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At Issue
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A RISK MANAGEMENT NEWSLETTER FOR COLLEGES AND UNIVERSITIES

In This Issue:

Minors on Campus

By: Robert Bambino, CPCU, ARM, Senior Vice President, Wright Specialty Insurance

PART ONE – Risk Assessment

This past July, the Freeh Report on The Pennsylvania State University sex abuse scandal was released. The report issued over 90 recommendations to help prevent similar incidents from reoccurring. As a result of this report, and the convictions and sentencing of Jerry Sandusky, many colleges and universities are seeking ways to protect minors and students who are on their campuses. Mr. Sandusky met most, if not all of his victims, through his charity, The Second Mile (which had an office at Penn State University). He conducted football camps and had unrestricted access to recreational facilities on the campus. Many of the sexual assaults occurred in the Lasch Building showers at Penn State.

In the Freeh Report, recommendations were categorized by different topic areas. Category Seven — Management of University Programs for Children and Access to University Facilities — contains nine recommendations. Recommendation 7.3.1 requires the University to conduct an assessment of all programs with children. Specifically:

7.3.1 Develop and maintain an inventory of all University Programs with children.

RISK ASSESSMENTS

A risk assessment is a method used to determine the level of risk inherent to a particular activity, operation or process. "Risk" is often defined as the likelihood of incurring loss. In this context, loss means injury to a third-party, litigation that could arise from the incident, interruptions in core activities or services, loss of productivity and a negative effect upon the organization's reputation (reputation risk).

Risk assessments will:

- Identify vulnerabilities — conditions within a college that increase the likelihood of sexual assaults against children
- Recommend or improve solutions
- Indicate where best to invest resources
- Help comply with policies, procedures and mandates
- Assist with risk control efforts

This article will provide risk identification strategies to assist educational institutions in recognizing conditions that lead to child sexual abuse.

STEP ONE: Risk Identification - Conduct an Inventory of Programs and Activities with Minors as Participants

The first and most important step in risk assessment is to fully understand the exposure. In many cases, a committee consisting of the following individuals is compiled to conduct the assessment:

- Dean
- President or Representative from the President's Office
- General Counsel
- Risk Manager
- Finance Officer
- Department Chair
- Athletic Director
- Board Member
- Student Representative
- Security Officer
- Housing Officer
- Human Resource Officer

Typical situations, programs and activities where you might expect minors on campus are noted in Figure 1.

Figure 1 – Assessing Operations, Programs and Activities

Staffing	• Are minors employed? (ages 14-17) • In what capacity?
Employees Without Background Checks	• Employees hired before present policies or regulations • Employees in categories not required to have background checks
Volunteers / Interns Without Background Checks	• Volunteers and interns retained before present policies or regulations • "Unofficial" volunteers
Programs Managed by Junior Staff	• Typically, youth programs or activities
Outside / Community Use of Facilities	• How extensive? • Are programs in line with policies?
Day Care	• Size of program? • Required levels of supervision? • Age restrictions?
Prospective Students	• Supervision? • Activity restrictions?
Sibling Weekend	• Supervision? • Activity restrictions?
Volunteers	• Program Management? • Supervision? • Activity restrictions?
"Unofficial" Programs / Activities	• What/where are they? • How can they be controlled, managed?
Unauthorized Student Travel	• Not subject to college policies
Unregulated Transportation	• Allowing one-on-one transportation between staff/volunteers with minors
Unregulated Use of Social Media	• Allowing unrestricted access of social media between minors and staff, volunteers and interns

No effective assessment can occur without support (and participation) from senior management. The answers to each of the situations listed on page 2 should be reviewed and evaluated by administration, in conjunction with employees who are familiar with the activities or programs to see if mitigation is needed.

Sexual predators are clever and creative in their schemes. They are willing to invest significant time and energy grooming and targeting children. Sexual predators know where children are, and which entities or programs give them the best chance to attract a victim. It is easy to see that eliminating or restricting access to these individuals greatly reduces the likelihood of an event.

Identifying the vulnerabilities that allow a sexual predator to enter and function within the institution is also a part of the risk assessment process.

Figure 2 aids in the identification of vulnerabilities by reviewing key departments' responsibilities for managing or funding activities or programs.

