

The Municipal RISK MANAGER

JANUARY 2011

A Publication of the Maine Municipal Association

Prevent Winter Weather Damage to your Municipal Buildings

When the temperatures drop and the cost of heat rises, many of us are tempted to turn down the thermostat hoping to conserve energy and save money. The actual results can be quite different and have costly repercussions. Broken and frozen pipes, poorly maintained roof systems and leaking appliances can lead to water damage, destroying floors, walls, contents, foundations, structural integrity, valuable papers and other assets located in the buildings. A crack as small as an eighth of an inch in a water pipe has the potential to unleash hundreds of gallons of water within a few hours. Even more problematic is the fact that pipes have the tendency to freeze at night when buildings are generally unoccupied, allowing more time for damage to occur before it is discovered.

Fortunately, most weather related losses are preventable. Here are some tips and reminders to help prevent these winter weather losses from occurring at your municipal buildings during the upcoming months:

- Make sure the building exterior is in good condition with all unnecessary openings closed.
- Insulate water pipes, paying special attention to pipes that are close to exterior walls or in unheated basements/crawl spaces/attics, pipes near windows, in foyers or soffits, and pipes that have frozen in the past.
- Locate, identify and mark water shut-off valves and ensure that

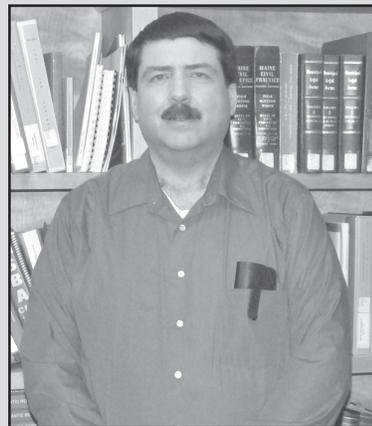
your staff knows how to turn off the water.

- Repair or replace leaky or corroded valves now.
- Turn off the water to all outside connections and drain.
- Remove all hoses hooked up to outside connections and if possible drain the pipes.
- Remove heavy snow from roofs if it can be done safely. Special care should be taken with flat roofs, which can be especially susceptible to snow and water collection.
- Keep gutters, eaves and downspouts clean and free of leaves, ice or snow.

- Do not locate computers or electronics directly below plumbing or roof drains.
- Make sure downspouts extend away from the building to direct water away from the foundation.
- Service heating systems to ensure that they maintain building temperatures.
- Schedule regular Building Freeze Watches to be performed during winter storms and periods of cold weather.
- Take special care to weatherize and monitor vacant or unoccupied buildings.

Preventing water damage and protecting your municipal property is always much easier than cleaning up the devastation (and much less expensive). 🏠

BEST WISHES PETER



Senior Loss Control Consultant Peter Noddin has left MMA to pursue a management opportunity in the private sector. For the past seven years Pete has provided loss control services to participating members of the Workers Compensation Fund and the Property & Casualty Pool in Northern and “Down East” Maine and has played a key role in the development of professionally delivered risk management programs. Please join MMA and Risk Management Services in wishing Pete good luck and great success in this new endeavor.

To assure continued quality services to our members, the consultant position will be filled as quickly as possible. In the interim, please contact Loss Control Manager, Ed MacDonald at (800) 590-5583 or emacdonald@memun.org 🏠

Focus on Safe Driving

Driving in Maine requires constant attention in order to avoid the hazards of our wildlife, construction season, tourists or our ever changing weather. Driver inattention is a major contributor to highway crashes. The **National Highway Traffic Safety Administration** estimates that at least 21% of police-reported crashes involve some form of driver inattention. According to recent studies, using a cell phone while driving, whether it's hand-held or hands-free, delays a driver's reactions equivalently to being impaired by alcohol with a blood concentration of .08 percent, the legal limit.

Just what is distracted driving? Distracted driving is any act that a person does which has the potential to remove focus from the primary task of driving and in doing so increases the risk of an accident.

There are three main types of driving distractions:

Visual - taking your eyes off the road

Manual – taking your hands off the wheel

Cognitive – taking your mind off what you are doing

Alarmingly, a survey conducted by Nationwide Mutual Insurance found that 80% of drivers admit to “blatantly hazardous behavior,” from texting on a phone to shaving and changing clothes.

Other distracting activities include:

- Eating and drinking
- Talking to passengers
- Grooming
- Reading, including maps
- Using a PDA or navigation system
- Watching a video
- Changing the radio station, CD, or Mp3 player, and
- Using a cell phone

We know that all distractions have the potential to cause harm but recently, texting has become one of the most alarming activities because texting involves all three types of distractions: Visual, Manual and Cognitive. As a result many states are prohibiting the use of cell phones and texting devices while operating a vehicle.

We can reduce or eliminate many of the distracting factors mentioned and reduce the likelihood of a tragic crash by practicing some simple techniques:

If you must use a cell phone or computer pull, off to a safe location

Do not enter information into a GPS while operating a vehicle.

Do not drive when you are drowsy

Do not eat or drink while driving, and

Practice defensive driving because other drivers may be distracted as well.

REMEMBER RISK MANAGEMENT SERVICES CAN HELP

To strengthen our commitment to reducing distracted driver accidents, MMA Risk Management Services Loss Control Department offers on-line as well as on-site Defensive Driver Training. Members can access the on-line

training by visiting our website at www.memun.org or by contacting the Loss Control Department at 800-590-5583.

