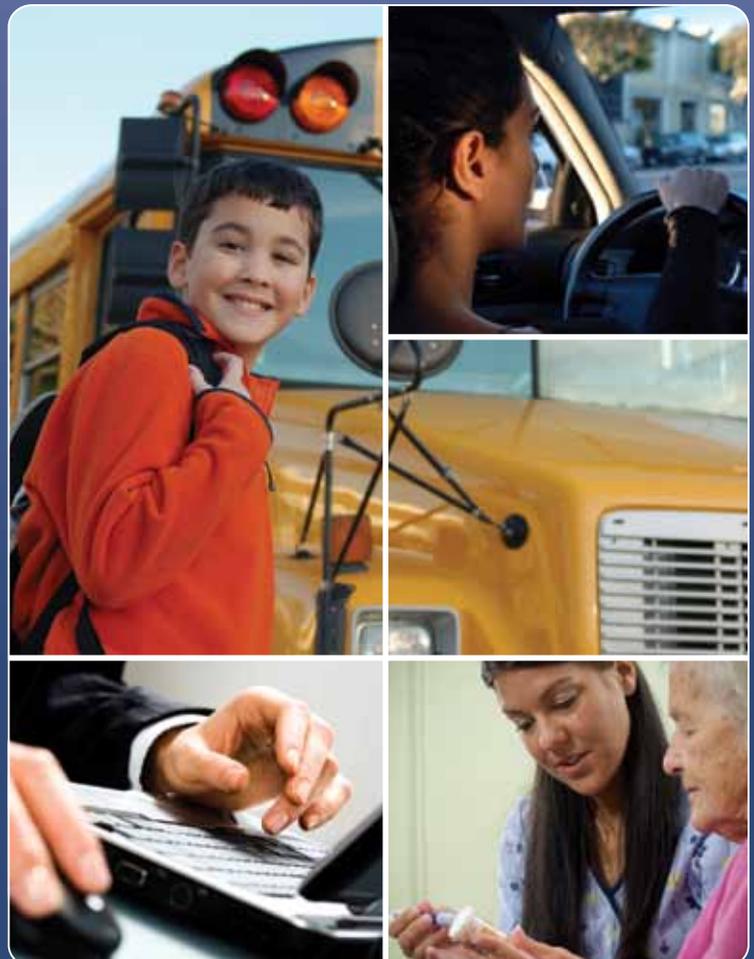




Specialty Human Services Division

Insuring those who improve our communities.

Preventing Losses Techniques for Social Service Organizations





Specialty Human Services Division

Insuring those who improve our communities.

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Specialty Human Services Division

Insuring those who improve our communities.



Insurance Program for Social Service Organizations

Our Mission

We provide financial protection through specialized commercial insurance products and superior customer service to select social service organizations with our independent agent partners.

A Proactive Approach To Preventing Losses

Congratulations! You have just started off on the path to effective loss prevention.

By developing your awareness of loss prevention concerns and techniques, you will be better able to plan and implement a complete program. Waiting until something goes wrong is not the best approach. You want to start working on preventing accidents now and before they happen. And we are here to help . . .

Accidents do not just happen – they are caused...which means they can be prevented.

The information provided here offers a starting point for developing a thorough loss prevention program by addressing the causes of loss before a loss occurs. The checklists in this brochure will give you a head start on discovering your organization's strengths and weaknesses. These tools will assist you in evaluating your current status and planning for a loss-free future. Remember:

Awareness			
+			• Effective Loss Prevention
Planning	=		• Cost Savings
+			• Peace of Mind
Action			

If you would like additional assistance in controlling your losses, we invite you to take advantage of the wide range of services provided by Great American's Loss Prevention department. Invest in loss prevention, before you find yourself investing in loss recovery.

On all following pages, check the box for items that are true for your organization.

For more information on safety programs and safety committees please visit our web site:

