Marshall & Sterling

HUMAN SERVICES & SCHOOLS
SPECIALTY INSURANCE PROGRAM

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 help with everyday safety concerns. We hope these tips will help your organization plan for a safe and successful year.

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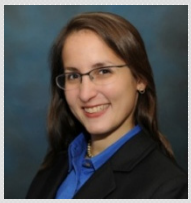

Just Press Play!

View our Risk Management video collection from Marshall & Sterling

Keeping Playground Safety Front of Mind this Fall

Raking leaves off your playground area shouldn't be the only maintenance it sees this Fall. In this short video, we review tips for maintaining and monitoring the outdoor play areas at your human service organization or school. Click to watch!

Housekeeping on the Job

Simple Steps that Promote Safety

When you think of housekeeping, do vacuums and dust mops come to mind? These are useful for tidying up at home, but work areas require different housekeeping practices to prevent accidents. Good housekeeping is one of the most effective ways of reducing your risk of injury on the job.

Consider these tips to keep working conditions safe:

- Store materials and tools in a specific location, away from main foot traffic.
- Dispose of combustible materials properly to minimize fire hazards.
- Pick up stray items to prevent tripping and accidental falling hazards.
- Remove or pound down protruding nails on scrap lumber to thwart puncture wounds.
- Safely store scissors or tools with sharp edges pointing downward.
- Wipe up spills immediately.

Also, remember to keep your workspace clean throughout the day rather than waiting until day's end to clean up. As clutter increases, so does your risk of injury.

When Bad Weather Hits

Know How To Take Action

Nasty weather can put you in harm's way. When bad weather is approaching, stay alert by monitoring radio advisories from the National Weather Service. As you get word of a storm's progress, gather any necessary supplies to keep you safe, if time allows, or seek shelter. If you receive notice that a weather warning has been given for your area, immediately seek shelter, remain calm and alert other co-workers.

If you are working indoors during severe weather, go to the lowest level in an interior room and lie flat on the floor with your arms over your head. Avoid windows and exterior doors and walls. If you are outdoors, head to the nearest ditch, lie flat and cover your head with your arms.

A few other weather facts:

- Hurricane season runs from June through November. A hurricane watch means that the storm may hit within 24 hours, whereas a warning means that it is expected to strike within 24 hours.
- Tornadoes are more prevalent in spring and summer, and tend to occur at the end of a severe thunderstorm.

Did you Know?

An underground area, such as a basement or storm cellar, provides the best protection from a tornado. Avoid auditoriums, cafeterias and gymnasiums that have flat, wide-span roofs.

Think of it as an annual fundraiser, without all the work!

They say that it can cost up to fifty cents for every dollar earned in fundraising, not to mention staff time and organization resources.

An insurance review from Marshall & Sterling **can save you money**, with the added value of complimentary safety resources for your organization. And because insurance is an annual expense, think of the savings you get from Marshall & Sterling as an annual fundraiser - *without all the work*.

Set an appointment to speak with one of our Human Services & Schools Specialty Insurance Program professionals today, and see why organizations are making the switch to Marshall & Sterling.

www.hssinsure.com

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Employment Practices Liability Insurance (EPLI) for Nonprofits

In this short video, we highlight the importance of Employment Practices Liability Insurance for health and human service organizations and schools.

Click to watch!

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