



Risk Management Solutions



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A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

Can public safety employers require employees to get the COVID-19 vaccine?

Understanding the legal exemptions to vaccine mandates; 4 next steps for public safety organizations

By Matthew Konya, Esq., EMT-B

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Two COVID-19 vaccines, Moderna and Pfizer-BioNTech, have been granted FDA Emergency Use Authorization. Healthcare workers across the country are receiving these vaccinations. Healthcare employers have to make a choice. Do they require their employees to receive a COVID-19 vaccine, or do they leave that choice up to individual employees? This choice is even more critical because healthcare workers in many states are among the first to be offered COVID-19 vaccines. The CDC proposes that healthcare workers, including EMS, be provided the COVID-19 vaccine in phase 1a.

While healthcare employers can mandate healthcare employees get a COVID-19 vaccine, there are some exemptions that must be considered. Employers can, in most cases, legally require their employees to be vaccinated. Many states also require that healthcare workers receive an annual flu vaccine. While healthcare employers can mandate healthcare employees get a COVID-19 vaccine, there are some exemptions that must be considered: religious beliefs, allergies and medical reasons.

Healthcare employers cannot force employees with a sincerely held religious belief, a legitimate allergy or a legitimate medical reason that prevents them from receiving a vaccine to receive the COVID-19 vaccine. Subsequently, employers cannot punish employees for refusing the vaccine on the same grounds. Finally, state and local protections might also apply to employees who refuse a COVID-19 vaccine.

Vaccine Exemption: Sincerely Held Religious Beliefs

Employees are protected from employer interference with their sincerely held religious beliefs by Title VII of the Civil Rights Act of 1964. An excellent example of this protection is that employers must allow employees to participate in prayer during regular business hours as long as the practice does not create an undue hardship for the employer. Regarding vaccines, some religious sects do not believe in the use of vaccinations and other drugs.

If an employee refuses to vaccinate based on a sincerely held religious belief, their employer can request that the employee always wear a mask while at work. Employers must ensure that they do not discriminate against any employee based on their sincerely held religious beliefs. For example, an employer cannot punish an employee for refusing to vaccinate or force the employee to get the COVID-19 vaccine simply because the employer disagrees with the employee's sincerely held religious beliefs or does not share the same beliefs. However, this exemption only applies to employees refusing a vaccine based on a sincerely held religious belief. Employees who identify themselves as "anti-vaxxers" may refuse to receive the COVID-19 vaccine because they do not believe in vaccines. Simply disliking vaccines is not a sincerely held religious belief.

Vaccine Exemption: Legitimate Allergies and Medical Conditions

The Americans with Disability Act protects employees with a legitimate allergy (e.g., gelatin or egg protein) or a medical condition that might prevent them from receiving a vaccine. The ADA defines a disability as, "a physical or mental impairment that substantially limits one or more major life activities of such individual; a record of such an impairment; or being regarded as having such an impairment."



continued next page

Is Your Swimming Pool Really as Clean as it Looks?

Imagine a situation where several small children become ill after using *your* municipality's swimming pool or water park. The pool "looks" clean. You have staff who are responsible for the care and maintenance of the pool and they assure you that everything is being done correctly. Unfortunately, the children all got very sick after using your municipal pool and now no one on your staff can find adequate documentation verifying that water testing was done. What now?

Obviously, it is *critical* that all the applicable industry standards are followed regarding the cleanliness of pool water to protect those using it. Not only do we *not* want people to become sick, we also want to protect our city from the potential liability exposure if someone were to become sick. Ask yourself:

1. Who is responsible for the pool water cleanliness?
2. Are they properly trained?
3. Can you prove they did the necessary steps to maintain safe pool water?

Let's first consider training. It goes without saying that it's essential to have certified lifeguards monitoring the pool when open. However, it's also essential that the people responsible for assuring the pool water is safe are adequately trained and certified – not as lifeguards but as "Certified Pool Operators." There are several different agencies that offer courses covering all aspects of operating a public swimming pool as well as specifically covering, in detail, the necessary testing, filtration and chemical balance needed to maintain a safe environment. The Center for Disease Control (CDC) has a webpage that has links to several of these at www.cdc.gov/healthywater/swimming/pools/pool-operator-training.html.



