



Risk Management *Tips*

Putting Safety First, Last, and Always at School

Along with academics, another important item on everyone's agenda at school should be safety. To help, we'd like to share two prevalent trends in claims reported to Markel from private schools, along with pointers on what you can do to prevent them.

Slips, Trips, and Falls

Of the private school incidents reported to Markel, nearly 40% are slips, trips, and falls. Most slips occur when there's too little traction between footwear and a wet or contaminated surface, and most trips occur when a person's foot collides with an object or other obstruction. Common causes of trips include poor lighting, an obstructed view, clutter on the floor, wrinkled carpeting, cables or cords in walkways, and uneven surfaces, such as steps, thresholds, depressions, or protrusions on the playing field.



School venues pose unique exposures and require the cooperation of everyone to reduce slip, trip, and fall risks. Schools should regularly engage in efforts to:

- Identify the hazard(s) and determine who might be harmed and how
- Separately assess each hazard and adopt a range of practical measures to control the risk
- Consider whether precautions already being taken are enough
- Review risk control measures regularly, and revise as needed

Some key factors to consider for routine surveillance of your school include:

Communication. Promptly post warnings, when and where appropriate. Use pictographic signs, as they are more quickly understood.

Housekeeping. Remind everyone to keep their area clear of clutter and obstacles. Make good housekeeping a priority in high traffic areas and stairways.

Mats. Provide clean, absorbent, and abrasive mats to trap rain, mud, and snow at entranceways. When the mats get dirty or saturated, replace them. Use absorbent mats in wet areas, such as drinking fountains and ice or beverage vending machines. Make sure the mats have beveled edges to reduce trip hazards.

Lighting. Increase lighting on stairs, dark walkways, and outside sports venues. Ensure good positioning so that all floors and walking areas are evenly lit.

Floors. Check for floor damage regularly, and see that repairs are completed promptly. Potential hazards include holes, cracks, loose carpets, and mats. On high-gloss flooring (such as gym floors), consider using wax with a high coefficient of friction. Prohibit drinks in the gym and high-traffic areas, and assure that liquids on the floor (including air conditioner condensation and perspiration) are cleaned up immediately.

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Outside. Most outside injuries occur due to poorly maintained play areas. Perform routine inspections to identify holes and depressions so they can be filled. Remove exposed tree roots, drainage pipes, or other protrusions. Discard loose debris (such as stones and litter) on the field, playground, and sidelines. Ensure that age-appropriate and adequate ground cover is maintained.

Stairs. Make sure stairs comply with local building codes, stair treads are easy to see, and handrails are mounted firmly and easy to grip. Keep stairways free of tripping hazards, and ensure that carpeting is secured. Apply non-skid, abrasive treads or tape to bare stairs. Replace the treads or tape if it becomes loose, worn, or torn.

Cords and cables. Place equipment so that extension cords and cables do not cross walkways. As a last resort, enclose cables in protective covers, or tape the entire length of the cord to the floor with highly visible tape (such as duct tape).

Speedy response. If a slip, trip, or fall occurs, inspect the area immediately, remove any hazards, and check the entire premises for similar hazards. Keep regular records of the maintenance schedule and measures taken to prevent slips, trips, and falls.

Vehicle Incidents

In the daily business of operating a school, driving is often given only a secondary thought. Unfortunately, almost 20% of the claims being reported from private schools are vehicle related. Driving is a full-time task and requires each trip to be approached in a proactive manner. Here are some useful tips to help your staff avoid vehicle accidents:



1. **Remain alert.** As the driver, it's your responsibility to drive safely and be alert and attentive to the motorists and pedestrians around you. Never drive under the influence of drugs or while you're sleepy—it can affect your reaction time and judgment.
2. **Get routine vehicle check ups.** Be certain that tires are properly inflated and that lights, blinkers, wipers, horns, and brakes are working properly.
3. **Stay out of the way.** Slow down and give aggressive drivers plenty of room to get around you. The best tactic is avoidance. Do not challenge them.
4. **Stay focused.** While driving, stay focused and keep your mind free of distractions.
5. **Yield.** Always proceed with great caution into an intersection—even if you have the right of way. Before you turn left, look left, then right, then left again to ensure the area is clear before you proceed.
6. **Watch out for the other guy.** Scan the road constantly—ahead, beside, and behind. Check the side- and rear-view mirrors every 15 seconds. These steps will allow you to anticipate potential problems and prepare you to respond.
7. **Anticipate hazards.** Size up traffic situations on the road ahead. Leave a safe distance between you and the car in front of you to allow time to respond to a hazard. During dawn, dusk, rain, or other adverse conditions, increase your visibility by turning on the headlights.
8. **Double check when unloading.** Conduct a sweep of the vehicle at the end of your route to ensure no child is left inside. Alarms are available that activate when the bus key is removed from the ignition and disarm only by a switch in the back of the bus. Several companies, including Child Check-Mate Systems, CRS Electronics, Doran Manufacturing, and A Photo IDentification (API) offer these electronic reminder systems. For more tips on preventing children from being left behind, refer to <http://www.schoolbusfleet.com/Channel/Management-Training/Articles/2004/09/Preventing-Post-Trip-Carelessness.aspx>.

The driving conditions of today's roadways demand a higher level of skill, knowledge, and decision-making ability. A defensive driver looks out for the possible mistakes of others, not merely relying on good fortune to avoid accidents.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.