



## ON-LINE SAFETY TRAINING

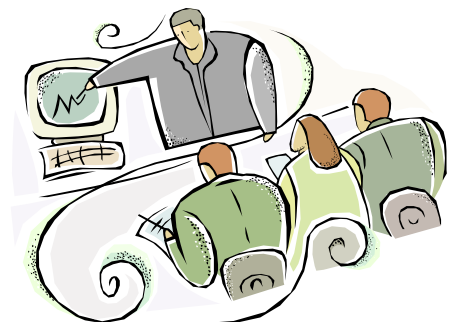
Members of MMA's Property & Casualty Pool and Workers Compensation Fund have received safety training from the Risk Management Services Loss Control Consultants in regional and on site presentations as a value added service for years. Now, with the introduction of On-Line Safety Training, members will have enhanced access to convenient standard safety training programs. MMA's Risk Management Services Department, in conjunction with e-learning company FirstNet Learning, is offering web-based safety courses as an addition to the safety training programs already available to members.

One of the advantages of On-Line Safety Training is its flexibility. Courses range in length from 15 minutes to 2 hours. When available training time is limited it is possible to begin work on a course, exit at any point with a bookmark, then return when it is convenient and pick up at the same place. The bookmark will be waiting whether it is minutes, hours, days, weeks or months since exiting the site. Rather than waiting until a group of employees needs a specific training program, training is available on an individual basis whenever the need arises. The courses are user friendly, easy to navigate and no prior computer experience is required. Many of the topics cover areas where there are annual or periodic continuing education requirements.

These courses have been professionally developed based on the National Safety Council's Green Cross Safety Suite and adapted to State of Maine safety standards. They will complement the in person RMS Loss Control safety training efforts. Further, utilization of On-Line Safety Training will allow the RMS Loss Control Department to devote additional effort to the development of customized on site training solutions to the unique safety issues confronted by governmental entities.

On-Line Safety Training also gives you the ability to easily maintain an accurate record of safety training for all employees who participate. In addition, employees may print off certificates of completion for each program successfully completed.

There is no charge to members for access to On-Line Safety Training. This new training opportunity is offered as part of the Risk Management Services commitment to our members. For additional information regarding the programs and how to access them, go to MMA's website and click on RMS, then On-Line Safety Training or contact your Loss Control Consultant.



## PROVIDING MUNICIPAL SERVICES FROM OFFICIALS' RESIDENCES



Althea Do-good has been a dedicated Town Clerk and Tax Collector in Quietown for twenty-eight years. Citizens of this small, close-knit, rural village appreciate Althea's willingness to conduct town business from her home during the evenings and on Saturday mornings. Over the years, this devoted, outgoing municipal official has become friends with most all the town's residents. It is not unusual for a Quietown neighbor to converse over a cup of coffee, catching up on personal news or swapping recipes with Althea while she completes the visitor's vehicle registration or hunting license.

A week ago Saturday, just before the close of municipal business hours, Sally Social, an elderly resident and long time friend of Althea's, stopped by Althea's home. As Sally entered the foyer that leads into Althea's combination living room and municipal office, Sally tripped over a slightly protruding floorboard, stumbled over a row of potted plants and fell headlong into the glass french door. Sally sustained a broken hip and a laceration on her forehead.

Despite Sally's objections, her family has insisted that she file a claim against Althea and the town to cover hospital expenses as well as the anticipated nursing home and rehabilitative care costs. The claim stated that the purpose of Sally's visit was twofold; purporting that Sally had intended to pick up an absentee ballot and also to personally visit with Althea.

This past week Althea received a certified notice of the claim. Her homeowner insurance carrier quickly determined that the claim arose out of commercial use of the property. Since Althea had not purchased a business/commercial use endorsement to her homeowner's policy, her agent has advised that her homeowner's coverage does not extend to the incident.

Yesterday Althea gave the claim documents to her Board of Selectmen who immediately notified their municipal insurance provider. They could tell from the direction of the claim investigator's many questions, that maybe the issue was more complicated than they had first thought.

Municipal liability coverage defends and protects the municipality *WHEN THE TOWN IS LIABLE*. Each claim is evaluated on the basis of its own merits but towns and plantations that authorize their officials to conduct municipal business from home should be aware that the following issues will be among the many determining factors when such a claim is investigated:

- ❏ What evidence is available regarding the purpose of the injured party's visit?
- ❏ Is there any written documentation providing evidence that the municipality has rented/leased the home office space or that the municipality has responsibility for maintenance and safety of the space?
- ❏ Have the municipal officials established policies and procedures to insure safety of citizens within the residence?
- ❏ Did the municipal officers have direct oversight and discretion to make safety related decisions regarding the work area in which the accident occurred?
- ❏ When was the most recent date that a board member conducted a safety inspection of the area utilized for town business?
- ❏ Does the town have written proof that they have any insurable interest in the property?

### *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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In small municipalities, efficiencies are often sought to reduce administrative overhead - such as the practice of transacting municipal business from private residences. Boards of Selectmen/Assessors for municipalities in this situation are strongly urged to engage in thorough discussions to identify exposures. These discussions should include the municipal official working from home *and* the municipality's liability carrier. Coverage for cash management, theft, disappearance or destruction of monies and securities is also likely to be limited if a loss occurs at a location outside the direct control of the municipality's governing body. For more information contact your local commercial agent or your Risk Management Services Underwriter at 1-800-590-5583.



# DIVIDEND DELIVERIES

JUST A FEW FROM AROUND THE STATE...



Pembroke



Lamoine



Livermore Falls Water



Ellsworth



Smyrna



Jay



New Sweden



Rockport



Livermore



# WELCOME NEW MEMBERS!!!

## Property & Casualty Pool

## Workers' Compensation Fund

Sanford-Springvale Dev. Corp

Sandy River Recycling Association

Town of Lakeville

Town of Lakeville



We would also like to say **WELCOME** to the following new participants in the *Volunteer Accident Insurance* program.

Acadia Disposal District  
 Town of Alfred  
 Town of Anson  
 Town of Appleton  
 Town of Beaver Cove  
 Town of Beddington  
 Town of Belgrade  
 Town of Belmont  
 Town of Dedham  
 Town of Fayette  
 Town of Gorham



Town of Greenville  
 Town of Islesboro  
 Town of Kennebunk  
 Town of Lake George  
 Town of Lamoine  
 Town of Mount Vernon  
 Town of Palermo  
 Town of Solon  
 Somerville School Dept  
 Town of South Berwick  
 Town of Surry



***It's not too late to sign up for Accident Insurance for Volunteers!***  
***For details, contact Pam Corrigan, Risk Management Services***  
***at: 1-800-590-5583, ext. 244***