Now for documentation. As with many aspects in liability exposure, it often comes down to whether you can show you actually did what you say you did. Meaning: show me the documentation. In the above scenario, detailed and accurate documentation outlining that the necessary testing and chemical alterations were implemented is the only way of proving that you did everything in your power to maintain safe pool water. Although Alabama does have a strong Recreational Immunity statute that may apply in this scenario, if it can be shown that there was little attempt to maintain the water quality – or that the documentation is inaccurate or false – that immunity may be jeopardized.

We all want to protect the children using our municipal facilities. Not doing so can be a very costly mistake. (We have the claims to prove it!) So please ensure you have a certified individual maintaining and operating your municipal pool *and* that the testing and documentation is being done correctly.

For more Loss Control Safety Bulletins, visit www.losscontrol.org and click on the "Services and Resources" tab.

COVID19 Vaccinations continued from cover

Arguably, having a legitimate allergy or medical condition that would preclude an employee from safely receiving a vaccine would be a disability under the ADA. Like employees who request religious exemptions for mandatory vaccination policies, the employer can ask that the employee with a legitimate allergy or medical condition that precludes them from receiving a COVID-19 vaccine perform some other infection control technique. One of the most straightforward reasonable accommodations is to require the employee to wear a mask (either cloth, surgical or N95) at all times while at work. The key is to engage the employee in an interactive process to determine if a reasonable accommodation can be made that does not pose an undue hardship on the employer and does not pose a direct threat to coworkers and patients (undue hardship is a significant difficulty or expense incurred by an employer related to implementing reasonable accommodation – a direct threat is a significant risk of substantial harm to the health or safety of the individual or others that cannot be eliminated or reduced by reasonable accommodation). Employees who have a disability and refuse to get a vaccine should also sign a formal waiver that their employer retains.

Finally, the Occupational Safety and Health Administration has also issued guidance regarding vaccination policies in the past. While OSHA has not directly discussed COVID-19 vaccines, it has issued guidance on mandatory influenza vaccine policies. OSHA has stated that organizations can require staff members to receive the influenza vaccine. However, exemptions for sincerely held religious beliefs and ADA qualified disabilities apply. OSHA has also made it clear that staff members should be adequately informed about the benefits of receiving a vaccine. Staff members who refuse the COVID-19 vaccine due to a reasonable belief that they have a medical condition creating a real danger of severe illness or death may be protected as whistleblowers under OSHA.

Vaccine Mandates: 4 Steps for Public Safety Organizations

Public safety employers need to decide if they will require employees to get the COVID-19 vaccine. Many employers are opting not to mandate the vaccine, and instead, encouraging employees to have it. Some employers may opt to mandate the vaccine later, after encouraging voluntary vaccination, especially after the FDA issues full approval for the vaccine and not just the emergency use authorization currently in place. Regardless whether you require employees to receive the COVID-19 vaccine or not, there are some steps all employers should take:

1. Survey your employees so you can get a gauge of how many employees are considering getting the COVID-19 vaccine.
2. Provide employees with educational information regarding the COVID-19 vaccine. Such information will help employees make their own informed decisions regarding the COVID-19 vaccine.
3. If you choose to require employees to receive the COVID-19 vaccine, make sure that your policies regarding vaccines and vaccine declinations are up to date.
4. It is also vital to ensure that your organization can handle employee requests for exemptions to any mandatory vaccination policy.

COVID-19 vaccines will undoubtedly provoke debate within society and the workplace. The speed with which scientists developed COVID-19 vaccines will be considered a feat of science and technology by some and a troublesome indication by others. Employers must be ready when these issues arise, emphasizing the importance of getting vaccinated for all staff members with direct patient contact. ■

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2020 Risk Management Awards

In recognition of the efforts and successes of our members, the AMIC and MWCF Board of Directors established the Risk Management Awards system in 2002. Awards are determined based on the loss ratios for each member's prior year. For members of both the AMIC and MWCF programs, the loss ratios are combined and divided by two to reflect the overall loss ratio. Members are eligible to receive the Presidents Award once every five years and the Gold, Silver and Bronze annually.

