

The Municipal RISK MANAGER

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A Publication of the Maine Municipal Association

Ladder Trucks and Power lines - An Electrifying Combination!

A recent incident involving a Maine Fire Department occurred when they extended the aerial on the ladder truck and made contact with overhead powerlines. The electrical current that passed through the ladder and truck was sufficient enough to ignite one of tires on fire and compromised the integrity of the vehicle components, resulting in extensive damage. Fortunately no one was injured by this event, but the potential for fatality or serious injuries was high.

Maine is not alone in experiencing such a loss. In 2014, Columbia, Missouri suffered a similar event and tragically, in Pennsylvania and Kentucky, firefighters were electrocuted when they contacted power lines while working from aerial apparatus.

Due to the extremely high potential for loss of life and property, MMA Risk Management Services is requesting that all members of the firefighting community learn from these catastrophic events and review and update their SOP's and training protocols for working near energized conductors above 600 volts so that these accidents can be avoided.

Furthermore, aerial apparatus are often used to suspend the flag over routes for special events. On occasion these routes are in close proximity to power lines with the associated risk of accidental contact by the extended ladders. It is important to note that it may not be necessary to have contact with a powerline for the aerial device and apparatus to become energized.

The National Institute for Occupation-

al Safety and Health investigated the Pennsylvania fatality, and recommended the following **Lessons Learned:**

Fire departments should develop, implement, and enforce written standard operating guidelines for working in proximity to overhead powerlines.

Visually inspect the surroundings above and around the apparatus prior to extending aerials and always consider powerlines as energized.

Ensure that a distance of **at least 20 feet** is maintained between aerial devices and overhead powerlines.

Ensure that a Safety Officer is assigned to the apparatus.

Ensure that firefighters receive peri-



odic safety training specific to all tasks they are expected to perform.

Use alternating current proximity warning devices to detect electrical current when working near potentially

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MMA Risk Management Services Welcomes New Underwriting Manager



Please join us as we welcome Michael Mayette to our Risk Management Services team. Michael joined RMS as the Underwriting Manager in November. Michael is a graduate of Ball State University where he received his BS in Business Administration while majoring in Insurance and Finance. Michael's insurance career began in 1984, and he has held positions as a Commercial Lines Rater, Senior Commercial Underwriter, Home Office Underwriter, Commercial Underwriting Manager, Agency Principal, Compliance Manager, and Property/Casualty Division Supervisor for the State of Maine Bureau of Insurance.

Michael is a strong advocate for continuing education as he says that the nature of the insurance industry is constantly changing, and he wants to stay current on developing trends and topics. Additionally, Michael is an active member of the Fire Service and belongs to a variety of nonprofit organizations. 🏠

Sand/Salt Sheds In Danger

Now that snow has fallen throughout Maine, the chances of a roof collapse for municipal buildings is steadily increasing and the danger of collapse for sand/salt sheds is even higher. Sand/Salt Sheds are typically built to a lower occupancy standard due to the fact that they are not designed to be consistently occupied by employees or the public. Therefore, the use and maintenance of a Sand/Salt Shed is of extreme importance and any damage should be addressed as soon as practical. Below you will find a listing of general hazards and owner considerations which impact Sand/Salt Sheds:



Sand and salt has been filled past the fill point and against walls potentially causing corrosion of connection points and wall displacement.



Snow has been allowed to accumulate on the sides restricting ability for snow to shed from the roof and potentially compromising structural integrity.

