



ILCA
ILCA

Insurance Loss Control Association

ILCA E-News

January 25, 2008

President's Message:

Fellow ILCA members and loss control professionals:

New website link

Follow the new link on the website for "Education" and then "Training Resources." As a member of ILCA there is a discount available when taking training courses through RepLearning and PureSafety. This is a great resource for training in insurance loss control and safety.

2008 Conference News!

The facilities contract has been signed for the 2008 conference in Columbus, OH. We will convene at the Doubletree Hotel in Worthington OH, at US Hwy 23 and I 270. We met there previously when the property was a Holiday Inn franchise. Doubletree has done a complete renovation of the property, so we are confident it will serve our needs well. The committee continues to work at identifying and getting commitments from speakers. And, the new "partnership" possibilities remain a distinct possibility.

The 2007 conference

Pictures and summaries of the 2007 Conference in Lexington are now up on the ILCA website.

www.insurancelosscontrol.org

Take a look at the new and improved website for the Association. There are some obvious cosmetic improvements but much of the progress has been made "behind the scenes." Enhanced programming will modernize the sending of dues statements, receiving payments, registering for the conference, and maintaining the membership list.

With Jeremy Burlison on board as our contractual "webmaster", we will continue to strive to improve the website and maintain the value and timeliness of the postings.

ILCA Sponsorship/advertisers

Thank you so much to our supporting sponsors I ask all of us, as ILCA members, to be sure to check the advertisements in the eNews and on the website and support these valuable partners. These organizations offer great services of value to the loss control profession. Be sure and thank them for their sponsorship and support of ILCA.

Web Site Updates

We are always working on updating some of the information on our website and will keep you posted about ILCA issues and conference plans. Check the website regularly.

www.insurancelosscontrol.org/

ILCA continues to be an outstanding opportunity for professional development!
Your comments and suggestions are always welcome!

**Jack Williams, CSP, ARM, ALCM
2008 President, ILCA**

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- Thanks to our sponsors and vendors

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1. *Winter Driving*
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3. *Darker Side of Tanning*
4. *Portable Generator Hazards*

Educational resources!

ILCA continues to be an outstanding opportunity for continuing education for the loss control professional. With this goal in mind we have added an area to the website to provide links to training and educational resources. Follow the link at the left for "Education" and then "Training Resources."

www.insurancelosscontrol.org/

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Membership Renewal

Thank you for taking the time to go online and renewing your membership! Membership renewal is still \$65. The membership year is from July 1 through June 30 annually. The ILCA website is www.insurancecontrol.org/.

Follow the link for "Join ILCA/Pay Dues."

Thanks to our vendors and sponsors!

Please visit the ILCA Website. Follow the links to our Vendor Directory for info about these companies and their services:

To our sponsors, thank you so much! Your assistance and support are greatly appreciated!

Website ad space is available. Website banner ads can be arranged. We welcome your inquiry!



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Article 1 Winter Driving

Driving and Winter



Stay alert, slow down, and stay in control - the three key elements to safe winter driving. Drive according to current road and weather conditions. Keep a safe distance between you and the vehicle in front of you. Avoid situations where you may have to brake suddenly on a slippery surface.

Be Prepared - Driver's Checklist

- Get your vehicle winter-ready with a maintenance check-up - have your battery, belts, hoses, radiator, oil, lights, brakes, exhaust system, heater/defroster, wipers, and ignition system checked.
- Check weather and travel conditions before heading out - don't take chances if the weather is bad. Allow yourself extra time for travel, or wait until conditions improve.
- Plan your route - let someone know of your destination and expected time of arrival.
- Comfortable clothing - wear clothing that doesn't restrict movement and keep warm clothing in your vehicle.
- Clear snow & ice - all windows, lights, mirrors, and roof should be cleared.
- Mechanically ready - make sure your vehicle is winter-ready and gas tank is sufficiently full (at least half a tank is recommended).
- Windshield washer fluid - make sure the reservoir is full and rated in the -40 degrees C temperature range (keep extra jug in vehicle).
- Carry a cell phone - use only when necessary; if you need help, pull off the road to make or receive a call.