ALM President's Awards (Top 5% for 5 years)

Albertville and Boaz Recycling & Solid Waste Disposal
Arab Sewer
Ashland
Baker Hill Fire & Rescue
Black
Brantley
Brent Utilities
Carrollton
Childersburg Waterworks, Sewer & Gas
Clarke-Mobile County Gas District
Clayhatchee Volunteer Fire Department
Dadeville Water & Sewer
Electric Cities of Alabama
Fayette Gas Board
Fayette Water Works Board
Five Stars Water District
Foley Public Facilities
Gantt
Gordo
Government Utility Services
Grand Bay Water System
Grant
Greenville YMCA
Gurley
Hartselle Housing Authority
HyTop
Jefferson County EMA
Keep Troy Beautiful
Lamar Ambulance Service
Lineville
Louisville
Luverne Housing Authority
Magnolia Springs Public Library
Millerville Water Authority
Muscle Shoals Electric Board
Pike Road
Pine Hill
Public Cultural & Entertainment Facilities Coop
Quint Mar Water
Roanoke Utility Board
Russellville Electric Board
Sheffield
Shorter
South Central Alabama Development Commission/Senior Aides Division
Steele Waterworks Board
Tallassee Industrial Development Board
Tallassee Redevelopment Authority
Thomasville Waterworks & Sewer
Top Trails - AKA Public Park Authority of Lincoln and Talladega
Trinity
Uriah Water System
Vincent Water & Sewer
Warrior River Water Authority
West Etowah County Water Authority

Gold Awards (Loss ratio below 5%)

Abbeville Fire & Rescue
Abbeville Water & Sewer
Alabama League of Municipalities
Alabama Municipal Electric Authority
Alabama-Tombigbee Regional Commission
Albertville and Boaz Recycling & Solid Waste Disposal
Albertville Utilities
Aliceville
Aliceville Governmental Utilities Services Corp
Aliceville Housing Authority
Allgood
Andalusia Board of Education
Anderson
Anniston Housing Authority
Anniston Public Library
Arab Sewer
Arab Water Works Board
Ardmore
Ardmore Water & Sewer
Ariton
Arley
Ashland
Ashland Water Works & Sewer Board
Atmore Housing Authority
Attalla Water Works
B.B. Comer Memorial Library
Babbie
Baileyton
Baker Hill Fire & Rescue
Banks
Bay Minette Housing Authority
Bayou La Batre Water & Sewer
Bear Creek Development Authority
Beaverton
Belk
Benton
Berlin
Bessemer Airport Authority
Bessemer Public Library
Beulah Utilities District
Billingsley
Birmingham Airport Authority
Birmingham Regional Planning Commission General Fund
Black
Blount Co Oneonta Agri-Business Center
Blountsville
Blountsville Housing Authority
Blountsville Utilities
Blue Springs
Boaz Water & Sewer Board
Boligee
Brantley
Brantley Housing Authority
Brent
Brent Utilities
Brewton Housing Authority
Bridgeport Housing Authority
Bridgeport Utility Board
Brighton
Brilliant
Calera Housing Authority
Calera Waterworks
Calhoun County 911
Camden
Camp Hill Utilities
Carbon Hill Housing Authority
Carroll's Creek Fire Protection
Carrollton
Castleberry
Center Point
Central Alabama Regional Planning Commission
Centreville Water Works & Sewer Board
Chatom