TYPICAL HAZARDS:

- Snow Load
- Rust & Corrosion
- Movement of walls being pushed by equipment
- Equipment strikes
- Holes & penetrations
- Overfilling
- Foundation cracks & exposed rebar
- Loose fittings
- Vegetation growth against building

OWNER CONSIDERATIONS:

- Remove accumulating snow and maintain clear access around building
- Do not exceed fill line when loading
- Keep sand/salt away from metal components
- Inspect at least three times a year, before winter, during winter and after
- Check straps, turnbuckles and bolts for tightness depending on building type
- Restrict access to authorized personnel
- Secure property when not in use

If a building's roof does collapse or is in risk of collapse, the owner should immediately safeguard the premises and restrict access to the building. Next, as a first step towards repairing the roof and recovering damages resulting from the collapse, contact your insurance carrier and arrange for an engineering expert to evaluate the stability of the remaining structure. 🏠

Thank You Tom



Please join MMA Risk Management Services as we thank Tom Goulette for his commitment to public service, local government and to the Maine Municipal Association. MMA

Risk Management Services would like to personally thank Tom for his years of service on the Property & Casualty Pool Board of Directors from 2007 through 2018. Over the years Tom has dedicated himself to the advancement of local government and the Maine people. Tom attended several National League of Cities Trustees conferences over the years and shared those experiences and the knowledge gained with other members of the board. We will miss his enthusiasm, insurance experience and thoughtful approach. Thank you Tom for all of your efforts, commitment, understanding and friendship. 🏠

Ladder Trucks and Power lines (cont'd)

energized powerlines as a *secondary* or *redundant* means of protection.

Follow apparatus manufacturer's safety warnings.

The last thing we want is for anyone to be seriously injured or worse from a preventable incident. MMA Risk Management Services is asking that all members learn from these events and update their SOP's and train all staff on safety measures so that these accidents can be avoided.

The NIOSH report on the Pennsylvania fatality contains more detail on these steps and can be accessed at: <https://www.cdc.gov/niosh/fire/reports/face200801.html>

NIOSH's Fire Fighter Fatality Investigation and Prevention site can be reached at: <https://www.cdc.gov/niosh/fire/default.html> 🏠

Preventing Slips, Trips, and Falls in Municipal & Schools Buildings

Municipal buildings and schools are centers of activity bustling with members of the public, employees, students, parents, guests and community members. Between the daily operations, school instruction, sporting events, and other activities, our municipal buildings are commonly occupied from morning until night. The constant activity on properties increases the likelihood that slips, trips, or falls will occur. A well informed staff and proactive maintenance can reduce your exposure and protect your community, staff, students and visitors.

Make sure aisles and walkways are kept clear and free of items such as backpacks, boxes, and electrical cords. If an extension cord is temporarily needed, use a floor cord cover or tape to secure



it to the floor to prevent tripping; never cover an extension cord with a rug. Stairwells are another area of concern. Be sure to keep stairwells clear of all obstacles or obstructions, and perform routine inspections of stairwells to ensure condition. If damage is identified it is critical to promptly repair or replace damaged stairs, treads, handrails, and lighting to maintain a safe environment.

Use non-slip floor matting at all entrances. During periods of rain or heavy snowfall, it may become necessary to replace mats during the day if they become saturated with water. Use non-slip mats in areas such as the kitchen



or cafeteria that are prone to water or other spills. Use appropriate methods for cleaning floors and for degreasing kitchen floors. Use appropriate covers on floor drains and other openings so they are flush with the floor.

Limit the use of high-level storage areas to minimize the use of ladders and reduce the risk of falls. Where they are needed, provide appropriate equipment to reach the stored items. Provide approved step stools for teaching staff where needed to reach upper storage shelves, bulletin board displays and educate all staff on the danger of using chairs or other furniture as a substitute for a step stool or ladder.

Perform regular inspections and maintenance on outdoor grounds such as sidewalks, parking areas. Make sure outdoor lighting is adequate, and replace broken lights as soon as possible. Encourage the use of designated walkways. Regularly inspect snow removal equipment to ensure it is ready for use and maintain adequate amounts of ice melt. During periods of freezing rain or heavy snowfall perform frequent inspections of walkways to ensure that they are maintained and free of ice and snow.

Employee training is the most important component of your slip, trip, and fall prevention program. Train staff on what to do if they encounter spills or unsafe conditions so that corrective action can be taken before an incident or accident occurs. A proactive safety program combined with employee training, is an effective way to reduce slips, trips and falls.

