

The Municipal RISK MANAGER

APRIL 2011

A Publication of the Maine Municipal Association

Why You Matter – Membership is the Difference

On March 1, 1987, the Maine Municipal Association Risk Management Services Property & Casualty Pool was formed from 14 founding Municipalities as a solution to the sudden unwillingness of the commercial insurance market to provide coverage for local governments. True to its mission and twenty-four years later, the Property & Casualty Pool remains committed to ensuring rate stability, comprehensive coverage for Maine Communities, specialized loss prevention and providing the very best service to its Members.

Maine Municipal Association's staff of Risk Management professionals provides all underwriting, member services, claims and loss prevention services to its members. The Property & Casualty Pool is owned by the members and is entirely focused on Maine's public entities. The financial condition of the program is excellent due to its prudent and sound management. The Pool is overseen by its own board of elected and appointed Maine municipal officials from communities like yours.

We are leaders in advocating members' needs and in championing municipal risk management in the State of Maine. Our specialization in local governments located in Maine provides us with a unique understanding of the challenges facing our members today. We pride ourselves on listening to all members, and we strive to continually update our coverage and services to exceed our members' expectations. We feel honored to have earned the confidence and trust of our membership, who relies on

Risk Management Services to be here when they are in need.

Today, 420 members participate in the Property & Casualty Pool and we would like to welcome our newest Member - the Town of Sidney. If you would like to learn more about the

advantages of membership in the MMA's Risk Management Services, please contact us at 1-800-590-5583, or visit our website, www.memun.org. We are proud to serve the people of Maine. Thank you for your continued loyalty and we look forward to working with you. 🏠

National Public Works Week May 15th-21, 2011

National Public Works Week (NPWW) acknowledges the extraordinary efforts put forth by the men and women who provide for and maintain our communities. NPWW brings to light the importance of the

work performed daily by our Public Works Departments. NPWW is observed each year during the third full week of May and seeks to raise the public's attention to and awareness of the accomplishments achieved

by Public Works Departments. Please join us by celebrating and thanking the hard working and dedicated Public Works Departments throughout the State of Maine.

The professionalism and expertise of Public Works Departments are put on display annually at the "Highway Congress". The Highway Congress is an annual trade show event sponsored by the Maine Chapter American Public Works Association. **Please join us June 2, 2011 for the 20th Annual Highway Congress** at the Skowhegan Fairgrounds located on Madison



Front: Mike Williams, Charles (Chuck) Haskell, Mike Bubbier. **Back:** Terry Greenleaf, Fred Richards, Keith Welch, John Johnson-Highway Foreman, Shawn Farmer, Jeremy Richards. **Absent:** Mechanics Eric Gilbert & Danny Latham

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Can't Find the Money?

Does your municipality need to purchase safety equipment but can't find the money? If the answer is "YES", then MMA Risk Management Services is here to help. Current members of the Maine Municipal Association's Workers Compensation Fund are eligible to participate in the Safety Enhancement Grant Program.

Safety Enhancement Grants provide members with financial support to purchase equipment or services that aid in the reduction and severity of workplace injuries. Members are eligible for award amounts up to \$2,000 per project. The matching grant rewards your investment on a 2:1 ratio basis. For every dollar you contribute, the program will pay two dollars more up to the \$2,000 maximum.

Grants are awarded in May and October of each year. To be eligible for the May awards, the simple one page

application must be received between October 1 and April 30. Applications for the October awards must be received between May 1 and September 30. Each entity can submit up to 2 applications for each review period.

Awards are made on a competitive basis contingent on available funds, and each member is eligible to receive up to \$5,000.00 annually in this program. Applications requesting items that directly enhance the safety of employees from severe or frequent workplace exposures, demonstrate need, and provide or replace non-existent or substandard older equipment are given priority.

