

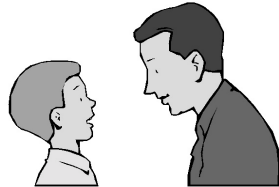
the MANAGER



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School Violence (part 2 of a 2-part series)



What Can Schools Do?

There are constructive steps that schools can take to significantly reduce the potential for school violence. This article, which follows our examination of this subject in the Fall edition of the Manager, introduces educators and administrators to initiatives they can take to alleviate the epidemic of school violence. With nearly 3 million crimes each year in or near our schools, there is no time to be complacent. As always, Massamont Insurance is prepared to assist schools in developing school-specific programs to address the issue of school violence.

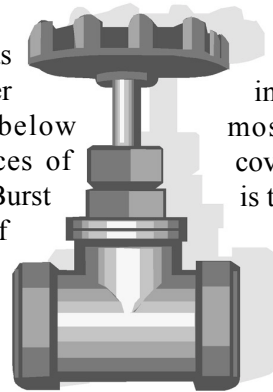
Zero Tolerance – Policies and Procedures

Each school should have an enforceable, zero tolerance policy on what is and what is not acceptable in and around the academic community, including all off-campus events. In conjunction with a well-disseminated policy, each school should develop and propagate detailed protocols and procedures for each type of situation or incident, including named officials for intervention. The accompanying

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Protecting Systems from Winter Freeze-ups

The potential for burst piping is a serious problem in the Northeast where winter temperatures often dip below freezing. The consequences of frozen pipes are plentiful. Burst pipes can cause loss of occupancy and tens of thousands of dollars in property damage. Valuable documents and works of art may be damaged or destroyed. Food stocks may have to be discarded. Electronic equipment may require rehabilitation or replacement. Fire protection may be compromised. Revenues may be lost. No one should discount the affect on personnel and morale. There will be disruption and extra expenses.



Fortunately, the Massamont insurance program typically will pay most of the costs associated with covered losses, but the best approach is to be prepared and avoid the hazard through reasonable proactive measures. Because policy coverage is contingent on occupancy and reasonable care to prevent losses, such as maintaining heat or draining systems when temperatures might cause freezing, loss control should always be a priority.

Recommendations to Avoid a Freezing Loss

A sound loss prevention program is essential to minimizing the probability of a preventable

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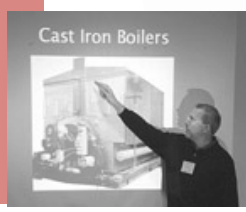
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Happenings!

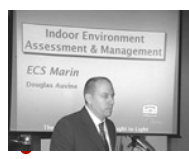


everyone's talking about...

Risk Management Workshops



Boiler Maintenance and Safety, Oct. 21
 Edward Springer from Hartford Steam Boiler Company presents important safety information to attendees



MOLD Symposium, Oct 22

Team of Presenters Included:

- Douglas Auvine, ECSMarin Company
- Steven Gilmore, ServiceMaster by Gilmore Brothers
- Sarah Friedman, Service Master by Gilmore Brothers
- Eugene Benoit, EPA (above, with Ron Quattrochi and Rich Daisy from Metrogard Loss Control Program)
- Senator Robert O'Leary, Massachusetts State Senate
- Richard Williams, PhD, Hartford Steam Boiler



Upcoming Workshops

Employment Seminars

presented by **Theresa M Dowdy, Esq.**
 Fair Employment Practices Nov. 20, 2003
 Preventing Sexual Harassment Dec. 4, 2003

Senior Principal at the municipal law firm of Kopelman & Paige, Ms. Dowdy supervises all labor and employment matters as well as engaging in the practice of traditional labor law. She

***Winter/ Spring 2004:** Workers' Compensation, Law Enforcement Driving, Law Enforcement Use of Force, Property & Fire, Recreation and General Liability..... for details visit www.metrogard.com

Non-Metrogard members are welcome to attend!!



represents numerous municipal and school clients throughout the Commonwealth and in New England.

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School Violence, cont'd

sidebars provide some guidelines. The policy and procedures should be mandatory. Waivers are acceptable as long as they are explainable and reasonable to all parties, but use them rarely and only after consulting the school's legal counsel.

