

DISTRICT INSURANCE

How Does District Insurance Coverage Affect YOU?

INTRODUCTION



Insurance is one of those things that most of us do not think about until it is needed. The purpose of this brochure is to provide employees with an overview of the two types of

insurance carried by each district that directly affect you: **Liability/Property Damage** and **Worker's Compensation**. Coverage is provided by two organizations that are managed by boards consisting of representatives from the member districts. These organizations, OSS (Organization of Self-insured Schools) and FCSIG (Fresno County Self Insurance Group), are called JPAs (Joint Powers Agreements), and were formed more than twenty-five years ago when a number of Central California school districts came together to improve coverage and reduce costs incurred by their members.

OSS and FCSIG do not own buildings or employ staff — broker, risk management and claims administrator services are contracted out, and this philosophy helps keep the districts' insurance rates low. The other significant factor in establishing a district's rates (premiums) is the history of losses incurred by that district (i.e. vandalism, theft, injuries, illness).



ORGANIZATION OF SELF-INSURED SCHOOLS (OSS)

Liability & Property Damage

OSS provides **liability insurance** (assistance with claims resulting from employees decisions) and **coverage for property damage** resulting from vandalism, fire and acts of nature.

You may be asking yourself how does this affect me?

The "health" of the district directly affects your working environment and the district's ability to employ workers.

How can I help the district to not incur costs and damage related to theft, vandalism and law suits?

- **Avoid law suits arising from your decisions.**

Use the "common sense" principle — ask yourself, "What would a prudent person do in this set of circumstances?" In some cases the answer you come up with may not be the same as your first reaction.

- **Be aware of laws, district policies, or guidelines relative to the circumstances.**

It is not possible for an employee to know every regulation, but take the ones you know into consideration in your decision making. It is easier for supervisors, administrators and attorneys to defend decisions framed within existing regulations and common sense than emotional decisions.



- **Be alert to security.**

Although your job description may not include "security," all district employees can assist in keeping property damage losses down due to theft, vandalism, fire and accidents. A few simple steps at appropriate times, such as securing gates, locking doors and eliminating fire hazards will go a long way to reduce facility losses.

DISTRICT INSURANCE CONTINUED

FRESNO COUNTY SELF INSURANCE GROUP (FCSIG)

Worker's Compensation

As you are aware, worker's compensation insurance is required by law and covers all school district employees. The California Department Industrial Relations Commission on Health and Safety and Worker's Compensation reports



that *"School employees, as a whole, have a higher rate of work-related injuries and illness than the average California worker."* This statistic is an incentive for all school employees to seek ways to reduce accidents.

■ Be concerned and aware of safety.

There are important reasons besides financial considerations to be concerned with safety. **Human suffering is the number one reason.**

We can significantly reduce pain and disability, including the impact on families, by improving the accident rate. As an injured employee stated to a representative of the School Action for Safety and Health Program, *"It wasn't just the pain after the accident, or that I couldn't support my family on the limited benefits, it affected every part of my life — my ability to participate in sports, church activities, volunteering in my kid's school — I lost it all."*

■ Your actions affect others.

The serious implications of an injury go beyond the individual affected. Consideration has to be given to increased costs: providing insurance, lost work time including valuable skills, training replacements, over-time, and a less productive work environment. **On the other hand, an excellent safety record increases productivity, decreases turnover, and attracts top employees.** Your responsibility is not only to yourself, but also to your co-workers.

YOUR RESPONSIBILITIES

- Come to work rested, and, to the greatest degree possible, with a **positive attitude**.
- Follow all of the safety rules and instructions.
- Keep an eye on what others around you are doing. They may be utilizing unsafe practices that could affect you.
Teamwork pays off!
- Inspect the area in which you are working and report an unsafe condition to your supervisor.
- Keep the area in which you are working neat and clean.
- Review your district's Injury and Illness Prevention Plan (IIPP). This is usually kept at the central office.
- When undertaking long tasks with repetitive motions, to the greatest degree possible, vary the tasks.
- When appropriate, utilize safety equipment and clothing.
- Report an injury to your supervisor as soon as it is known.
- Become familiar with the Material Safety Data Sheets (MSDS) for the chemicals and products you use.
- Reflect on any near accidents/injuries and determine what should be undertaken differently in the future.
- Ensure you have adequate training and knowledge to safety complete each job.

OBTAINING TRAINING

Approximately 70 online training courses, lasting 15-45 minutes each are available for district employees.

To access the courses go to www.ossweb.org and select Resource Center. Follow the links to online training and sign-in, or create a new account by selecting new user.

Sample titles include:

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| Ladder Safety | Kitchen & Food Safety |
| Ergonomics in the Workplace | Warehouse Safety |
| Blood Pathogens | Custodial Safety |
| Office Safety | Grounds Safety |
| Electrical Safety | Slip, Trip & Fall Prevention |

www.ossweb.org

If you have questions about worker safety or property damage, please contact your supervisor.

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FRESNO COUNTY
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THE GREATER PART OF YOUR SAFETY DEPENDS ON YOU!