A few examples of equipment or services that do qualify for consideration are:

- Emergency Eyewash/Shower Station
- Ergonomic Equipment

- Lockout / Tagout Equipment
- Gas Detectors
- Confined Space Safety Equipment
- Flammable Liquid Safety Cabinet
- Hydraulic Tailgate Lifts or other Lifting Devices
- Chainsaw Safety Personal Protective Equipment
- Dump Loks
- SCBA Equipment
- Trench Protective Systems
- Fire Department Turnout Gear

For more information about Safety Enhancement Grants eligibility and applications, or any of the Maine Municipal Association Risk Management Service programs, please visit our website. The Safety Enhancement Grant program is found at <http://www.memun.org/RMS/LC/grant.htm> Please call us at 1-800-590-5583 if you have any questions. 🏠

Burned, Bitten or Bugged? Training for You, Your Equipment and Your Safety

MMA Risk Management Services is committed to providing participants in our Worker's Compensation Fund and/or Property Casualty Pool the highest quality training and educational experiences. Training is provided as a value added service at no cost to members. We offer on-site training by our highly skilled professional loss control consultants and through our website which features online safety and health and human relations courses specifically crafted to municipal operations.

Spring training options available include:

Groundskeeping Safety

- Safe Use of Groundskeeping Equipment
- Personal Protective Equipment - Use & Maintenance
- Chemicals in Groundskeeping Operations
- Sun Exposure
- Mowing Scenarios and Personal Protective Equipment

Environmental Hazards- Identification & Prevention of Exposure To:

- Ticks
- Mosquitoes
- Bees
- Brown-Tail Moth
- Poisonous Plants

Hearing Conservation

- Explanation of a Noise Evaluation Study
- Types of Hearing Protection - Use & Maintenance
- What is an Audiogram?
- What is Required in a Written Program?
- Affects of Noise on the Person

For more information about any of the Maine Municipal Association Risk Management Service programs, including Training, please visit our website at www.memun.org and click on the Risk Management Services link, or call us at 1-800-590-5583.

Office Safety

An office may appear to be a safe work environment. Compared to police, fire, or public works it is, but an office has many potential hazards. Most of these hazards are controllable or can be eliminated. Many office accidents happen when people set the stage for injury by rushing, not keeping things in their proper place and simply put - by doing things that are just plain dumb!

Here are ways to prevent office accidents and injuries:

Slip, Trips, and Falls

- Eliminate tripping hazards. Use handrails on stairs and never place

or store items on stairs. Use caution when walking on wet floors or uneven surfaces.

- Practice "wire management". Loosely coil excess wires and cords, tie and place away from the travel path. Do not leave wires under a desk where they can become tangled in the chair or become a trip hazard.
- Never stand on a table, counter, boxes, or a chair on wheels when reaching for items. Purchase a sturdy stool or stepladder for this purpose.
- Wear footwear appropriate for the weather conditions. Use travel paths that are clear of snow and sanded.

Office Ergonomics

- Place the heaviest items stored on shelves between knee and chest height. This reduces strain on the back and upper extremities when lifting.
- Use carts or get help when lifting and carrying heavy loads. Use proper lifting techniques using your legs. Keep items close to your body when lifting. Avoid overextension.
- At your computer use wrist rests,

foot stools, document holders and similar aids when necessary.

- Adjust position and height of your computer monitor, chair, keyboard, and mouse to avoid strain and fatigue. All desk materials should be easy to reach. Avoid sustained postures and take frequent stretch breaks.

General Safety

- Do not place file cabinets where people are liable to walk into open drawers. Never work in a lower drawer with a drawer open above. Close drawers when unattended.
- Do not overload top drawers of a file cabinet. Place heavier items in lower drawers. This, along with opening only one drawer at a time, will prevent the cabinet from tipping over.
- Repair or replace file cabinets with damaged slides or tracks. Keep files loosely packed to prevent hand and wrists injuries.
- Anchor shelving, cabinets or other

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Welcome New Members!

Unemployment Compensation Fund:
Marshfield School Department

Property & Casualty Pool:
Town of Sidney



The Municipal Risk Manager

The Municipal Risk Manager is published seasonally to inform you of developments in municipal risk management which may be of interest to you in your daily business activities. The information in these articles is general in nature and should not be considered advice for any specific risk management or legal question; you should consult with legal counsel or other qualified professional of your own choice.

