



State of Nevada

Department of Administration

RISK-Y BUSINESS

Risk Management Division

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Employee Is Injured While On Break: Is The Claim Compensable?

An employee is allowed to take her break wherever she chooses, i.e. she may stay at work or leave for her break. The employee chooses to leave the worksite and take a walk. While on the walk the employee falls off the curb and is injured, breaking her right wrist. Is the claim compensable?

For an injury to be compensable, an injury must both occur:

- (1) in the course of employment and**
- (2) arise out of the employment; these are distinct elements and are not synonymous.**

Let's examine "in the course of employment." The employee must be at work when the injury occurs. This includes any place or location mandated or expected by the employer. So when an injury occurs at the employee's physical every day work site, that employee must prove he or she was injured while actively engaging in the furtherance of the employer's business. It also requires that the actions leading to the injury of the employee were prompted by the aspiration to further the employer's business interests.

Now let's examine "arose out of employment." The employee must show that the cause of the injury is sufficiently connected to a risk of employment.

Based on the above information only, it appears the injured employee in this scenario did not meet the statutory requirement to prove by a preponderance of the evidence that the injury arose out of her employment.

?? Did you know, July is Vehicle Theft Prevention Month ??

Motor vehicles are the primary mode of transportation for most of us, and often an indispensable part of our lives. But what could happen if your vehicle suddenly disappeared? Follow this link for information on how to reduce motor vehicle theft, learn vehicle theft statistics and educate yourself to promote vehicle theft prevention:

<http://www.safercar.gov/Vehicle+Owners/Resources/Theft+Prevention>

Source: Zywave – Orgill/Singer

Risk Management's Insurance Manual Gets A "Facelift"

The long awaited revision to the Division's Insurance Manual has arrived! The revised manual has significant changes including streamlined insurance schedules.

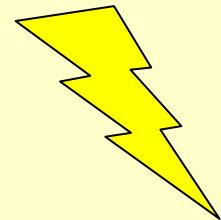
The manual also features an updated IT schedule that includes a new requirement for cyber liability coverage to protect the State from the emerging risks related to network security and cyber/privacy issues. The revised manual can be found on Risk Management's website at <http://risk.nv.gov/Contracts/CR/>.

Risk Management is excited about a new partnership with State Purchasing to provide information about insurance as part of the Certified Contract Manager (CCM) Class.

Please contact Maureen Martinez, at 775-687-3193 for further questions about the change to the insurance manual.

Summer brings lightning to our area. Follow the link for Lightning Safety Tips -

<http://emergency.cdc.gov/disasters/lightning/safetytips.asp>



VOLUNTEERS, INMATES AND BOARD MEMBERS

When a billing claim for Workers' Compensation coverage for Volunteers, Inmates and Board Members, is forwarded to the Controller's Office for keying, a copy of the billing also needs to be sent to Risk Management. While it doesn't happen very often, there have been times where this has not been done and the information is needed for accounting and auditing purposes.

Please remember that the volunteer calculator and volunteer, intern, inmate laborer or Board Member roster must be attached to the billing claim.

For additional assistance, please feel free to contact Stacie Hancock at 775-687-3188 or you may reach her by email at shancock@admin.nv.gov

25 Most Commonly Stolen Passwords

How clever is your password? If it's on the list below, your password is just as easily stolen as it is remembered. Protect yourself by making sure you're not using one of the top 25 most commonly stolen passwords of 2015, as determined by IT security firm Splash Data.

To create a more secure password, make sure you are not relying only on numbers, and try to avoid simple keyboard patterns. You may also want to avoid easy-to-find information such as birthdays, favorite sports teams and addresses. Attempt to create a password that is eight or more letters long, and avoid using the same password for multiple access points.

1	123456	2	password	3	12345678
4	qwerty	5	12345	6	123456789
7	football	8	1234	9	1234567
10	baseball	11	welcome	12	1234567890
13	abc123	14	111111	15	1qaz2wsx
16	dragon	17	master	18	monkey
19	letmein	20	login	21	princess
22	qwertyuiop	23	solo	24	passw0rd
25	starwars				

Source: Zywave – Orgill/Singer

Locating Love Ones During A Disaster

The Red Cross is a leading organization that provides both the public along with private and government organizations with assistance during a disaster. Did you know that the Red Cross also has a web site and a hotline that people can use to locate each other during a disaster?

American Red Cross Safe and Well web site can be found at:

<https://safeandwell.communityos.org/cms/index.safe.php>.

For people that don't have Internet access, they can call **1-866-GET-INFO** to register themselves and their families.

The Red Cross recommends integrating the internet tool and/or hotline information into their emergency communications plan. The goal of the Safe and Well tools are to allow people within a disaster-affected area the opportunity to register themselves as "safe and well" and give concerned family and friends who know the person's phone number or address the ability to search for messages posted by those who self-register.

