

## SIA: Helping to protect school resources

**S**chools Insurance Authority was formed in 1974 in response to a growing insurance crisis of rising costs and high deductibles. At that time, the Sacramento County Grand Jury charged the Sacramento County Office of Education with the responsibility of seeking options to implement a county-wide insurance program. A task force was formed and decided to establish a self-insurance pool to cover the most common property losses and to purchase excess insurance to cover catastrophic losses. Today, SIA serves 34 school district members with more than 33,000 employees and 309,000 students.

SIA is a not-for-profit organization that administers workers' compensation, liability and property claims on behalf of its member districts, although some districts do not participate in the workers' compensation program. District members are self-insured and financing for the claims comes from district funds that are "pooled" to cover the claims costs. To preserve district resources, SIA helps member districts control these costs and reduce losses. Therefore, to protect the resources of pool members, some activities are limited, excluded or separately insured. Here are examples:

**Forms and Waivers** – To limit liability when appropriate, several waivers and authorization forms have been created for sports participation, field trips, facility usage and more. Descriptions of these forms are on our website and many are available in other languages. Some district forms are personalized with district information; risk managers or chief business officials can assist in determining which forms to use. A district may be subject to a \$5,000 deductible if it fails to use a form that can help it avoid incurred loss.

**Exclusions** – Some items are excluded from coverage because of their inherent risk. For example, trampolines are not covered unless they are used in conjunction with an Individual Education Program. Another exclusion is the purchase, sale, development or use of fireworks. A fireworks booth does not have district insurance coverage.



**Playgrounds** – Over the last 20 years, the state of California has adopted regulations for all public playgrounds, including those at schools. If a member fails to comply with these governing laws, it may be responsible for the first \$2,000 of the any injury-related loss caused by its non-compliance. Good supervision and maintenance are always important for the safety of the children, and the potential deductible is an additional incentive.

**Special Activity Coverage** – Special activities are defined as non-curricular, non-mandatory events involving enhanced risks because of the inherent nature of the events or activities. These can include concerts or festivals held on- or off-site, or activities with heightened risk of personal injury such as river rafting, skiing or use of a bounce house. Notify SIA in advance of events so activities with potential risks can be considered for outsourcing to a special events insurer. In most cases there is minimal cost (\$250 per event), the district's experience rating is protected and increased contributions can be avoided.

It is SIA's mission to protect the human and financial resources of member school districts. When planning events for the upcoming year, please take all necessary steps to protect your district. Visit [www.sia-jpa.org](http://www.sia-jpa.org) for more information on SIA's member services.





## Watch your back

# Chairs, desks and computers should all work together

**W**hen moving around at your desk, your back is vulnerable to injury. Sudden bends and turns can pull stiff, tense muscles and cause nagging back pain. To help keep back stress, strain and injury at bay, practice caution before making a move. Here are some guidelines:

- Avoid sudden, jerky movements.
- Take the time to plan, and move cautiously and carefully.
- Avoid torso-twisting. Move your whole body when you turn, with feet and hips facing your destination.
- Turn toward things you need instead of reaching off to the side or pulling things toward you.
- To pick up fallen objects, slide to the edge of the chair and place a hand on your knee or on your desk to support your back. Keep one foot in front for additional support.
- Take a few minutes to walk around the office or do some gentle stretches to relieve muscle tension.

### Keep the chair and computer in sync

- Use a lumbar roll to support your lower back. Roll up a towel and place it in the small of your back to provide support in this area.
- Adjust your chair so that your arms are at desk level and your feet are on the floor. Use a footrest if your feet don't touch the floor.



- Slide your chair under your desk or workstation so that you don't have to lean into your work.
- Watch your posture – your ankles and elbows should be at right angles.
- Use document holders or page-display desk devices to keep your pages in an upright position.
- Move your computer screen so that the top of the screen is at forehead level.
- Guard against slumping shoulders or slouching spine. To check yourself, draw an imaginary line from your ear, past your shoulder, to your hip. A straight line will keep your back in shape.

## Safe practices training tools to use now

**A**lthough district staff has limited time to train or to prepare trainings, laws still require staff to be informed about safe practices on the job. To assist member districts in meeting these compliance requirements, SIA has created training resources available on the SIA website.

The "Training Toolbox" gives supervisors ready-made materials that can be used immediately to train staff. The materials include PowerPoint shows, handouts, quizzes and suggested videos from the SIA library. Some topics include links for additional information. District-specific information can be incorporated into the material to further enhance the training.

Topics include:

- Bloodborne pathogens
- Ergonomics
- Hazard communication
- Heat illness
- Ladder safety
- Playgrounds



The list of resources is expanding and ideas for future materials or topics are welcome. The "Training Toolbox" can be found at [www.sia-jpa.org](http://www.sia-jpa.org) under the Resources tab.

\*\*SIA staff is also available to conduct site presentations. A list of potential topics is available on the website under Loss Prevention – Workshops and Presentations.

## Ergonomics – SIA is here to help!

**D**o you have unexplained aches and pains? Headaches? SIA offers free ergonomic evaluations, education and presentations to member districts within our workers' compensation pool. To find out more information about this program or who your district liaison is, please contact Lita Chang-Mullins, Prevention Services, at 916-364-1281 or [lchang@sia-jpa.org](mailto:lchang@sia-jpa.org).