Figure 2 – Identifying Vulnerabilities by Reviewing Functional Departments

Human Resources	• Employee social events/parties • Stale or antiquated policies • Intern management
Financial Affairs	• Funding for minor projects/programs • Changes in program funding • Reductions in training
Special Events	• Programs on campus • Community outreach/events
Campus Security/Police	• Prior incidents • Security vulnerabilities
General Counsel	• Regulatory compliance • Cleary Act reporting • Claims/litigation trends

Access to the campus and its buildings needs to be evaluated. While a closed campus is rarely attainable, or perhaps even desired, open access to all buildings and facilities is not recommended.

Figure 3 highlights access and entrance vulnerabilities.

Figure 3 – Identifying Access/Entry Vulnerabilities

Unrestricted Public Access on Campus		• Inadequate security • Not limiting access, particularly to private, remote areas • Poor key/code control
Unrestricted Access by Contractors and Vendors		• Not checking or badging outsiders • Not accompanying contractors and vendors into dorms and other areas

Figure 4 – Identifying Other Vulnerabilities	
Ignoring Complaints/Situations	• Not following policies and procedures that address complaint handling
Ignoring Reasonable Suspicions	• Activities/circumstances that plainly lead to misgivings about the appropriateness of the situation
Letting Background Checks Slip	• Not conducting periodic checks
Allowing "Special" Situations	• Usually from legacy programs or arrangements • Unauthorized minors on campus
Not Enforcing Policies and Procedures	• Such as with transportation, supervision
Not Enforcing Disciplinary Procedures	• Unequal application of disciplinary procedures
"Pedestal" Syndrome	• Holding proximate staff or alumni above the law or institutional policies
Campus Culture	• Do political or financial pressures trump common sense and the ethical integrity?

STEP TWO:
Assessing Vulnerabilities

Vulnerabilities and actions can be categorized into one of these four categories:

Vulnerability - HIGH Immediate Action Resource Allocation Focus by Administrators Change Policies	**Vulnerability - ABOVE AVERAGE** Set Priorities Budget Items Staff Allocation
Vulnerability - AVERAGE Identify Key Issues Prioritize Action Items Budget Items	**Vulnerability - LOW** Low Priority Routine Study and Treatment

Vulnerabilities are rated based on different factors. Frequently used factors include:

Rating Based on Frequency

- Frequent
- Probable
- Remote
- Unlikely

Rating Based on Impact-Severity

- Catastrophic
- Severe
- Minor
- Insignificant

It is difficult to determine which vulnerabilities fall into each of these four categories – local issues, resources and challenges always apply. However, examples of high vulnerabilities include:

- Employees and volunteers in vulnerable positions without background checks
- Ignoring complaints and incidents of reasonable suspicion
- "Pedestal" Syndrome
- Allowing special situations
- Unrestricted public access on campus

Once the identified vulnerabilities have been evaluated, a risk control or mitigation plan is in order. Part Two of this series will address risk control, or ways to reduce the likelihood of sexual assault to minors.

What to Do with Flooded Mechanical and Electrical Equipment

By: Stephen J. Cerro, M.S., ARM, Senior Risk Control Specialist, Wright Specialty Insurance

Some Wright Specialty Insurance policyholders sustained damage to their buildings, facilities and equipment during Hurricane Sandy. Some, particularly those in New Jersey, New York's Long Island and Staten Island and Southern Connecticut, were particularly hard hit. We are working with our clients to help them return to normal operations as soon as possible. We wish them luck and Godspeed in their recovery efforts.

After debris and water is removed and the integrity of buildings established, equipment is usually assessed to see what can be repaired and what needs to be discarded. The purpose of this article is to provide several basic safety suggestions regarding electric equipment recovery; please consult with a mechanical expert before energizing equipment and follow the advice of the insurance adjuster handling the loss.

The flooding of your building, with all of its mechanical and electrical systems likely under water for a time, is a disheartening sight and it means a daunting cleanup effort for you and your staff. This can be especially bad if salt water or contaminated fresh water has flooded in. Even salt water only sprayed onto equipment or mechanicals can cause damage. Follow your Flood Emergency Response Plan (FERP) — or make sure that you develop one once the crisis is over.