On The Road

- Visibility - it is critical for drivers to see and be seen - turn on your vehicle's full lighting system
- Spacing - leave plenty of space between you and the vehicle ahead
- Braking - make sure you know how to use your braking system in all weather & road conditions
- Skidding - it is important to regain control and steer in the right direction
- Snowy Roads - adjust your driving to road conditions & look far ahead to recognize hazards
- Ice - be careful when approaching shaded areas, bridges & overpasses (watch out for black ice)
- Stopping Distances - takes all vehicles longer to stop on snow-covered roads
- Snow Spray - large trucks & buses can blow snow onto windshield causing loss of visibility



The Unexpected

- If you get stuck or stranded, don't panic.
- Stay with your vehicle for safety & warmth.
- Wait for help to arrive.
- If you have cell phone service, call for help.
- Be careful if you have to get out of your vehicle - use door away from traffic.
- Be careful if you attempt to free your vehicle from

snow - dress warmly, shovel slowly, do not overexert.

- Draw attention to your vehicle.

Winter Driving Survival Kit

It's a good idea to keep a winter survival kit in your vehicle. Having essential supplies can provide some comfort and safety for you and your passengers should you become stranded. Recommended items:

- Ice scraper/snowbrush
- Shovel
- Sand or kitty litter
- Tow rope or chain
- Booster cables
- Road flares or warning lights
- Gas line antifreeze
- Flashlight & batteries
- First aid kit
- Fire extinguisher
- Small tool kit
- Extra clothing & footwear
- Blanket
- Non-perishable energy foods, e.g. chocolate or granola bars, juice, instant coffee, tea, soup, bottled water
- Candle & small tin can
- Matches

In blizzard conditions, especially overnight, make sure one person stays awake, because help could take some time to arrive. Maintain circulation by moving your feet, hands, and arms.

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Article 2 Playground Safety

Each year more than 200,000 children visit hospital emergency rooms because of playground injuries. Approximately 15 children die each year because of playground injuries.

Many playground injuries can be prevented. Use this guide to examine your children's playground so that they can run, jump, swing and slide to their heart's content—safely.

Soft surface

Because nearly 70 percent of playground injuries are caused by falls to the ground, improper surfacing is the first thing parents should watch for when they inspect a playground. Wood chips, bark mulch, wood fibers, sand, pea gravel, shredded tires and rubber mats cushion falls well. Avoid concrete, grass and dirt, they're too hard. A minimum depth of 12 inches of material surrounding each piece of equipment in a 6-foot fall zone is recommended. And regular maintenance is also crucial; if not daily, then at least monthly.

Swings

Swings are the pieces of moving equipment that are most likely to cause injuries to children. Animal swings have caused several deaths and should be removed from playgrounds. Metal or wooden seats should be replaced with soft seats. Swings should be set far enough away from other equipment so that children won't be hit by a moving swing. Only two swings should be in each supporting framework, and they should be at least 24 inches apart. Full-bucket seats are recommended for younger children. Half-bucket seats are dangerous because babies and toddlers can slide out of them.

Smooth sliding

Slides should be well-anchored, have firm handrails and good traction on the steps. There should be no gaps between the slide itself and the platform. There should also be a bar at the top of the slide so that children have to sit before they go down.

One of the greatest dangers with slides occurs when drawstrings on children's clothes get caught at the top of the slide. Although most children's clothing manufacturers have quit making drawstrings, many children have older clothes.

Safe seesaws and merry-go-rounds

Spring-loaded seesaws are best for young children. Avoid adjustable seesaws with chains because children can crush their hands under the chains. A traditional type seesaw should have a tire or some other object under the seat to keep it from hitting the ground. Merry-go-rounds, or "whirls" or "roundabouts", are best for school-age children. They should have good hand grips, and the rotating platform should be level, free of sharp edges and have adequate clearance to prevent crushing or severing limbs.

Climb carefully

Forty percent of all playground injuries are related to climbing equipment. More children are injured falling off climbing equipment or horizontal ladders than anything else on the

playground. Children under 4 shouldn't play on this equipment. However, climbers are great for encouraging upper body strength. Watch older children when they're climbing, check that steps and handrails are in good condition, and make sure a guardrail or barrier surrounds raised platforms. Any climbing ropes should be secured at the top and bottom. The number of injuries caused by monkey bars is so significant that many experts recommend that they be removed from all playgrounds.

