

The Municipal RISK MANAGER

FALL 2020

A Publication of the Maine Municipal Association

Time to Prepare

Children have returned to schools, temperature are dropping and the time to prepare for winter is upon us. The fall season is the perfect time to ready equipment and staff for the challenges of winter, which are now compounded by the ever changing employment landscape due to the Coronavirus. Despite all of these ongoing challenges, roads will need to be maintained and soon plowed, buildings maintenance crews will need to plan so that they can ensure safe egress that is free of snow and ice, and stage buildings to be ready for the impending cold. MMA Risk Management Services (RMS) finds that winter always brings with it some predictable claims, which allows us to take the steps to prevent them and protect people, property and community. To help you prepare and manage the risks associated with winter, we offer an overview of some common winter claims as well as tools and strategies to prevent them.

Building Preparation and Related Risks: Frozen pipes, roof damage, leaks and collapse.

Fortunately, most weather related losses are preventable. Here are some tips and reminders to help prevent these winter weather losses from occurring at your municipal buildings during the upcoming months:

- Make sure the building exterior is in good condition with all unnecessary openings closed.
- Insulate water pipes, paying special attention to pipes that are close to exterior walls or in unheated basements/crawl spaces/attics, pipes near windows, in foyers or soffits, and pipes that have frozen in the past.
- Locate, identify and mark water shut-off valves and ensure that your staff knows how to turn off the water.
- Repair or replace leaky or corroded valves now.
- Turn off the water to all outside connections and drain.
- Remove all hoses hooked up to outside connections and if possible drain the pipes.



- Ensure that you can remove the snow from around sand/salt shed building walls and foundation.
- Remove heavy snow from roofs if it can be done safely. Special care should be taken with flat roofs, which can be especially susceptible to snow and water collection.
- Keep gutters, eaves and downspouts clean and free of leaves, ice or snow.
- Do not locate computers or electronics directly below plumbing or roof drains.
- Make sure downspouts extend away from the building to direct water away from the foundation.
- Service heating systems to ensure that they maintain building temperatures.
- Schedule regular Building Freeze Watches to be performed during winter storms and periods of cold weather.
- Take special care to weatherize and monitor vacant or unoccupied buildings.

Slips, Trips, and Falls. Every year, slips, trips and falls are among the most common and costly workplace accidents across all industries, accounting for 35% of incidents and 65% of lost work days. RMS also receives liability claims from individuals who lose their footing on municipal property. Many of these events take place in the winter, so consider these ways to reduce the potential for this cause of injury.

Pay special attention to all building entrances and exits, parking lots, and walking paths near and around buildings. Sanding and salting, in addition to plowing, is necessary to reduce slips and falls. If you use a contractor to maintain these areas, check the service contract and make sure it is explicit about the frequency of maintenance during storms.

You may also wish to designate an entrance that will always be first to be maintained so that your employees can rest assured that they have a safe entrance to and from work.



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Monitor floors just inside building entrances, where melting snow and slush create slippery areas. Use large absorbent floor mats to catch this snow and water. During storms, you may need to post special signs to warn people of a slippery floor.

Encourage your employees to wear appropriate footwear and to walk slowly by taking small steps to allow themselves to react quickly to a change in traction.

Many slips and falls occur when employees get in and out of vehicles. Operators of trucks and heavy equipment should, in all seasons, face the vehicle whenever entering or exiting. In winter, it's particularly important that they clear as much snow and ice off of steps, grab bars, etc. as possible and report damaged or unsafe equipment immediately so that it can be repaired.

Plow-Related Risks. Your plow drivers work in all weather conditions and are needed to be on the road when few others are. Although we are unable to eliminate all risk, we can take steps to reduce the likelihood of accidents.

- When attaching or removing plow blades for the season, workers should have assistive equipment to keep themselves safe. Hand injuries as well as shoulder and back strains injuries are notorious for their long-lasting and sometimes life-altering effects.
- Perform pre-season equipment maintenance. Have drivers check all safety equipment such as lights, strobes, wipers, defrosters, communications and tires before every shift.
- Report, repair or replace damaged equipment immediately.
- Before winter arrives, supervisors should ensure that high-way drivers get experience operating their designated vehicle, pre-drive their assigned plow routes with the plow (and



wing) attached, and mark obstacles on their routes. Don't let their annual "shakedown" ride be in adverse weather.

- Supervisors need to monitor driver fatigue, especially in long or successive storms with extended periods in the driver's seat. Make it a priority to check in regularly with drivers to evaluate their fatigue levels.

Winter can arrive suddenly, so it's best not to delay your preparations. Taking the time now to start acting on the tips in this article will go a long way to keeping your employees, vehicles, facility users, and structures safe. For more winter loss prevention ideas, reach out to your loss control consultant or email us at rmsloss-control@memun.org we are always available for you. 🏠

Members Receive Dividends

All of us at MMA Risk Management Services (RMS) would like to recognize the extraordinary risk management efforts our membership and thank them for their continued commitment.

