

SHINE BRIGHT NATURE CENTER

Specialty Insurance Program

Helping Your Nature Center Thrive!

As administrators, best management practices are key to keeping your operation running well. We want to help you achieve your mission, safely and in compliance, with the help of our monthly updates. These stories can help you better prepare and protect your organization in case of an unexpected event.

This issue is packed with tips to help you keep your staff and visitors safe. By focusing on health and safety and ways to avoid sexual abuse liability, and safer techniques when filling up at the pump, we hope your staff and organization will Shine Bright!

Irene
Irene Jones

Program Risk Specialist

800-782-2926, x2603



Focus on Safety & Health to Benefit Your Organization

In addition to their social costs, workplace injuries and illnesses have a major impact on an employer's bottom line. According to the Occupational Safety and Health Administration (OSHA), it has been estimated that employers pay almost \$1 billion per week for direct workers' compensation costs alone. Addressing safety and health issues in the workplace can certainly save you money and protect your bottom line.

It is important to know how these numbers affect your business. Those expenditures for on-the-job injuries and illnesses come straight out of your company's profit. In general, workers' compensation only covers about 27 percent of costs of injury or illness. To emphasize the importance of safety and health programs in your workplace, educate employees on how occupational injuries directly affect them.

Employer Benefits

When workers stay healthy, the direct cost savings to your business include the following:

- Lower workers' compensation costs
- Reduced medical expenditures
- Smaller expenditures for return to work programs, including job accommodations for injured workers
- Fewer faulty products
- Less money spent on overtime benefits

How to Use Incident Reports



Shine Bright Nature Center
Specialty Insurance Program

**Marshall
& Sterling**
INSURANCE

Just Press Play!

This short video shares valuable tips for staff to remember when taking incident reports and handling an accident. [Click to watch!](#)

Featured Link of the Month:

'Tis the Season for BUGS! Read articles about how insects play a major role in almost every aspect of human culture at www.insects.org

Safety and health programs also lead to reductions in indirect costs for the following reasons:

- Increased productivity
- Higher-quality products
- Increased morale
- Better relations between management and employees
- Reduced turnover
- Better use of resources

Protecting your employees on a daily basis is crucial to the economy, our communities, fellow workers, their families and most importantly, to your company. Promote safety and health programs to ensure success.

The following are reasons that employees and their families also benefit from safety and health programs:

- Lack of injury helps employees maintain a steady income
- Injuries do not hinder family life
- Good health leads to less stress

Simply put, protecting employees properly is crucial to the economy, our communities, fellow workers and families. Safety and health programs allow your employees to prosper and your business to thrive.

OSHA has pledged to work with employers that are committed to safe and healthful work practices to prevent loss. However, you must take an active role in promoting safety—educate your employees on required OSHA practices and teach them to value safety by setting a positive example.

Your employees are an investment, and as with any investment, it is in your best interest to protect them. Focusing on safety and health will benefit your business in the short term as well as help you avoid possible losses in the future.

Avoiding Sexual Abuse Liability Issues

Nonprofits, camps and other similar groups are at risk for false allegations of sexual assault due to the recent spotlight on the issue and the unique characteristics of these organizations, namely the frequent, unsupervised interaction between children and a trusted adult. Whether legitimate or phony, sexual-abuse allegations involving a minor can have catastrophic consequences for your group or organization.

You can take several steps to ensure your organization does not have to undergo expensive and embarrassing lawsuits, including careful screening of all staff; strictly enforced supervision guidelines; sufficient education and training; and a specific plan of action to follow when someone suspects or reports inappropriate behavior.

Carefully Screen Potential Staff

One of the most important things your organization can do to reduce the risk of a sexual misconduct or harassment allegation is to take on staff and volunteers carefully. Require that all staff, whether paid or volunteer and regardless of their job description, consent in writing to a federal criminal background check. If you sponsor or organize overnight trips, those volunteers should also 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. For those assuming leadership positions, ask to contact their previous employer. 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 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.

Establish Supervision Guidelines

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

The most serious risks come when an adult has unsupervised contact with a minor, so these situations should be avoided whenever possible. Some suggestions for supervision guidelines include having two adults in the room with children, requiring two or more children to be present with one adult and having a supervisor or other staff member randomly check in on situations when an adult is with minors. For religious organizations, consider implementing a policy that volunteers must be members of the community for at least eight months before being allowed to supervise children or youth alone.

If your organization conducts overnight trips, the risks and potential liability increase exponentially. Be sure to provide an adequate ratio of adult volunteers 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 Education and Training

An important step that some organizations overlook is providing adequate education and training to allow

employees and volunteers to understand the risk of sexual misconduct allegations. If you educate employees and volunteers, they are more likely to work with you to help reduce the liabilities and risks associated with dealing with youth and children.

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.

Take 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—including volunteers—is 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 minors 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 your organization should work to avoid all circumstances that could lead to accusations of sexual misconduct or abuse, whether those claims are legitimate or false. You have the duty to protect your staff, volunteers and children 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.



Fill Up Your Tank the Safe Way

Though refueling is a common activity, it can be an extremely dangerous task. Not only can improper refueling cause burns, fires or explosions, but the gasoline or diesel itself is also a hazardous substance with the potential for leaks and spills.

No matter how much time you spend in a vehicle while on the job or what kind of equipment you are required to refuel, safety always comes first. Read these helpful tips so that when you are required to fill up the tank on the job, you keep yourself and your co-workers out of harm's way.

- Always concentrate on the task at hand. Do not try to complete other tasks while refueling.
- Stand by the tank so you can act quickly if something goes wrong.
- Do not refuel while smoking, while others are smoking or near any other open flames.
- Do not overfill the fuel tank—95 percent full is a good guideline for any type of vehicle or container.
- Never top off the tank.
- Use only the hold-open latch provided on the pump.
- Always turn off the engine when refueling any type of vehicle or equipment.

When using a portable container:

- Place the container on the ground when refueling.
- Use only approved containers.
- After filling, wipe off the container and ensure the cap is secure and the air vent is tight.

Refueling areas:

- Clearly mark refueling areas to avoid the possibility of accidents, including spills or inadvertent ignition.
- Clean up all spills immediately. If you have to leave a spill unattended, mark off the area to reduce the possibility of slips.
- Make sure there is a fire extinguisher available in the area before you begin fueling and that you know how to use it.

In case of emergency:

If a fire or spark occurs during fueling, leave the nozzle in the vehicle and quickly get as far away as possible – attempting to remove the nozzle could worsen the situation. Ask the attendant to shut down the pump, use the emergency intercom at the station or use the emergency shutdown button to stop the flow of fuel.



We consider the Association of Nature Center Administrators (ANCA) to be a great partner of ours, and an excellent resource for nature center owners. Not only is the Marshall & Sterling Shine Bright Nature Center Insurance Program an ANCA Business Member, but our program manager, Irene Jones, is a five-time ANCA summit attendee and 3-time ANCA facilitator.

We encourage you to attend these an upcoming ANCA regional event and save the date to for the upcoming summit this August! *Learn more at* <http://www.natctr.org>

• May 13, 2016

The Next Florida Regional Meeting will be at the [Gillespie Museum](#) in DeLand, FL.

• August 17-21, 2016

Find Your North Star Summit XXII

This newsletter is for general informational purposes only, and is not intended as medical or legal advice. © 2010, 2014, 2015 Zywave, Inc. All rights reserved.