www.SpecialtyHumanServices.com

FIRE SAFETY

- We have a detailed fire prevention program.
- Fire extinguishers are installed as outlined by National Fire Protection Association (NFPA) guidelines.
- A contractor services our extinguishers annually.
- We have heat and smoke detectors throughout the facilities.
- Our smoke alarms are the preferred hard-wired systems with battery backup, not battery-operated.
- Any battery-powered units receive annual battery changes.
- Detector units are inspected monthly.
- Our automatic fire alarm system is monitored by a central station alarm company.
- We prohibit smoking in the building(s) or limit it to restricted, defined areas that have proper receptacles.
- Heating and air conditioning systems are backed by a preventative maintenance program and are inspected on an annual basis.
- We test our automatic fire sprinkler system on a quarterly basis and have it inspected by a qualified contractor on an annual basis.
- Records of maintenance on fire protection equipment are retained for 5 years.
- We store combustible materials away from furnaces, water heaters, stoves and other heat-producing appliances.
- Dryer vents and lint traps on laundry equipment are cleaned on a daily basis and inspected monthly by staff.
- The fire department has visited the premises and is familiar with all hazards.
- We have developed and practiced a written disaster plan.
- In case of electrical interruptions, we have a back-up generator that automatically starts up within ten seconds of the disruption.
- We maintain proper storage of oxygen cylinders.
- We maintain proper storage of laboratory chemicals.
- Flammable substances (paints, varnishes and solvents) are stored in well ventilated areas.
- Flammable cleaning solvents are discouraged.

FOR CAMPS

- We have a detailed fire prevention program in place.
- We distribute fire safety rules and regulations to all guests.
- Our fireplaces have spark screens.
- Ashes from fireplaces and campfires are collected and placed in metal containers with tight-fitting lids.
- Camp fires are properly supervised.
- Camp fires are permitted only in designated areas.

KITCHEN

- Because we use a grill, broiler or deep fat fryer, an automatic extinguishing system is in place and is UL300 compliant.
- A qualified contractor services our kitchen's automatic extinguishing system on a semi-annual basis.
- We keep a Class K fire extinguisher in the kitchen area.
- Commercial cooking equipment uses a separate hood and duct system.
- The hood and duct system has at least an 18 inch clearance to wood building members.
- Anyone authorized to use cooking equipment receives proper training.
- We document this training.
- At least every six months a qualified contractor cleans the hood and duct system over our cooking equipment.
- Our deep fat fryer is separated from any open flame cooking equipment such as a gas range, by at least a 16 inch distance or by an 8 inch metal baffle.
- We clean our grease filters on a regular basis.
- The cooking equipment is connected to an automatic fuel shut-off device.

HOUSEKEEPING

- We maintain good housekeeping practices throughout the premises; there are no accumulations of combustible trash or debris.
- Stairwells are enclosed and free of storage.
- We maintain good housekeeping in our basement and attic.
- We store rubbish outdoors in self-closing metal containers.
- Metal containers with tight-fitting lids are provided for trash disposal.
- We promptly clean up spills of paints, varnishes, or other solvents.
- Trash is removed from the premises on a frequent basis.
- We immediately clean up spills.
- Outside metal dumpsters have lids.
- Metal containers with tight-fitting lids are provided for rags that have been used with flammable or combustible liquids.
- These containers are removed daily.
- Shop areas are cleaned at the end of each day.
- Spills of flammable or combustible liquids are cleaned up promptly and safely.
- We properly dispose of used syringes in appropriate receptacles.
- Doors to linen shoots and trash shoots are in good condition.
- Stained or soiled uniforms are kept in metal containers with tight-fitting lids.
- Wastebaskets are emptied daily.
- Stock rooms are kept neat and well arranged.
- Outside trash dumpsters are at least 30 feet from the building.
- Outside trash dumpsters have their lids in a closed position at all times.

PREMISES, GROUNDS & PARKING

- State authorities regularly inspect our grandstands and bleachers.
- We have a program for prompt snow and ice removal.
- All visitors must be personally attended.
- Shipping and receiving areas are segregated from the public areas.
- There are no unoccupied buildings in close proximity.
- All reception areas are well maintained.
- Police patrol the area on a frequent basis.
- Wet areas have non-skid mats.

SWIMMING POOLS, PONDS, LAKES

- Swimming pools are closely supervised and, where possible, American Red Cross lifeguards are available.
- Self-closing and locking gates have been installed to prevent individuals from entering the area when unsupervised.
- There is easy access to and availability of life saving equipment.
- Pool rules are posted in a visible area.
- All electrical equipment in the pool area is designed for pool use and is maintained in good working condition.
- Markers indicate the depths of ponds and lakes.
- State personnel regularly analyze swimming water for bacteria.
- Swimming pool depth markers are easily visible.
- Our swimming pool has no slides or diving boards.
- Qualified personnel regularly inspect ammonia systems.
- We follow a regular boat maintenance program.
- All boating instructors are certified.
- All boats and canoes are Coast Guard approved.
- The use of life vests is mandatory.
- All pool drain systems and pool anti-entrapment systems comply with the Virginia Graeme Baker Pool and Spa Safety Act.

