

Parade Safety – Ready, Set, March



Throughout Maine, parades are commonly held as a celebration commemorating special occasions and traditions. In the planning of these events, entities appropriate funding and dedicate a great amount of time and resources to ensure that the event is enjoyed by the attending public, but in some cases, consideration is not given to safety and the use of risk management principles. The incorporation of risk management practices will not dampen the mood or reduce the level of enjoyment of your parade, but rather elevate the fun for all by diminishing anxieties and potential hazards.

This article will provide some safety, legal and insurance tips that your municipality may wish to consider before your parade begins to march.

The first question of primary importance is: Whose parade is it? Is your municipality truly sponsoring the event or is another entity responsible for the administration of the parade? In order for a municipality to officially sponsor a parade, the municipality must have the “Ultimate Authority” and “Oversight” of the activity. Furthermore, all funds must be accounted for in the municipality’s annual

audit and overseen by the municipal treasurer. If these conditions are not met, then this parade may belong to another entity.

The second consideration is: Who is insuring the parade? For municipally-sponsored events, members of the MMA Risk Management Services Property & Casualty Pool may already have liability coverage for the special event. But, regardless of who provides liability coverage for your municipality, it is critical that you contact your insurer prior to the event taking place and verify conditions of coverage and potential exclusions. Furthermore, require that all owners of vehicles, including but not limited to motorcycles, tractors, mobile floats and automobiles provide proof of Automobile liability insurance and a current driver’s license before being allowed to participate in the festivities. A *Certificate of Insurance* is a document which is typically used to provide evidence of insurance. It is recommended that you verify proof of *General Liability* and *Automobile Liability* coverage. It is further encouraged that you ask of your vendors to add your municipality as an *Additional Insured* on their *General Liability Policy*.

Plan and check the parade route. The careful planning of the parade route can keep your parade smoothly moving forward while reducing the likelihood of an accident occurring. You should ensure that the selected route is clear of obstructions and allows for adequate traffic control. Plan a staging area for people and

floats to organize before the start of the parade as well as an area for the parade to conclude and safely disperse without congestion and confusion. Determine which streets will need to be closed, where to place barricades and the number of safety personnel that will be needed and where they should be located. It is also important to walk the parade route to observe the condition of the surface by taking note of potholes, cracks and other obstacles that may cause an injury or present a danger to parade participants and spectators. Once a hazard is identified, repair or clearly mark the item and document the preventative actions taken. The documentation of all steps to address safety concerns may provide a level of protection for your municipality in the event of an accident.

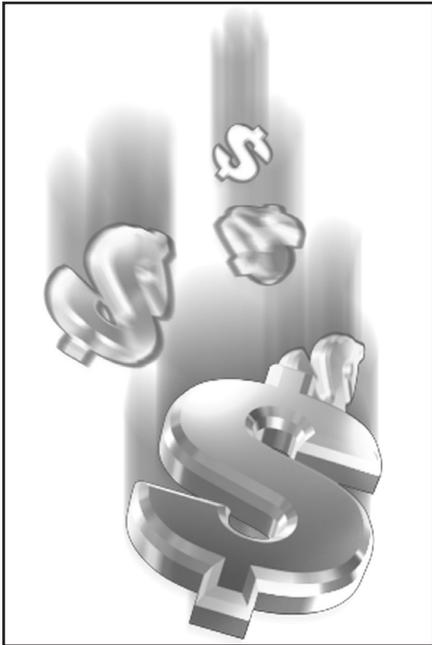
Implement parade safety guidelines. Give consideration to the positioning of parade participants spacing and float procedures.

1. Separate animals (if allowed) from units within the parade which create loud and sudden noises such as marching bands.
2. Prohibit the use of alcoholic beverages and other controlled substances within the parade as well as by spectators.
3. Children should have qualified supervision at all times.
4. Floats should be limited in size and have clear visibility.

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Remember to Apply for your Safety Grant

Entry deadline is April 30th



MMA's Risk Management Services is committed to helping Workers Compensation Fund members provide the tools necessary to implement safe work practices and build solid risk management programs. Safety Enhancement Grants are used to purchase safety equipment or services that assist in reducing the frequency and severity of workplace injuries. The Safety Enhancement Grant program is funded through the Workers Compensation Fund and is available only to current participants in the Fund.