Chatom Utilities
Cherokee County Water Authority
Chilton County Solid Waste Disposal
Citronelle Historical Preservation
Clanton Housing Authority
Clarke-Mobile County Gas District
Clay
Clayhatchee
Clayhatchee Volunteer Fire Department
Clayton Housing Authority
Clayton Water & Sewer
Cleveland
Coffee County Water Authority
Coffee Springs
Coffeeville
Coker
Coker Water Authority
Colbert County Animal
Collinsville Water & Sewer Board
Colony
Columbiana Waterworks
Coosa Valley Water Supply
Cordova Economic & Industrial Development Authority
Cottonwood
Cottonwood Housing Authority
County Line
Cowarts
Craig Field Airport Authority
Crossville
Crossville Water Works Board
Cuba
Cullman Utilities
Cusseta
Dadeville Gas Board
Dadeville Housing Authority
Dadeville Water & Sewer
Daleville City Board of Education
Dauphin Island Water & Sewer
Deatsville
Deatsville VFD, Inc.
DeKalb-Cherokee Counties Gas District
Detroit
Dora Water & Gas Board
Dothan
Double Springs
Double Springs Waterworks Board
Douglas
Dozier
Dutton
East Brewton Waterworks & Sewer
East Central Alabama Gas District
East Geneva Co. Senior Citizens Committee
Elba Water & Electric Board
Elberta
Eldridge
Electric Cities of Alabama
Elkmont
Elmore
Elmore County Economic Development Authority
Elmore County Industrial
Emelle
Enterprise Rescue
Epes
Eufaula Housing Authority
Eutaw Housing Authority
Eva
Evergreen Housing Authority
Facility Committee Inc. & Jackson Swim Team
Fairfield
Fairhope Public Library
Fairview
Faunsdale
Fayette Gas Board
Fayette Water Works Board
Five Point Sewer District, Inc.
Five Points

Five Stars Water District
Flomaton
Floralia Housing Authority
Floralia Water & Sewer Board
Foley Public Athletic & Sports Facilities
Foley Public Facilities
Forkland
Fort Deposit
Fort Deposit Water Works & Sewer Board
Fort Payne Improvement Authority
Franklin
Frisco City
Fruithurst Fire Department
Fulton
Fulton Utilities
Fyffe
Gainesville
Gainesville VFD
Gantt
Gaylesville
Geiger
Geneva
Georgiana Housing Authority
Georgiana Water & Sewer
Gilbertown
Glen Allen
Glencoe Water & Sewer
Glenwood
Good Hope
Goodwater
Gordo Water Board
Gordon
Gordonville
Government Utility Services
Grand Bay Water System
Grant
Greene County Ambulance Service
Greensboro Utility Board
Greenville Housing Authority
Greenville YMCA
Guin Water Works & Sewer Board
Guntersville Housing Authority
Gurley
Hackleburg
Hanceville Housing Authority
Harpersville Water Board
Hartselle Housing Authority
Hayden
Heath
Heflin Water & Sewer
Helena Utilities
Highland Lake
Hobson City
Hobson City Housing Authority
Hokes Bluff Water Board
Holly Pond
Huguley Water & Fire Protection Authority
Huntsville Tennis Center Board of Control
Hurtsboro
HyTop
Ider
Indian Springs
Jackson's Gap Water Authority
Jefferson County 911
Jefferson County EMA
Kansas
Keep Troy Beautiful
Kellyton
Kinsey
Lamar Ambulance Service
Langston
Lee Russell Council of Governments
Leeds Water & Sewer
Leighton
Lexington
Linden Housing Authority
Linden Utilities
Lineville

Lineville Water & Sewer
Lipscomb
Lisman
Littleville
Livingston
Lockhart
Locust Fork
Louisville
Lowndesboro
Luverne Electric Board
Luverne Housing Authority
Luverne Water and Sewer Board
Lyeffion Water Authority, Inc.
Lynn
Madrid
Magnolia Springs
Magnolia Springs Public Library
Malvern
Maplesville Utilities
Marion
Marshall County Gas
Maytown
McIntosh
McIntosh Water & Fire Protection
McKenzie
Mentone
Millerville Water Authority
Milry
Mobile County Emergency Management Agency
Mobile Improvement District
Montevallo Water & Sewer
Moody Utilities
Mooresville
Mosses
Moulton Housing Authority
Moundville
Mulga
Mulga Water & Gas
Munford
Muscle Shoals Electric Board
Muscle Shoals Utilities
Myrtlewood
Natural Bridge
Nauvoo
Nauvoo Waterworks
Nectar
Needham
New Brockton Water and Sewer Board
New Hope
New London Water, Sewer
New Site
Newbern
Newton Housing Authority
Newton Water & Sewer
Newville
North Baldwin Utilities
North Courtland
Northeast Alabama Agri Business Center
Northeast Alabama Gas Cooperative District
Northport Housing Authority
Northwest St. Clair County Water
Oak Hill
Oakman
Opelika Waterworks Board
Opp Housing Authority
Orange Beach Public Library
Orville
Owens Cross Roads
Ozark Dale Co, E-911
Paint Rock
Park City Water Authority
Parrish Water & Sewer Board
Pell City Housing Authority
Pennington
Pennington Utilities
Phil Campbell
Phil Campbell Housing Authority
Phil Campbell Water & Sewer Board
Pickens County Gas

