

# NIRMA's

Loss Prevention and  
Safety Department  
Monthly Newsletter

# NIRMA's Safety Shorts

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## November Is World Diabetes Awareness Month

Nearly 30 million Americans suffer from diabetes, another 86 million have prediabetes, and the total national cost of diagnosed diabetics is estimated to be around \$245 billion.

There isn't a cure yet for diabetes, but a healthy lifestyle can *really* reduce its impact on your life. What you do every day makes the difference: eating a healthy diet, being physically active, taking medicines if prescribed, and keeping health care appointments to stay on track.



### GENERAL SAFETY

By Chad Engle, Loss Prevention and Safety Specialist

## Snow Removal and Fall Prevention

As I sit writing this article it is the day after our first snow of the year and thermometer is reading a chilly 19 degrees. After arriving at the NIRMA office I had to negotiate my way around some ice, so it felt like a great time to discuss snow removal and fall prevention. I am certain we will see several automobile accidents along with slip and fall claims as a result of the first snow of the year.

Most important, timely snow removal. It can be difficult to have every sidewalk cleared of snow by the time staff arrives but that should be our goal. Snow removal should start at the entrance most commonly used by staff and the public. NIRMA continues to recommend maintaining a snow removal log that documents when snow removal started and when it was complete. During heavy snowfall it may be a never-ending process, but we need to be able to document what was done, and when, if someone falls and we are in a position where the county is being defended. We need to document our use of ice melt as well. This should include when the ice melt was applied, where it was applied and how much was applied. These records are vital when we are defending a member against a slip and fall claim.

After the initial snow removal is complete property owners need to perform regular inspections of the walkways and follow up snow removal and ice melt application. These follow up inspections should be documented as well. Remember to keep an eye on problem areas that never receive any direct sunlight or areas where the melting snow runs back on walkways and refreezes. Try to be proactive and push the snow into areas where it does not run onto walkways and refreeze, this will save a lot of work with follow up ice melt application.

Keep curb cuts and wheelchair ramps free from snow and ice as well. Snowplows tend to cover up curb cuts as they push snow off streets, these are our responsibility as property owners to maintain.

Parking lots need maintained in a safe condition just like walkways. It is not uncommon to see wonderfully maintained sidewalks but to get to them you must skate across an ice-covered parking lot. If you are unable to remove all the snow from parking areas, please apply salt or gravel so that employees and customers can safely get from their vehicles to the walkways.

In the event of a slip and fall injury please perform an investigation so that we are in a position to handle a claim appropriately. This

## Loss Prevention and Safety

Anyone working in a cold environment may be at risk of cold stress.

Some of the risk factors are:

- Wetness/dampness, dressing improperly, and exhaustion
- Predisposing health conditions such as hypertension, hypothyroidism, and diabetes
- Poor physical conditioning

### **Safety Tips for Workers**

- Your employer should ensure that you know the symptoms of cold stress.
- Monitor your physical condition and that of your coworkers.
- Dress properly for the cold.
- Stay dry in the cold because moisture or dampness, e.g. from sweating, can increase the rate of heat loss from the body.
- Keep extra clothing (including underwear) handy in case you get wet and need to change.
- Drink warm sweetened fluids (no alcohol).
- Use safe work practices, and personal protective equipment (PPE).

## **Snow Removal and Fall Prevention** *continued*

includes taking photos of the accident scene as soon as possible, speaking to the injured person, witnesses, obtaining contact information, and pulling footage from video cameras if possible. Video footage is incredibly useful for our adjusters when defending our members from slip and fall claims.

Please feel free to contact me if you have any questions regarding snow removal documentation or in the event of a possible claim. I can be reached at 1.800.642.6671 or [chad@nirma.info](mailto:chad@nirma.info).

### **HIGHWAY DEPARTMENT**

**By Tim Baxter, Road Safety and Loss Prevention Specialist**

#### **Winter Preparedness**

Snow is right around the corner and in some counties, already here! NIRMA receives numerous claims including workers comp, property damage, etc. from accidents related to snow and ice storms.

