

Marshall & Sterling

HUMAN SERVICES & SCHOOLS
SPECIALTY INSURANCE PROGRAM



New Options as Unemployment Insurance Costs Rise:

Did you know? Unemployment insurance costs keep going up, but once a year you can opt out (December or January depending on your state). **We offer quick solutions to help your organization save up to 30%**! Contact me today to learn more.

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.

Irene Jones
Program Risk Specialist
800-782-2926, x2603



Just Press Play!

View our Risk Management video collection from Marshall & Sterling

How Funding Changes Can Affect Your Insurance



Child Welfare Specialty Insurance Program

Marshall & Sterling
INSURANCE

Have you had funding changes this year, or are you anticipating a shift in funding next year? Learn how those funding changes may affect your insurance, and what you can do about it in this short video.

[Click to watch!](#)



Purpose & Importance of Defensive Driving Tests for Employees

Employers are responsible for their employees' safety and well-being at work, and that includes motor vehicle safety when they are driving company vehicles or on company time. Ensuring that employees learn proper driving safety techniques is advantageous for employers in several ways. Having a good driver safety program can help reduce the risk of injury for employees, avoid potential liabilities associated with crashes and avoid costly medical bills and time lost from injuries. Requiring employees to take and pass a defensive driving test is a crucial part of such a driver safety initiative.

A Substantial Risk

Every 10 seconds, an injury occurs as a result of a motor vehicle crash, and many of these incidents occur during the workday. The average American driver travels over 13,000 miles per year by car and has about a 1 in 15 chance of being involved in a motor vehicle crash each year. By contrast, a typical fleet driver can travel over 100,000 miles annually, substantially increasing the likelihood he or she will be involved in a collision.

The Cost of Accidents to Employers

Employers bear the brunt of the cost of motor vehicle crashes that occur on company time or with a company vehicle. Medical bills and lost time can be extremely



costly, not to mention the resulting increased workers' compensation and auto insurance rates. According to the Occupational Safety and Health Administration (OSHA), motor vehicle crashes cost employers approximately \$60 billion annually in medical care, legal expenses, property damage and lost productivity. In fact, OSHA just recently released new guidelines for employers to help reduce motor vehicle crashes, offering 10 steps to create an effective driver safety program in your workplace. Though the guidelines are not regulatory at this time, they are helpful in ensuring that employers satisfy their legal obligation to provide a safe work environment. The guidelines can be found at:

http://www.osha.gov/Publications/motor_vehicle_guide.pdf.

Employers who do not offer any driver safety programs also put themselves at risk for costly litigation, where a plaintiff could potentially claim that the company was negligent by not properly training and educating its employees before allowing them to drive for business purposes or with a company vehicle.

Motor vehicle accidents are a major risk for employees who drive on company time. Implement a driver safety program—including defensive driving education—to keep employees safe.

Defensive Driving

Defensive driving should be a cornerstone of any driver safety program; you cannot control anyone else's behavior on the road, and neither can your employees while driving. By learning proper defensive driving techniques, your employees will be prepared to handle any situation on the road and to better protect themselves from bad drivers and dangerous situations.

Teaching employees defensive driving techniques can go a long way toward improving driver safety and minimizing motor vehicle accidents. Administering a defensive driver's test can be an effective tool to ensure that none of your employees get behind the wheel on company time without the proper training and understanding of defensive driving.



Helpful Tips for Keeping Yourself and Children Safe

Worker & Child Safety Precautions

Caring for children while on the job requires specific safety precautions to prevent injury and illness. While ensuring the safety of the children at your organization, it is important not to forget about your own safety and well-being. Keep the little ones and yourself safe by considering the following safety recommendations.

Back Injury Prevention

- To reduce your risk of back injuries, find ways to avoid excessive lifting and bending, such as providing step stools for children to climb to the sink and drinking fountain. Instead of lifting them up, they may be able to climb up while holding your hands for support.
- To talk with children at eye level, kneel down instead of bending over at the waist or lifting them up. This will help prevent back injuries as well.
- Bend your knees or sit down when working at low tables, on the floor or with cots.

Slip, Trip and Fall Precautions

- Watch out for toys, small furniture and other objects when walking through the facility.
- Walk cautiously and avoid rushing when carrying supplies or children.
- Wear rubber-soled shoes that have good traction for potentially slippery floors.
- To prevent falls, clean up spills immediately after they occur. Make sure that area rugs are properly secured to the floor.



Prevent the Spread of Germs

- Wash your hands frequently, especially when handling sick children, changing diapers, helping children use the restroom, before and after preparing meals, and before leaving the facility for the day.
- Wear latex gloves when changing diapers, helping children use the restroom, when wiping noses and nosebleeds, and when providing first aid care. Gloves protect against bloodborne pathogens, disease and infection. If you or a child is allergic to latex, use a non-latex glove alternative.
- Sanitize working surfaces and tables with a mild bleach solution to reduce the risk of spreading germs. Be sure that any area of the building that is commonly touched is disinfected at least once a day. This includes water fountains, light switch plates, computer keyboards and mice, and any other surface.
- Lice infestation is extremely contagious and very common among children. Be on the lookout for this bug when interacting with children. If you notice these tiny insects on your skin and/or hair, or on the body of a child, take the proper precautions to protect against spreading lice.

Set a Good Example!

Stress safety when working with children – help them understand that being safe still means having fun. If the kids you care for see you following safety guidelines, chances are they will want to do the same.

Demonstrating safe behavior for the children you care for helps ensure safety for all.



Federal Judge Blocks Overtime Rule

A federal judge has halted enforcement of the Department of Labor's (DOL) [overtime rule](#) until further notice. The rule, which was set to take effect on **December 1, 2016**, would have increased the salary threshold for the "white collar" overtime exemptions to \$47,476 per year.

The judge's [ruling](#) means that employers across the country do not have to raise salaries for exempt employees to the new threshold or pay them overtime. However, an appeal of the ruling is possible. The DOL said in a statement that it was reviewing the court's order and considering any next steps.

Employers should continue to watch for news of developments related to the overtime rule. Until a final decision is reached in the case, employers can rely on existing overtime exemption rules.