Pickensville
 Pike Road
 Pine Apple
 Pine Ridge
 Pinson
 Pisgah
 Pleasant Groves
 Pollard
 Prattville Historic Redevelopment Authority
 Prattville Solid Waste Authority
 Prattville Waterworks
 Providence
 Public Cultural & Entertainment Facilities
 Coop
 Quint Mar Water
 Ragland
 Ragland Water Works Board
 Rainbow City Utilities Board
 Ranburne
 Ranburne Water & Sewer
 Red Bay Water & Gas
 Red Level
 Reece City
 Reform Housing Authority
 Reform Water & Sewer Board
 Rehobeth
 Renaissance Cooperative District
 Renaissance Improvement District
 Repton
 Ridgeville
 River Falls
 Riverview
 Riverview Water
 Roanoke Utility Board
 Rockford
 Rockford Gas Board
 Rockford Waterworks
 Rocky Ridge Fire District
 Russellville Electric Board
 Russellville Gas Board
 Russellville Housing Authority
 Rutledge
 Samson
 Sand Rock
 Sanford
 Sardis City Waterworks Board
 Scottsboro Public Library
 Section
 Shiloh
 Silas
 Silverhill
 Slocomb Housing Authority
 Slocomb Water & Sewer
 Smiths Station
 South Central Alabama Development
 Commission
 South Central Alabama Development
 Commission/ Senior Aides Division
 South Central Alabama Regional Housing
 Authority
 Southeast Alabama Regional Planning &
 Development Commission
 Southeast Alabama Solid Waste Disposal
 Authority
 Southeast Gas Acquisition and Supply
 Assoc.
 Southeast Shelby County Emergency
 Rescue
 Southside Waterworks Board
 Spanish Fort Fire & Rescue
 Steele
 Steele Waterworks Board
 Stevenson
 Stevenson Utilities
 Storm Water Management Authority
 Sulligent Housing Authority
 Sumiton Gas Board
 Sumiton Water Board
 Susan Moore
 Sweet Water
 Sweet Water Waterworks
 Sylacauga Parks & Recreation

Sylvan Springs
 Talladega Springs
 Tallassee Industrial Development Board
 Tallassee Redevelopment Authority
 Tarrant Electric Board
 The Tuskegee - UBT Cooperative District
 Thomaston
 Thomaston Water & Gas
 Thomasville Waterworks & Sewer
 Top of Alabama Regional Council of
 Governments
 Top Trails - AKA Public Park Authority of
 Lincoln and Talladega
 Town Creek
 Triana
 Troy Housing Services
 Troy Industrial Development Board
 Tuscumbia Housing Authority
 Tuscumbia Utilities Department
 Tuskegee-Macon County Head Start
 Twin
 Union
 Union Grove Utilities
 Union Springs Utility Board
 Uniontown
 Upper Bear Creek Water, Sewer & FPA
 Uriah Water System
 USS Alabama Battleship Commission
 Valley Head
 Valley Head Water Works Board
 Vance Fire Protection District
 Vernon Water & Sewer Board
 Vina
 Vincent Water & Sewer
 Vinemont Providence Fire Department
 Vredenburgh
 Wadley
 Walnut Grove
 Warrior River Water Authority
 Washington County Library Board
 Waterloo
 Wave Transit System
 Waverly
 Wedowee
 Wedowee Water, Sewer & Gas Board
 West Alabama Regional Commission
 West Blocton
 West Etowah County Water Authority
 West Lawrence Water Cooperative
 West Point
 Westover
 White Hall
 Wilcox County Gas
 Wilsonville
 Winfield Water Works & Sewer Board
 Winston Cooperative District
 Winston County Industrial Development
 Authority
 Wolf Creek Water, Sewer & FPA
 Woodland
 Woodstock
 York

