



Loss Prevention

Summer Safety Talk



Greetings!

Welcome to the summer edition of Safety Talk!

It's difficult to believe that summer is here. Children are out of school enjoying their summers, families are planning vacations, and businesses are staffing up with interns contributing to a valuable education of young adults. Unfortunately, we continue to experience severe storms and record floods. The month of May averages 276 tornadoes across the country, but this May has had more than 460 reports. This spring has been a season of record-breaking floods across the Midwest. Even though nature can be unpredictable, preventative measures and thorough preparation can help to reduce some of the damage.

This edition of Safety Talk includes relevant information that can hopefully help our customers implement safeguards that not only protect their assets but also their employees, customers and families.

We hope you will 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.

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

Sincerely,

Great American Specialty Loss Prevention Team

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Post-Flood Fire Safety Checklist

After a flood, a number of actions should be taken to re-establish the fire safety of the facility. These include:

Building and Grounds

<input type="checkbox"/>	Conduct a damage assessment as soon as the area is safe to enter.
<input type="checkbox"/>	Check for possible washouts that may have undermined roads, buildings, water mains, or gravity tank foundations.
<input type="checkbox"/>	Provide access to building and grounds by clearing debris from outside areas.
<input type="checkbox"/>	Check to ensure roads for fire department access are open and undamaged.
<input type="checkbox"/>	Clear fire exits of debris and floodwater barriers (e.g., sandbags).
<input type="checkbox"/>	Review emergency evacuation plan and adjust, if needed, to accommodate flood damage.
<input type="checkbox"/>	Clear fire hydrants of any debris that might hinder access by the fire department.

Fire Protection Equipment

<input type="checkbox"/>	Inspect all fire protection equipment for physical damage, including sprinkler heads, valves and pipes
<input type="checkbox"/>	Check sprinkler valves for operation and proper settings.
<input type="checkbox"/>	Verify water supply pressure is equal to previous reading.
<input type="checkbox"/>	Perform a main drain test, after fully servicing the automatic sprinkler system.
<input type="checkbox"/>	If the temperature will fall below freezing, provide temporary heating for the sprinkler system.
<input type="checkbox"/>	Check fire pump intakes and discharges for obstruction, and clean if necessary.
<input type="checkbox"/>	Replace fire pump electrical motors and overhaul internal combustion motors that have been under water.
<input type="checkbox"/>	Drain or pump out all valves pits containing water or silt.
<input type="checkbox"/>	Remove, clean and dry any fire hoses that were submerged in water.
<input type="checkbox"/>	Test fire alarm and detection systems for proper operation.
<input type="checkbox"/>	Inspect and clean all portable extinguishers that have been submerged.

Flammable and Combustible Liquids and Gasses

<input type="checkbox"/>	Check flammable and combustible liquids or gas containers for damage.
<input type="checkbox"/>	Check bulk tanks for damage, broken piping and settling of tank.

Heating and Electrical Equipment

<input type="checkbox"/>	Have equipment that has been flooded cleaned, dried out and the electrical insulation tested.
<input type="checkbox"/>	Have heating equipment serviced by a qualified technician before returning it to operation.
<input type="checkbox"/>	Ensure that all cords and equipment used during recovery efforts are listed or approved for wet locations.
<input type="checkbox"/>	Monitor portable and emergency generator use for carbon monoxide buildup, power back feeds and improper fueling.

Vapors from flammable liquids, gasses, organic dusts and fibers present a serious potential for fire and/or explosion.

HSB Efficiency First™

Energy savings and more uptime

Are you looking for a quick way to cut costs for your business? In just minutes, identify specific energy efficiency opportunities for your business using **HSB Efficiency First**. This web-based tool will help you learn how to achieve those savings for your small to mid-sized business and provide you with ideas to make your equipment more efficient.



Save time and money: This one easy-to-use tool will identify saving opportunities and offer recommendations tailored to your facility.



You're in the driver seat: This self-help tool gives you the means to control your energy use, including, but not limited to heating, air cooling systems, practical ideas for insulation, lighting and appliances.



More than energy efficiency: In addition to energy efficiency, this tool grants you access to:

- Equipment Efficiency Calculators – assess equipment and operating conditions to plan and prioritize efficiency improvements.
- Prepare Program – advance planning for equipment emergencies to get back to business faster.
- Equipment Care Documents – optimize equipment operation and maintenance.
- Electrical Preventive Maintenance – head off issues that waste energy or could cause fires.

Value added at no cost – a complimentary service offered as part of your business insurance program.