Further tips on what to do to prepare for a disaster can be found on the Red Cross's main website at

<http://www.redcross.org/> or within the following publication:

http://www.redcross.org/images/MEDIA_CustomProductCatalog/m4240190_Be_Red_Cross_Ready.pdf

Sun Safety

In 2013, 372 people died in the U.S. from exposure to excessive heat, according to *Injury Facts 2016*, the annual statistical report on unintentional injuries produced by the National Safety Council. Heat-related illnesses can escalate rapidly, leading to delirium, organ damage and even death. There are several heat-related illnesses, including heatstroke (the most severe), heat exhaustion and heat cramps. Those most at risk include:

- Infants, young children, elderly people and even pets
- Individuals with heart or circulatory problems or other long-term illness
- People who work outdoors
- Athletes and people who like to exercise – especially beginners
- Individuals taking medications that alter sweat production
- Alcoholics and drug abusers

Heatstroke. This can occur when the ability to sweat fails and body temperature rises quickly. The brain and vital organs are effectively "cooked" as body temperature rises to a dangerous level in a matter of minutes. Heatstroke is often fatal, and those who do survive may have permanent damage to their organs. Someone experiencing heatstroke will have extremely hot skin, and an altered mental state, ranging from slight confusion to coma. Seizures also can result. Ridding the body of excess heat is crucial for survival.

- Move the person into a half-sitting position in the shade
- Call for emergency medical help immediately
- If humidity is below 75%, spray the victim with water and fan them vigorously; if humidity is above 75%, apply ice to neck, armpits or groin
- Do not give aspirin or acetaminophen
- Do not give the victim anything to drink

Heat Exhaustion. This occurs when the body loses an excessive amount of salt and water. Symptoms can include severe thirst, fatigue, headache, nausea, vomiting and, sometimes, diarrhea. Other symptoms include profuse sweating, clammy or pale skin, dizziness, rapid pulse and normal or slightly elevated body temperature. Uncontrolled heat exhaustion can evolve into heatstroke, so make sure to treat the victim quickly.

- Move them to a shaded or air-conditioned area
- Give them water or other cool, nonalcoholic beverages
- Apply wet towels or having them take a cool shower

Heat cramps. These are muscle spasms that usually affect the legs or abdominal muscles, often after physical activity. Excessive sweating reduces salt levels in the body, which can result in heat cramps. Workers or athletes with pain or spasms in the abdomen, arms or legs should not return to work for a few hours. Instead:

- Sit or lie down in the shade
- Drink cool water or a sports drink
- Stretch affected muscles
- Seek medical attention if you have heart problems or if the cramps don't get better in an hour

The Centers for Disease Control and Prevention offer [more information on heat-related illness in this FAQ](#).

The best way to avoid a heat-related illness is to limit exposure outdoors during hot days. Air conditioning is the best way to cool off, according to the CDC. Also:

- Drink more liquid than you think you need and avoid alcohol
- Wear loose, lightweight clothing and a hat
- Replace salt lost from sweating by drinking fruit juice or sports drinks
- Avoid spending time outdoors during the hottest part of the day, from 11 a.m. to 3 p.m.
- Wear sunscreen; sunburn affects the body's ability to cool itself
- Pace yourself when you run or otherwise exert your body

TIPS FOR CHOOSING A BLOOD PRESSURE MONITOR

Many people have high blood pressure (HBP) for years without knowing it. Generally, there are no symptoms, but when HBP goes untreated, it damages arteries and vital organs throughout your body. That's why it is often called the "silent killer."

People often make the mistake of assuming symptoms will alert them to their high blood pressure. However, HBP can only be diagnosed by using a device to measure your blood pressure. Not that long ago, this meant going to your doctor or a clinic and having a reading taken by a nurse or other healthcare professional. But today there are accurate BP monitors at your local pharmacy and there are monitors you can buy to measure your blood pressure at home.

Choosing a Monitor. *The American Heart Association recommends an automatic, cuff-style, bicep (upper-arm) monitor. Ask your healthcare professional for advice in selecting and using one at home. Wrist and finger monitors are not recommended because they yield less reliable readings.*

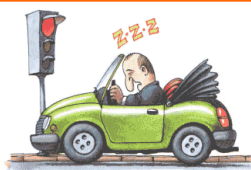
Make sure it's approved. *Make sure the monitor has been tested, validated and approved by the Association for the Advancement of Medical Instrumentation, the British Hypertension Society and the International Protocol for the Validation of Automated BP Measuring Devices.*

Make sure it's appropriate. *When selecting a blood pressure monitor for the elderly, pregnant women or children, make sure it is validated for these conditions.*

Make sure the cuff fits. *Children and adults with smaller or larger than average-sized arms may need special-sized cuffs. They are available in some pharmacies, from medical supply companies and by direct order from companies that sell BP cuffs. Measure around your upper arm and choose a monitor that comes with the correct size cuff.*

Get it checked. *Have the device checked by your healthcare provider when it's new and once a year to make sure the readings are accurate.*

Keep a record. *Create an account at Heart 360 and record your BP readings online. This is private and confidential, but you can share it with your physician as a part of treatment. If the Internet isn't your thing, there is a printable tracker.*



DROWSY DRIVING

According to the National Sleep Foundation's *Sleep in America* poll, 60% of Americans have driven while feeling sleepy and 37% admit to actually having fallen asleep at the wheel in the past year. However, many people cannot tell if or when they are about to fall asleep. And if sleepiness comes on while driving, many say to themselves, "I can handle this, I'll be fine." Yet they're putting themselves and others in danger. What they really need is a nap or a good night's sleep.

Here are some signs that should tell a driver to stop and rest:

- Difficulty focusing, frequent blinking, or heavy eyelids
- Daydreaming; wandering/disconnected thoughts
- Trouble remembering the last few miles driven; missing exits or traffic signs
- Yawning repeatedly or rubbing your eyes
- Trouble keeping your head up
- Drifting from your lane, tailgating, or hitting a shoulder rumble strip

For more information, visit DrowsyDriving.org.