



State of Nevada

Department of Administration

RISK-Y BUSINESS

Risk Management Division

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In this issue:

Workers' Compensation/Safety Training	1
Customer Service	1
Focus on Fine Arts and Collectibles	2
E-Cigarettes	2
Skin Cancer Prevention	3
Vehicle Accident Procedures	4

Workers' Compensation and Safety Training for Managers and Supervisors

Risk Management is continually scheduling safety and workers' compensation training. You can find the *Supervisor and Manager Safety Training Requirements* in our website: <http://risk.nv.gov/LP/SST/> . For Safety Training please follow this link: <http://risk.nv.gov/LP/STC/> . You can also find the Workers' Compensation Training for Managers and Supervisors by following this link: http://risk.nv.gov/uploadedFiles/risknvgov/content/Workers_Comp/WC-Classes.pdf

Also, please note there are two classes instructed by the Safety, Consultation and Training Section (SCATS) of the Nevada Department of Business and Industry. The *Supervisors' Safety Training* classes are posted in NEATS. However, you will need to contact SCATS for class schedule(s) and to register for the *Workplace Evaluation and Management Tools* class because this class cannot be posted in NEATS.

CUSTOMER SERVICE

Here at Risk Management we strive to serve you, our customers. Our division's number one goal is to provide *exceptional* customer service. The Risk Management staff is available to answer your questions and listen to any suggestions or concerns. We want to know how we are doing and we ask you to please take the time to provide us your feedback; you can provide your name or remain anonymous. You can find our feedback form following this link: <http://risk.nv.gov/Forms/Feedback/>

Focus on Fine Arts and Collectibles

Effective July 1, 2014, the State of Nevada obtained a new Fine Arts/Collections insurance policy through Lloyd's of London. This new policy strengthens the State's property program by increasing insurance coverage limits for this specialized property from \$10 Million to \$50 Million while reducing the agency's deductibles from \$1,500 to \$1,000 per occurrence.

Risk Management encourages State agencies to review their current inventories to see if they have items/properties that would be eligible for coverage under this new policy. Types of specialized property covered under this policy include fine arts and collectible objects of every description such as paintings, etchings, drawings, photographs, ceramics, sculpture, pottery, porcelain, silverware, coins, rare books, manuscripts, rugs, tapestries, statuary, and other bona fide works of art, rarity, historic value, or artistic merit, and all associated property such as frames, glasses, shadow boxes, crates and other display equipment.

In order for the agency to obtain coverage under this new policy, agencies must report to Risk Management an inventory of fine arts/collections along with their estimated values. For items that are on loan to the State, please send the loan agreement along with the inventory lists and agreed values for the covered exhibit(s).

For additional information about this new property policy, please contact Maureen Martinez at either 775-687-3193 or you can reach her via email at memartinez@admin.nv.gov.

E-Cigarettes

On March 10, 2015 a Santa Ana man made the news when the e-cigarette he was using exploded in his hand. If you have transitioned to e-cigarettes please take the time to educate yourself about the risks involved. Back in January of this year NBC news' Bill Briggs reported that Dr. Ron Chapman, State Health Officer and director of the California Department of Public Health said that "as we have done with other important outbreaks or epidemics, we are taking this formal step of warning Californians about the health risks of e-cigarettes." E-cigarettes are widely used in our country and all over the world. You can learn more by checking these links:

<http://www.nbcnews.com/health/health-news/e-cig-stigma-california-declares-vaping-public-health-risk-n295766>

<http://www.cdph.ca.gov/Pages/NR15-12.aspx>

<http://health.howstuffworks.com/wellness/smoking-cessation/10-facts-about-e-cigarettes.htm>

Skin Cancer Prevention Techniques

Outdoor workers are at an extremely high risk for overexposure from the sun. In fact, skin cancer accounts for almost half of all cancers diagnosed in the United States every year. For any employment that requires outdoor work it is crucial to employees' health that they are protected from the sun while on the job.