**Silver Awards
 (Loss ratio of 5% - 20%)**

Abbeville
 Akron
 Andalusia
 Andalusia Utilities Board
 Arab
 Ashland, Goodwater-Lineville Solid Waste
 Disposal Authority
 Atmore
 Attalla
 Auburn Housing Authority
 Auburn Water Board
 Bayou La Batre
 Bear Creek
 Birmingham Parking Authority
 Birmingham-Jefferson Civic Center
 Black Warrior Solid Waste Authority

Boaz Gas Board
 Brookwood
 Butler
 Camp Hill
 Carbon Hill Utility Board
 Cedar Bluff
 Cedar Bluff Utility Board
 Centreville
 Chelsea
 Cherokee
 Chickasaw
 Chickasaw Housing Authority
 Childersburg
 Childersburg Waterworks, Sewer & Gas
 Coaling
 Columbia
 Courtland
 Cullman-Jefferson County Gas District
 Daleville
 Daphne Utilities
 Demopolis Water & Sewer Board
 Dora
 Eclectic
 Fayette
 Fultondale
 Fultondale Gas Board
 Geneva Water Works and Sewer Board
 Geraldine
 Glencoe
 Goose Pond Colony Resort Public Park
 & Recreations Board
 Gordo
 Graysville
 Greenville Water Works & Sewer Board
 Grove Hill
 Guin
 Haleyville
 Haleyville Water & Sewer Board
 Hamilton Housing Authority
 Hanceville Water Works
 Hartselle Utilities
 Headland
 Heflin
 Helena
 Henagar
 Hueytown
 Huntsville Housing Authority
 Jackson Water & Sewer Board
 Jacksonville
 Jacksonville Water Works, Gas/Sewer
 Jasper
 Jasper Water & Sewer
 Killen
 LaFayette
 Leeds
 Linden
 Loxley
 Maplesville
 Margaret
 Midway
 Millport
 Mobile Airport Authority
 Mobile Housing Board
 Montevallo
 Montgomery Water & Sewer Board
 Muscle Shoals
 North Alabama Gas District
 Northwest Alabama Council of
 Local Governments
 Notasulga
 Oak Grove
 Oneonta
 Opp Utilities
 Parrish
 Pelham
 Pell City
 Phenix City
 Pinckard
 Pleasant Grove
 Prichard
 Rainsville
 Roanoke

Russellville
 Russellville Water Works & Sewer
 Scottsboro Electric Power
 Section Dutton Waterworks
 Semmes
 Sheffield
 Skyline
 Slocomb
 Somerville
 South Alabama Regional Airport
 Authority
 South Alabama Regional Planning
 Commission
 South Alabama Utilities
 South Vinemont
 Southside
 Spanish Fort
 Springville
 Sylacauga Utilities
 Tallassee
 Top of AL Regional Council of
 Governments - Senior Aides Division
 Toxey
 Transit Management of Montgomery
 Trinity
 Tuskegee Housing Authority
 Tuskegee Utility Board
 Valley
 Vance
 Vincent
 West Escambia Utilities
 Woodville

**Bronze Awards
 (Loss ratio of 20% - 40%)**

Adamsville
 Alabaster
 Alabaster Water Board
 Aliceville Water Works & Sewer Board
 Ashville
 Athens
 Athens Utilities
 Berry
 Bessemer
 Bessemer Electric and Water
 Cahaba Valley Fire & Med Rescue
 District
 Calera
 Centre Water Works & Sewer
 Clanton
 Clio
 Creola
 Dallas County Water & Sewer
 Dauphin Island
 Decatur Housing Authority
 Demopolis
 East Alabama Mental Health
 East Alabama Water, Sewer
 & Fire Protection
 Elba
 Eufaula
 Eufaula Water Works

