

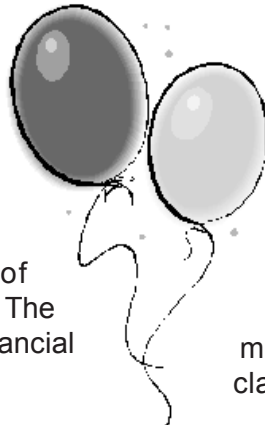
## 20<sup>th</sup> Anniversary

The 20th Anniversary celebration of the Maine Municipal Association Property and Casualty Pool begins July 1st, 2007. From the Pool's beginning with 14 core members in 1987, the Pool has grown to provide insurance protections and services to over 430 Members. The Pool exists as a group self-insurer under a Certificate of Authority issued by the Bureau of Insurance. The Bureau receives and reviews the Pool's financial reports.

The Property & Casualty Pool is designed to address the unique needs of Maine municipalities and quasi-public entities. The coverages provided by the Pool are structured to fully secure the advantages, immunities and limitations of the Maine Tort Claims Act. The Property and Casualty Pool has become the premier choice for municipal property and casualty coverage in the State of Maine.

Since 1996 the Board has authorized the payment of \$ 2,127,516 in total dividends to those members eligible by virtue of their claims experience and length of participation in the Pool. Dividends are not guaranteed from year to year and their award depends not only on the claims experience of the individual member but also on the overall claims experience of the Pool.

Loss control services have been provided to members by MMA Risk Management Services staff since 1995 when the Loss Control Department was established in house. Loss Control Consultants work with members individually to provide extensive training programs and assist in development of safety programs specifically designed for municipalities. They also conduct hazard surveys, property inspections and provide estimates of



insurable building values for members.

MMA Claims provides on-line claim reporting, on-site claim reviews and rapid response to all claims matters. MMA's licensed, professional claims personnel handle all claims and work closely with members to effectively manage and resolve claims.

Risk Management Services Underwriting and Marketing department provides answers to coverage questions, on-site coverage reviews, presentations and personalized assistance with the completion of applications as well as assistance in obtaining specialized coverages.

The Pool begins its 20th year of service financially strong, enthused and ready for the challenges and opportunities that the next 20 years will bring.

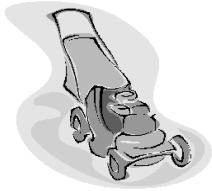
## WELCOME! New Members

### Unemployment Compensation Fund:

Penquis Solid Waste Corporation  
Town of Mercer  
Town of Willimantic

### Property & Casualty Pool:

City Of Bath  
Town of Woolwich  
Town of Dayton  
Town of Chebeague Island



# SAFETY SHORTS

## POWER LAWN MOWER SAFETY



Power mowers are common to most municipal operations. They are time saving tools that allow Maine communities to maintain their parks, athletic fields, and other public properties at a level among the finest in the country. However, a lawn mower can be extremely dangerous if it is not handled properly. Each year lawn mowing injures over 110,000 people seriously enough to require treatment in hospital emergency rooms. These injuries range in severity from minor cuts to amputations. The four primary causes of the majority of these injuries are: 1) contact with rotating blade 2) struck by propelled objects 3) overturning and 4) mower running over the victim.

### Following These Safe Work Practices Will Prevent Most Accidents

- ✓ Read operator manual. Read and follow the instructions carefully. The manual explains safe procedures that must be followed. Maintain the equipment according to manufacturer's specifications.
- ✓ Train the Operator(s). All operators must be trained on how the mower operates and its safety features. The operator should demonstrate through testing and/or observation that he/she can safely use the mower.
- ✓ Check guards and shields. Be sure all protective devices are functional before starting the mower. Test the "Operator-Presence Switch" (OPS) to make sure the mower stops immediately when you release the control. Never remove or alter safety equipment including the OPS, trailing toe shield and discharge chute protection.
- ✓ Check lawn before mowing. Remove rocks, glass, sticks, toys, and any other object that could cause injury or property damage if thrown by the mower blades. Observe (and mark) the location of fixed objects such as pipes, sprinkler heads, signs, curbing, and utilities that could be damaged or damage the mower.
- ✓ Watch for vehicle or pedestrian traffic. Make sure that dirt and debris can not injure or strike pedestrians, vehicles, or nearby property. Direct the discharge chute away from pedestrians and property. Be especially aware of children and pets in the area to make sure that a safe distance is maintained. Dress safely, use protective equipment. Always wear Personal Protective Equipment (PPE) such as hearing protection, safety glasses and a high visibility vest if working near vehicle traffic. Wear ankle high, good quality leather work boots; ANSI approved safety toes are preferred. No sandals! No sneakers!
- ✓ Persons sensitive to dust, pollen, grass, etc. should wear dust masks.
- ✓ Avoid over exposure to heat and sun. On hot days wear lightweight, loose fitting, light colored clothing and a brimmed hat. Drink plenty of water. Use sunscreen.
- ✓ Pay attention! Be aware of your surroundings. Do not wear headphones to listen to music when operating a mower. Mow advancing forward whenever possible so you can see where you are going. Do not engage in "horseplay". Mowing can be dangerous and should be regarded as such.
- ✓ No passengers on riding mowers. Extra riders can fall from a mower and be run over. Riders can distract the operator, contributing to careless mistakes.
- ✓ Do not use riding mowers on steep slopes. Mow up and down slopes when operating a riding mower. Mow across the slope when using a walk-behind mower.
- ✓ Store and handle fuel with care. Store gasoline only in approved containers with a self-closing spout and flash arrestor. Shut off the engine and allow cooling before fueling.
- ✓ Be aware of moving parts. Shut off the engine and be sure the blade has stopped completely before emptying the grass catcher, attempting to free obstructions from the discharge chute, adjusting the cutting height, or performing any operation that could place hands or feet near the blade. Disconnect the spark plug wire before cleaning, repairing, or inspecting the mower.
- ✓ Do not leave a mower unattended. Turn off the mower before you leave it – even for a moment. Remove the key and take it with you. REMEMBER - POWER MOWERS DO THE WORK; YOU HAVE TO DO THE THINKING! THINK SAFETY! (Also, see our Safety Short – Working Safely in Hot Conditions).