Playgrounds for all children

The Americans with Disabilities Act (ADA) requires that new playgrounds make appropriate accommodations for disabled children. The most important issue is how the children get into the space. The ADA requires a 60-inch pathway that is firm, stable and slip-resistant. Rubber tiles and matting are good for accessibility, while loose-fill material like sand and wood chips are not. An easy fix for a playground is to add an adaptive swing, but ideally much more can be done. It's important to provide diverse and stimulating play experiences for children of all abilities.

Improve your playground

If your child's playground is unsafe, report problems to the owner/operator. There are no national mandatory standards for playground equipment, but Texas, California, New Jersey, Michigan and North Carolina have laws that require playgrounds to follow standards of the American Society for Testing and Materials. Some states require playgrounds to follow standards set in the Consumer Product Safety Commission's (CPSC) *Handbook for Public Playground Safety*.

Top 10 Checklist for Playground Safety

1. Surfaces around playground equipment should be filled with at least 12 inches of loose fill, such as wood chips, mulch, sand or pea gravel.
2. Most stationary equipment should have at least a 6-foot use zone in all directions.
3. Any openings that can trap children (in guardrails or between ladder rungs) should be less than 3.5 inches apart or more than 9 inches.
4. Guardrails should surround all elevated platforms and should be at least 29 inches high for preschool-age children and 38 inches high for school-age children.
5. Look for exposed concrete footings, tree roots or rocks that could trip children.
6. Check for sharp edges and dangerous hardware, like open "S" hooks or protruding bolts.
7. Make sure your child plays on age-appropriate equipment.
8. Playgrounds should be maintained regularly. Report any problems.
9. Remove hoods or drawstrings that can get caught on equipment.
10. Supervise children while they play.

Article 3 The Darker Side of Tanning

Public health experts and medical professionals are continuing to warn people about the dangers of ultraviolet (UV) radiation from the sun, tanning beds, and sun lamps. Two types of ultraviolet radiation are Ultraviolet A (UVA) and Ultraviolet B (UVB). UVB has long been associated with sunburn while UVA has been recognized as a deeper penetrating radiation.

Although it's been known for some time that too much UV radiation can be harmful, new information may now make these warnings even more important. Some scientists have suggested recently that there may be an association between UVA radiation and malignant melanoma, the most serious type of skin cancer.

What are the dangers of tanning?

UV radiation from the sun, tanning beds, or from sun lamps may cause skin cancer. While skin cancer has been associated with sunburn, moderate tanning may also produce the same effect. UV radiation can also have a damaging effect on the immune system and cause premature aging of the skin, giving it a wrinkled, leathery appearance.

But isn't getting some sun good for your health?

People sometimes associate a suntan with good health and vitality. In fact, just a small amount of sunlight is needed for the body to manufacture vitamin D. It doesn't take much sunlight to make all the vitamin D you can use certainly far less than it takes to get a suntan!

Are people actually being harmed by sunlight?

Yes. The number of skin cancer cases has been rising over the years, and experts say that this is due to increasing exposure to UV radiation from the sun, tanning beds, and sun lamps. More than 1 million new skin cancer cases are likely to be diagnosed in the U.S. this year.

But aren't the types of skin cancer caused by the sun, tanning beds, and sun lamps easily curable?

Not necessarily. Malignant melanoma, now with a suspected link to UVA exposure, is often fatal, if not detected early. The number of cases of melanoma is rising in the U.S., with an estimated 38,300 cases and 7,300 deaths anticipated this year.

Why doesn't the skin of young people show these harmful effects?

Skin aging and cancer are delayed effects that don't usually show up for many years after the exposure. Unfortunately, since the damage is not immediately visible, young people are often unaware of the dangers of tanning. Physicians and scientists are especially concerned that cases of skin cancer will continue to increase as people who are now in their teens and twenties reach middle age.

But why is it that some people can tan for many years and still not show damage?

