

RISK MANAGEMENT AND SAFETY PROCEDURES

A comprehensive risk management program encompasses loss prevention, correction of known risks, reporting and treatment, if necessary. Rapid response to problems through documentation and prompt submission of accident, property loss and liability reports are proven ways to minimize losses. They also resolve each case more quickly and reduce the frequency of future incidents.

District staff should follow the procedures below for preventing, treating and reporting accidents, injuries and property losses and damage.

STUDENT ACCIDENT/INJURY

Insurance Coverage: Student accidents and injuries are not covered under the district's liability insurance program, even if they occur during the normal scope of school activities and functions. The District offers students and their families, on a voluntary basis, the opportunity to purchase student accident insurance that would cover incidents that occur during those times.

Students who participate in athletic activities are required to present proof of insurance coverage (either district or non-district) before participating.

Prevention: Students are expected to be safety conscious and follow all safety rules and precautions. Proper use of equipment and supplies is the responsibility of each student and of district employees responsible for the supervision and training of students. If a student observes unsafe activities or conditions, he/she should be instructed to notify the supervising teacher or building administrator immediately.

Below are district policies and regulations pertaining to student accidents/injuries and safety: EB, EB-R, EBBA, EBBA-E, EBAB, EBCB, EBCD, EBCD-R-1, EBCD-R, EC, ECB, EEAE, EEAE, EEAE-R, EEAF, and EEBA.

Treatment: See Board Policy JLCE.

Reporting: Student accidents are to be reported to the building administrator immediately. If the building administrator, school nurse or nurse aide believes that the student should seek medical treatment or consultation, a Student Accident/Injury Report Form must be completed and mailed to the district insurance department.

EMPLOYEE ACCIDENT/INJURY

Insurance Coverage: The district carries Workers' Compensation Insurance for all employees.

Prevention: District employees are expected to perform work in a safe manner at all times. Every precaution should be taken to avoid injury to one's self and those with whom you work. Employees are encouraged to take training in proper lifting techniques and sound body mechanics. Equipment must be kept in good condition and used appropriately. Employees should seek help when it is not safe to perform a task alone.

District policies and regulations related to accident/injury prevention are listed below: EB, EB-R, EBB, EBAD, EBCB, EBCD, EBCE-R-2, EBCD-R, EC, ECB, EEBA, JLCE.

Treatment: Employees seeking medical care for work-related injuries must see one of the designated

physicians listed in the workers' compensation pamphlet. Failure to seek treatment through a designated physician, except in the case of a life or limb threatening injury, may limit the workers' compensation insurance benefits an employee is eligible to receive.

Reporting: Employees are required to report ALL work related accident/injuries to their immediate supervisor and complete the Employee Accident/Injury Report within four days.

The report is to be signed by the immediate supervisor and submitted to the district insurance department. It is important for the supervisor to investigate the incident and thoroughly document details such as names of witnesses, how the accident occurred and what can be done to prevent recurrence.

In the event of an accident resulting in emergency treatment, hospitalization and/or lost time from work; the supervisor is to contact the district insurance department immediately.

PROPERTY LOSS

The district's property, including building contents, vehicles and equipment, is insured against loss or damage through the Northern Colorado School Districts Property Self-Insurance Pool.

The insurance plan design calls for a \$1,000 deductible per incident. The district must cover the cost of each incident up to the first \$1,000 from what would otherwise be operating funds. Consequently, there is a significant need for all district employees to prevent or minimize property losses.

Prevention: Property losses can be difficult to prevent, especially when caused by unexpected severe weather or equipment malfunctions. Many losses, however, can be prevented by taking appropriate precautions against theft, vandalism or damage due to improper equipment maintenance.

Listed below are Board policies that refer to property loss prevention: EBB, EC, ECAC, ECB, EDC, EEA, and GBIA.

Corrective Action: Where property loss occurs as a result of controllable factors such as misuse or improper care of equipment, carelessness or failure to secure the facility or equipment, the building administrator is responsible for reviewing the situation and initiating corrective action with the assistance of the district insurance department.

Reporting: All incidents of district property loss or damage must be reported to the building administrator within 24 hours of discovery of the loss. The building administrator or designee must complete the Property Loss/Damage Report and submit it to the insurance department.

Where burglary or vandalism is suspected, local law enforcement authorities should be contacted upon discovery of the incident.

The insurance department should be contacted immediately if property loss is estimated to be in excess of \$1,000.

GENERAL LIABILITY

Insurance Coverage: Thompson School District carries general liability insurance through the Northern Colorado School Districts Liability Self-Insurance Pool. Liability insurance generally covers the district for situations where the district becomes legally obligated to pay damages due to bodily

injury or property loss that does not fall under the definition of employee/student injury or damage to district property.

Prevention: Providing a safe environment at district buildings and grounds, as well as safely operating district vehicles and equipment, will help reduce the likelihood of bodily harm or property loss.

A comprehensive safety program and risk awareness program designed to prevent or minimize the frequency and severity of accidents and incidents is the best protection against costly claims and lawsuits.

Correction: All employees, students and visitors of the district are encouraged to report potentially dangerous situations or conditions to the building administrator. The building administrator or designee will investigate and, when necessary, initiate corrective action to minimize the risk of injury or property loss.

In the event of an emergency, administrators are to refer to the District Crisis Management Manual.

Reporting: Compiling and recording accurate, thorough information following a potential liability incident is critical to successful claims management.

If there is an accident involving injury or property loss to a visitor or community member, the building administrator or designee will complete a Liability Incident Report and submit it to the insurance department within 24 hours.

In the event of an accident that threatens life or involves major injuries or results in substantial property loss, contact the insurance department immediately.

Adopted August 3, 1994

Cross Ref: EBBB, Accident Reports
EBCA, Disaster Plans