Publisher: Risk Management Services

Editor: Marcus Ballou

Layout Designer: Jaime G. Clark

P.O. Box 9109, Augusta, ME 04332-9109
1-800-590-5583 or (207) 626-5583



NPWW (cont'd)

Avenue (Route 201) in Skowhegan, Maine. It is typically a gathering of 110+ exhibitors who trade with municipalities and public agencies. The Highway Congress began in 1991. It has continued to thrive and expand and is now known as the premiere opportunity for public officials in Maine to gather and see the latest in equipment, supplies and services for the municipal sector. For additional details please visit www.mcapwa.org. ■

Office Safety (cont'd)

potentially top heavy equipment to the wall to prevent tipping.

- Use caution when sitting in a chair with casters. It can roll out from under you, or if you lean back too far, flip over. Don't rest your feet on the desk. Replace old four-point pedestal (4 legs) chairs with five-point pedestal platforms.

Housekeeping

- Practice good housekeeping. Put items away after use. Remove trash, boxes, and discarded papers. Do not store items in aisles, stairways, or the knee-hole space of desks.
- Limit personal items in your workstation to a few favorites. Limit clutter and maintain the work area in an organized, efficient and safe manner.
- Clean up spills immediately. Employees mopping or waxing floors should place warning signs to alert others of the potential for slippery floors. Broken glass and other sharp objects should not be placed in wastepaper containers.
- Solvents or other toxic substances should be used only with adequate personal protection equipment and in well-ventilated areas. Material Safety Data Sheets (MSDS) should be accessible to all employees who are using these substances.

Fire Safety / Emergency Plan

- Never run electrical cords under

carpeting, through windows or doorways or fasten them to walls or other surfaces with staples or other unapproved fasteners.

- Do not overuse extension cords or multiple power strips. Never plug a power strip into another power strip or extension cord. Do not use three-prong to two-prong adaptors. Misuse of wiring presents both an electrocution hazard and fire hazard.
- When not in use, turn off electrical appliances such as coffee pots, computers, photocopiers, and heaters. Ensure heaters have tip over protection.
- Know where fire extinguishers are

located and how to use them. Extinguishers should be inspected monthly to insure availability and that they will work when needed.

- Never block access to fire extinguishers and emergency exits.
- Make sure that all secondary (emergency) exits are kept clear of snow and ice and that door hardware is maintained in working condition.
- Know of your office emergency procedures in the event of a fire, storm, workplace violence, medical problem, or other emergency. Be familiar with evacuation procedures, exit routes, and location of first aid supplies. ■

Protection You Can Grow With Tenant User Liability Insurance Program

Like most municipalities, you probably own facilities such as auditoriums, meeting rooms, parks and sports fields that are used by the public. Allowing independent entities to use municipal property may expose the municipality to unnecessary claims. To help avoid these liabilities it is recommended that the municipality obtain an insurance policy from the entity requesting the use of your facility.

The Tenant Users Liability Insurance Program (TULIP) is a sponsored program of MMA Risk Management Services, that provides a low-cost insurance policy that protects both the "Tenant User" and the municipality. A "Tenant User" is any outside party using town or school facilities. The policy applies to bodily injury or property damage arising out of the use of municipal premises by Tenant Users. Premium costs are traditionally paid by the Tenant Users or by the department inviting the Tenant User into the facility. The premium is based on the nature of the event, the duration of the event, the number of participants, the level of risk of the

event and any special requirements

For more information contact Marcus Ballou mballou@memun.org or Judy Doore jdoore@memun.org at Maine Municipal Association, 1 (800) 590-5583. Theresa Lee at HUB International New England, LLC is also available to help answer your questions at (800) 370-2106 or you may visit the Entertainment Brokers Web site at www.ebi-ins.com/tulip

This advertisement explains the general purposes of the coverage described, but in no way changes or affects any such coverage as actually issued on the policy for any insured. ■

IMPORTANT NOTICE

Renewal in the Accident Insurance for Volunteers Program is not automatic. Watch for the July 1, 2011 - June 30, 2012 enrollment mailings in MAY.