

Wise Words

State of Alabama · Department of Finance · Division of Risk Management

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Division of Risk Management Offers Educators Liability Program Effective July 1, 2013

The Division of Risk Management now offers liability protection to employees with public school boards of education in Alabama. The Educators Liability Trust Fund (ELTF) Program began coverage on July 1, 2013. According to Act 2013-215 which passed in this year's legislative session, the ELTF provides a program of education employee liability coverage to protect certified and support personnel and student teachers employed by a local board of education.

If you are full-time or part-time certified personnel or support personnel employed by a local board of education in the State of Alabama, then you qualify for liability coverage up to \$1,000,000.

For details about the ELTF, please visit our website at www.riskmgt.alabama.gov to download a copy of the program guidelines. If a claim is made or a suit is filed against any covered employee, the employee should notify their superintendent of their district of employment (or a designee) and the Division of Risk Management immediately. If you have further questions about the ELTF Program, please give us a call at (334) 223-6120.

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Do I have Liability Coverage?

If a claim is made or a suit is filed against an employee or agent of the State of Alabama while acting in line and scope of their job requirements, the General Liability Trust Fund provides protection for the covered employee.

To verify your coverage, contact the administrator in your agency who completes your Risk Management certifications or call Regina Roughton in our Underwriting Department at (334) 223-6120.

For details on the program, please visit our website:
www.riskmgt.alabama.gov

Welcome Melanie Cleveland, Public Information Specialist

Melanie Cleveland joined the staff of Risk Management on June 17, 2013 as the Public Information Specialist. She transferred from the Finance Director's Office where she served since October, 2011. Melanie's initial responsibility for Risk Management is to disseminate the details of the Educators Liability Trust Fund which began on July 1, 2013.

Prior to serving in state government, Melanie was the membership director for the Prattville Area Chamber of Commerce. She was involved in a variety of organizations including Autauga County Leadership, the Exchange Club of Prattville, and committees with the Chamber.

Melanie holds a Bachelor's degree in Public Relations from Auburn University. She is married to Jeremy Cleveland, a teacher and coach at Prattville High School, and they have three daughters.



The State Insurance Fund Certifications mailed in May were due June 30, 2013. It is important that our certified copy be returned immediately to allow our office plenty of time to update changes prior to October's renewal. If you have questions, contact the underwriter assigned to your area as outlined in the material included with your packet.

Common Causes of Electrical Fires

Most electrical fires can be prevented by identifying some common causes and then taking time to correct the risks. Check the list below to see if you have some of these dangers hiding in your school or office building:

- ◆ Faulty electrical outlets and old, outdated appliances
- ◆ Faults in appliance cords, receptacles and switches (never use an appliance with a worn or frayed cord which can send heat onto combustible surfaces like floors, curtains, and rugs that can start a fire)
- ◆ Cords running under rugs
- ◆ Grounding plug removed from a cord so it can be used in a two-prong electrical outlet (appliances have the extra prong so they can be only used in outlets that can handle the extra amount of electricity that these appliances draw)
- ◆ Light bulbs with a wattage that is too high for the lamps and light fixtures (always check the maximum recommended bulb wattage on any lighting fixture or lamp and never go over the recommended amount)
- ◆ Materials like cloth or paper placed over a lampshade (the material heats up and ignites, causing a fire)
- ◆ Misuse of extension cords (only use extension cords as a temporary measure)
- ◆ Space heaters put too close to combustible surfaces such as curtains, beds, clothing, chairs, couches and rugs (coil space heaters become hot and can almost instantaneously ignite any nearby flammable surface) Note: The radiator-type space heaters diffuse heat over the entire surface of the appliance, and they are less likely to ignite flammable items.
- ◆ Outdated wiring (in buildings over 20 years old) may not have the wiring capacity to handle the increased amounts of electrical appliances in today's average building, such as computers, wide screen televisions, DVD players, microwaves and air conditioners
- ◆ Outdated breaker boxes often have worn connectors that do not work, causing the system to overload and start an electrical fire.



Hurricane Planning & Awareness

Hurricane season runs June 1st through November 30th. Two keys to weather safety are to prepare for the risks and to act on those preparations. Planning an organized action before, during and after a storm can minimize hurricane related damage. A Hurricane Planning Guide is available on our website:

www.riskmgmt.alabama.gov. Go to Downloads; Forms; Other Publications.



State Employee Injury Compensation Trust Fund



Updates to several SEICTF forms have been made to improve communication between involved parties. Please take special note of changes to the following forms:

- * **First Report of Injury and Accident Report Employee Statement** were both updated with additional checklists and a separate section added to describe the nature of the injury and to indicate which particular body part(s). It is vital that all sections are completed to ensure prompt processing of the claim.
- * **Election of Benefits (EOB)** form has been updated to include guidance reminding the injured worker and supervisor to submit the forms to their Personnel Division, who in turn need to submit the Form 11 to the State Comptroller's office.
- * **Initial Authorization for Treatment and Pharmacy (Form 3A)** has a new section that requires the signature of the injured worker whereby they acknowledge and agree to abide by the restrictions as set out by the authorized treating physician.

Additionally, **Instructions for Supervisors and Injured Employees** as well as a **SEICTF "flyer"** are available on our website for your use. We encourage you to go to the website (www.riskmgmt.alabama.gov) to access and complete the latest version of the SEICTF forms, and to directly submit the First Report of Injury. Supervisors, remember that it is your responsibility to promptly submit this form in the event of ANY incident, no matter how small, and regardless of whether treatment is sought.

Report Liability Incidents Promptly

The GLTF (General Liability Trust Fund) pays to defend state employees when they are sued for acts arising from the performance of official duties. However, it is very important that we know about incidents before they reach the lawsuit stage. Depending on the circumstances it may be possible to settle the matter in a more satisfactory and cost-effective way before the complaining party "lawyers up".

Notify Risk Management immediately of any incident that possibly could lead to a lawsuit against an employee or agent of the state. Examples of incidents include:

- An injury to a person who is in the custody of the state
- A serious employment dispute such as an EEOC complaint
- A report of possible sexual harassment
- A complaint by a member of the public about an encounter with an employee

An incident may seem too minor to report, however in our litigious society you can never predict what may end up in court.