ELECTRICAL SAFETY

- The use of temporary, electrical extension cords is held to a minimum.
- Alteration and installation of electrical wiring and fixtures is performed only by a qualified electrician.
- We protect outlets in all areas around moisture and water with Ground Fault Circuit Interrupters (GFCI) to prevent electrical shock hazard.
- We have a qualified contractor come in on a regular basis to inspect the electrical system for overloading conditions, normal wear and tear and any possible shorts.
- We have trained employees in the Lock-out/Tag-out program.
- We have implemented programs for the inspection and maintenance of electrical systems, refrigeration equipment, pipelines and valves.
- We do not permit use of space heaters.
- We do not permit use of kerosene heaters.
- Cover plates are maintained on all electrical outlets.
- Electrical equipment is properly grounded and protected against wet or damp conditions.
- Saunas are UL listed.

GENERAL SAFETY

OUR IMPLEMENTED EMERGENCY EVACUATION PLAN INCLUDES:

- Monthly Drills.
 - Plans posted in visible areas.
 - Training of all new employees and clients.
- Exit signs clearly identify exits.
- Emergency lighting units have been installed to illuminate means of exit in the event of a power failure.
- We maintain exits and exit ways in a safe, usable condition and free of obstructions.
- Exit doors open outward and are equipped with panic hardware.
- We keep our floors well maintained and clean at all time to prevent slips, trips and falls.
- We apply non-slip finishes to our floors.
- All steps are kept in good repair, have adequate lighting, are kept free of obstruction and include suitable, sturdy hand rails.
- Watchman service or other security measures are used in off-hours.
- The Fire Department is aware of special hazards.
- Provisions are in place for prompt correction of any ammonia leaks.

FLEET SAFETY

- Owned vehicles are well maintained and serviced regularly.
- When not in use, vehicles are locked and parked in fenced areas that have adequate lighting and staff monitoring.
- Keys are kept in a safe location.

We have implemented a Fleet Safety Program that includes:

- A statement from senior management.
- Rules on personal use of company vehicles.
- Accident review board.
- Driver training.
- Established criteria for acceptable driving record.
- Management checks each driver's Motor Vehicle Report (MVR) against the facility's standards for acceptable driving performance on an annual basis.
- Special care is taken when loading and unloading passengers.
- We enforce the policy that each passenger must have and use his or her individual seat belt.
- Employees who use their own vehicles for company use have insurance limits that equal our limits.
- We maintain copies of their auto policies to support this statement.
- We have implemented a driver drug-testing program that has been reviewed by legal counsel and is in accordance with DOT requirements.
- All vehicle operators are qualified for their assignments and their vehicles.

We maintain files that include a copy of each driver's:

- License or driver's license number.
- Current Medical Card (if applicable).
- Additional Information – application, notes from reference checks, MVR reports.
- Accident investigation reports and findings.

We maintain files for each vehicle that include:

- Copy of Registration.
- Maintenance Schedule.
- Copy of Certificates of Insurance.
- Special Use permits.
- Daily vehicle drive inspection forms.

We have equipped each vehicle with:

- Independent, mechanical, anti-theft steering locking devices.
- Security alarm systems.
- Tapered-style door lock buttons (that make "coat hanger" entry more difficult).

Our Written Company Policy

- Requires vehicles be locked when they are unattended.
- Explains our policy about storage of vehicles at employees' homes.
- We park the vehicles in an area that is well lit.
- We park the vehicles in an area that is fenced.
- Our parking lot areas are patrolled by public or private security during non-business hours.

Vehicles are equipped with emergency equipment, including

- A fire extinguisher.
- Spare fuses.
- First aid kit.
- Set of reflective triangles.
- Instructions and forms for accident reporting purposes,

SECURITY & HONESTY ISSUES

MONEY/SECURITIES

- We keep all monies in a locked safe until they can be deposited.
- We make bank deposits frequently (daily) to ensure that only the appropriate "petty cash" amount is kept on the premises overnight.
- Bank messengers are accompanied by at least two employees or the local police.
- We stamp all checks "for deposit only" as soon as we receive them.
- When we count money or prepare it for deposit, we do so behind locked doors.

We have safes, all of which:

- Are U.L. approved.
- Have at least a two-hour fire rating.
- Are U.L. certified burglar resistant.
- Are located in a well-lit area.

EMPLOYEES (FIDELITY)

An audit of our operations is conducted:

- At least once a year.
- By someone outside our organization.
- The audit report is given to the company.