The following assumes that your building has been deemed safe to enter and is not in danger of collapse, no spilled or leaking flammable liquids are present, all standing water has been removed, errant animals have been removed (it is not uncommon for snakes, rats and other animals to end up in flooded areas), no gas is leaking (and has been turned off), the electricity has been turned off at the meter or street, and lockouts on equipment have been completed.

Your initial efforts should be the immediate drying of equipment and dehumidifying of the area(s) of most importance. Fire protection systems such as sprinkler systems, smoke detectors and heat detectors must be the first thing to get back in good working order and keep running due to the buildup of combustible debris you will be working with during cleanup and hot work activities that may be necessary.

None of the mechanical or electrical equipment should be energized without performing a proper evaluation and taking the necessary actions. Look for particles, debris and water in or around the equipment. White, gray, black or brown lines in or on equipment are water lines and the water that made these lines contained silt, salt and/or debris. Lines noted above the equipment indicate that the flood water reached that level. Everything below was submerged.

Additional indications of damage or corrosion are:

- Rusted screws or bolts
- Buttons that stick or get stuck
- Switches that are hard to push
- Switches that have a delayed action or connection to the mechanism that it is supposed to activate

- Brittle, hard and fragile wire, wire insulation and coatings you begin to notice later on (this indicates exposure to salt water)
- Lights and sounds that seem to trigger randomly or not at all
- Observation of mold spots and smells from inside of equipment

Moisture, in and of itself, reduces the integrity of electrical equipment impairing its function. Sewage, oil, chemicals, silt, minerals, contaminants and debris normally are carried with flood waters and also damage the integrity and performance of these systems. Flood water can affect loss of lubrication to electrical components; corrosion; degradation of fuse filler materials; and contamination of transformer fluids, transformer and motor windings, and insulation.

Reconditioning or Replacement?

In many cases, this equipment will need to be replaced; some larger pieces may be able to be reconditioned. Such refurbishing will require detailed cleaning, drying and testing of insulating materials and components. We recommend that you consult with the manufacturer and insurance company prior to any cleaning and reconditioning attempts.

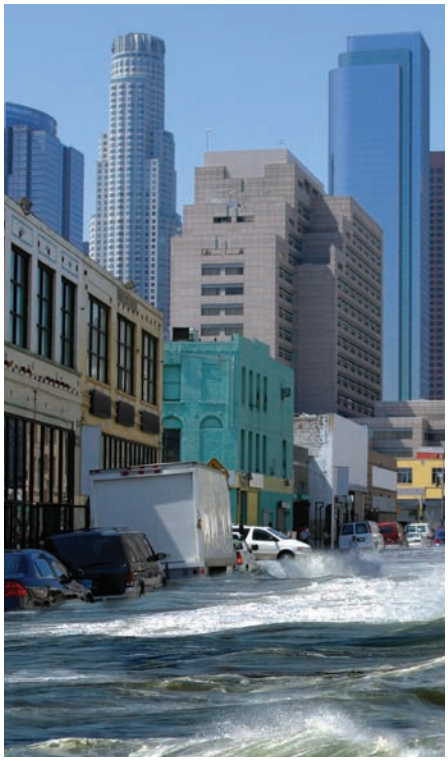
The following is a summary of some of the mechanical and electrical devices, equipment, components and systems that will need to be replaced and others that may have a possibility of being reconditioned:

Replacement Necessary

- Arc Fault Circuit Interrupters (AFCIs)
- Busways (Mylar Wrapped Bars)
- Cable, Flexible Cords and Wire listed for dry locations (e.g., NM-B)
- Carbon Monoxide Detectors
- Cast-Resin Transformers
- Circuit Breakers (Molded Case Type)
- Components with Semiconductors and Transistors
- Contactors and Starters – Electronically Controlled or Solid State
- Dimmers
- Dry Type Control Circuit Transformers
- Dry Type Transformers (regardless of kVA rating)
- Electronic Trip Units of Low Voltage Circuit Breakers
- Gas Control Valves
- Ground Fault Circuit Interrupters (GFCIs)
- Junction Boxes, Fittings and Outlets (type of material doesn't matter)
- Lighting Fixtures (luminaires), Ballasts and LED Drivers
- Lightning Arresters
- Liquid-Filled Transformers (contingent on analysis of insulating fluid)
- Low Voltage Fuses
- Overload Relays
- Receptacles
- Signaling, Protection and Communication systems
- Smoke Detectors
- Surge Suppressors and Arresters
- Switches