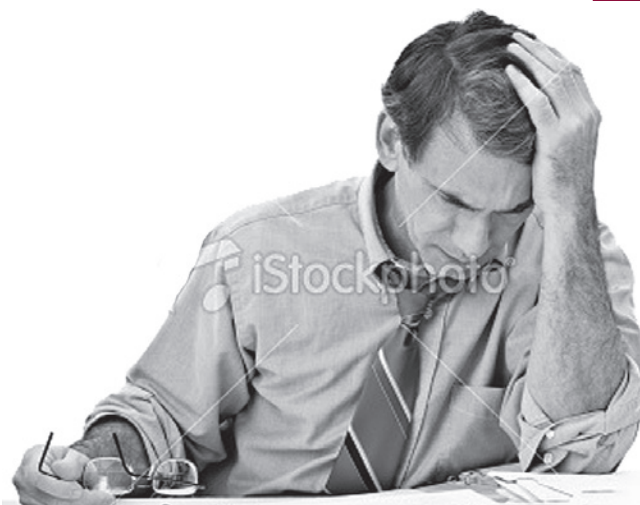
## Make sure sensitive documents are handled properly

**T**hroughout the year, numerous documents containing personal information on students, their families and school staff are routinely handled. With growing concerns about identity theft, it is more important than ever to properly manage these documents, including their storage. Here are some key points to consider when handling and storing documents:

- Keep all signed permission forms and waivers for two years. Even after sporting and other events are long over, claims can be filed.
- When no longer needed, all documents containing addresses, phone numbers, social security numbers and other personal information must be shredded.
- Each site should have a shredder available to all staff members.
- All shredded paper should be routinely disposed of properly.
- All documents containing personal information must be stored securely in locked cabinets.
- Documents containing personal information that cannot be locked away in classroom cabinets should be stored in school offices.



- Exercise caution with all records kept on personal and laptop computers.
- Consult district policy regarding document storage and disposal.



## A co-worker's personal insecurities can trigger confrontation

**W**hen it comes to day-to-day interaction with co-workers who tend to be insecure on the job or in their personal lives, just about anything can trigger confrontation. Typically, insecure individuals tend to become upset when questioned or challenged, take hard-line positions early in conversation, and rarely seek input or advice from co-workers who are known experts.

Co-worker insecurities represent more than an inconvenience as a great deal of effort can be expended on trying to figure out how to avoid triggering bad reactions. Here are some tactics that might help:

### **Praise insecure co-workers for what they do well.**

People who lack confidence or who feel threatened by you crave validation. You can provide that by making a point of acknowledging successes and good ideas.

### **Focus on the person's behavior.**

When conflict occurs, acknowledge the person's feelings. Discuss the difficulty you have working together, pointing out specific instances when there was difficulty communicating or cooperating. Then, explain that you want to improve the relationship for mutual benefit.

Source: *Communication Briefings*





## Resilience Training available to members

**T**he Institute of HeartMath (providers of Resilient Educator and Resilience Advantage training) introduces participants to techniques that help them re-align their physiological responses to stress. SIA has licensed staff to bring this training to your site. Currently available is an opportunity to receive a free software package to install at your site that complements the training. This software can be used by individuals to practice the Resilience Training techniques taught in the training.

To be eligible for the free software:

- Training groups must have a minimum of 10 participants.
- There must be 5 modules of training throughout year (end date June 2012). Each module is 75 minutes in length and can be scheduled as a full-day training, broken into 2 training dates or 5 monthly training dates.
- Participants must complete pre/post assessment.

The free software quantity is very limited. To learn more about this program, contact Michele Mariscal at [mmariscal@sia-jpa.org](mailto:mmariscal@sia-jpa.org) or call (916) 364-1281 ext. 261. You may also visit [www.heartmath.org](http://www.heartmath.org) to learn more about the institution that provides the research and development for this work in resilience.

## WeTip – Planning for the new school year

**S**IA member districts are reminded that they have the use of the WeTip anonymous crime-reporting hotline for free. SIA encourages members to use the program as a prevention tool to reduce campus losses. Part of the WeTip challenge is to keep the message fresh. SIA has a variety of posters, wallet cards, magnets and brochures. All are free. School sites can also create posters that reflect particular themes that can change monthly or quarterly to keep the WeTip message alive.

Theme ideas can raise awareness about:

- Copper theft
- Arson
- Computer theft
- Graffiti
- Bullying
- Vandalism



Students and staff can call the WeTip hotline with the confidence that their identities are safe. This can be especially important for students who fear retaliation. There is no tracing of calls or any way to identify callers. For many crimes, a reward of up to \$1,000 per crime is offered. A system has also been established to pay any rewards anonymously. Established in 1972, the hotline is available 24 hours a day, 365 days a year.

Each district has a liaison for the program. You are encouraged to contact that individual to request materials, arrange a presentation on the program at your school, or to learn more about the program in general. For your liaison contact or for general information, contact Teresa Franco at [tfranco@sia-jpa.org](mailto:tfranco@sia-jpa.org) or 916-364-1281, ext. 256.

*The material in this newsletter should be part of your Injury and Illness Prevention Plan (IIPP).  
Keep a copy of this newsletter in your IIPP binder.*



[www.sia-jpa.org](http://www.sia-jpa.org)

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