

Marshall & Sterling

HUMAN SERVICES & SCHOOLS
SPECIALTY INSURANCE PROGRAM



Just Press Play!

View our Risk Management video collection from Marshall & Sterling

How to Avoid Losing Children in Your Care



Child Welfare Specialty Insurance Program

Marshall & Sterling
INSURANCE

When you work with vulnerable populations like children, outings can pose a nightmare for many directors, teachers and volunteers! Here are a few easy tips to keep track of children and consumers easier during field trips. [Click to watch!](#)

Featured Links of the Month:

When you give to others it is essential that you care for your health. In addition to our job related stress article this month learn how time in nature can support wellness for you and those you serve:

- [Stanford Researches find mental health prescription: Nature](#)
- [Children & Adults benefit from Nature Rx](#)

The Human Services & Schools Specialty Insurance Program from Marshall & Sterling provides a risk management path for you to follow including resources on safety, operations and regulatory compliance. The articles enclosed are packed with information to use in your everyday operations. Contact me with any questions!

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Preventing Sexual Harassment Liability

There are countless unique risks and liabilities associated with an educational facilities and human service organizations. One such liability that has been highlighted in the media in recent years is the sexual harassment of minors and vulnerable consumers. Some of the high-profile cases have involved legitimate instances of sexual misconduct or abuse, while others have been false allegations; however, whether false or real, such a lawsuit can have severe consequences on any organization. Sexual harassment or abuse lawsuits are serious issues for any business, but schools and human service organizations are especially at risk for this liability due to the frequent, unsupervised interaction between vulnerable consumers and an adult.

Think of this risk as two-fold. Your top priority is to ensure the safety of the people at your facility, but you also need to keep in mind the financial, legal and reputational impact of such a lawsuit. You can take several steps to avoid this type of situation in your facility, including careful screening of all employees and volunteers; strictly enforced supervision guidelines; sufficient education and training; and a specific plan of action to follow when someone suspects or reports inappropriate behavior.

Choose Staff Carefully

One of the most important things your facility can do to reduce the risk of a sexual misconduct or harassment allegation is to take proper precautions when bringing on new staff and volunteers. Require that all paid staff, whether part-time or full-time and regardless of job description, consent in writing to a federal criminal background check. Beyond teachers, this includes office workers, maintenance employees and any other staff.

Volunteers who have contact with minors, such as coaches, parent volunteers or club organizers, should also be subject to a background check before being allowed to mentor or conduct activities in your facility.



If you sponsor or organize overnight trips, those volunteers should absolutely be required to consent to a federal background check. You should also search for all potential employees and volunteers in the National Sex Offenders Public Registry, to check for any type of sex offender record.

In addition to conducting an official background check and examining the National Sex Offenders Public Registry, you should require all applicants—whether paid or volunteer—to provide a list of non-family references, complete with contact information. However, it is not enough to simply ask for this information—with every applicant, you should follow through and contact the references. Ask specific questions about the applicant's reputation and character to try and evaluate whether he or she will present a risk to your organization.

Depending on the size of your organization, many people may look at one application, and the review process could go through several hands. To make the process easier and more effective, require documentation for all background and reference checks conducted. Likewise, if any applicant is allowed to skip the background or reference check process, require that a waiver be signed by the person who made the decision to exempt the applicant.

Set Supervision Guidelines

It is important to set guidelines for staff conduct for two reasons. First, it protects minors and consumers from ill-intentioned adults and makes the environment safer. Second, it protects employees and volunteers from potentially false allegations.

Though the ideal situation would be to always have two adults in a room, this is often impossible. However, for field trips and other special situations, you may want to institute the two-adult rule. In addition, you should discourage one-on-one contact, require that at least two students are in a room with one adult, and have a supervisor randomly checking in on classrooms and after-school activities. If your organization sponsors any overnight trips, the risks and potential liability increases exponentially. Be sure to provide an adequate ratio of adults to participants for security purposes, and never allow male and female participants to sleep in the same area. Sleeping areas should also have supervision guidelines such as the two-adult and the two-child rules previously mentioned.

Provide Staff Training

An important step that some organizations overlook is providing adequate education and training to allow staff and volunteers to understand the risk of sexual misconduct

allegations. If you educate your staff, they are more likely to work with you to help reduce the liabilities and risks associated with dealing with students.

Take the time upon hiring to educate staff on the policies and procedures of . Be sure to emphasize that sexual misconduct training is not accusatory; rather, it is for their protection. Also, it is a good idea to re-train all staff annually as a reminder about the seriousness of the risk. Marshall & Sterling provides complimentary staff training on abuse to policy holders and trade groups. Contact your program representative today to arrange a session.