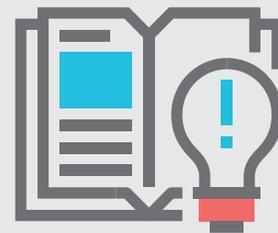
Saving money is an everyday priority for any business, no matter the size, and energy efficiency offers big saving opportunities. HSB Efficiency First delivers knowledge and guidance you need to be aware of where money can be saved and how to do it in one convenient platform.

Visit HSB Efficiency First and discover all of these benefits:

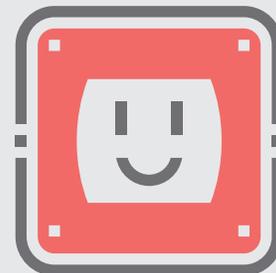
- Get practical ideas to reduce energy costs.
- Keep operations up and running and avoid business interruptions.
- Ensure key equipment runs at peak efficiency.
- Get data to support budgets for equipment upgrades.



Money Saver



Practical Ideas



Efficiency + More

Visit [HSBEfficiencyFirstEnergySavvy.com](https://www.hsbefficiencyfirstenergysavvy.com) to start using this tool today.

Protecting Youth Sports Participants

The Safe Sport Authorization Act of 2017

Whether or not your youth sports team is legally obtained to follow the Safe Sport Authorization Act of 2017, you may consider applying its requirements to protect those in your program. This article briefly outlines the act's specifications, the types of organizations required to follow its mandates, and resources for obtaining additional information and training.

What is the Safe Sport Authorization Act of 2017?

The act created a federal law that extends the duty to report suspected child abuse, including sexual abuse, to certain adults authorized to interact with minor or amateur athletes at a facility under the jurisdiction of a national governing body. A national governing body (NGB) is an amateur sports organization recognized by the International Olympic Committee. The following organizations are also required to follow the Safe Sport Authorization Act:

- The Paralympic Sports Organizations (PSO) and amateur sports organizations recognized by it;
- An amateur sports organization sanctioned by an NGB; or
- An amateur sports organization not sanctioned by an NGB that participates in interstate or international amateur athletic competition, and whose membership includes any adult in regular contact with an amateur athlete who is a minor. These non-NGB sports organizations can include teams, leagues, camps, sports facilities, tournament hosts, churches and schools.

Caution: Don't assume the act does not impact or apply to you or your organization if you're not one of the organizations listed previously.

While the reach of the federal act is limited to organizations engaged in interstate or international activities, even those that don't travel across state lines are indirectly impacted by the act because it sets a new 'standard of care' that will likely apply to

all organizations. Many states may also move to pass state-specific legislation that directly applies to sports organizations that don't cross state lines.

My state's mandatory reporting laws already require that I must report suspected abuse. How is this different?

Many states currently include athletic coaches in their categories of 'mandated reporters.' The Safe Sport Authorization Act goes beyond typical state requirements to include:

- Coaches
- Parent volunteers
- Team officials
- Athletic trainers

You can find state-specific requirements for mandated reporters and instructions on how to report on the Child Welfare Information Gateway site at childwelfare.gov/topics/systemwide/laws-policies/state/.



What does the act mandate?

Required and consistent prevention training

- The sports organization must offer and provide consistent trainings to all adult members who are in regular contact with minor-age amateur athletes.
- Address both preventing and reporting suspected abuse.
- Highlight ways to proactively recognize behaviors of a suspected abuser.

Training topics should include:

- Sexual misconduct and abuse, including information on how offenders ‘groom’ their victims
- Bullying
- Harassment
- Hazing
- Physical abuse
- Emotional abuse
- How to report suspected abuse
- How to respond if a child discloses abuse

Receive more training information from the U.S. Center for SafeSport website: safesport.org.

Establishment of policies and procedures

- Youth sport organization should establish policies/procedures for preventing and reporting abuse.
- Subject matter experts should have ownership of the oversight practices that include random and regular audits to ensure the organization is correctly following policies/procedures.

Mandatory reporting requirement

The act includes a mandatory reporting requirement that applies to each ‘covered individual.’ A ‘covered individual’ is interpreted broadly as any adult authorization to interact with minor or amateur athletes. The act requires all adults working with an NGB or PSO organization to immediately report suspicions of abuse to:

- The U.S. Center for SafeSport. You can report directly on their website at safesport.org/report-a-concern; and
- The appropriate law enforcement agencies, as determined by state and federal laws.