Reconditioning May Be Possible

- Adjustable Speed Drives
- Ball and Roller Bearings in Motors and other Equipment (open, clean with solvent and re-lubricate according to manufacturer's specs)
- Busways (Powder Coated bars)
- Cable or Wire Suitable for Wet Locations (as long as the ends have not been exposed to water and the wire is undamaged)
- Cable Tray (any damaged labels should be replaced)
- Circuit Boards (as long as they were not energized at the time and they have no water sensitive components – if so, wash in pure water and thoroughly dry, otherwise replace)
- Compressors (open the cylinders and remove foreign material and water)
- Conduit and Tubing
- Fire Pump Controllers



- High Voltage (AC) Circuit Breakers
- Low Voltage Circuit Breakers
- Low Voltage Switchgear
- Lubrication Systems (check, drain, clean and refill)
- Manual and Magnetic Controllers
- Medium Voltage Switchgear
- Motors
- Motor Control Centers (contain many different components)
- Panelboards
- Protective Relays, Meters, and Current Transformers (depending on contamination of electronic components)
- Switchboards

Boilers

Make sure the foundation that the boiler sits on hasn't been undermined by the flood water. All brickwork, refractory and insulation should be dried out. The use of portable heaters should help the drying process. Remove any casing and insulation that have been in salt or contaminated water. Wash pressure parts and install new insulation and re-install casing. Safety and relief valves, gauges, low-water cutoff, the water column and blow-down should be cleaned and repaired if necessary. Prior to operation, controls must be inspected and tested. A Boiler Engineer or Burner Technician should check the burners to ensure combustion controls function properly to avoid any chance of an explosion. Boiler feed water should be free of contamination prior to operation. Contact your boiler inspector for additional information.

For any piece of equipment or system we strongly urge you to not test or operate it (even if the exterior looks to be in good condition) without going through the proper restoring procedures given to you by the manufacturer. This will help you avoid a costly and damaging equipment failure and enable you to restore vital operations sooner.

Sample University of Chicago FERP and University of Iowa experience article:

1.) http://safety.uchicago.edu/pp/emergency/floods.shtml

2.) http://www.facilitiesnet.com/emergencypreparedness/article/Flood-Emergency-Response-Plans-Lessons-Learned--10940# - Refer to all three parts of this article.

References:
1.) NEMA, The Hazards Associated With Water-Damaged Electrical Equipment, 2011
2.) Hartford Steam Boiler, Flood Recovery Action Steps, 2012
3.) FM Global, Flood Emergency Response Plan, 2012
4.) FEMA

Diabetes Preparedness on Campus = Student Safety

Provided By: Diabetes Research Institute Foundation

The college years can be a daunting period for young adults with Type 1 diabetes. That's because managing the disease is a constant balancing act. To ensure student safety on campus, it is vital that all faculty and personnel become knowledgeable about the basic facts of diabetes and what to do in case of an emergency.

Experts at the Diabetes Research Institute, the largest and most comprehensive research center dedicated to curing diabetes, have imparted need-to-know information about diabetes management and how to handle emergencies like insulin reactions.

What is Diabetes?

Diabetes is a serious, chronic condition that results from the body's inability to produce or effectively use its own insulin, a hormone needed to help convert sugar or food into energy.

There are two major types. Young people with diabetes usually have Type 1 (formerly juvenile diabetes), which results from the body's destruction of its insulin-producing cells. It is treated with insulin injections or an insulin pump, which can easily be mistaken for an iPod or cell phone.

The more common Type 2 diabetes usually develops in people over 40 who are overweight and have a family history of the disease. Today, however, Type 2 diabetes is becoming the new epidemic for younger generations.

Blood Testing, Dietary Needs and Exercise

It might be necessary to check blood sugar levels several times a day, often before meals and before, during or after physical activity. This is done with a blood glucose meter and a lancet device to prick the finger.

It is important to be aware of the student's dietary needs, which might include morning or afternoon snacks to help avoid insulin reactions.

Before, during and after any strenuous physical activity, students with diabetes might need to monitor blood sugar levels or require a snack.

