



Gallagher

Public Entity & Scholastic Division

Risk Management for Schools Top Ten Risks and How to Manage Them

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Points for Discussion

- School Risk Management**
- Top 10 Charter School Risks- Your Exposures**
- Trending Losses**
- Steps to Managing School Risk**
- How to Transfer your Risk**
 - Buy Insurance**
 - Ask for Certificates of Insurance from Vendors**
 - Just say “no”**



School Risk Management

- A method of managing school activities to minimize losses and liability
 - Reduce hazards
 - Reduce risks in school activities
 - Improve safety for students, employees, and the public
 - Conserve the schools financial resources (Insurance – risk transfer)
 - Protect board, staff from liability



Risk Management Techniques

- Avoid the Risk- “Just say No”.
- Transfer Risk: Insurance, hold harmless agreements
- Reduce the Risk: Accountability and Risk Assessment activities, Safety committee



What are your Schools Top 10 Risks?



What are a Schools Top 10 Risks?

- Premise Medical/
General Liability
- Employment Practices
- Vehicle Accidents
- Workers Compensation
- Stolen Laptops/
Equipment
- Drop-off/Pickup
- Playground – Athletics
- Field trips/Foreign
Travel
- Special Education
- Crisis Event/Student
Violence



Steps to Managing Risks

- Accountability- Ownership from Administration and Staff
- Form a Safety Committee
- Develop a written Safety Program and Action Plan
- Conduct a Risk Assessment of the School (address all risks)
- Implement Plans to address exposures:
 - Identify higher risk exposures and implement controls
 - Employment Practices
 - Vehicle Safety Program- Field Trips
 - Sexual Harassment and Abuse Risk Management
 - School Inspection Program
 - Education Board and Staff



Premise Medical- General Liability, Workers Compensation

- Be proactive about your exposures
- Attention to detail and housekeeping
- Implement informal and formal inspection program
- Evaluate Risks with use of your safety committee
- Create Action Plans – short and long term
- Utilize outside specialists when needed:
 - Playground, Athletic Equipment – Gym
 - Chemistry labs
 - Food Service (contracted vs. own employees)
 - Drop-off / Pickup
- Employee Training for workers compensation issues



Employment Practices

- Understand the exposure
 - Harassment, Discrimination, Wrongful Termination
- Make informed decisions (No lone Rangers)
- Manager Training
- Follow Policies carefully
- Document.....Document.....Document
- Appropriate HR/Legal Partner in-house or external



Vehicles - Transportation

- School drivers - School-owned vehicles
- School leased or chartered buses, vehicles or vans
- Transportation is sole responsibility of parent/guardian or adult student
- School employees or volunteers driving personal vehicles
- Students driving students is NEVER recommended
- Bus/Van drivers: need CDL's, MVR's, Fit Testing



Laptop Security

- Dedicated computer storage room
- Storage Carts
- Alarms
- Key Control & Limiting Access
- Nightly Storage
- Physical Appearance
- Tracking System – check in, check out procedure
- Laptop Configuration
- By the way....we are still having losses!



School Access and Security

- Visitors use designated entrance (s)
- Visitors sign in and out, and photo-ID is presented and copied
- Visitors wear a badge/pass which is clearly visible & identifiable
- Visitors are met by an employee & stay with them throughout their visit
- “No entry” signs are posted where needed
- “Staff only” signs are posted where needed



Evaluating Special Activities

- What Type of Activity is This?
 - Field Trip
 - School Sponsored Activity
 - School Co-Sponsored Activity
 - Non-School Sponsored Activity
 - Student Body Organizations
 - Booster Club Activities



Field Trips

- Educational Value vs. School Exposure
- Written Policies/Procedures/Rules
- Field Trip Checklist
 - Approval process/timeline, required forms
 - Method of insuring parent approval including
 - Authorization for Emergency Medical Treatment
 - Location of forms: with the supervisors
 - Screening of supervisors; chaperones



Field Trip Forms

- Student Field Trip Form - Assumption of Risk, Voluntary Activity & Hold Harmless
- Medical Treatment Authorization
- Adult Student Form
- Volunteer Form
- Out of State Trip



Non-School Sponsored Activities

- Grad Nites (Nights), Week-End Camping Trips, Overseas Travel
 - Notice to Parents
 - Transportation/Supervision Disclaimer
 - Parent Acknowledgement
 - Disassociate the School: logos, equipment
 - Prohibit use of class time



What is a Crisis?

- It's really anything out of the ordinary!
- Earthquake / Storm / Police Activity / Fight at school?
- Students and/or parents with weapon(s)
- Hazardous Material leak / gas leak / explosion
- School bus accident / van accident
- Food poisoning in the cafeteria / field trip
- Lost Student
- Death of a student, staff, or faculty member
- Flood / broken water main
- FIRE!



The First 30 Minutes...

- Understand the circumstances – do NOT speculate!
- Call for help! 911 or whatever is needed
- Assign the appropriate person(s) to handle the situation
- Notify the Administrative offices (Board members also)
- Define the problem(s) & consider all options
- Communicate with staff/faculty/students/parents
- Secure the area/building/campus
- Set up a command post
- “Incident Command” situation



The next 30 minutes...

- REGAIN CONTROL!
- Document everything – assign a scribe
- Communicate with the media – if necessary
- Update the students in the classrooms – not in large settings
- Consider closing the school? If so, arrange for transportation & notify the local police department
- Contact “crisis counselors” and have them respond



The rest of the day...

- Document, document, document
- Inform parents by a letter sent home
- If a crisis team was set up – note their role and follow-up
- Disseminate accurate information
- Post information about the incident on your webpage and your telephone “hot line”...Update frequently
- Ensure that the school board has been notified
- Visit the injured / wounded in the hospital(s)



Then...

- Take the students/staff through the crisis and debrief
- Offer professional counseling to everyone involved – Faculty, staff, students, aides
- Make the decision when to reopen the school – make this decision as soon as possible.
- Hold an open house for parents and students
- Don't forget the “incident”, but MOVE ON ALSO...



Crisis Management Plan

- Team Members
 - Chain – of – command (in case principal is absent)
 - Names, addresses, phone #'s, page, cell phone
 - Normal assignment – if a classroom teacher/name of substitute
 - Assignment during a crisis
- Important telephone numbers
 - Fire / rescue
 - Police, sheriff
 - Local hospital emergency room
 - News/media
 - Crisis counselors



Plan continued...

- CODE RED procedures
- LOCKDOWN procedures
- Types of Emergencies.
 - Assaults / serious personal injury
 - Bomb threats
 - Child napping
 - Explosion, fire
 - Weapons, suicide, sex offenses
 - Riot , Hostage situation, intruders
 - Natural disaster
- Media Procedures
- Evacuation Plan
 - Quarterly Drills, floor warden, written plans
 - Alternate site, plan for transporting students
- Local EMS can help



Transfer Risk -Types of Insurance

- Commercial General Liability
- Property Insurance
- Automobile Liability
- Employment Practices
- Directors & Officers – Errors & Omissions
- Workers' Compensation
- Student Accident Insurance

– Just to name a few!



Questions?

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