Take Suspicions and Allegations Seriously

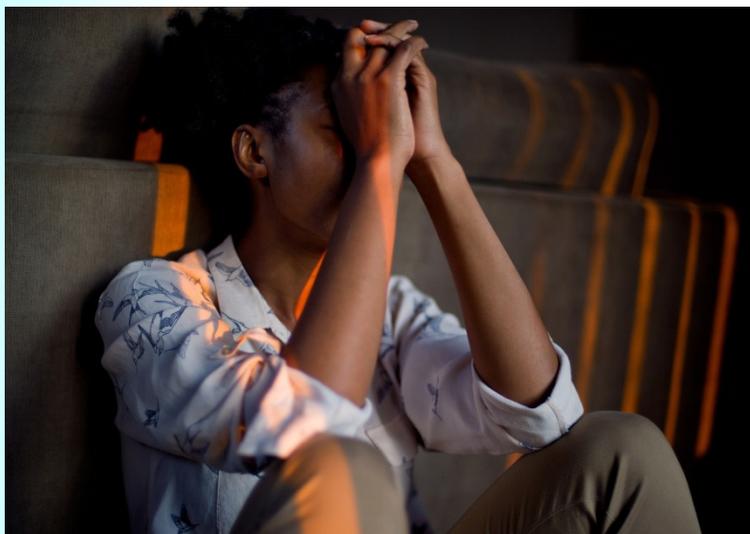
Many organizations get into trouble not because they failed to conduct the necessary background and reference checks, but because when there was evidence of accusations or problems, they did not react quickly and appropriately.

In training sessions, stress that all staff members—including volunteers—are required to report suspicions or evidence of abuse to senior staff members. Senior staff should forward these reports immediately to the proper law enforcement officials.

To avoid further risk, take immediate action. Remove the employee or volunteer allegedly responsible from duty and do not allow him or her to supervise or come in contact with youth until the investigation is complete. This may be a difficult step, especially if it causes hardship or if there is widespread belief the staff member is innocent, but it is crucial in preventing expensive lawsuits claiming negligence.

Documentation is the key to reduced risk in allegation-response situations. Keep detailed, written records of the allegations and of any interviews with the victims or the alleged abusers. Re-visit your records and make sure they reflect the adequate background checks and reference checks you conducted to further document your efforts to prevent abuse situations.

The bottom line is, you have the duty to protect your staff, volunteers and participants from the risks of harassment and harassment accusations. The nature of your organization makes this significantly more difficult, but with proper guidance and careful planning, you can mitigate risks and liabilities. Contact your Marshall & Sterling Human Services & Schools representative to ensure you have the proper Abuse & Molestation Liability Coverage for your organization.



Fighting Job-related Stress: Tips to stay physically and mentally healthy when stressed

Increasing student enrollment, poor student or consumer motivation and a variety of other stressors that come with working in an education or human services environment can be a lot to handle. If you don't take steps to counteract the stress, these job-related stressors can lead to health problems, injuries and job failure. Fortunately, there are many ways you can fight stress on the job.

Common Stressors

Though each individual is different, there are several instances that can trigger undue stress at work:

- Unruly or unmotivated students or consumers
- Heavy workloads and long working hours
- Conflicts with other faculty or parents and family members of those in your care
- Large curriculum to teach
- Work/life balance troubles
- High-stakes assessment testing
- Mounting regulatory requirements

Look out for early symptoms of stress and take steps to relieve it quickly. With time, these symptoms can

develop into more serious health complications, such as heart problems, depression and anxiety. Be wary of the following stress symptoms:

- Insomnia
- Low morale or low self esteem
- Short temper
- Headaches
- Upset stomach
- Sore back
- Job dissatisfaction
- Difficulty concentrating
- Increased errors

How to Combat Stress

With determination, you can successfully reduce stress and rid yourself of the negative symptoms that come with it with the help of these 6 changes:

1. Prioritize your responsibilities, make realistic plans and know your own strengths and weaknesses.
2. Use other colleagues as resources.
3. Resolve conflicts with students, parents or faculty quickly. Before they arise, plan your method of calmly dealing with them.
4. Stay healthy physically. Exercise regularly, even if only for a few minutes. Eat well each day. Try to sleep at least eight hours each night.
5. Make time for family and friends. Spending time with those you love will help you unwind and gain stability.
6. Escape through hobbies, interests and passions.
7. Practice mindfulness, prayer, meditation, or spend time in nature.

Perspective

Reassess your working environment. If the stressors of your current position are too much for you, consider transferring to another department of the facility. Speak with your administrator to discuss ways to help you combat the stressors in your specific situation.