We are pleased to announce that the Property & Casualty Pool (the Pool) and Workers Compensation Fund (the Fund) have issued dividends to all eligible members. Because of our membership's dedication to health, safety and loss prevention, the Workers Compensation Fund has distributed **\$649,941** in dividends and the Property & Casualty Pool released dividends of **\$599,968**, for total dividend distribution of over \$1.2 million. Since 1997, the Pool and the Fund have returned more than **\$23 million** in dividends to participating members.

For more information about any of the MMA Risk Management Services programs, including dividend distributions, online training programs, grants, scholarships and other available services, please visit our website at www.memun.org and click on the Risk Management Services link, or call 1800-590-5583 and ask to speak with RMS Member Services representative.

Workers Compensation Renewal Reminder

It is renewal time again and we are here to help. The renewal applications for the Workers Compensation Fund are due by October 16, 2020, and we want our Members to know that we are available to assist you. If you would like help with the completion of your application or just have questions, please contact RMS Underwriting at rmsunderwriting@memun.org or 1-(800) 590-5583.

Serving Maine Communities Is What We Do And All We Do

Coverage Document Portal

Coverage Document 2019-2020

We are pleased to announce a new feature to the MMA Risk Management website which allows members of the Property & Casualty Pool to view and download the Member Coverage Documents online. To access this new web feature, please login to the MMA site at www.memun.org and select Risk Management under the Quick Links. Once you land on the Risk Management page, you will see the Coverage Document Portal located on the right. Now you have the ability to view the coverage document for the years listed.

Boiler and Pressure Vessel Inspections Frequently Asked Questions



Q1: Who will conduct the boiler or pressure vessel jurisdictional inspection?

A1: Maine Municipal Association has partnered with Travelers BoilerRe to provide our members with equipment breakdown coverage. As part of your equipment breakdown coverage Travelers BoilerRe can complete jurisdictional inspections on boilers and pressure vessels as required by the State of Maine.

Q2: What equipment requires a jurisdictional inspection in the State of Maine? What frequency is the jurisdictional inspection required?

A2: The State of Maine changed their requirements in 2015. Only the following objects now require a jurisdictional inspection in the State of Maine:

- Pressure vessels – Inspection required every three (3) years
- Steamers/cookers – Inspection required annually
- High pressure steam boilers (greater than 15 psi) – One internal inspection required annually; one external inspection required annually
- The following objects require an inspection only if they are in a school:
 - o Steamers – Inspection required annually
 - o Low pressure steam boilers – Inspection required annually
 - o Hot water heating and supply boiler – Inspection required annually

For a full explanation of the jurisdictional requirements in the State of Maine please visit the National Board of Boilers and Pressure Vessel Inspectors website: <https://www.nationalboard.org/ViewAllSynopses.aspx>.

Q3: How are jurisdictional inspections scheduled?

A3: The Travelers BoilerRe Risk Control Consultant can access real time boiler and pressure vessel information in the State of Maine database. The Risk Control Consultant will proactively contact the location to schedule the jurisdictional inspection prior to the certificate expiration date. For questions regarding your recent or upcoming inspection or; if an inspection is needed for a newly installed object, please contact the Travelers BoilerRe Inspection Hotline at 1-800-425-4119 or via email at BOILINSP@travelers.com. Representatives are available Monday through Friday, 8am – 4pm EST.

Q4: What will I receive after my jurisdictional inspection?

A4: The Travelers BoilerRe Risk Control Consultant will complete an inspec-

tion report and will electronically submit the results to the State of Maine.

- Passed Inspection: If the object passed inspection, the member will receive an invoice for the certificate fee from the State of Maine. The member is responsible for paying the certificate fee to the State of Maine. Upon receipt of payment the State of Maine Office of Professional and Occupational Regulation will mail a Certificate of Inspection to the mailing address on file.
- In Violation: If the object does not pass the inspection, the member will receive a letter from Travelers BoilerRe outlining the violation and the necessary actions. Some violations are certificate blocking and will require an on-site re-inspection by the Travelers BoilerRe Risk Control Consultant in order to pass inspection and ultimately receive a Certificate of Inspection.

Travelers BoilerRe may also issue insurance related recommendations that are not certificate blocking. The recommendation will be discussed with the location contact and a follow up confirmation letter will be sent to the location. Once the recommendation is complete the member should notify the Travelers BoilerRe Risk Control Consultant so the recommendation can be closed. Contact information will be included in the confirmation letter.

Q5: When will a non-jurisdictional boiler be inspected?

A5: For the purposes of this document we are defining a “non-jurisdictional” object as a boiler(s) within in a municipal building that required an inspection prior to the State of Maine changing their code in 2015. Travelers BoilerRe will inspect a boiler that does not require an inspection by the State of Maine only if or when the Risk Control Consultant is visiting the location for the purpose of a jurisdictional inspection.