The Maine Municipal Association has been awarding safety grants to members of the Workers Compensation Fund since 1999. The Grant program has assisted municipalities

by bestowing **\$1.89 million** through funding of **1506** Safety Enhancement Grants and **321** Scholarship Grants.

Grants are awarded in May and October of each year. To be eligible for the **May awards**, your application must be received between **October 1 and April 30**. Applications for the **October awards** must be received between **May 1 and September 30**.

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

Avoid Tightening the Belt on Safety

All MMA members are feeling the budgetary pinch in these tough financial times. In looking for ways to tighten the belt, it may be tempting to target a reduction in safety and loss control activities. At MMA, we think that in tough financial times it's more important than ever to establish and/or improve your risk management and loss control activities. Here's why:

Many loss control activities cost little or no money or time. Loss control doesn't automatically mean spending lots of money on expensive equipment or tools.

- Effective loss control and safety policies will make you more flexible, agile, and resilient to respond effectively and efficiently to significant incidents when they do arise.

- Safety risks actually tend to increase during tough economic times. Reductions in staff and resources can add more duties to other employees thereby increasing stress, cause employees to cut corners and engage in other risky behaviors. At this time, training is critical to assure that employees are familiar with the proper use of equipment and procedures.
- If you try to save costs by contracting out more services, those contracts need to be monitored and managed or they could increase your liability in the long run.

Rather than looking at loss control as part of your budget problem, we urge you to consider it as one of your best solutions! MMA Risk Management Services can help you with sound loss

control and safety policies that are tailored to your needs. 🏠

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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).

May 9 – 15 is National Police Week

Established in 1962 by President John F. Kennedy and a joint resolution of Congress, National Police Week pays special tribute to those law enforcement officers who have lost their lives in the line of duty for the safety and protection of others. At MMA Risk Management Services, we see first-hand how officers are injured in accidents and incidents that might have been prevented or the damages minimized. We strongly encourage you to get your police departments involved in loss control activities to prevent needless and harmful injuries.

Your MMA Risk Management Services Loss Control Consultant can work with your police departments to prevent or minimize losses by providing on-site training and assistance in:

- Accident Investigation/Review Committees
- Back Injury Prevention
- Slips/Trips & Falls 

June Weddings—Before the Happy Couple Says “I Do”

If you allow municipal residents to rent or use municipal facilities for weddings (or other events), remember – you don't want to incur liability for these events! Protect your municipality by requiring facility users to buy the appropriate liability insurance, including liquor liability insurance if needed, and to provide you with an original certificate of insurance and additional insured endorsement naming your municipality as an additional insured. Let Risk Management Services help by signing your Municipality up for the Tenant User Liability Insurance Program (TULIP). See our website for more information or ask your Member Services Representative to sign you up! www.memun.org/RMS/underwrit/cover/TULIPFlyer.pdf 

VOLUNTEER FIREFIGHTER

ACCIDENTAL DEATH & DISABILITY PROGRAM

Now available for \$44.61 PER VOLUNTEER

The Volunteer Firefighter AD&D program (VFF) coverage is underwritten by The Hartford and is designed to provide insurance benefits for Fire Department activities that fall outside the coverage provided by the Maine Workers Compensation Act.

VFF is available for an annual premium of only \$44.61 per volunteer firefighter.

FOR FURTHER INFORMATION PLEASE CONTACT:

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PARADES (cont'd)

- Persons riding on floats should have proper footing/seating and should not be allowed to hang any appendage over the sides of the float.
- No items or candy should be thrown from a float, but rather distributed by accompanying walkers.
- No fireworks or pyrotechnics should be allowed in or on any vehicle or float.
- Provide walking traffic guards along the route to ensure safety.
- Perform a weather check and if you hear thunder, have all parties seek shelter immediately.

These guidelines and recommendations only address some of the basic safety consideration that should be addressed when planning a parade, and are provided in an effort to reduce the likelihood of a loss. With a little planning and the implementation of risk management practices you can help protect your community and ensure a joyful celebration for all. 



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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