



Risk Management Solutions



Fall 2016

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

AMIC Introduces **FREE** Cyber and Privacy Liability Coverage

By Todd McCarley • Loss Control Representative • AMIC/MWCF

Effective November 1, 2016, Alabama Municipal Insurance Corporation (AMIC) will begin providing Cyber and Privacy Liability coverage to all our members at no additional cost.

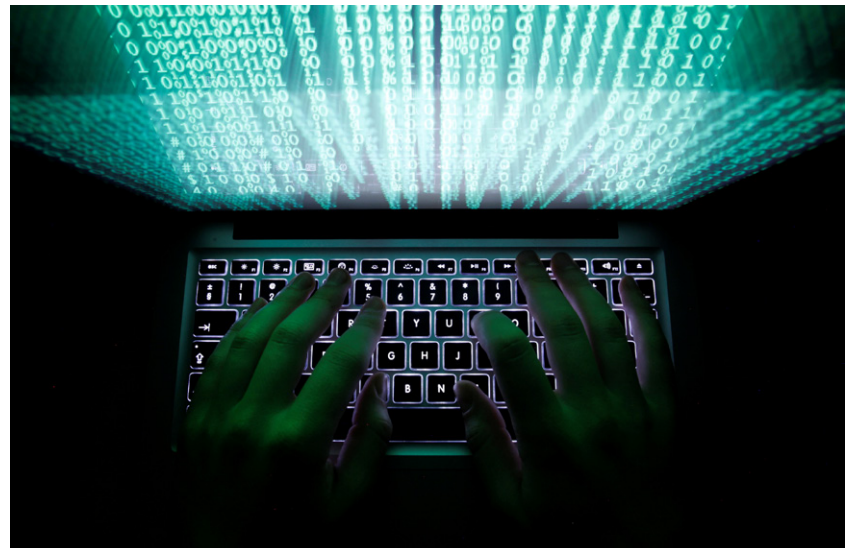
AMIC Board Chairman, Mayor Billy Joe Driver of Clanton, said: “If you have read the paper or watched the news lately, it is obvious that cyber exposure is going to become more prevalent. The AMIC Board thought it was imperative that AMIC not only clarify, but provide adequate Cyber Liability coverage for its member municipalities and their associations.”

With a minimum \$2,500 deductible for each claim, AMIC members will have cyber liability protection for:

- Privacy Liability (Including Employee Privacy)
- Privacy Regulatory Claims Coverage
- Security Breach Response
- Crisis Management Costs
- Breach Response Costs
- Security Liability
- Multimedia Liability
- Cyber Extortion
- Business Income and Digital Asset Restoration

AMIC President Steve Wells is pleased to provide another value-added service to AMIC members: “The most important part of this coverage is the security breach response component. This includes call centers and credit monitoring. The new Cyber and Privacy Liability coverage will help safeguard our members against the liabilities associated with doing business online and the costs of security breaches. AMIC takes your cyber security seriously, and we are committed to Insuring the Future of Your Local Government.”

If any claim is made against you, or you become aware of any act that gives rise to a claim, complete and send a Notice of New Claim form to AMIC immediately. For the convenience of its members, AMIC has designated a specific e-mail address for claims reporting: newclaim@AMICentral.org. See information below. ■



AMIC E-mail Address for Claims Reporting

For the convenience of its members, AMIC has designated a specific e-mail address for claims reporting: newclaim@AMICentral.org. This reporting method will provide a higher level of efficient service by centralizing the claim reporting process. The address will be monitored by several designated AMIC Claims Department staff members. It may be used to forward the following information to AMIC: 1. Notice of incidents, events or potential claims. 2. Notice of Official Claims. 3. Lawsuits and EEOC Charges of Discrimination.

newclaim@AMICentral.org

Sewer Inspection and Maintenance

Will Strength • ARM-P • Loss Control Representative • AMIC/MWCF

As sewer systems age, the risk of deterioration, blockages and collapses become a major concern. Many times these conditions result in sewer backups that can cause significant property damage and costly legal action against your municipality. Therefore, municipalities should be taking the appropriate steps to improve the performance levels of their sewer system. Cleaning and inspecting sewer lines is essential to maintaining a properly functioning system as well protecting your investment into your community's wastewater infrastructure.