Remember to pay attention and save a life. 🚗

WWW.MEMUN.ORG

Property & Casualty Pool

Workers Compensation Fund

Unemployment
Compensation Fund

Loss Control

Grants & Scholarships

Best Practices

Underwriting

Certificate Requests

Schedule Changes

Supplemental Coverages

Online Claims Reporting

Visit us and find what you are looking for.

**Welcome New
Member!**

**Unemployment
Compensation Fund**

Town of Dover-Foxcroft

Annual Motor Vehicle Driver Checks

Does your organization currently check motor vehicle records before you hire an employee who will operate municipal vehicles? Is an annual check done of all employees who operate municipal vehicles?

Prudent risk management practice dictates that all governmental entities check motor vehicle records of any individual who will operate municipal vehicles. An additional check should be performed annu-

ally to review the driving records of all employees and volunteers who might be required to drive a municipal vehicle. Motor vehicle driving records may be obtained at no cost to municipalities by subscribing to the on-line services offered through Information Resource of Maine (InforME) at (207) 621-2600 or <http://www.maine.gov/informe/subscriber/> where you can also download the Subscriber Application Form (PDF). The annual subscription

fee for municipalities is generally waived.

Municipalities are encouraged to adopt a brief written policy which establishes actions to be taken in the event of repeated speeding, OUI or other motor vehicle infractions. This action will help your organization apply sanctions uniformly. For more information go to http://www.memun.org/RMS/LC/bestprac/fleet_safety.pdf 



VOLUNTEER FIREFIGHTER ACCIDENTAL DEATH & DISABILITY PROGRAM

**Now with increased benefit limits and still only:
\$44.61 PER VOLUNTEER**

The Volunteer Firefighter AD&D program (VFF) coverage is underwritten by The Hartford and is designed to provide insurance benefits for Fire Department activities that fall outside the coverage provided by the Maine Workers Compensation Act. VFF is available for an annual premium of only \$44.61 per volunteer firefighter.

FOR FURTHER INFORMATION PLEASE CONTACT:

Marcus Ballou or Judy Doore

1-800-590-5583 • mballou@memun.org or jdoore@memun.org



Maine Municipal Association
Risk Management Services



HUB International New England, LLC



\$2 MILLION PLUS Awarded to Workers Compensation Fund Members

The Maine Municipal Association has been awarding safety grants to members of the Workers Compensation Fund since 1999. The Grant program has assisted municipalities by bestowing more than \$2.1 million through the funding of Safety Enhancement Grants and Scholarship Grants.

The Safety Enhancement Grant and Scholarship Grant Programs offer financial incentives to members of the Maine Municipal Association Workers Compensation Fund. Safety Enhancement Grants are used to purchase safety equipment or services that assist in reducing the frequency and severity of workplace injuries.

We would like to congratulate the October 2010 Grant recipients

Albion	Harpswell	Mechanic Falls	South Portland Housing Authority
Aroostook County	Hermon	Medway	Southwest Harbor
Arrowsic	Hiram	Milbridge	Steuben
Bridgewater	Howland	Milo	Stockton Springs
Bridgton	Hudson	Montville	Thorndike
Carmel	Islesboro	Mount Vernon	Topsham
Chesterville	Jackman	Old Town	Turner
Eddington	Kennebec County	Orono	Vassalboro
Ellsworth	Kennebec Sanitary Treatment District	Oxford	Vinalhaven
Farmingdale	Kennebunkport	Penobscot County	Waldoboro
Farmington	Kittery Water District	Piscataquis County	Waterville
Fort Kent	Leeds	Richmond	Wells
Gouldsboro	Limestone	Rockport	Winslow
Greenbush	Lincoln	Rumford	Winslow School Dept
Hallowell	Lincolnton	Saint Albans	York School Dept
Hancock	Lincolnton	Sedgwick	

Ed MacDonald, Loss Control Manager for Maine Municipal Association, advises that the program received 84 grant applications for the October 2010 period and that 72 were approved, for funding a total of \$77,966. Grants are awarded in May and October each year. The 2010 funding of \$228,240 will help members purchase more than \$342,000 of safety equipment.

The Grant Recipients have put their funds to use by purchasing such equipment as Gas Detectors, Ergonomics Devices, Lockout / Tagout Stations, Training Aids, Material Handling Equipment, and Traffic Control Signage to assist in reducing the frequency and severity of workplace injuries.

For more information about any of the Maine Municipal Association Risk Management Service programs, including Safety Enhancement Grants eligibility and applications, please visit our website at www.memun.org and click on the Risk Management Services link, or call us at 1-800-590-5583. 🏠



The Municipal Risk Manager

Publisher: Risk Management Services

Editor: Marcus Ballou

Layout Designer: Jaime G. Clark
P.O. Box 9109, Augusta, ME 04332-9109 •
1-800-590-5583 or (207) 626-5583

The Municipal Risk Manager is published seasonally to inform you of developments in municipal risk management which may be of interest to you in your daily business activities. The information in these articles is general in nature and should not be considered advice for any specific risk management or legal question; you should consult with legal counsel or other qualified professional of your own choice.