#### ***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.

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Volunteers are recognized as a key resource for towns, schools and local government entities. Volunteers dedicate their time and resources in such diverse activities as firefighting, emergency response, parks and recreation, libraries, and much more. No matter what activities your entity may undertake, volunteers are likely to be a critical aspect of the operation's success. MMA Risk Management Services has recognized the need to safeguard our volunteers and is proud to remind our membership that we sponsor two independent programs: Accident Insurance for Municipal Volunteers and Volunteer Firefighters Blanket Accident Program (VFF).

The information provided below highlights the benefits and parameters of each program. If you have any questions, please contact Pamela Corrigan, Marketing Consultant at 800-590-5583, extension 255 or via email at [pcorrigan@memun.org](mailto:pcorrigan@memun.org).

**ACCIDENT INSURANCE FOR MUNICIPAL VOLUNTEERS**

**Eligibility:** Municipal participation in Property & Casualty Pool or Workers Compensation Fund

**Cost:** **\$3.75** per volunteer per year

**Term:** July 1st through June 30th of each year

**Benefits:** Medical expense reimbursement (\*excess of individual's own health care coverage) **up to \$25,000**

Death benefit ..... **\$2,500**

Dismemberment ..... **up to \$2,500**

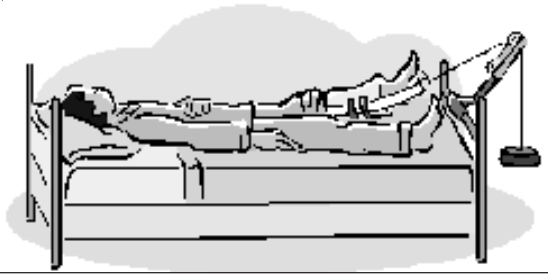
**Enrollment:** Municipalities must enroll ALL eligible volunteers except those with similar coverage elsewhere.

Municipalities must agree to keep an accurate record of all volunteers and that list is subject to audit.

**Carrier:** CIMA Companies of Alexandria, Virginia

**Changes:** This is blanket coverage and notification is not required if minor changes occur in volunteer numbers

**Limitations:** Coverage is excess over the volunteer's own health care coverage. If volunteer does not have health care coverage, this coverage is primary coverage.



**VOLUNTEER FIREFIGHTERS BLANKET ACCIDENT PROGRAM (VFF)**

**Eligibility:** Municipal membership in MMA

**Cost:** **\$52.48** per fire/rescue volunteer

**Term:** Individual effective dates for each municipality

**Benefits:** Medical expense reimbursement (with a \$500 deductible) ..... **up to \$25,000**

Death benefit ..... **\$25,000**

Death benefit/dependent education ... **\$5,000**

Seat Belt Death Benefit ..... **\$20,000**

Living Benefit Option ..... **\$12,500**

Dismemberment ..... **up to \$25,000**

Weekly Disability Payments ..... **70% of average weekly wages up to \$300**

Total Disability Benefit ..... **\$25,000**

HIV Positive Benefit ..... **\$25,000**

**Enrollment:** Participating municipalities must enroll all fire and rescue volunteers. Junior Firefighters and Auxiliary receive limited coverage at no additional cost.

**Carrier:** The Hartford Life Insurance Company

**Changes:** This is blanket coverage and notification is not required if minor changes occur in the fire/rescue roster

**Limitations:** Coverage does not duplicate or replace Workers Compensation benefits. Heart, Circulatory, infectious disease, and door to door coverage applies only to emergency activities. Disability payment limitations apply to volunteers over 60. Heart or Circulatory benefits do not apply to volunteers over the age of 65 nor anyone treated for similar condition within five years.

THE INFORMATION ABOVE EXPLAINS THE GENERAL PURPOSE OF THE INSURANCES DESCRIBED, BUT IN NO WAY CHANGES OR AFFECTS ANY SUCH POLICY AS ACTUALLY ISSUED