Inspections

Inspection programs are required to determine current sewer conditions and to aid in planning a maintenance strategy. Ideally, sewer line inspection should take place on a routine basis with proper documentation. Most sewer lines are inspected using one or more of the following techniques:

- **Visual inspections** are vital in fully understanding the condition of a sewer system. Visual inspections of manholes and pipelines are comprised of surface and internal inspections. Operators should pay specific attention to sunken areas in the ground cover above a sewer line and areas with ponding water. In addition, inspectors should thoroughly examine the physical conditions of stream crossings, the conditions of manhole frames and covers as well as the visibility of manholes and other structures.
- **Video inspections** are the most cost efficient in the long term and most effective method to inspect the internal condition of a sewer system. Video inspections identify cracks, root intrusion and other obstructions, dislodged pipe joints, flow conditions and any other sewer characteristics.
- **Air and vacuum testing** can be used to test the integrity of the sewer main line.
- **Mandrel testing** will indicate whether the pipe has the proper flushing and vertical and horizontal tolerances and is normally done in new pipe before placing it in service.
- **Smoke testing** indicates sources of inflow and sometimes infiltration.
- **Dye water testing** is used to determine sources of both inflow, infiltration and permitted flow where dye is introduced into the potential source and downstream manholes are observed to determine if and where it enters the system.



IF MANHOLES ARE ENTERED, proper confined space entry training and a proper safety harness, tripod, calibrated gas detection device and ventilation equipment are a must.

Sewer Maintenance

Stoppages in sewers are usually caused by structural defects or by an accumulation of material in the pipe. Accumulated material can include fats, oil, grease, sediment or other materials. Certain structural defects may catch debris, which then causes a further buildup of solids that will eventually block the sewer. Root intrusion through structural defects is also a major contributor to blockages. Repair or elimination of any defects that contribute to a buildup of material in the pipe should be evaluated as part of a rehabilitation program since the defects will always be a maintenance problem.

Sewer cleaning should be scheduled on a regular cycle. For example, every pipe in the system is cleaned every 3, 5 or 7 years or 20% of the system is scheduled to be cleaned every year. In most collection systems, some sections do not require frequent cleaning while other sections may require cleaning on a more frequent basis, such as monthly, if they are susceptible to blockages. Information from the inspection program should be used to help identify problem areas in the sewer system and develop a preventive maintenance sewer cleaning program based on actual conditions in your sewer system.

Cleaning is either scheduled or unscheduled. Scheduled cleaning is proactive in that cleaning is done on a preventive basis to remove material prior to a stoppage occurring. Additional preventive cleaning can be scheduled on an as-needed basis in cases where information such as previous history, inspection data, pipe age and material, slope or other information indicates a need for more frequent cleaning. Reactive maintenance or cleaning is when you wait until a failure occurs before performing any maintenance or cleaning. When reactive maintenance is your primary form of maintenance, you will almost always have poor system performance, especially as your system ages. There are several traditional cleaning techniques used to clear blockages and to act as preventative maintenance tools:

- **Rodding** uses an engine and a drive unit with continuous rods or sectional rods. As blades rotate, they break up grease deposits, cut roots and loosen debris. Rodding is most effective in lines up to 12 inches in diameter. These machines are inexpensive and provide a very effective method of cleaning in smaller systems and also in remote easements or right-of-way areas where large equipment cannot gain access.
- **Balling** uses a threaded rubber cleaning ball that spins and scrubs the pipe interior as flow increases in the sewer line. This method removes deposits of settled inorganic material and grease build-up and is most effective in sewers ranging in size from 5 to 24 inches.
- **Flushing** introduces a heavy flow of water into the line at a manhole and removes floatables and some sand and grit. It's most effective when used in combination with other mechanical operations, such as rodding.
- **Jetting** directs high velocities of water against pipe walls to remove debris and grease build-up, clear blockages and cuts roots within small diameter pipes. Jetting is efficient for routine cleaning of small diameter, low flow sewers.
- **Chemical cleaning** is effective for killing and retarding the regrowth of roots in the wastewater collection system. If the problem is roots alone, chemical treatment is a very cost-effective method of cleaning. Various chemicals are available, such as enzymes, hydroxides, caustics, biocides and neutralizers, for removing and/or controlling grease buildups. Grease can also be cleaned from sewers by the addition of chemicals or by bioaugmentation (addition of bacteria to speed up the breakdown of grease).

SAFETY DISCOUNTS AVAILABLE FOR 2017 WORKERS COMP PREMIUMS!

The Municipal Workers Comp Fund (MWCF) works to keep the premiums for our members as low as possible. In addition to the many available discounts MWCF members may qualify for, a full 10% Safety Discount can be earned by appointing a Safety Coordinator, signing the *Safe Workplace Guidelines*, *Post Accident Drug Testing Agreement* and having an approved *Medical Protocol* in place. Last year, 54 percent of MWCF members earned this full discount. These programs not only help to reduce claims but also put thousands of dollars back into the budget of those municipalities and municipal entities to be used elsewhere.