Recognition and inclusion programs

All students should be recognized for their accomplishments, students who excel at academics, sports, or other high-visibility student activities. The behavioral sciences have long demonstrated the benefits of positive reinforcement for desired behavior. Many students, however, do not excel in traditional areas; these students also need to build on their self-esteem. Therefore, students should be given recognition for their participation in clubs, intramural sports, community activities, local choirs, volunteer work, and part-time jobs.

Students should not be rewarded for bad behavior. Media coverage of socially undesirable acts should not glorify the event. It is important that unacceptable behavior not be publicized without emphasizing the harm and the punishment. Other students need to know that the zero tolerance policy is being enforced.

There are many activities that can be developed to capture students' attention, make them feel part of a group, give them useful lifetime skills, and reinforce their positive feelings about themselves. Schools can sponsor intramural sports teams for the less athletic students and encourage sponsors for bowling leagues, string quartets, student choral groups, DVD clubs, chess meets, language clubs, etc. The entire faculty, administration, and the general public should be involved in supporting inclusion programs.

Use student newspapers, bulletin boards, and student assemblies to promote programs and to

acknowledge student activities and accomplishments. Students who feel accepted and good about themselves are far less likely to commit crimes.

Awareness

Most school administrators and faculty members need to be trained before they can be watchful for potential anti-social behavior, e.g., loners and students with signs of depression. They need to know what to look for and how to distinguish between playful or harmless statements or acts and cues to serious behavioral problems.

When signs of pending trouble appear, educators should share their observations with school officials. This should be clear in the policy and protocols. If there is a troubled student, the school should develop an action plan specific to that student (or troubled teacher or administrator). In select situations, it may be appropriate to confer with the student's parents or local officials. In some cases, consult legal counsel first.

Intervention

Any corrective action should be taken without delay. If a student is being harassed by a bully and has become the object of teasing by other students, a low-key talk with the offending student may be sufficient. Listen to each of the students. Be sympathetic but firm. Invite the parents to the school. Suspend the bully if necessary. Change the students' academic schedules to mitigate contacts between the parties. Make referrals to a professional, if appropriate, such as a youth counselor or therapist.

School administrators and faculty members need to be trained before they can know what to look for and how to distinguish between harmless acts and cues to serious behavioral problems



Protecting from Winter Freeze-ups, cont'd

freezing loss. As a minimum we recommend you take the following steps to protect your property.

☛ In the fall, inspect all insulation throughout the facility for damage and proper sealing. Inspect all water systems, windows and doors, skylights, and heating systems for damage. Broken glass and damaged roof tiles or shingles should be replaced.

☛ Clean, inspect, and test heating systems and flues. Ensure that all ventilation dampers, switches, and controls are in working order. Replace corroded or damaged components. Lubricate equipment. This work should be performed only by a qualified maintenance staff or a licensed HVAC contractor. Fuel supplies should be sufficient for at least one week.

☛ Inspect and test emergency generators according to the manufacturer's instructions. Fuel should be fresh and tanks full.

☛ Determine if any pipes are in unheated spaces where freezing may occur. Either provide heat or insulate the pipes to prevent freezing. If necessary, drain these systems. Check unheated attics, crawl spaces, stair towers, roof drains, areas beneath false floors or above false ceilings, and all unoccupied areas.

☛ Monitor all areas to ensure a minimum temperature of 40°F. Sensors and alarms may be used in less frequented areas.

☛ Identify sectional and control valves on all systems so that, in the event of a heating failure, they can be shut off and critical systems drained.

Locate all areas where the temperature may fall below 40°F. Equipment and piping in these areas are at risk of freezing.

Sprinkler Systems

Automatic sprinkler systems are crucial for life safety and property conservation. To be effective, they must be properly designed, installed, maintained, and periodically tested. All sprinkler valves and controls should be tagged and tested regularly by a competent servicing and inspection contractor. The school and the service contractor should maintain all service records for several years.

Code enforcing authorities will require various permits and inspections for new systems. Authorities may require assurance that the system is properly protected from freezing. Get closely involved in new construction. Do't rely entirely on the project architects and engineers; look for mistakes. Who else is the best qualified to know how your facilities will operate? Will the heat be turned off in schools during the winter break? What will happen if there is a power failure for three days in the middle of a winter blizzard? Will such circumstances cause sections of the sprinkler system to freeze?

