10 years, wildfires have caused up to \$5.1 billion in losses. According to Verisk's 2017 Wildfire Risk Analysis, 4.5 million U.S. homes are identified at high or extreme risk of wildfire, with more than 2 million in California alone.

If you are warned that a wildfire is threatening your area, listen to your radio for reports and evacuation information. Follow the instructions of local officials. You should also warn others of the threat and alert them to the possibility of evacuation.

If you're advised to evacuate, do so immediately. When you evacuate:

- Wear protective clothing—sturdy shoes, cotton or woolen clothing, long pants, a long-sleeved shirt and gloves.
- Take a handkerchief to protect your face.
- Lock your building.
- If authorities advise a specific evacuation route, follow it. If no route is suggested, choose an evacuation route away from fire hazards. Watch for changes in the speed and direction of fire and smoke.

If you're sure you have time, take steps to protect your building.

Inside the building:

- Close windows, vents, doors, blinds or noncombustible window coverings, and heavy drapes.
- Remove lightweight curtains.
- Shut off gas at the meter. Turn off pilot lights.
- Open the fireplace damper and close fireplace screens.
- Move flammable furniture into the center of the building, away from windows and sliding glass doors.
- Turn on a light in each room to maximize visibility of the structure in heavy smoke.

Outside the building:

- Seal the attic and ground vents with pre-cut plywood or commercial seals.
- Turn off propane tanks.
- Place combustible patio furniture inside.
- Connect the garden hose to outside taps.
- Set up an empty portable gasoline-powered pump.
- Place lawn sprinklers on the roof and near above-ground fuel tanks. Wet the roof.
- Wet or remove shrubs within 15 feet of the building.
- Gather fire tools.



Have emergency supplies ready.

When wildfire threatens, you won't have time to shop or search for supplies. Assemble a disaster supplies kit with items you may need if you need to evacuate. Store these supplies in sturdy, easy-to-carry containers such as backpacks, duffle bags or plastic garbage bags prominently labeled "Emergency Kit." You may also want to assemble a smaller version of your kit to keep in the trunk of your car.

Your kit should include:

- A three-day supply of water (one gallon per person, per day) and food that won't spoil.
- A first aid kit.
- Emergency tools, including a battery-powered radio, flashlight and plenty of extra batteries.
- Sanitation supplies and medicines.
- Pet food and supplies.
- Important documents in a waterproof container.

This information is from the US Department of Homeland Security's Federal Emergency Management Agency (FEMA). You can find additional information on the FEMA website.

Source for wildfire statistics: iii.org/fact-statistic/facts-statistics-wildfires





How to Clean Dryer Vents and What Can Happen if You Don't

Dryer vents can get clogged with lint, which will keep your dryer from functioning properly.

If your dryer takes forever and a day to dry, it might be time to learn how to clean the dryer vent. Ask yourself, honestly, when was the last time you did it. Maybe never? We're not talking about the screen inside the dryer. We're talking about the silver tube exhaust system that carries all the hot, wet air outside.

Your dryer's exhaust system can get clogged with lint, which will keep your dryer from functioning properly. As a result, the dryer will not only take longer to dry clothes, it will also increase your electric bill and create a fire risk. It's a lose-lose-lose proposition. According to the U.S. Fire Administration, there are about 2,900 dryer fires a year, which cause an estimated five deaths, 100 injuries and \$35 million in property loss. The leading cause of those fires? **Failure to clean dryer vents.**

If that doesn't get you running to clean your dryer, we don't know what will. Here are the steps on how to clean dryer vents.

Tools you'll need:

- Screwdriver or nut driver
- Dryer vent brushes
- Vacuum cleaner with hose

Step 1: Unplug your dryer

- Pull your dryer out a foot or two away from the wall for easier access, and unplug it. **If your dryer runs on gas**, turn off the gas and carefully disconnect it. This is extremely important for your safety.

Step 2: Disconnect the vent and clean the area around it

- On the back of your dryer, there is a clamp attached to the vent. Undo the clamp with a screwdriver or nut driver and slide the vent off.
- Remove the vent from the back of the dryer.
- Carefully reach into the opening in the back of the dryer and clear out the lint. You might want to use a vacuum hose to extract the debris.

Step 3: Clean the vent from inside the building

- The dirtiest parts of the dryer vent are a foot or two on each end. We recommend using a dryer vent brush to clean inside the vent and remove built-up lint.
- Clean as far down as possible. To clean even deeper, use a brush with a long, flexible handle (up to 10 feet long). Work the brush up inside as far as you can go. The brush will latch onto the lint and drag it out of the vent pipes.
- After that, you can insert the attachment hose of a vacuum to pull out any remaining dust and lint.
- Vacuum up the lint from the dryer vent.
- Reattach the vent to the dryer and tighten the clamp back on. Plug your dryer back in or reattach your gas line and turn the dryer on. Be careful not to push the dryer back too close to the wall. This can collapse the vent, and cut off exhaust or break the gas line.

Step 4: Clean the vent from outside

- In a house, you probably have access to the dryer vent from the outside. Start by removing the vent cover, unscrewing it and, if need be, removing any caulk with a utility knife.
- Reach into the vent with a brush and remove built-up lint. If you have an outdoor vacuum, insert the hose to vacuum out lint from there as well. Clean lint from the cover.
- Before replacing the cover, return to the dryer, plug it back in, and run it on fluff. This will help blow out any loosened lint. After about 10 minutes, turn the dryer off, place the cover back on the outside vent and re-caulk the edges to keep out drafts.



Unplug the dryer



Disconnect the vent and clean the area around it



Clean the vent from inside the building



Clean the vent from outside

While you're cleaning the vent, you may want to throw the dryer screen in the dishwasher. Why? The dryer screen gets clogged with fabric softener and oils from dryer sheets. These oils can also prevent safe airflow. Some people prefer to use fabric softener sparingly and avoid dryer sheets for this reason.

If all goes well and you've done your job right, the dryer should be in good shape. You may want to clean your dryer vents seasonally, or four times a year, even if you can see exhaust coming from the outside vent. Better to be safe than sorry!



Loss Prevention

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