

# THE INCIDENT REPORT

...a monthly newsletter from Districts Mutual Insurance

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## **THE DEC PAGE:** *Increasing Alcohol Use Awareness - SAFELY* STEVEN STOEGER-MOORE, EXEC VP - DMI

With the start of fall classes numerous and varied student activities are typically planned. Some of the activities are designed to be informative while others are for just plain fun.

To increase the students' awareness of the effects of alcohol use, a very popular activity includes the use of "drunk goggles" or "fatal vision goggles". Wearing these specialized goggles can simulate various levels of impairment from alcohol use.

Using the "drunk goggles" can be a real eye opening (no pun intended) experience for the students. Creating a safe learning environment for this experience should be the overriding concern.

Here are several suggestions for conducting this activity in a safe, controlled environment.

- NO driving of any type of vehicle should be permitted. Even operating a golf cart is NOT recommended. A driving simulator is an excellent alternative.
- Simulate a field sobriety test:
  - o Walk a straight line.
  - o Stand on one foot.
  - o Touch your nose.
- "Drive" a video game
- Play games:
  - o Walk through an obstacle course.
  - o Bounce ping pong balls into a bucket.
  - o Hit tennis balls.
  - o Water balloon catch.
- Pedal a tricycle through a course of traffic cones (don't forget the helmet and elbow pads).
- Pick-up change off the pavement to a certain dollar amount.

Your College public safety office or local police/sheriff department may be able to conduct this type of activity upon request. Here's a sobering fact - 44 people die every day from a DUI.

Have a safe new academic year!



## **News, Announcements, etc...**

### **Online Training Opportunities for Maintenance/Physical Facilities**

Maintenance/Physical Plant Directors - Looking for training opportunities for you and your staff? The DMI website [www.districtsmutualinsurance.com](http://www.districtsmutualinsurance.com) has a link to Hartford Steam Boiler's Information Resources online. Click on "Hot Topics" / "Facilities and Maintenance Resources" / "Link to HSB Training Webinars".

### **www.districtsmutualinsurance.com - Update**

Annual Audit Report 2009 - Has been added to the Members Only section of the site.

*Insuring Risk - Sharing Rewards*

# Student Accident Insurance Update

Jim Rehagen, WCTC

In August 2009, the Wisconsin Technical College Consortium, partnered with Gallagher Koster, successfully launched a Student Accident Only Insurance Plan for those students participating in off-site clinical and practicum programs.

The benefits of an Accident Only Insurance Plan apply not only to the students who will be protected under the insurance, but also to the College and the Practicum site as the Plan decreases the exposure and liability to both. The decision to offer the Plan was due in part to an increase in requests from their partnering practicum sites for students to have coverage.

The Wisconsin Technical College Consortium Student Accident Only Insurance Plan offers a \$50,000 maximum benefit, per Injury with a \$0 deductible and Covered Expenses paid at 100%. The benefits include, but are not limited to, inpatient and outpatient treatment, diagnostic laboratory services, tests and x-rays, dental injury, prescription drugs and coverage for exposure to needlesticks and bloodborne pathogens. There is also a \$10,000 Accidental Death & Dismemberment benefit.

The Plan is available to all students participating in an off-site practicum and covers accidents that occur at the practicum site and travel to and from the site. The cost of the Plan is only \$13 per student, per semester.

Students who have their own insurance policy that offers benefits comparable to those of the Student Accident Plan are given the option to waive the insurance at the beginning of each semester that they are eligible for coverage. The waiver process is a secure, user-friendly, online process managed by Gallagher Koster.

Gallagher Koster is a division of Arthur J. Gallagher Risk Management Services, Inc., and is the nation's leading full-service independent insurance program administrator providing student health insurance products and services for the higher education community.

For more information on offering this Student Only Accident Insurance Plan on your campus for 2010-2011, please contact Kara Delaney at 1-617-769-6444 or Kara\_Delaney@AJG.com.

## BRIGHT IDEAS: Green Initiatives: Incorporating Safety & Health!

Tim Greene - DMI Risk & Loss Control Consultant



Almost all of our Wisconsin Technical Colleges are introducing "green" into their programs, either as a standalone or as an enhancement to existing programs. Most are focused on renewable energy; solar, wind turbines, biodiesel, geothermal, just to name a few.

We are seeing colleges working towards Leadership in Energy & Environmental Design (LEED) certification with construction projects.

LEED ranking considers energy efficiency, reduction of carbon monoxide, and increase of indoor environmental quality. Green building projects involve electrical power generation, water treatment and waste management systems. However, the safety and health of the construction workers isn't always part of the planning process. Knowing this creates an opportunity for our colleges to start with a grass roots approach to begin with safety in mind...in curriculum and in contracted projects.

The American Wind Energy Association (AWEA [www.awea.org](http://www.awea.org)) has no single source for best practices but is working on the development of products and materials to be introduced in October 2010. These best practices will also include safety training. It is important to note that most of the companies within the wind industry have developed their own safety programs.

Our students, our future workers, will still face traditional and emerging hazards. As we continue to develop our green programs we need to keep the safety and health of our students and employees in the forefront. This will create a need for everyone involved to recognize, evaluate, and control potential hazards. This is our chance to establish strong fundamentals of safety. Programs such as: fall protection (for workers, tools and equipment); personal protective equipment; confined spaces; fire prevention; lockout/tagout (creating a state of zero energy), crane, derrick and hoist safety; as well as hazards relating to electrical, machine and respiratory, should already be in place for your traditional work but will likely be considerations for green work.

As the colleges green efforts continue to grow, they will have ongoing dialogue with partnering industries to help structure the programs to meet the most current industry trends...as part of that dialogue, be sure to include all aspects of safety.

OSHA and the Bureau of Labor Statistics [www.bls.gov/green](http://www.bls.gov/green) has begun to look at safety and health related to green jobs by examining industry specific hazards and outlining OSHA standards that are applicable. Their goal is to provide resources as well as address hazards and track accident information.

Going green doesn't necessarily mean safe...unless we make it so!

### Quote of the Month

**"The difference between school and life? In school, you're taught a lesson and then given a test. In life, you're given a test that teaches you a lesson."**

- Tom Bodett (American Author and Humorist)

Insuring Risk - Sharing Rewards