OFFICERS AND BOARD OF DIRECTORS

- Someone who cannot deposit or withdraw funds reconciles our bank accounts.
- At least two people are required to sign all checks.
- We require all officers/financial employees to take an annual vacation of at least five consecutive business days.
- We obtain police record checks for each employee.
- We obtain background checks for each employee.

COMPUTERS / LAPTOPS / PORTABLE PHONES

- Serial numbers are recorded for all stationary and mobile equipment.
- Specific I.D. information (SS#/phone number, etc.) is engraved somewhere on the equipment.
- Laptop computers are not left in vehicles.
- Multiple users of portable Laptops/Phones must formally sign the equipment in and out.
- Laptops are kept in a secure area when not in use.
- Telephone records are checked to ensure portable phone numbers are only used by agency personnel.

PREMISES

- Double cylinder deadbolt locks are installed on all exterior doors.
- Windows have secure locking systems.
- Doorways are well illuminated.
- Windows and doors are clear of all shrubbery, trees or bushes, which could obstruct vision or conceal a perpetrator.
- Roof openings such as skylights and vents are secured.
- Access to roof is limited: no ladders, etc., stored outside.
- Indoor lights are kept on when business is closed so intruders can be seen from the street.
- Padlock bar extension locks are installed on overhead garage type doors.
- Exterior doors are solid wood, or if hollow core, are protected with a metal covering to add strength/integrity to the door.
- Glass doors are protected with metal grills of burglar-resistant shatterproof glass.
- Arrangements have been made with police to make periodic security checks of the premises during non-business hours.
- We have contracted with a private security company to provide security for our premises.

We have a burglar alarm that:

- We regularly maintain.
- Covers all exterior openings.
- Covers the interior premises with motion or sound detectors.

PRIVACY & RESPECT ISSUES

SCREENING & TRAINING

We have a formal employee/volunteer-screening program that includes:

- Verification of educational background and degree.
- Checking at least three past references.
- Obtaining a police records check which includes fingerprinting and verification on state and national levels.
- Taking a photo I.D.
- Interviews by at least three individuals.
- Maintaining employee personnel files that document all screening records.
- We keep a checklist for each employee that documents all training.
- New staff members receive guided supervision during the first three months on the job.
- Employee orientation includes review of the organization's policy on abuse and molestation incidents.
- Potential employees sign a release form which indicates there will be extensive screening through background, educational and criminal sources specifically geared toward controlling the problem of abuse and molestation.
- In-service training is provided for all staff members and includes information about abuse/molestation, its indications and effects.
- All staff members receive regular written performance appraisals.

POLICIES & OBSERVATIONS

- Staff may not invite clients/children to their homes or have other contact with them outside the program.
- If a client is injured and requires first aid, he/she will be examined by at least two adults.
- Adults and children have separate sleeping quarters.
- At least two staff members are assigned supervisory responsibility over a child/client.
- Children/clients are only released to their legal guardian or someone designated in writing by the guardian.
- Children/clients may not be touched on areas of their bodies that would be covered by swimming suits.
- Staff may not use physical punishment, verbally abusive comments or denial of the necessities of care in dealing with a child/client.
- Staff who work with very young children are identified by a badge or uniform that the children can readily recognize.
- Staff must immediately report any signs of injury or possible child abuse to the program administrator and follow Mandated Reporter Laws for your State.
- Supervisors make frequent and unannounced visits to observe staff as they work with clients, including (for 24-hour programs) late night visits and shower times.
- Administrators interview clients periodically to hear about their experiences in the program.

SCHOOLS & DAYCARE

FLEET SAFETY

- Vehicles used to transport worker/students have been inspected and approved by state agencies.
- The school bus transportation system is under the school's fleet safety program.
- Each vehicle has a first aid kit.
- Each vehicle has a fire extinguisher.
- Each vehicle is equipped with radio or cellular communication equipment.
- All buses and vans have been inspected within the past year by appropriate state agencies.
- All buses and vans are equipped with outside mirrors that permit viewing of blind spots in front and on both sides of the vehicles.

Our Driver Selection Program

- Our driver selection program places emphasis on the proper handling of children.
- Our driver selection program verifies that van and bus drivers have appropriate driver licenses.
- An adult stationed outside the vehicle supervises all loading/unloading of student passengers.
- All drivers are familiar with routes and rural road conditions.
- A program is in place to deal with teacher, parent or student vehicles used for school activities.