For amateur sport organizations not sanctioned by an NGB, participating adults are included in the list of ‘covered individuals’ required to report suspicions of abuse to the appropriate law enforcement agencies, as

determined by state and federal law. As of December 2018, it appears that non-sanctioned organizations are required to report suspicions of abuse to the U.S. Center for SafeSport.

Organizational Policies

The act outlines organizational policies that help mitigate solutions of abuse. Some of these policies include:

Criminal record background screening: Another good practice to follow, though not currently included in the act, is to conduct criminal record screenings on staff and volunteers that work with youth. Many insurance carriers require these screenings, which should include state and federal criminal record checks, and a check of sex offender registries. The U.S. Department of Justice National Sex Offender Public Website (nsopw.gov) is a good resource to check for sex offenders.

Limit one-on-one interactions: Establish reasonable procedures to limit one-on-one interactions between an amateur athlete who is a minor and an adult.

Sets standards for behavior: While some behavior may not be considered criminal, your youth-serving organization shouldn’t allow it. Your organization should maintain a written code of conduct accompanied by training specifics to explain not only what behavior is unacceptable but also how other individuals should respond if they witness key behavior.

Prohibit retaliation: Establish procedures to prohibit retaliation against any individual who makes a report.

Regardless of whether or not you are a mandatory reporter, it is the responsibility of everyone working with children to report suspected abuse to the proper authorities.

Resources:

The U.S. Center for SafeSport
U.S. Senate Bill 534 that established the Safe Sport Authorization Act of 2017



Avoid Fires from Massage Oils

A fitness center's fire started when sheets containing massage oils were placed in a dryer. The fire closed the business for more than six months and caused approximately \$1 million in damages.

Massage oils can cause fires. Sheets and towels saturated in oils can spontaneously combust in your dryer or storage, even after they've been washed out.

Use caution when drying or storing linens exposed to oils and consult your dryer manufacturer's guidelines for drying and storing linens exposed to oils.

Flashpoints of common essential oils

Many common essential oils are classified as a Class 3 Flammable Liquid and have a flashpoint of 122-140 degrees Fahrenheit. These include tea tree, lavender and citrus oils.

Other popular oils have flashpoints between 102-130 degrees Fahrenheit, including orange, tangerine, rosemary, bergamot, chamomile, eucalyptus, fir, frankincense, juniper berry, grapefruit, lemon, lime and spruce.

By comparison, the flashpoint of kerosene is between 100-162 degrees Fahrenheit.

How to properly wash and dry oil-soaked linens

Wash linens and towels with oils at a temperature of at least 104 degrees Fahrenheit. At lower temperatures, the oils may not sufficiently combine with the detergent to break down and wash away. Washing at lower temperatures increases the risk of fire in the dryer.

Most dryers on low heat run at around 125 degrees Fahrenheit. On medium to high heat, the dryer runs at 135 degrees Fahrenheit. This means the potential for ignition exists because the oil's flashpoint is low enough and the heat of the dryer is high enough.

To properly handle oil-soaked linens:

- Process soiled linens immediately; and do not store for extended periods of time.
- If you must store linens prior to washing, store them outside and away from other combustibles, preferably in a metal container with a metal self-closing lid.
- Most spontaneous ignitions occur in washed and dried linens containing residual material.
- Completely wash the linens at a high temperature of at least 104 degrees Fahrenheit prior to drying.
- Avoid large stacks of piles of linens. Separate them into small piles.
- Dry the linens on low heat (below 135 degrees Fahrenheit) to avoid the oil's flashpoint.
- If you must stack linens, spread them to allow for ventilation and cooling.
- Clean the lint traps in your dryer after each use and vent ductwork often (at least 4 times per year). Post a sign to remind employees to clean lint traps after every use.

Resources:

<https://escentualweb.com/essential-oils-laundry-safety/>
<https://www.dfes.wa.gov.au/safetyinformation/fire/fireinthehome/FireintheHomeFactsheets/DFES-Home-Fire-Safety-Info-Note-Spontaneous-Combustion.pdf>
https://www.osha.gov/dte/library/TmgandMatlsLib_FlammableLiquids.pdf
https://www.greatamericaninsurancegroup.com/docs/default-source/loss-prevention/5455-lp-summer-safety-talk-newsletter-081418web.pdf?sfvrsn=3ba84fb1_2

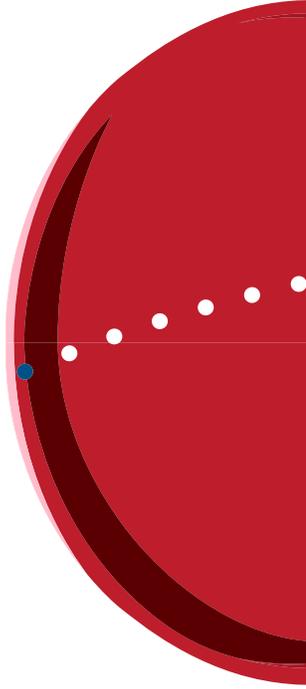




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Gotta go? Use them. Can.

