



Risk Management Solutions

A QUARTERLY NEWSLETTER OF THE ALABAMA MUNICIPAL INSURANCE CORPORATION
AND THE MUNICIPAL WORKERS COMPENSATION FUND, INC.

SUMMER 2007

Ensuring Recreational/Outdoor Facilities Are Safe

Compiled by Jason Humphries; photos by Richard Buttenshaw, Loss Control Representatives, AMIC/MWCF

Despite uncomfortable heat and humidity, Alabama's summers can be enjoyed through a variety of outdoor activities. Many cities and towns provide a broad array of seasonal activities for their citizens, particularly the children. Most local parks, softball/baseball fields and community centers are frequented by thousands of people during the summer months. With so many visitors, municipal entities need to be extremely mindful of the hazards intrinsic to outdoor activities.

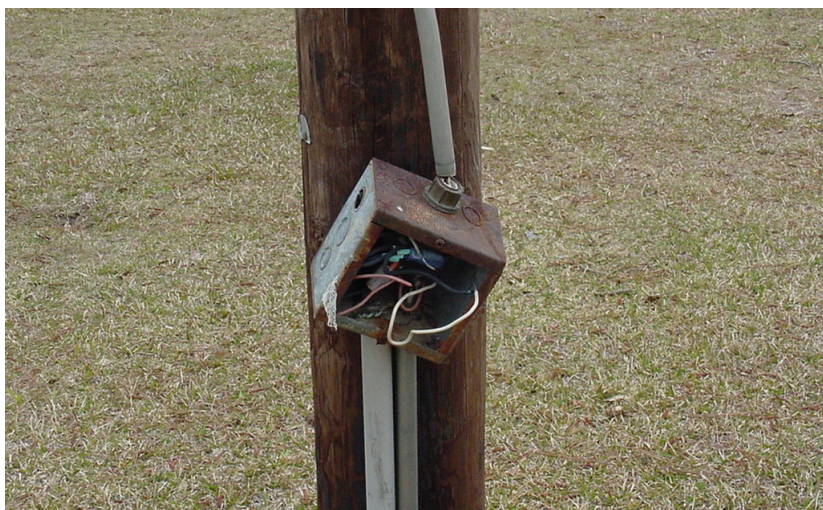
Frequent planned inspections should be a top priority as they can reveal hazardous situations. Once a hazard is identified, action should be taken *immediately* to eliminate the danger. This article provides several examples of potentially hazardous situations as well as tips on properly maintaining risky areas. The best way to control a hazard is to prevent it from becoming a hazard!



Trip hazards are always a concern at recreational facilities. A hole such as the one above can be inadvertently created by anxious ball players as they prepare to play. Therefore, it is very likely that a dangerous hole can be formed where no hole existed the day before (or even several hours before).



Other trip hazards, such as this broken meter box, can be extremely dangerous as the holes are often very deep and wide. Routine inspections should help identify problematic areas/issues such as these. **ALWAYS** correct any hazard **AS SOON AS** it's found!



Another source of concern is electricity at parks, under pavilions and attached to concession stands. All outdoor electrical outlets, including those close to some type of produced moisture, should **ALWAYS** be GFI equipped. The ground fault interrupter can be located on the outlet itself or contained within the breaker.



DO NOT allow electrical sources, wiring, outlets or plugs to become worn, broken or damaged in any way. There is enough electricity in a 110 volt outlet to *immediately* cause serious injury and/or death depending on the duration of the shock! Please inspect electrical sources on a weekly basis.

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Safety Hazards continued from cover



As can be seen in these two photographs, the windows of this storage building are almost completely destroyed. Such buildings are accessed by coaches, players, parents and other park officials on a daily basis during ball season.



It's not a matter of **IF** an injury will happen, but **WHEN**. Additionally, items in the building are no longer secure and can be stolen more quickly and easily than if the windows were intact.



Ensure that all perimeter fencing is impenetrable and a proper height to discourage trespassing. Make perimeter checks on a daily basis to determine the fencing around your facilities is adequate. The League's Loss Control Department further recommends maintaining at least a five foot vegetation-free perimeter around the entirety of the fence. Once vegetation introduces itself to a fence, it immediately begins weakening the integrity of the fence. It is also much more difficult to eradicate the vegetation once it becomes entwined with the fence.



The area surrounding the playground equipment in this photograph is potentially hazardous. To reduce the likelihood of injury and/or the extent of an injury due to a fall from equipment, the League's Loss Control Department recommends soft fill material be used in play areas such as the one above. It is highly recommended that a minimum of six inches of soft fill material be placed under and around all play equipment. Materials such as pine mulch, sand, pea gravel or rubber mulch can be used. If at all possible, place landscaping timbers around equipment to help prevent fill material from migrating.

EMPLOYMENT PRACTICES LAW HOTLINE

1-800-864-5324

Through a toll-free Employment Practices Law Hotline, members can be in direct contact with an attorney specializing in employment-related issues. When faced with a potential employment situation, the hotline provides a no-cost, 30 minute consultation.

HOT TOPIC!

Grill safety tips from the National Fire Protection Association:

Propane and charcoal BBQ grills must only be used outdoors. If used indoors, or in any enclosed spaces, such as tents, they pose both a fire hazard and the risk of exposing occupants to toxic gases and potential asphyxiation.