If a facility were built many years ago, is the sprinkler system still adequate? Does it meet code? Are sections of the system that were once freeze-safe still safe in the current environment under foreseeable circumstances?

Protecting Sprinkler Systems from Freezing

In general, all components of automatic sprinkler systems are usually installed in heated areas to prevent freezing. In some situations, small sections of the system may run through unheated areas – generally defined as capable of dropping to temperatures below 40°F. When that is the case,

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School Violence, cont'd

It is just as important to treat the victim as it is to deal with the perpetrator. Build-up the victim's self-esteem. For example, in the case of a victim of bullying, and after discussion with the parents, encourage the student to participate in a contact sport. Give public recognition for something that the victim has done. Let the victim know that the school will be supportive and not allow the unwanted and unacceptable behavior to continue.

To determine if your school system is doing all it can to eradicate violence and other crimes, we suggest you consult with Massamont/Knapp Schenck loss prevention personnel. Our L/P staff will help you with analysis, evaluation, action plans, training, and other needs to improve your security and diminish violent exposures and risks.

PROFILE OF TROUBLED STUDENTS

The following checklist is a profile of children who are most likely to commit violence. It was prepared by the National School Safety Center. A former FBI profiler, however, cautions that while helpful, the profile will fit a lot of kids who will never become violent.

- ✓ Has a history of tantrums and uncontrollable angry outbursts.
- ✓ Characteristically resorts to name-calling, cursing or abusive language.
- ✓ Habitually makes a violent threat when angry.
- ✓ Has a history of serious disciplinary problems at school and in the community.
- ✓ Is known for drug or alcohol abuse or dependency.
- ✓ Is on the fringe of his/her peer group with few or no close friends.
- ✓ Is preoccupied with weapons, explosives or other incendiary devices.
- ✓ Has previously been truant, suspended or expelled from school.
- ✓ Displays cruelty to animals.
- ✓ Has brought weapons to school.
- ✓ Has little or no supervision and support from parents or a caring adult.
- ✓ Has witnessed or been a victim of abuse or neglect in the home.
- ✓ Has been bullied and/or bullies or intimidates peers or younger children.
- ✓ Tends to blame others for difficulties and problems he/she causes him/herself.
- ✓ Consistently prefers TV shows, movies (and games) or music expressing violent themes/acts.
- ✓ Prefers reading materials dealing with violent themes, rituals and abuse.
- ✓ Reflects anger, frustration and the dark side of life in school essays or writing projects.
- ✓ Is involved with a gang or an antisocial group on the fringe of peer acceptance.
- ✓ Is often depressed and/or has significant mood swings.
- ✓ Has threatened or attempted suicide.



Protecting from Winter Freeze-ups, cont'd

those sections of the system may be protected by an antifreeze system.

Antifreeze systems may not be permitted in some jurisdictions where there is the possibility of contaminating the public water supply. Antifreeze systems are typically restricted to 40 gallons or less.

For public water supplied systems, the most acceptable antifreeze solutions are pure glycerine (U.S.P. 96.5 percent grade) or propylene glycol-water mixtures. A 50/50 glycerine/water solution will protect to temperatures of -15°F ; a 70/30 mix will protect to temperatures of -40°F . A 30/70 propylene glycol/water solution will protect to a temperature of $+9^{\circ}\text{F}$; a 50/50 mix protects to -26°F ;

and a 60/40 mix protects to -60°F . If an antifreeze solution is used, test it with a hydrometer or equivalent device for proper concentration (specific gravity) before the winter season. Add concentrate if needed to protect to the desired freezing temperature.

For larger areas, where system components may be subjected to temperatures below 40°F , the appropriate way to protect against freezing is to use a dry-pipe or engineered preaction system. Preaction systems maintain pressurized or unpressurized air in the system in unheated areas. Sensors detect fires, open valves, and allow water to flow in the system, thereby providing water to any open sprinkler heads.

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IF FREEZING OCCURS.....