¿Tiene que irse?
Utilice la papelera.



Take a minute to

dispose of oily rags correctly *before* you leave the shop floor.



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 Insurance Company and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. © 2016 Great American Insurance Company. All rights reserved. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. 4726-29-PCG (5/3/16)

Tome un minuto para desechar de los trapos
aceitosos de manera apropiada antes de salir del taller.

Questions? Contact your supervisor.

¿Preguntas? Póngase en contacto con su supervisor.



Tornado Safety

Tornadoes are among nature’s most severe storms striking fast with great force. While most strike during the months of April, May and June, they can occur at any time of day and any month of the year. Tornadoes are rated by the Enhance Fujita Scale:

Enhanced Fujita Scale	Damage
EF-0 (65-85 MPH)	Light
EF-1 (86-110 MPH)	Moderate
EF-2 (111-135 MPH)	Considerable
EF-3 (136-165 MPH)	Severe
EF-4 (166-200 MPH)	Devastating
EF-5 (200+ MPH)	Incredible

National Weather Service’s multilevel adverse weather warning system

- Severe Thunderstorm Watch – severe weather and/or tornadoes are likely to occur. Should listen to radio or television for further information.

- Severe Thunderstorm Warning – severe weather is occurring. No tornadoes have been spotted. Should take shelter and continue to listen to radio or television for further information.
- Tornado Watch – Weather conditions are such that a tornado is likely to occur. Should listen to radio or television and prepare to take shelter.
- Tornado Warning – Tornado has been detected. Take shelter immediately.

Preparations

All personnel should be familiar with and understand the National Weather Service adverse weather warning system.

A Tornado Action Plan should be developed and reviewed with all personnel. In addition, the following emergency supplies should be kept on hand in a ‘safe’ area:

- First aid kit
- Portable, battery powered radio
- Portable, battery powered flashlight
- Extra batteries
- Water, stored in airtight plastic containers
- Food (canned or dried)
- Tools, including wrenches to shut off utility lines
- Blankets or sleeping bags
- Pail with cover
- Multipurpose portable fire extinguisher
- Can opener and eating utensils





Safety Guidelines

- At home
 - Seek shelter on the lower floor level in a safe area such as a corner of the building, underneath stairs, the innermost closet, or the innermost hallway.
 - Get low to the ground. Crouch or lie flat, underneath a bench or table, and protect head with a blanket or hands.
 - Stay away from doors, outside walls that are above ground level, heavy objects, such as appliances, pianos, bookshelves, etc., corridors facing wind, and all windows.
 - In a mobile home, leave at once, seek safe shelter, and don't seek shelter under a mobile home.
- At school or work
 - Follow the emergency plan.
 - Stay away from windows, long-span rooms (auditoriums and gymnasiums), corridors facing the field, outer walls and doorways.
 - Seek shelter in the lowest level interior safe area.
- In a high-rise buildings
 - Follow the emergency plan.
 - Don't use elevators.
 - Move to the lowest floor, and seek shelter in the lowest level interior safe area.
- In a motor vehicle
 - Stop and get out immediately.
 - Seek shelter in a ditch or depression in the ground, away from the motor vehicle.
 - Don't attempt to 'outrun' a tornado.
- Outdoors
 - Avoid all trees, power lines and telephone poles.
 - Seek shelter in a ditch or depression in the ground.
- After a tornado strikes
 - Make sure storm has passed before leaving shelter.
 - Check for injured or missing people. Don't move anyone who is seriously injured. Apply basic first aid.
 - Check for natural gas leaks. If a leak is suspected, leave the building immediately.
 - Don't use electricity if damaged, wet wiring, or a gas leak is suspected.
 - Watch out for falling debris and broken glass.
 - Stay away from downed power lines. Assume that all power lines are energized and act accordingly.
 - Enter any building very cautiously – dangers may be hidden.
 - Use only a flashlight when checking for injuries and damages.

Resources:
<https://weather.com/storms/tornado/news/enhanced-fujita-scale-20130206>



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