As a result of being exposed to the sun's rays at high levels and frequency, many outdoor workers develop skin cancer sometime in their life. Due in part to the fact that various detrimental effects of sun exposure occur later in life, many workers do not take the necessary precautions to protect themselves against the sun's dangerous rays during their younger years. If the workers at your agency are doing any of the following, they are putting themselves at high risk for developing skin cancer:

- Not wearing sunscreen
- Not applying sunscreen frequently enough
- Not wearing polarized eye protection
- Incurring frequent sunburn
- Wearing minimal upper body clothing when working in warmer temperatures
- Not fully comprehending the dangers of the sun

As a supervisor and an employee, you can take an active role in helping your employees and yourself to prevent skin cancer. Ensuring that you and your employees are adequately protected from the sun no matter the weather is very important. Education on the hazards of working in the sun is critical.

You can implement a sun protection policy that requires hats be worn when workers are exposed to the sun for more than 20 minutes. Require that when they are working in areas where a form of sun protection is provided, this defense must always be used. Wear sunglasses when in the sun to prevent eye damage. Require that sunscreen be applied every hour to all exposed areas of the skin.

These safeguards ensure that the upper bodies of your workers and yourself (with the exception of necks and lower arms) are adequately protected from the sun at all times. And these safeguards will not only protect against skin exposure to the sun, it may counter the exhaustion and fatigue that many suffer when being outside in warm weather for long periods of time. These tips can also be applied to our everyday outdoor life activities.

You've Been In A Vehicle Accident...Now What?

Reporting Procedures

Agencies need to report damage to insured State vehicles within 90 days from the incident date. Reports should be made using the Auto Accident form which can be found here: http://risk.nv.gov/uploadedFiles/risknv.gov/content/Workers_Comp/A1_AccidentReport.pdf and filled out as completely as possible. It is the responsibility of the agency to secure and forward to the Risk Management Office any police reports that relate to a claim.

Deductibles

Insured vehicles are subject to deductibles: \$300.00 for all agencies with the exception of the NHP whose deductible is \$500.00. The deductible is waived for glass repairs.

Number Of Bids For Collision Damage

It is the responsibility of the owner-agency to secure 3 estimates for the repair of the vehicle. In some cases the number of estimates can be reduced. Please contact Risk Management PRIOR to any repairs for approval if you have not obtained 3 estimates. The repair must be made at the lowest possible cost and reimbursements will be made accordingly. If an agency chooses to make its own repairs, it still must obtain two other competitive bids if it wishes to be reimbursed.

If Another Party Is Liable For The Damage

If a third party is responsible: the involved agency may deal directly with that party/his insurer for the repair of the damaged vehicle. In these situations it may or may not be required to obtain 3 estimates (i.e., the adverse insurance company may require their own adjuster or appraiser to evaluate the damage to the state vehicle). Risk Management is available to assist agencies with recovering from at-fault third parties.

Total Loss Replacement

A vehicle will be deemed a total loss when the cost to repair it (according to the low estimate) is 90% or more of the Kelly Blue Book (mid range) actual cash value (ACV). The ACV will be offset by the applied deductible and the high salvage bid. Agencies are responsible for securing reasonable salvage bids. Please notify the Purchasing Division to remove the vehicle from the state inventory and the Attorney General's Office (to delete the vehicle from self-funded insurance coverage) when a vehicle is totaled.

Payment To Vendors/Reimbursements To Agencies

If the agency pays for the entire loss out of its budget, reimbursement can be made to the agency, less the deductible, after receiving proof of repair/replacement and evidence that the invoices have been paid by the agency. Agencies doing their own repairs will be reimbursed for parts only, subject to the usual deductibles. Risk Management can directly pay the vendor. In order to do this, it is necessary that we have the *original* invoice, copies of the 3 estimates, and the agency has paid the appropriate deductible amount. We must receive the deductible before we can pay the vendor.

If you have questions concerning this article or pertaining to the claim reporting process, please visit our website <http://risk.nv.gov/LP/AutoAccident/> or contact DeAnna Guthrie at (775) 687-3189 dguthrie@admin.nv.gov.