Members of the MMA Workers Compensation Fund may utilize the Ed MacDonald Safety Enhancement Grant to obtain assistance with the purchase of fall protection equipment. For further information please visit our website at: www.memun.org/Insurance-Services/Risk-Management-Services. 

Workers Compensation Audit Time for Payroll Reporting

In the near future you will be contacted by either Risk Management Services who handles some audits in house, or by one of our contracted auditors Overland Solutions who will gather the data needed to process your Workers' Compensation Audit. It would be appreciated if all the necessary paperwork can be available for the auditor to review or is mailed promptly to them for review. The State of Maine mandates that all audits are completed by May 1st of each year for our Workers Compensation Fund.

Please watch your email for an electronic workers compensation checklist to assist you during this process.

Dispatch Accreditation Credit Available

The MMA Property & Casualty Pool is pleased to collaborate with the 911 community to reward members who have earned dispatch accreditation, either through the International Academy of Emergency Dispatch or CALEA Public Safety Communications.

Accreditation of dispatchers benefits the municipality and communication center as well at the MMA Property & Casualty Pool. It ensures that the employees in these positions produce better trained public safety personnel, promotes greater accountability within the communications center and demonstrates verification of excellence. In order to obtain this discount, a copy of the certificate must be forwarded directly to the Pool at each renewal. The maximum credit is 10% based on the applicable accreditation (fire, medical or police). This discount will be a direct cost savings starting July 1, 2019. For further information or questions, please email rmsunderwriting@memun.org 



When the weather turns cold, it can bring a chill into our homes. Portable space heaters have become a popular way to supplement central heating or heat one room. If you plan to use portable electric space heaters, make sure to follow these tips and recommendations:

HEATER CHECKLIST

- » Purchase a heater that is listed by a qualified testing laboratory.
- » Keep the heater at least 3 feet away from anything that can burn, including people.
- » Choose a heater with a thermostat and overheat protection.
- » Place the heater on a solid, flat surface.
- » Make sure your heater has an auto shut-off to turn the heater off if it tips over.
- » Keep space heaters out of the way of foot traffic. Never block an exit.
- » Keep children away from the space heater.
- » Plug the heater directly into the wall outlet. Never use an extension cord.
- » Space heaters should be turned off and unplugged when you leave the room or go to bed.

Types of electric space heaters

Oil or water-filled radiator
Heated oil or water travels through the heater.

Fan-forced heater
A fan blows warm air over metal coils.

Ceramic heater
Air is warmed over a ceramic heating element.

Infrared heaters
Heat is created by infrared bulbs.

Fact 

Nearly half of all space heater fires involve electric space heaters.

Maine Municipal Association
Risk Management Services
800-590-5583
www.memun.org



Your Source for SAFETY Information
NFPA Public Education Division • 1 Batterymarch Park, Quincy, MA 02169

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FREQUENTLY ASKED QUESTIONS:

Question:

What Is Email Spoofing?

Answer:

According to the Merriam-Webster Dictionary, Spoofing is to deceive or commit a hoax. A spoofed email is exactly that. The sender of a spoofed email drafts their email to appear as someone else for the purpose of obtaining a goal, whether it be financial, information or just an attempt to gain access to your computer. Often, the spoofed email is part of a phishing attack which is a con to gather passwords and login information. Therefore, an email spoofer is a trying to hide their true identity, by potentially acting as a vendor or even an employee of your organization with the hope of gaining your trust so that you will open an attachment or send them information.

Preventative Measures Protect You:

1. Be skeptical of all emails. Prior to clicking on an email ask yourself: Do I know this person? Was I expecting an email? Are they requesting sensitive information? If yes STOP and call for help.
2. Always have anti-virus software and ensure that it is up to date.
3. Ignore emails that come without a sender name or any email that has your name in the sender details.
4. Do not open any email if it only has a link in the body of the message.
5. Do not provide sensitive information without prior discussions, approval and accepted procedures and encryption.
6. When in doubt toss it out.

Please look for this new Frequently Asked Questions section of the Municipal Risk Manager each quarter. If you have a question you would like to ask please email Marcus Ballou at mballou@memun.org