People who choose to tan are greatly increasing their risk of developing skin cancer. This is especially true if tanning occurs over a period of years, because damage to the skin accumulates. Unlike skin cancer, premature aging of the skin will occur in everyone who is repeatedly exposed to the sun over a long time, although the damage may be less apparent and take longer to show up in people with darker skin.

Who is at greatest risk in the sun?

People with skin types I and II are at greatest risk. Which skin type are you?

Skin Sunburn and Tanning History

Type	According to Skin Type
I	Always burns; never tans; sensitive ("Celtic")
II	Burns easily; tans minimally
III	Burns moderately; tans gradually to light brown (Average Caucasian)
IV	Burns minimally; always tans well to moderately brown (Olive Skin)
V	Rarely burns; tans profusely to dark (Brown Skin)
VI	Never burns; deeply pigmented, not sensitive (Black Skin)

Since most sun lamps and tanning beds emit UVA radiation, doesn't that make them safer than natural sunlight?

No. It's true that most sun lamps emit mainly UVA radiation, and that these so called "tanning rays" are less likely to cause sunburn than UVB radiation from sunlight. But, contrary to the claims of some tanning parlors, that doesn't make them safe. UVA rays have a suspected link to malignant melanoma, and, like UVB rays, they also may be linked to immune system damage.

What's the government's position on using sun lamp products found in tanning parlors and in homes?

The Food and Drug Administration (FDA) and the Centers for Disease Control and Prevention (CDC) encourage people to avoid use of tanning beds and sun lamps.

You can get a fact sheet on the hazards of indoor tanning from FDA's Facts on Demand system by calling 18008990381; the information will be faxed to you on the same day (select 2 and then Division of Device User Programs and Systems Analysis or DDUPSA). You can also go to the FDA Home Page on the World Wide Web at <http://www.fda.gov>. At this point, click on the Medical Devices and Radiological Health icon, click on Program Areas, then Research Areas and choose [Radiation Injuries](#).

Information on skin cancer is available on the American Academy of Dermatology (AAD) Home Page on the World Wide Web at <http://www.aad.org/>.

What do medical professionals say about tanning?

The American Medical Association (AMA) and the AAD have warned people for many years about the dangers of tanning. In fact, AMA and AAD have urged action that would ban the sale and use of tanning equipment for non medical purposes. Doctors and public health officials have recommended the following steps to minimize the sun's damage to the skin and eyes:

- Plan your outdoor activities to avoid the sun's strongest rays. As a general rule, avoid the sun between 10 a.m. and 4 p.m.
- Wear protective covering such as broad brimmed hats, long pants and long sleeved shirts to reduce exposure.
- Wear sunglasses that provide 100% UV ray protection.

- Always wear a broad spectrum sunscreen with Sun Protection Factor (SPF) 15 or more, which will block both UVA and UVB when outdoors and reapply it according to manufacturer's directions.

For more information on the levels of ultraviolet radiation reaching your area at noon, you can get the Ultraviolet Index (UVI) from local newspapers, radio or TV in many cities. The UVI is a number from 0 to 10. The higher the number, the more intense the exposure. Call the EPA Hotline for more information on the UVI at 18002961996.

If you believe that some damage has already been done:

- Seek immediate medical attention if you receive skin or eye damage from the sun or if you experience an allergic reaction to the sun.
- See your dermatologist or personal physician if you develop an unusual mole, a scaly patch or a sore that doesn't heal.
- Always wear a broad spectrum sunscreen with Sun Protection Factor (SPF) 15 or more, which will block both UVA and UVB when outdoors and reapply it according to manufacturer's directions.