PREMISES, GROUNDS & PARKING

- Double cylinder deadbolt locks are installed on all exterior doors.
- Windows have secure locking systems.
- Doorways are well illuminated.
- Windows and doors are clear of all shrubbery, trees or bushes, which could obstruct vision or conceal a perpetrator.
- Roof openings such as skylights and vents are secured.
- Access to roof is limited: no ladders, etc. stored outside.
- Indoor lights are kept on when business is closed so intruders can be seen from the street.
- Padlock bar extension locks are installed on overhead garage type doors.
- Exterior doors are solid wood, or if hollow core, are protected with a metal covering to add strength/integrity to the door.
- Glass doors are protected with metal grills or burglar-resistant shatterproof glass.
- Arrangements have been made with police to make periodic security checks of the premises during non-business hours.
- We have contracted with a private security company to provide security for our premises.
- Plants and shrubs on school grounds are non-poisonous.
- Building points of entry and exit are controlled in order to prevent intruders and reduce the chances for children to wander off.

We have a burglar alarm that:

- We regularly maintain.
- Covers all exterior openings.
- Covers the interior premises with motion or sound detectors.

PLAYGROUNDS

- We inspect playground equipment on a daily basis to assure that it is kept in good working condition.
- We promptly replace sharp edges, damaged chains and rusted areas.
- Use of recreational equipment is supervised.
- The surface material under playground equipment is of soft material (pine bark, mulch, wood chips, rubber mats), and meets ASTM guidelines and/or U.S. Consumer Product Safety Commission (CPSC) Handbook Guidelines for Playground Safety.

GENERAL SAFETY

- Fairs, carnivals, bazaars and other such functions are run under the school's control.
- Our program for dealing with loaning school facilities to outside organizations includes obtaining Certificate of Insurance whose limits of insurance equal or exceed our own.
- Security is available for all school functions.
- Workers/students are tested in proficiency prior to operating equipment.
- Workers/students are supervised during use of machines.
- Equipment and machinery are properly anchored to prevent tipping.

FOR VOCATIONAL SCHOOLS

- If table saws are used by students or volunteers, the saw must be properly guarded and the student is carefully supervised by the teacher.
- Hearing protection is provided in noisy areas.
- Proper eye protection is provided and worn in areas where there is danger of flying particles or corrosive materials.

Fire Safety

- We have an adequate supply of multi-purpose fire extinguishers.
- Each month, we perform a supervised fire drill.
- We have no problem with vandalism or malicious mischief.
- Paint and other combustible substances are stored away from heat sources.
- Fire extinguishers are easily accessible.
- Flammable and combustible liquids are stored in cabinets specifically designed to house them.
- Enclosed storage areas for flammable and combustible liquids have proper ventilation.
- Compressed gas cylinders are stored away from all heat sources.
- Lamps, lanterns, stoves and all other equipment are refueled in a designated area that is properly equipped for fire fighting.
- We store pool supplies and cleaning chemicals in a segregated, well-ventilated, dry area.

Grounds and Parking

- Shops and vocational classrooms are kept locked until the start of class.
- Areas used for shop work have been specifically designed for that use.
- Spray booths are constructed of non-combustible material.
- Any equipment used in a vocational school program is properly guarded.
- We cut or remove outdoor grasses and weeds within 30 feet of the structure(s) to prevent fire spread.
- All sidewalks and walkways are kept in a good state of repair and are adequately lighted at night.
- We cut back vegetation and weeds from walkways to provide clearance and eliminate hiding places for potential vandals.
- We keep parking areas in a good state of repair, lighted at night and marked for proper parking.

Electrical Safety

- If flammable or combustible vapors are present (spray booths) the electrical system is designed for this atmosphere.
- We have a lock-out/tag-out program for electrical equipment.
- Electrical devices or appliances are properly grounded and are UL listed.
- Electrical motors, fans, heaters and other appliances are kept free from lint and grease accumulations.
- Power shut-off switches are provided within reach of all machinery.
- We have red emergency stop buttons provided at all machinery.

FOOD DISTRIBUTION CENTERS

FLEET SAFETY

- We have a regular inspection program.
- We enforce a preventative maintenance program.
- Refrigeration equipment (if present) is regularly inspected and maintained.

For forklift trucks:

- We properly store fuels.
- Battery charging areas are well ventilated.

Driver selection:

- Is made in accordance and compliance with Department of Transportation (DOT) requirements.
- Includes a driver drug-testing program that has been reviewed by legal counsel and is in accordance with DOT requirements.

FIRE SAFETY

- We maintain at least an 18-inch clearance between stock and sprinkler heads.
- We have a backup power source for power interruptions.
- The building does not have combustible insulation.
- Aisle ways are well maintained and free of stock.
- We are in compliance with safe floor load capacities.