- Position the grill well away from siding, deck railings and out from under eaves and overhanging branches.
- Place the grill a safe distance from lawn games, play areas and foot traffic.
- Keep children and pets away from the grill area: declare a three-foot "safe zone" around the grill.
- Put out several long-handled grilling tools to give the chef plenty of clearance from heat and flames when flipping burgers.
- Periodically remove grease or fat buildup in trays below grill so it cannot be ignited by a hot grill.
- If you have a propane grill, check the propane cylinder hose for leaks before using it for the first time each year. A light soap and water solution applied to the hose will quickly reveal escaping propane by releasing bubbles.
- If you determined your grill has a gas leak by smell or the soapy bubble test and there is no flame: Turn off the propane tank and grill. If the leak stops, get the grill serviced by a professional before using it again. If the leak does not stop, call the fire department.
- If you smell gas while cooking, immediately get away from the grill and call the fire department. Do not attempt to move the grill.
- All propane cylinders manufactured after April 2002 must have overfill protection devices (OPD). OPDs shut off the flow of propane before capacity is reached, limiting the potential for release of propane gas if the cylinder heats up. OPDs are easily identified by their triangular-shaped hand wheel.
- Use only equipment bearing the mark of an independent testing laboratory. Follow the manufacturers' instructions on how to set up the grill and maintain it.
- Never store propane cylinders in buildings or garages. If you store a gas grill inside during the winter, disconnect the cylinder and leave it outside.

Defining Moment

Indemnity is a principle of insurance which restores a person who has had a loss to the approximate financial condition before the loss occurred.

Indemnification is a promise to protect a party from financial loss. This is usually in the form of a contractual agreement whereby one party assumes the liability of another in the event of a claim of loss. Typically, indemnification is not available to those parties who intentionally cause injury.

Fall Seminars Planned

Fall seminar registration forms will be mailed later this summer to all AMIC/MWCF members. Dates and topics are listed below. For additional information, contact **Donna Wagner** at **334-262-2566**.

- **9/5/2007** **Wetumpka**
- **9/6/2007** **Orange Beach**
- **9/12/2007** **Hoover**
- **9/13/2007** **Oxford**

Hiring, Firing and Retention

Richard Buttenshaw, Loss Control Representative, AMIC/MWCF

The most important asset of any organization is its employees. However, hiring and keeping good employees and, when necessary, getting rid of bad ones can be a mine field. This presentation is an overview of the key steps in the process of hiring and retaining good employees, as well as the necessary steps to take when there is no other alternative but to let an employee go.

Slip, Trip & Fall Hazards for Public Entities

Myra Forrest, Safety Consultant, AMIC/MWCF

Slips, trips and falls are a major cause of workers compensation and liability losses within public entities. This session will address the recognition, evaluation and control of slip, trip and fall hazards in your workplace and community.

Developing a Safety Culture

Jason Humphries, Loss Control Representative, AMIC/MWCF

Entities that successfully instill an effective safety culture do so by adopting safety as a core value and not just something that's mentioned at monthly meetings. The management and supervisors use safety as a method of showing support and belief in their employees. This demonstrates to employees that management does sincerely care about their health and safety. Proactive safety managers understand they must walk the walk and not turn their heads when hazards are presented, despite how insignificant they may seem.

Coping with Paperless Workcomp Reporting

Todd McCarley, Loss Control Representative, AMIC/MWCF

This presentation contains line-by-line descriptions of the proper way to complete the first report of injury for workers' compensation claims. New electronic filing requirements will also be discussed. Any questions or concerns you may have when filing a claim will be addressed.

Previous issues of this publication can be found by visiting www.amicentral.org or www.alalm.org and clicking on the MWCF link.

2007 SKIDCAR SCHEDULE

Decatur	August 7– August 17
Troy	September 11 – September 21
Pelham	October 9 – October 19
Orange Beach/ Gulf Shores	November 6– November 16
Montgomery	December 4 – December 14

**For more information, contact
Donna Wagner at 334-262-2566.**



Dates/locations subject to change.

Popular Safety Videos

Summer Topics

- 5.006 Cutting It Short, Part 1 (Cutting Grass)
- 5.007 Cutting It Short, Part 2 (Cutting Grass)
- 5.032 Right-Of-Way Mowing Safety
- 5.039 Tractor Safety
- 5.053 Landscaping Equipment: Safety and Maintenance
- 7.029 Outdoor Safety: Critters and Plants
- 7.067 Responding to Bites and Stings
- 7.079 Tree Trimming Safety
- 7.080 Chainsaw Safety
- 14.006 Chlorine

New Videos:

- 5.061 Road Rage: Highway Havoc
- 7.095 Don't Bet Your Life on Unsafe Acts
- 4.014 Disaster Safety: Aftermath and Cleanup
- 5.059 The Extreme Driving Quiz
- 5.060 Electrical Safety: Basic Principles
- 7.090 Overexertion: Injury Prevention
- 7.091 An Extra Effort for Safety Sake
- 7.092 Dealing with Stress
- 7.093 Fire Extinguishers: Ready to Respond
- 7.094 Pro-Active Safety: The Self Inspection
- 8.011 Hazard Communication: Elements of Safety

**To check-out a safety VHS cassette or DVD: call,
FAX or e-mail your request to Rachel Wagner at:
334-262-2566; rachelw@alalm.org; or FAX at 334-263-0200.**



**For more information, call:
334-262-2566.**



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