Road department employees work in all kinds of weather, but winter weather is the worst. There are slick roads, shop floors, and parking lots, etc. along with heavy lifting of tire chains, blades, etc. Employees deal with impatient taxpayers while plowing roads with heavy traffic, heavy snow, poor visibility, and terrible traction for their equipment. All this adds up to extra stress, injuries and accidents.

The best thing road department management can do in preparation for winter is to hold Snow Removal Safety meetings no later than October or the middle of November. Bringing the dangers of snow removal and winter weather to the attention of employees will make them more aware of what can happen, not only to seasoned employees but especially to new employees. Safety training should be documented with sign-in sheets saved as well. NIRMA has developed an in-depth snow removal safety program that can be presented to your employees.

Numerous vehicle accidents occur while plowing snow. One of the dangers is backing over vehicles which are following too close. Encourage your employees to always physically look back prior to backing while plowing snow. Don't rely solely on your back-up cameras, if your machine is so equipped. Install "Stay Back 100 ft." signs on the rear of your snow removal equipment. That distance is a state statute requirement, although most motorists are unaware of it. By installing the sign, it advises motorists of the statute. This also assists in defense of a claim should an accident occur, and a claim be filed. I have the info on these signs and the NIRMA ASSIST grant will help purchase them.

It has recently come to my attention that some county employees wire open the spring-loaded moisture relief valve on truck air tanks. Doing this is not a good idea as the operator may forget the valve is wired open and drive the truck, with no or not enough air pressure built up, therefore no brakes. Most trucks won't move if air pressure is not properly built up, but malfunctions happen. Ensure moisture is drained from truck air tanks but do not wire valve open. During walk around inspections, always ensure valve is closed so air pressure can be properly built up to operate brakes effectively. Always use the proper air line anti-freeze in trucks and equipment before cold weather sets in.

Loss Prevention  
and  
Safety

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The Farmers  
Almanac  
states:  
November 2019  
to  
October 2020.

**Winter**

temperatures will be below normal, on average, with above-normal snowfall and slightly above-normal precipitation. The coldest periods will be in early to mid-January, early and mid-February, and early March.



**Winter Preparedness** *continued*

Another safety concern in snow removal is brush and trees. Removing snow is very expensive, so eliminating the causes of drifting snow is very beneficial. Any locations with brush and trees that can be removed, should be removed to eliminate drifting and hazards. Brush and trees cause drifting problems during snow events as well as cause severe sight distance concerns at intersections. Brush and trees in county rights-of-way should be dealt with the proper way in that adjacent landowners should be contacted and informed of the county's desire to remove said brush and trees due to liability and safety concerns. Contact landowners even though the trees and brush are on county right-of-way. This goes a long way in developing good public relations with the taxpayers. If brush and trees are not causing a liability or safety concern and are outside the clear zone, it may be best to leave as is to reduce public complaints. However, live and dead trees that are outside the clear zone and within public right-of-way are still a liability and safety issue if they fall across a public road where they can be hit by motorists.

Since the topic of snow removal safety is so broad, it would take numerous pages to cover every aspect in our monthly newsletter. Please let me know if you are interested in NIRMA presenting a Snow Removal Safety presentation in your county or would like to host a regional training in your county. The training is for all road department employees. Please let me know of any questions by contacting me at [tim@nirma.info](mailto:tim@nirma.info) or 402-310-4417. Be Safe.



Even though most equipment that you'll use in winter weather will have a cab or at least some protection from the elements, make sure you still wear the appropriate clothing and protective equipment.

Adequate visibility, daily checks, training and more are essential to keep operators safe during snow removal with heavy equipment.

**Stay Safe in the Cold**

Loss Prevention  
and  
Safety

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91% of **cyber**  
attacks in 2017  
started with a  
phishing email.

...

There is a hacker  
attack every 39  
seconds



## LAW ENFORCEMENT AND CORRECTIONS

By Terry Baxter, Law Enforcement and Safety Specialist

### Cyber Security

Held every October, National Cybersecurity Awareness Month is a collaborative effort between governments and industry to raise awareness about the importance of cybersecurity and to ensure that everyone has the resources they need to be safer and more secure online.