GENERAL SAFETY

- Aisle ways are free of debris.
- Aisle ways are well lit.
- Aisle ways are grooved or textured to prevent slips or skidding.
- Aisle ways are maintained at adequate widths.
- For each employee we obtain police record checks.
- For each employee we obtain background checks.

RECREATIONAL PROGRAMS: YOUTH OR ADULTS

FLEET SAFETY

- All buses and vans have been inspected within the past year by appropriate state agencies.
- Rules have been developed regarding horseplay, fighting and loud music on buses.
- Each vehicle has radio or cellular communication capabilities.
- Each vehicle contains a first aid kit and fire extinguisher.
- All trailers are under a vehicle inspection and maintenance program.
- We use trailers only for the purposes for which they were designed.
- All drivers pulling a trailer have received proper training for this task.
- All drivers are familiar with routes and rural road conditions.

When volunteers' vehicles are used:

- Vehicles are adequately insured.
- We obtain certificates of insurance.

GENERAL SAFETY

- Staff members have been instructed in emergency medical procedures.
- For specialized activities such as gymnastics, weight lifting and swimming, we have staff members who are properly experienced and trained.
- Children are effectively kept out of the playground when it is closed.
- Safety and inspection procedures are maintained and documented for all playground equipment.
- Before a field trip, permission slips are obtained from each child's parent or guardian.
- On a frequent basis, state authorities inspect the bleachers.
- Staff is familiar with routes to medical facilities.
- "Keep Out" or "No Trespassing" signs identify hazardous areas.
- Campers are instructed to stay out of posted areas.
- We require that hiking, swimming and boating activities be done on a "buddy system" basis.
- Firearms are permitted only on the shooting range.

THRIFT STORES

FIRE SAFETY

- Pilot lights are provided on all gas/electrical appliances.
- Flammable and combustible liquids (paints, varnishes, solvents) are kept in a ventilated area.
- A closing time inspection is performed by management prior to lock-up.

GENERAL SAFETY

- Displays are not placed near exits.
- Stock shelving is limited to six-foot storage.
- Donated electrical appliances are repaired by qualified individuals.
- Bills of Sale contain Hold Harmless wording which legal counsel has approved.
- We have procedures for handling the removal of snow and ice.
- We are in compliance with federal, state and local licensing requirements.
- We have access to prompt medical assistance and hospitals.
- The trainers of staff and volunteers are accountable to management.
- Plans have been developed and practiced for weather-related emergencies.

OUTPATIENT CLINIC/COUNSELING SERVICES

FLEET SAFETY

- We have implemented a formal driver-training program.
- We have implemented a program which deals with the use of personal autos for company business.
- For dealing with contracted services, we have a program in place which includes obtaining Certificates of Insurance.

GENERAL SAFETY

- Medications are stored in locked cabinets.
- Secondary exits are easily reached and clearly marked.
- Toys and juvenile furniture are in good condition.
- Floors, floor coverings, stairs, treads and hand rails are in good condition.
- We use signs to indicate wet or freshly waxed floors.
- We screen and properly train volunteers.
- We have a program that outlines where visitors may go and the procedures for checking them in and out.
- Areas off limit to patients are clearly marked and controlled.

MEDICATION STAFF, GENERAL LIABILITY

- Staff members are properly certified or licensed for their responsibilities.
- Appropriate background checks are made on staff.
- Staff is on premises 24 hours per day.
- Any patient medication is properly secured.
- Medical files are maintained on each patient.
- The distribution of medication and medical files is under the direction of a medical officer.

NON-OWNED AUTO LIABILITY

Social Service organizations create potentially troublesome liability exposures when employees and volunteers operate privately owned vehicles as part of their agency responsibilities.

In the event of an accident, the owner of the vehicle is normally responsible if the vehicle operator is at fault. The owner's auto policy should respond and protect the owner, operator and social service agency. However, the organization may be exposed if:

- The accident results in serious injury or death;
- The vehicle owner has insurance but with minimal limits of liability;
- or
- The vehicle owner has no auto insurance.

Social Service organizations can take steps to minimize the non-owned auto risk by:

- Including non-owned auto liability coverage as part of the agency's insurance program (consult your Great American Agent or Broker).
- Screening employees and volunteers who are likely to operate non-owned autos on agency business to ensure they are safe, cautious drivers.
- Evaluating the operator's accident history and driving record to ensure there are a minimal number of non-serious auto accidents, or moving violations.
- Requiring operators/owners of non-owned autos to maintain primary auto insurance at minimum liability limits of \$100,000/\$300,000 Bodily Injury and \$50,000 Property Damage or \$300,000 Combined Single Limit; verifying with a Certificate of Insurance, or copy of policy declarations page.
- Maintaining copies of an operator's driver's license, along with the above information, in a driver file.
- Consulting your Great American Agent, Broker or Loss Prevention Specialist for specific training programs and information to promote safe driving techniques.
- Clearly state the basis (when/where) on which employees and volunteers may operate their autos on agency business.