Falkville
 Florence Gas Department
 Forestdale Fire District
 Fort Payne
 Gardendale
 Georgiana
 Guntersville
 Guntersville Water & Sewer Board
 Harpersville
 Hartselle
 Huntsville-Madison County Airport
 Hurtsboro Water Works
 Kinston
 Lake View
 Lanett
 Leesburg
 Level Plains
 Lincoln
 Madison
 Madison Utilities
 Monroeville Water Works Board
 Montgomery Housing Authority
 Moulton
 Mount Vernon
 Napier Field
 Northport
 Northwest Alabama Council of
 Local Government - Senior Aides
 Program
 Odenville
 Oneonta Utilities
 Opelika
 Opp
 Oxford
 Oxford Water Works Board
 Ozark Board of Education
 Ozark Dale County Economic
 Development Corporation
 Pine Hill
 Powell
 Rainbow City
 Red Bay
 Reform
 Riverside
 Sardis City
 Selma
 Shorter
 Sumiton
 Taylor
 Thomasville
 Troy Board of Education
 Trussville Utility Board
 Tuscaloosa
 Tuscumbia
 Valley Grande
 Weaver
 West Jefferson
 Wetumpka
 Winfield

**Have you visited
 our website lately?
www.losscontrol.org**

We are proud to support Alabama's Firefighters through the state's first supplemental cancer benefits policy!



ENDORSED PROGRAM



www.alfrbp.com

1-800-23-CANCER

cancerinsurance@alfrbp.com

AMIC/MWCF Provides Two Police Safety Consultants Statewide

In December 2020, Roger Owens retired after 27 years of service to AMIC/MWCF as a police safety consultant. Following Roger's retirement, Louis Zook moved from SkidCar Coordinator to fill the second police safety consultant position working with Terry Sanders. As part of this transition, the police safety consultant territories have been realigned to a north and south split as illustrated in the map below. They are responsible for traveling to member police departments within their regions that have liability or workers compensation insurance in an effort to reduce municipal liability and employee injuries.

To learn more about our dedicated police safety consultants and the entire loss control team, visit www.losscontrol.org.



Louis Zook



Terry Sanders

Defining Moment

Strict Liability is liability that does not require negligence or intent to cause harm. Strict liability may apply in cases where a person or organization engages in hazardous activities. If the hazardous activity causes harm, injury or damages, the person or organization that engaged in the activity is liable regardless of the measures taken to prevent any harm. Examples of hazardous activities could include harboring wild or dangerous animals, transporting or disposing of hazardous materials and fireworks displays.

Municipalities sometimes engage in or contract out events that could be considered hazardous. Municipalities that subcontract such activities should carefully review all contracts with their attorney. Although no attorney can draft an agreement that will protect you completely from strict liability, a properly prepared document can dramatically reduce your liability.

2021 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.

April 27 - May 7	Oneonta
May 17 - 21	Ashland
June 22 - 25	Thomasville
July 19 - 23	Opelika
August 18 - 27	Decatur
September 13 - 17	Ozark
September 29 - October 1	Jacksonville
October 18-22	Pelham



Register and pay online at www.losscontrol.org!



Loss Control Division

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CHANGE SERVICE REQUESTED

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U.S. POSTAGE
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Spring Safety DVDs

- 5.049 Distractions: Behind the Wheel For Drivers
- 5.053 Landscaping Equipment: Maintenance and Safety
- 5.055 Distracted Driving: At What Cost?
- 7.026 The Facts About Ticks and Lyme Disease
- 7.105 Groundskeeping Safety: Dealing With Bugs and Critters
- 7.106 Groundskeeping Safety: Be a Pro!
- 7.108 Protecting Your Feet: Learning Your ABC's
- 7.111 Back Injury Prevention for Public Entities (TML)
- 7.115 First Aid: Prepared to Help
- 7.116 CPR and AED: The Chain of Survival
- 7.117 Hazards of Cell Phone Usage
- 7.118 Safety Procedures for Lawn Mower Operators
- 7.119 Landscape Power Tool Safety
- 7.120 Hedge Trimmer Safety
- 7.121 Video Guide to Chainsaw Safety
- 7.122 String Trimmer Safety
- 7.123 Boating Safety

Video/DVD requests to: Sonya McCarley at: 334-386-8114
smccarley@almonline.org or FAX at 334-262-2809

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