Everyone has a stake in this game and counties need to ensure everyone takes a personal accountability and administrators stress the importance of protective steps to enhance cybersecurity in the workplace.

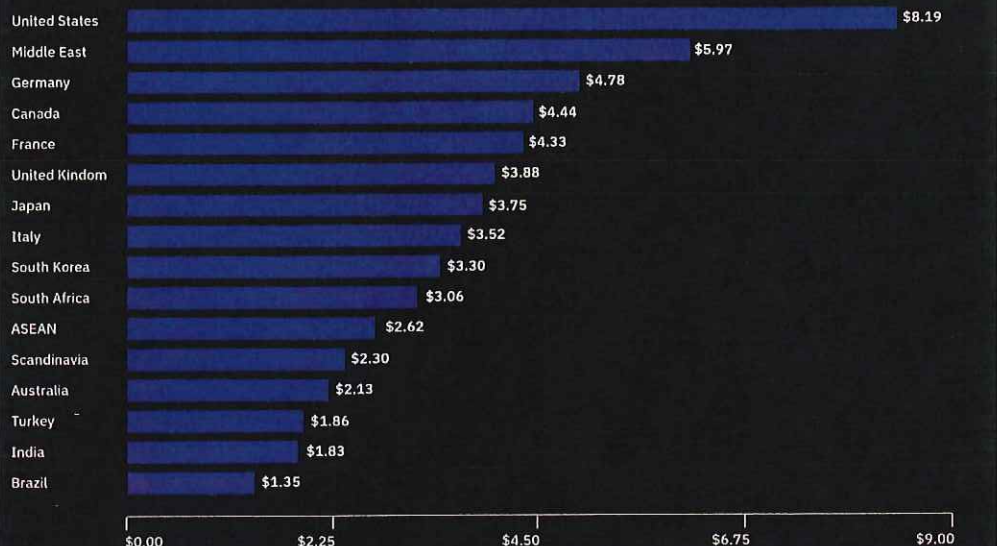
Cybersecurity is the practice of protecting systems, networks and programs from digital attacks. The attacks are usually aimed at accessing, changing, or destroying sensitive information, extorting money from users or interrupting normal business processes.

It's difficult to get a proper grip average cybersecurity breach costs, especially when every other day brings news of a new breach but costs are projected over 4 million dollars in 2019, a figure that ups 1.5% from the year prior and 12% increase over the past five years. The United States is one of the most expensive countries in which to experience a data breach.

Figure 5:

#### Cost of a data breach by country or region

Measured in US\$ millions



One of the major breaches that occurred so far in 2019 was to Capital One. Over 80,000 bank account numbers, more than 140,000 Social Security numbers and millions of credit card applications were breached. Investigators indicated data stolen dated back as far as 2005 and the breach could potentially cost more than 300 million dollars.

## Loss Prevention and Safety

Only 38% of global organizations claim they are prepared to handle a sophisticated cyber attack

During the next five years, cybercrime might become the greatest threat to every person, place and thing in the world.



## Cyber Security *continued*

NIRMA has put together recommended Cybersecurity practices to help you protect the county and the counties information:

1. Set strong passwords (the longer, the stronger)
2. Promote eRisk Hub usage and educate employees
3. Maintain only critical PII (Personal Identifiable Information)
4. Develop server/laptop/portable device security policies
5. Install and maintain critical software updates
6. Maintain current firewall and anti-virus protection
7. Use trusted vendors for data collection
8. Use caution opening websites and emails
9. Adopt equipment disposal policies
10. Adopt employee data access policies

NIRMA Loss Prevention can assist you with policies, training and provide you information on how to self-assess your county from a cybersecurity attack. I know many counties contract their informational services, but educating staff is essential and the majority of reasons breaches occur is from staff not thinking before clicking.

So, be aware, always connect with care and don't get "hooked" by Phishers!



## Upcoming Loss Prevention Training Sessions

Jail Liability and Emerging Trends

Attorney Brandy Johnson and

Loss Prevention Specialist, Terry Baxter

will be providing regional trainings

beginning in February 2020.

The finalized details will be available at a later date.