Implementing the above recommendations will foster safe driving habits, ensure your organization is utilizing responsible vehicle operators and serve to protect your organization from threatening liability obligations.

SPECIAL EVENTS

LOCATION

- The facility is adequate for the type of event.
- The facility is adequate for the size of crowd expected.
- Facilities meet American Disabilities Act ("ADA") requirements for access (e.g., ramps, elevators and toilet facilities).
- Parking lot is adequately lit and maintained.
- Only permanently installed seating is used.
- You have pre-inspected stairs, steps, ramps, entrances and exits for potential trip/fall/slip hazards.

SECURITY

- Security personnel are trained to handle crowd control and other emergency situations.
- Parking Facilities are patrolled by security.
- Local Police/Fire Department is notified of the event.
- Trained medical personnel are on site.
- Your property and the property of others are secured/guarded after event hours.

STAFFING

- Event staffing schedules have been prepared.
- Individual responsibilities have been reviewed and assigned.
- Staff is trained in handling emergency procedures.
- Staff is instructed in accident reporting/handling.
- Staff has received Accident Reporting Forms for collection of important data surrounding an accident (i.e., witness names, addresses, phone numbers).

RECORD KEEPING

- All records are maintained for an indefinite period of time.
- Copies of contracts are kept by legal counsel.

INSURANCE

Certificates of Insurance are obtained on the following subcontractors:

- Security Personnel.
- Food Service Vendors.
- Alcoholic Beverage Vendors.
- Entertainment.
- Co-Sponsors.
- Facilities setup personnel (stages, booths, electrical, etc.).
- Valet Parking.
- Minimum limits of \$1,000,000 liability insurance provided by an "A" rated carrier are required of all subcontractors listed above.
- All contracts are reviewed by legal counsel.
- Your insurance agent has been notified of the event and coverage verified.

FOOD/ALCOHOL SERVICE

- Event location has proper food preparation/storage facilities.
- Bartenders are trained in proper distribution/consumption control of alcohol.
- All food/alcohol distribution licenses have been obtained.

AUTOMOBILE

- Volunteers are required to present evidence of insurance if using their personal autos for event business.
- Independent contractors transporting the public are required to present evidence of insurance.

SAFETY PROGRAM CHECKLIST

Check all those that are currently being done or are in place

TOP MANAGEMENT COMMITMENT

- Safety policy statement signed by President or CEO.
- Statement distributed to all employees and posted on bulletin board.
- Lead by setting an example.
- Budget for safety program.
- Develop safety rules.
- Include safety performance in all performance reviews.

SUPERVISOR RESPONSIBILITY & ACCOUNTABILITY

- Lead by example.
- Enforce safety rules.
- Provide ongoing safety training.
- Conduct safety inspections.
- Promote safety awareness.
- Complete accident/incident investigations.
- Complete record keeping requirements.
- Safety performance is part of performance review.

SAFETY COMMITTEES

- Comprised of line employees and management.
- Review all accidents and incidents for improvement.
- Conduct regular safety inspections.
- Review and recommend additional safety policies.
- Promote safety awareness.
- Follow up on recommendations for improvement.
- Recommend and participate in safety training.

SELF INSPECTIONS

- Conducted on daily, weekly or monthly basis as required.
- Specific inspection for equipment or hazards.
- General workplace inspections.
- Documented results including tracking improvements.

SAFETY TRAINING

- Emergency procedures.
- Regulatory training programs i.e.: HAZCOM, Lifting, Lock Out/Tag Out, Eye Protection, Respiratory Protection.
- Job specific hazards i.e.: Driver Safety, Lifting.

EMERGENCY PROCEDURES

- Policies and procedures for handling potential emergency situations.
- Train employees on how to handle emergency situations.
- Practice or run drills for the different emergencies.

CRIME SAFETY

- Cash control procedures.
- Checks signed by more than one individual.
- Inventory of equipment reviewed annually.
- Annual audit of outside concern.
- Alarms.
- Closing Procedures.

FLEET SAFETY

- Driver Training.
- Background checks of drivers.
- Daily inspection of vehicles.
- Maintenance program for all vehicles.
- Seatbelts requirement enforced.
- Certificates of Insurance from everyone driving personal vehicles.

