



# Safety net

New Jersey School Boards Association Insurance Group



## Play it Safe Outdoors



The winter season offers many recreational opportunities for you and your family. Careful planning and knowledge of key issues can help ensure that your adventure—skiing, hiking, snowmobiling or other results in a safe and enjoyable experience.

### *In Preparation...*

- ⤵ **Get in shape.** Make sure you're in appropriate physical condition for the activity.
- ⤵ **Carefully select and maintain equipment.** Always choose quality equipment and ask for expert advice when purchasing.
- ⤵ **Learn basic first aid.** Know how to identify and treat injury and illness such as hypothermia, dehydration, sprains, cuts, abrasions, etc.



temperatures. Outerwear should be water and wind resistant and make sure your head and neck are covered.

⤵ **Pack snacks.** Drink plenty of water so you're well hydrated. Eat carbohydrate-energy bars, granola, candy, or fruit for an instant lift.

⤵ **Stretch out.** Stretching before your activity gradually increases your heart rate, temperature and circulation to your muscles. It's an important way to get your body going and increase your flexibility.

⤵ **Start slow.** The slowest person in the group should set the pace, especially when children are involved. Rest frequently.

⤵ **Be smart.** Follow marked trails. Don't travel in danger zones, treacherous terrain or remote locations. If you're tired, stop and rest—fatigue is a risk factor for injuries.

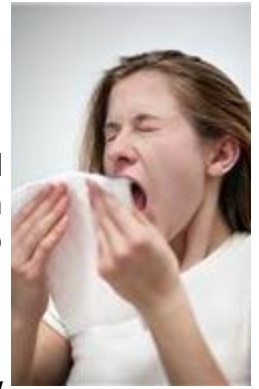
### *Out the Door...*

- ⤵ **Check the weather.** Research current and predicted weather conditions. Know the signs for approaching storms or changing climate.
- ⤵ **Dress properly.** Wear several layers of loose-fitting clothing to insulate your body and accommodate for constantly changing

⤵ **Avoid alcohol.** Judgment, agility, and balance are all reduced by alcohol consumption.\*



# Common Cold Facts



*The common cold* is the most prevalent illness known to humans. Colds travel from one person to another via coughs and sneezes, but studies have also shown that colds are transmitted by the spread of mucus on the hands of someone who has a cold. To avoid spreading your cold or catching someone else's:

- ⌘ Wash your hands often.
- ⌘ Use a handkerchief or disposable tissues when you sneeze, cough, or blow your nose.
- ⌘ Avoid touching other people and their belongings as much as possible.

## More Cold Facts

- ⌘ Colds are contagious beginning with the onset of symptoms (sometimes before they are even noticeable) and ending when the symptoms are gone.
- ⌘ Don't suppress a cough that produces phlegm or sputum, it helps rid the respiratory tract of mucus. If mucus is bloody, yellow, or green, contact your physician for advice.
- ⌘ Why drink plenty of fluids if you have a cold or flu? It helps to break up accumulated secretions in the respiratory tract and may also discourage complications like bronchitis from developing.
- ⌘ How can you tell if your cold is really the flu? The most telling symptoms that differentiate a cold from the flu are fatigue and muscle aches; these are normally absent with a cold.
- ⌘ Once a cold virus makes itself at home in your nose it triggers the release of inflammatory chemicals called kinins. This dramatically increases the blood flow to the nose, which in turn produces swelling, congestion and excessive amounts of mucus.
- ⌘ Though chills don't cause colds, some studies have shown that they encourage existing viruses to multiply.\*



# Happy New Year!

# Janet's Law

Janet's Law, is named for the Warren Township cheerleader, Janet Zilinski, 11, who died in August 2006 at cheerleader practice from Sudden Cardiac Arrest (SCA).

Everyone should be aware by now that Governor Christie signed "Janet's Law" (a1608) into law on September 21, 2012 to become effective on September 1, 2014 mandating every New Jersey, public and private K12 facilities to be CPR and AED trained (including having at least one AED unit on premises). The terms of the law also provide that the program be administered by each school district thereby eliminating the time consuming state bidding process. The law also requires the establishment of an emergency action plan detailing how to respond to a cardiac event.

Although there are almost two years before the provisions of the law become mandatory there is much more than purchasing and AED (automated external defibrillator) and sitting through a CPR/AED class to maximize the efficient use of these skills.

Waiting until the bill's deadline to begin training will dilute the objectives of the law. The key to successfully responding to a cardiac emergency is **immediate action by capable and confident individuals**. Having the **knowledge and confidence** in their ability to actually save a child's life comes from practice and repetition.

If you have any questions, please contact Tony Jones, Loss Control Manager at 609-386-6060 extension 3052. \*

## ***Did You Remember to Return Your Completed Errors and Omissions Assessment?***

Over the last five years, NJSBAIG has received over two thousand error and omission claims with an incurred value over \$25,000,000. The courts in New Jersey are suppressing our defense when the district can not provide evidence all employees have received training on Employment Practice topics such as Harassment, Discrimination, and Bullying.

The New Jersey School Board Association Loss Control Department has developed an Errors and Omissions Assessment which is now **required** to be completed by members who have an Error and Omission policy with the group. The assessment consists of 16 questions related to employment practices and should be able to be answered by an affirmative action officer or administrator. If you have not completed the assessment, please complete it as accurately as possible and return it to this office as soon as possible.

Any questions regarding the E & O Assessment, please contact Tony Jones, Loss Control Manager, at 609-386-6060 extension 3052. \*

# Train the Trainer



## HazCom (formerly Right to Know)

HazCom (formerly Right to Know) is required training for staff. Each district should have a designated HazCom trainer. By attending this class your employee will become eminently qualified to teach other employees in the district about hazardous chemicals in the workplace.

**Date:** March 15, 2013

**9:00 a.m. to noon**

**Location:** Burlington County Special Services  
20 Pioneer Boulevard, Mount Holly, NJ 08060

### **Reservations:**

Contact Sue Williams at 609-386-6060 extension 3005 or via email at [swilliams@njsbaig.org](mailto:swilliams@njsbaig.org).

**Cost per person:** NJSBAIG Member District: \$20.00\*\* Non-Member District: \$30.00

**Please make checks payable to New Jersey School Boards Association Insurance Group (NJSBAIG).**

\*\*Districts who are currently insured through the *New Jersey School Boards Association Insurance Group at 450 Veterans Drive, Burlington, NJ 08016*

*More training to be  
announced*