Insulin Reactions and Warning Signs

Insulin reactions (hypoglycemia – a deficiency of glucose, or sugar, in the bloodstream) can be caused by an insulin imbalance, a missed meal or extraordinary activity, and possibly result in unconsciousness or convulsions if left untreated. Some students might not be capable of identifying the insulin reaction and will require immediate assistance with supervision. Symptoms can include:

- Trembling
- Unusual actions or responses
- Perspiring
- Pallor
- Blurred or double vision
- Poor coordination
- Lack of concentration
- Crying
- Confusion
- Headache
- Dizziness
- Nausea
- Irritability
- Drowsiness
- Nervousness
- Fatigue

According to federal education laws, such as Section 504 of the Rehabilitation Act of 1973, diabetes is a disability, and students with disabilities are protected against discrimination in colleges and

universities that receive federal dollars, regardless of whether they are private or public.

For a student with diabetes, this means faculty and staff must be aware of the student's health plan; assist in the treatment of hypoglycemia and hyperglycemia; and allow the student to test blood sugar, administer insulin, and eat whenever necessary, among other things.

To request the complete, eight-page guide, "Facts about Diabetes: A Guide for School Personnel and Child Care Providers," written by the education team at the Diabetes Research Institute, contact (800) 321-3437, info@drif.org or DiabetesResearch.org. The brochure is free, and it could help you keep your students with diabetes safe at school.

Winter Preparation

Are you ready for winter?

Last winter was an unusually mild one for most of the United States. Moderate weather and below average snowfall resulted in fewer property losses caused by the weight of snow and ice, roof damage and plumbing freeze-ups. Depending on the forecaster and the part of the country in which you reside, we may be in for a more active winter. The Northeast has experienced a rough fall so far, with a hit by Hurricane Sandy and a Nor'easter 10 days later. Regardless of the forecast, now is the time to prepare buildings and grounds and equipment for the winter weather ahead.

A year-round maintenance program is the best first step in preparing buildings for winter. Proper maintenance helps prevent water penetration, which can be very damaging to a building — especially in cold weather when a small amount of water can freeze, causing bricks, masonry and asphalt to loosen and crack.

Roofs should be inspected at least twice a year, once in the spring and once in the fall. Look for and inspect points where there are penetrations in the roof such as drains, vent pipes and ladders. Seams on the membrane should also be inspected. Look for any debris that may have accumulated on the roof, such as broken glass, tree branches, nails or screws that could puncture the membrane.

Gutters and drains must remain clear in order to perform properly; late fall after leaves have fallen is a good time for an inspection. Trim overhanging tree branches to reduce the amount of leaves and branches that can clog drains and gutters.

A visual inspection of the building façade is needed, and it can identify areas where there is cracking or scaling masonry, stones, bricks, cornices and windowsills which require immediate attention and repair. A visual inspection should be part of a routine maintenance schedule that is done several times a year.

Caulking is one of the most cost effective materials you can use to properly seal cracks and other openings in buildings. Caulking should be checked wherever it has been applied to ensure that it is still viable and has not cracked or worn away. Check the joints between coping stones, windows, doors, air conditioner sleeves and drains and gutters. Properly sealed seams and penetrations help eliminate water from seeping in and causing significant damage.

Drain the plumbing leading to and within exterior water faucets, fountains and sprinklers in order to prevent pipe ruptures in extreme cold weather. Insulated covers may be necessary for some exterior water fixtures to prevent the cold air from penetrating into the building and increase the possibility of burst pipes.

Inspect exterior walks, driveways and parking lots for cracks and holes that will expand when there is freezing and thawing. Any cracks, potholes and alligator asphalt should be filled with a sealer or otherwise repaired to prevent water penetration. Heaved concrete slabs should also be leveled to eliminate trip hazards.

Mechanical problems with boilers and furnaces need immediate attention, if they have not already been completed. A well-functioning heating system now will help reduce the likelihood of a failure down the road.

A good overall maintenance program makes your pre-winter preparations much easier to undertake. Regularly scheduled maintenance eliminates the rush to get everything done at once just after campus opens in the fall. Keeping up with the seasonal changes helps keep costs down and makes your campus safer and more comfortable in the months to come.

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