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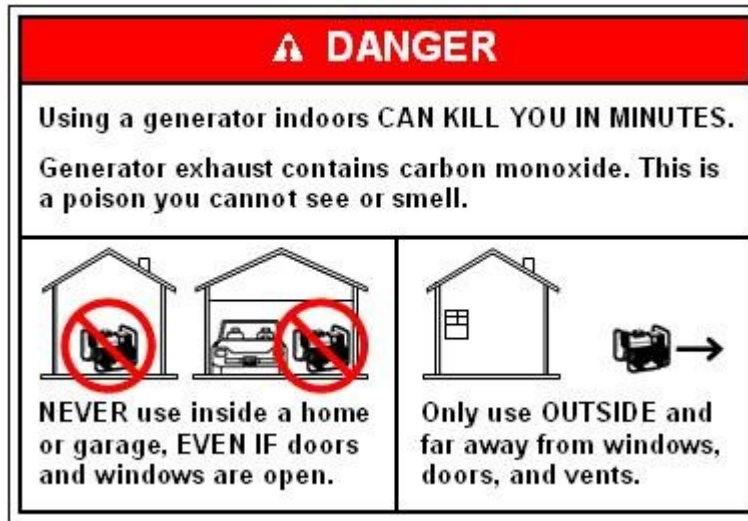
Article 4 Portable Generator Hazards

Portable generators are useful when temporary or remote electric power is needed, but they also can be hazardous. The primary hazards to avoid when using a generator are carbon monoxide (CO) poisoning from the toxic engine exhaust, electric shock or electrocution, fire and burns.

Every year, people die in incidents related to portable generator use. Most of the incidents associated with portable generators reported to CPSC involve CO poisoning from generators used indoors or in partially-enclosed spaces.

Carbon Monoxide Hazards

When used in a confined space, generators can produce high levels of CO within minutes. When you use a portable generator, remember that you cannot see or smell CO. Even if you do not smell exhaust fumes, you may still be exposed to CO.



Danger labels are required on all portable generators manufactured or imported on or after May 14, 2007.

If you start to feel sick, dizzy, or weak while using a generator, get to fresh air **RIGHT AWAY. DO NOT DELAY.** The CO from generators can rapidly kill you.

Follow these safety tips to protect against CO poisoning.

- **NEVER** use a generator inside homes, garages, crawlspaces, sheds, or similar areas, even when using fans or opening doors and windows for ventilation. Deadly levels of carbon monoxide can quickly build up in these areas and can linger for hours, even after the generator has shut off.
- Follow the instructions that come with your generator. Locate the unit outdoors and far from doors, windows, and vents that could allow CO to come indoors.
- Install battery-operated CO alarms or plug-in CO alarms with battery back-up in your home, according to the manufacturer's instructions. CO alarms should be certified to the requirements of the latest safety standards (UL 2034, IAS 6-96, or CSA 6.19.01). Test batteries monthly.

To avoid CO poisoning when using generators:

- Never run generators indoors, including garages, basements, crawlspaces and sheds.
- Get to fresh air right away if you start to feel dizzy or weak.

Electrical Hazards

- Generators pose a risk of shock and electrocution, especially if they are operated in wet conditions. If you must use a generator when it is wet outside, protect the generator from moisture to help avoid the shock/electrocution hazard, but do so without operating the generator indoors or near openings to any building that can be occupied in order to help avoid the CO hazard. Operate the generator under an open, canopy-like structure on a dry surface where water cannot reach it or puddle or drain under it. Dry your hands, if wet, before touching the generator.
- Connect appliances to the generator using heavy-duty extension cords that are specifically designed for outdoor use. Make sure the wattage rating for each cord exceeds the total wattage of all appliances connected to it. Use extension cords that are long enough to allow the generator to be placed outdoors and far away from windows, doors and vents to the home or to other structures that could be occupied. Check that the entire length of each cord is free of cuts or tears and that the plug has all three prongs. Protect the cord from getting pinched or crushed if it passes through a window or doorway.

- **NEVER** try to power the house wiring by plugging the generator into a wall outlet, a practice known as “back feeding.” This is extremely dangerous and presents an electrocution risk to utility workers and neighbors served by the same utility transformer. It also bypasses some of the built-in household circuit protection devices.

Fire Hazards

- **Never** store fuel for your generator in the home. Gasoline, propane, kerosene, and other flammable liquids should be stored outside of living areas in properly-labeled, non-glass safety containers. Do not store them near a fuel-burning appliance, such as a natural gas water heater in a garage.
- Before refueling the generator, turn it off and let it cool down. Gasoline spilled on hot engine parts could ignite.

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