ABUSE

- Complete fingerprint background checks of employees and volunteers as needed.
- Establish policies on abuse.
- Enforce policies.

For more information on safety programs, safety committees, etc., please visit our website:
www.SpecialtyHumanServices.com

WHAT TO DO BEFORE AND AFTER A LOSS

PREMISES INJURY (NON-EMPLOYEE)

Be Courteous and Helpful

- Provide aid/comfort to the injured party.
- Let the injured person(s) decide whether he/she wants to go to a doctor, a hospital or home.
- Ask the injured party how the accident occurred. Obtain his/her name, address and phone number.
- Do not promise that insurance will take care of medical or hospital bills.

TIME IS OF THE ESSENCE

Once the Injured Party Has Been Cared For, Start the Investigation/Reporting Process.

- Inspect the accident scene carefully and get another employee to inspect the scene as well. If possible, take pictures.
- Obtain the names, addresses and accounts of all witnesses, whether or not they are eye witnesses. This includes your employees.
- Immediately notify your agent. If they are not available, contact Great American SHS Claims at 888.317.4828 or our **“After Hours” Mayday Hotline, 800.241.2541, Client code: 15798.**

Do Not

- Offer to pay medical expenses.
- Admit responsibility.
- Apologize for the incident.
- Argue the cause of the incident.
- Mention insurance.
- Reprimand employees at the scene.
- Discuss the incident with strangers.

PROPERTY CLAIMS

Be Prepared

- Has a professional recently assessed your building’s value?
- If the building suffers a loss, do you know who you will call to make repairs?
- Do you have an inventory of your Business Personal Property including a description, age and value (or replacement cost)?
- Do you know where you purchased your equipment and fixtures, and who will repair or replace them if damaged?
- Do you regularly back-up your computer data and store it off premises?
- Are copies of financial records kept off-premises? (In the event of a Business Income loss, you will need them.)
- If your premises become untenable, do you have an emergency plan for temporary operations?
- Do you know where you can rent or lease temporary equipment?

In the Event of Loss...

- Take appropriate steps to protect the property from further damage. For a building or structure, boarding up openings or covering the roof may be in order. Also, separate damaged and undamaged contents.
- Immediately report the loss to your agent. If your agent is not available, contact Great American SHS Claims. In most cases, your contact can provide guidance on what else you need to do to protect your assets (particularly computers/electronic devices).
- Keep receipts for all activities. Remember that we will need to see the damages so do not make permanent repairs unless absolutely necessary.

AUTO ACCIDENTS

- Stop immediately – if possible, pull off to the shoulder of the road.
- Warn other motorists (set emergency flares, etc.).
- Check for injuries – have someone call for emergency medical assistance if necessary.
- Call police.
- Get names and addresses of witnesses.
- Exchange driver and vehicle information with the other party(ies) involved.
- Do not make statements or argue about fault. Do not sign an admission of fault.
- Do not discuss the accident with anyone except:
 - Police.
 - Your supervisor.
 - Your insurance representative.
- Immediately call your agent to report the accident.

IMPORTANT NUMBERS

AGENT: _____

PHONE: _____

GREAT AMERICAN SPECIALTY HUMAN SERVICES CLAIMS

Toll Free: 888.317.4828
Cincinnati Area: 513.287.8281
Fax: 888.307.3180

After Hours Mayday Hotline
800.241.2541
(refer to client code **#15798**)



Now you can get immediate answers to your Loss Control questions from one of our Loss Prevention safety experts! You can also receive information on accessing regulations and required/recommended safety programs along with scheduling priority loss prevention surveys and consultation visits.

Save money! By preventing losses, your organization can reduce the direct costs associated with losses (indemnity, medical and legal expenses) as well as the indirect costs (lost productivity, damaged equipment, etc.).

Considering the fact that indirect costs can be 4 to 10 times greater than direct costs, imagine how effective a solid, management-supported loss prevention program could be.

Need assistance with a specific question? Need to know where to start creating a loss prevention program? We're here to help.



Specialty Human Services Division

Insuring those who improve our communities.

The loss prevention information presented in this brochure is based on generally accepted safe practices and is intended only to advise personnel of insured firms how they might control or reduce loss-producing situations involving their premises and/or operations. In providing this material, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. The liability of Great American is limited to the terms, limits and conditions of the insurance policies it writes. Policies may be underwritten by Great American Insurance Company, Great American Insurance Company of New York, Great American Alliance Insurance Company and Great American Assurance Company.

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