2017 Safe Workplace Guidelines

The *Safe Workplace Guidelines* is comprised of safety guidelines each member is encouraged to follow. It is updated annually and mailed to every MWCF member during November. **If it is signed and returned by December 1, 2016, a 3% discount will be reflected on the initial 2017-2018 billing. This must be renewed each year. Credit cannot be issued for any *Safe Workplace Guidelines* received after February 1, 2017.**

Post Accident Drug and Alcohol Testing Program

The MWCF provides an additional 3% discount for those members that commit to a *Post Accident Drug and Alcohol Testing* program. In order to qualify, a member must sign a "Participating Commitment" (which will be enclosed with the above mentioned document) and have such program certified by their attorney that the member's drug and alcohol policy is Fourth Amendment compliant. Unlike the *Safe Workplace Guidelines*, this document does not have to be renewed each year.

Medical Protocol

Another 3% discount is available to those members who establish and implement a *Medical Protocol*. This program is a great benefit to both the member and the claims management team. A sample protocol will be included in the November mailout for those members that do not yet have one on file.

For further information, call MWCF at 1-888-736-0210.

MWCF members who participate in all three programs will receive a bonus 1% discount – earning those members a full 10% discount on their annual premium for 2017! **All members are encouraged to watch for the *Safe Workplace Guidelines* information packet coming in November and return it promptly to take advantage of these benefits.** It will also be available for downloading on our website by going to the MWCF page www.almwcf.org. ■

Need Help Filing Work Comp Claims?

For step-by-step instructions, visit:

www.almwcf.org

Defining Moment

Office Ergonomics

Unfortunately, accidents and injuries occur on the job. This costs individuals and their employers time and money. Some of the most common causes of work place injuries are repetitive movements and the way a person stands or sits. Office ergonomics may help an employee to be more comfortable at work as well as lower stress and injury. When the work station is properly configured, an employee may be less likely to suffer from headaches and eye strain; they may have reduced neck and back pain; and they may prevent problems that result from repetitive tasks. Injuries resulting from repetitive tasks make you feel bad, can cause long term health problems and cause an employee to use their sick time.

Your office ergonomics should allow you to sit or stand comfortably in a position that does not put stress on any specific area of your body. Eliminate most movement from your wrist, keeping tools within reach without the need to lean, bend or twist frequently at the waist. Vary posture if possible. Take 10-15 second breaks frequently to look away from the computer screen, stand up or stretch your arms. Stretch your body by getting out of your chair and stretching your arms, shoulders, back and legs. While sitting, shrug and relax your shoulders. Proper office ergonomics may save you and your employer time and money and increase your overall health and well being.

Firearms Training Available!!

The nature of police work requires that quick decisions be made and immediate action be taken. This is particularly true when there is potential for deadly force. Such situations require more than standard marksmanship training.

The **Firearms Training System (FATS)** is an excellent training tool designed to develop and sharpen a police officer's discretionary skills as well as reinforce conflict resolution abilities. Through FATS, officers engage in training courses designed to perfect decision-making and fire arms skills. Re-created "real-life" scenarios are played on an interactive digital video screen providing realistic situations that call for split second decisions.

For more information on how you can take advantage of this necessary training opportunity, visit www.losscontrol.org and click on the FATS link on the left.

2016 SkidCar Schedule

Through an advanced, computer-controlled driver training vehicle known as the SkidCar System, trainees learn how to react quickly and safely to a range of hazardous driving conditions. Training is conducted throughout the state at a minimal cost. Visit www.losscontrol.org for more information.

October 11-21 **Pelham**
November 10-23 **Orange Beach**

Register and pay ONLINE
www.losscontrol.org!



Loss Control Division

P.O. Box 1270 • 535 Adams Avenue • Montgomery, AL • 36102

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Fall Safety DVDs

- 5.014 Forklift Safety: Real Accidents, Real Stories
- 5.023 Machines, Operators and Guards: Real Accidents, Real Stories
- 5.069 Defensive Driving: When Good Weather Goes Bad
- 5.070 Driving Distractions of the Everyday Driver
- 5.071 Forklift Safety: The Triangle of Stability
- 7.100 Emergency Action Plan: The Team Approach
- 7.131 Social Media: Reduce the Risk
- 7.133 The Top Five Things You Need to Know About the Flu
- 7.148 Blink! A Practical Approach to Workplace Stretching
- 7.149 A Better Way to Lift
- 9.108 Traffic Stops of Sovereign Citizens
- 9.109 Emergency Response Driving
- 9.110 Use of Force: Report Writing
- 9.111 Body Cameras: What Every Cop Needs to Know
- 11.030 Safety Management in Action

Video/DVD requests to: Rachel Wagner at: 334-262-2566;
rachelw@alalm.org; or FAX at 334-263-0200.

Need Help Filing Work Comp Claims?

For step-by-step instructions, visit:

www.almwcf.org

Employment Practices Law Hotline

1-800-864-5324

Through a toll-free Employment Practices Law Hotline, members can be in direct contact with an attorney specializing in employment-related issues. When faced with a potential employment situation, the hotline provides a no-cost, 30-minute consultation.

www.losscontrol.org