Q6: Will I receive a certificate for a non-jurisdictional inspection?

A6: No, Travelers BoilerRe and the State of Maine will not issue a Certificate of Inspection or any documentation if the object does not require an inspection in the State of Maine.

Q7: What should I have ready for the inspection?

A7: The Travelers BoilerRe Risk Control Consultant will outline the necessary requirements for the inspection upon scheduling. Additional information regarding inspection preparation can be found in the attached article, ‘It’s Time for Your Boiler Inspection’.



ACCIDENT INSURANCE FOR VOLUNTEERS July 1, 2020 – June 30, 2021



HUB International • New England, LLC

Maine Municipal Association Risk Management Services is pleased to announce that the Accident Insurance for Volunteers (AIV) coverage continues to be available through The Hartford Life Insurance Company. The program provides coverage limits of \$50,000 for accidental medical expenses at a rate of \$2.00 per volunteer.

If you have any questions with Accident Insurance for Volunteers (AIV) or the Volunteer Firefighter Blanket Accident Program (VFF), please contact Roberta Fogg rfogg@memun.org or 1-800-590-5583, ext 2232

Boiler & Pressure Vessel Inspections Training

This event will provide a 101 training on what you must know with regards to jurisdictional inspections

We are excited to announce the **October 28th, 2020** webinar training which will highlight what you need to know to about the jurisdictional inspections of boiler and pressure vessels. The training will begin at 10 am and is expected to run for approximately one hour. To ensure



public safety, the State of Maine requires periodic inspections of certain boilers and pressure vessels that are located in municipal buildings, schools and governmental facilities. This training is recommended for those who are responsible for the jurisdictional licensing and maintenance of boilers and pressure vessels. MMA Risk Management Services partners with Travelers BoilerRe Risk Control to perform these inspection services as an added service for our members.

This webinar will provide guidance on such topics as: The type of boilers and pressure vessels require an inspection, frequency of Jurisdictional inspections, guidance of the inspection process and your responsibilities.

Travelers Boiler RE Risk Control presenters are:

Steve Sawyer, Travelers Senior Regional Risk Control Consultant, Boiler & Machinery: Steve started out his career as a US Navy Boiler Technician, serving for six years. After returning to civilian life, Steve began a career in the insurance industry. Steve obtained his National Board commission, as well as several other State commissions throughout the Northeast. Steve progressed to a supervisory role as the Northeast Regional Manager where he oversaw a team of Risk Control Consultants for nearly twenty years. Steve has been involved with Maine Municipal Association since the beginning of our partnership.

Nick Andreychak, Travelers BoilerRe Risk Control Account Consultant: Nick has ten years of insurance and jurisdictional inspection experience. Nick started out his career at Travelers as Risk Control Consultant performing jurisdictional inspection, risk evaluations, and claim investigations. Nick enjoyed working with customers and pursued his current role as a Risk Control Account Consultant and now gets to do that daily working directly with Travelers BoilerRe clients, including Maine Municipal Association Nick aggregates and analyzes data to assist with loss control and prevention techniques. Nick utilizes data and results to create training and awareness sessions for clients. In his free time, Nick enjoys spending time with his two sons, playing ice hockey, and is a huge sports fan.

To Enroll: Please Contact MMA Risk Management Services Loss Control Department at: RMSLossControl@memun.org

Or Call Jennette Holt at 1(800)590-5583



FREQUENTLY ASKED QUESTIONS

What are Specialty Services & Coverage?

Members of the Property & Casualty Pool and Workers' Compensation Fund have access to special programs designed to help them manage risk, protect employees and the public. These program are:

- Tenant User Liability Insurance Program (TULIP)
- Volunteer Firefighter Blanket Accident insurance (VFF)
- Accident Insurance for Volunteers (AIV)

Tenant User Liability Insurance Program (TULIP) provides cost effective General Liability coverage for private outside groups who wish to use municipal properties. The program protects the facility user (tenant) and the municipality by providing access to low cost insurance for the facility user, therefore protecting both against third party claims for injury and or property damage.

Volunteer Firefighter Blanket Accident insurance (VFF) Coverage is underwritten by Hartford Life and is designed to pick up medical, disability and death benefits for fire department activities that fall outside of the Maine Workers' Compensation Act. The cost of coverage is \$34.00 per rostered volunteer firefighter/rescue person per year.

Accident Insurance for Volunteers (AIV) The program provides medical and dental reimbursement, death and dismemberment benefits for individuals injured while performing volunteer duties for participating members. Coverage is underwritten by Hartford Life at a cost of only \$2.00 per volunteer per year.

For more information on these programs please refer to: or call Member Services at 1(800)590-5583

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

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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