Gallagher
Public Entity & Scholastic Division

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

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Charter First Insurance
School Insurance & Safety Program
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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