Thawing pipes and equipment should only be done by qualified persons. Severe injuries and fires may result from improper work.

Use electric heaters or non-flame devices whenever possible. If torches or other open flame devices must be used, take the following precautions:

- ☛ Notify a superior that you will be using a torch to heat frozen pipes. Get permission. Notify the fire department if there is any chance that a fire might ensue before thawing the pipes, or if required by local fire codes. Do not use open flames if flammables, e.g., gasoline, are present.
- ☛ Remove all combustibles from the area. Use flame retardant sheets or blankets where removal of combustibles is impossible, e.g., to protect nearby wood walls.
- ☛ Have one or more fire extinguishers rated 2-A, 10-BC nearby and between you and the exit from the area.
- ☛ Keep a fire watch for at least a half hour after all flames have been extinguished. Inspect the area before leaving. If there is smoke, find the source and extinguish any smoldering combustibles, if you can do that safely; otherwise, call the fire department immediately. Do not leave the area prematurely.

School Violence

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Prevention

- ☛ Design school layout to minimize and contain exposures to violence.
- ☛ Prepare an isolation, lockup, and closure plan for the facility – include entrance controls for all doors and other openings.
- ☛ Develop an emergency crisis plan and incident protocols for each type of event.
- ☛ Train educators/administrators on terrorism, aggressive behavior management, and the protection of students – where continuing education credits (CEUs, PDPs, etc.), are required, grant them to educators who participate in these programs.
- ☛ Stop harassment, discrimination, bullying, and other violent acts on school property and school buses.
- ☛ Provide counseling and anger management to students who need it.
- ☛ Encourage children to report activities that might endanger students; discredit the “code of silence” among students – many of the shooters in the last four years signaled their intentions to other students long before the events.
- ☛ Provide a hot line that people can use to report anti-social behavior or statements.
- ☛ Take immediate action on student reports of potential threats.
- ☛ Take all “best practice” steps to keep weapons, explosives, alcohol, and drugs out of school.
- ☛ Provide school buses with radio communications in case there is an incident.
- ☛ Prepare teachers/administrators for first aid, triage, hostage-taking situations.
- ☛ Isolate kids with troubled personalities; address their individual needs.
- ☛ Adopt an anti-bullying policy and action program.
- ☛ Conduct semi-annual security and procedural audits, assessments, and security drills.
- ☛ Encourage parents to get involved in their children's lives and to be more aware of what their children are doing, with whom their children associate, the neighborhood, and the community.

Incident Action Plan

- Lock up school immediately upon incident.
- Immediately notify authorities.
- Care for the injured.
- Cooperate with police, fire and EMTs.
- Activate plan to immediately alert families.
- Control media coverage to protect privacy, image (slander, libel) and the innocent.
- Investigate the incident thoroughly; determine the etiology, identifying all root causes.



Potential Consequences and Damages

- * First party property damage.
- * Other party property damage.
- * Victims and hostages: injury, death, emotional trauma, ransom.
- * Libel or slander: was anything damaging said or written by a school official.
- * Managerial and professional liability: school board, educators

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Protecting from Winter Freeze-ups, cont'd

Unless otherwise indicated, wet systems should be used in all areas where the temperature in the piping can be maintained at a minimum of 40°F. If dry or preaction systems are necessary to keep some sections of the sprinkler system operational, they should be used in conjunction with wet systems in other areas. Wet systems are quicker to respond to open sprinkler heads and thus provide the best opportunity to suppress a fire in its incipient stage.

In some instances, automatic sprinkler piping, system risers, feed mains, and other components may pass through unheated passageways, cold rooms, or other cold areas. In such cases, these system components should be insulated or otherwise protected to prevent freezing. If there is a hydrant at or near your property that is leaking,

it may freeze in the winter and become unusable. Report it to the fire and water departments.

Sprinkler and standpipe systems should have self-draining devices, especially for water gongs and fire department connections. Inspect them to ensure they are functioning properly.

Before designing, constructing, modifying, or operating any sprinkler system, consult with the local authorities to ensure code compliance. Fire and health codes, while somewhat standardized, are not uniform around the country.

It is a good idea to have a periodic, independent property protection survey and inspection conducted of all facilities.

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