

Volume 2017 -3

In this issue: New Electronic Process to Submit Vehicle/Property Loss 1 What is Fire 2 Impairment? Holiday Stress: 3 Traveling 3 Ways to make healthy habits 4 stick Important Changes to the State of Nevada's Property **Insurance Policy** 4 Text Neck 5

New Electronic Process to Submit Vehicle/Property Loss

July/Aug/Sept

The Risk Management Division is excited to unveil its new online system to submit car accident and property loss claims. It's referred to as the Risk Management Information System (RMIS) and was developed by Origami Risk. The new system has electronic forms which are easily accessed from Risk Management's website: <u>www.risk.nv.gov</u> and can be used instead of the traditional paper form. An added benefit of the online form is that (at each agency's discretion) individual employees involved with the accident or loss can submit reports directly without the need to wait and go through a designated reporting contact to gather the information and fax or email the information to Risk Management. The new system improves customer service immensely as it helps to file and process claims much faster.

To submit a report for a vehicle accident or property loss, go to Risk's website, <u>www.risk.nv.gov</u>, and click on "Vehicle/Property Claims" (located on the right-hand side of the webpage) and then click on "Submit a Vehicle Accident/Property Loss Claim." This takes you to the "Origami Risk"

portal to complete and submit either type of claim. Each online form has a selection menu with a list of departments, agencies and vehicle types to help make it easier to provide full and complete responses. Once the form is completed with all of the required information, click the "Complete Incident" button (on the upper right-hand side) and the claim will be submitted electronically to Risk Management to start the claim process. After the form is submitted, agencies will continue to receive status updates from Risk Management in the same way they currently do now. *Please note* there are "Origami Data" Entry Tricks and Tips available for you to complete the incident report once you click on the submission form AND in Risk's website under the Vehicle/Property Claims section: <u>http://risk.nv.gov/LP/APC/</u>.

Paper claims will be accepted during this transition but employees and reporting agencies are encouraged to start using the online form to submit claims. The use of paper forms will be discontinued after January 1, 2018. However, the paper forms will be available in all state vehicles' glove compartment.

We appreciate your patience as we launch this new "Origami Risk" system and trust you'll quickly see its value. If you have questions or encounter any problems with the system, please contact Stacie Hancock in Risk's office (775) 687-3187 or shancock@admin.nv.gov. We'd also like to know about your experience. You can share your feedback here: http://risk.nv.gov/Forms/Feedback/

What is a Fire Impairment?

An impairment occurs when a fire protection or detection system, fire alarm system or other system designed to maintain the fire safety of the building is taken out of service, either wholly or in part, whether the work is planned or unplanned.

Why are fire impairments a problem?

Because the two leading causes of sprinkler failure are "System shut off before fire" (66%) and "Manual intervention defeated system" (16%). That means that for <u>82% of sprinkler system failures, someone closed a sprinkler control valve before the fire or someone closed a valve during the fire.</u> Sprinkler systems and other fire protection systems are key to ensuring fire safety in your buildings. When they are out of service and a fire occurs, a minor fire can become an extensive fire.

Does your facility have a fire impairment coordinator?

Risk Management requires all facility managers to follow life safety regulations including those adopted by the State of Nevada's Fire Marshall's Office. NFPA 25 Chapter 15 requires proper control of fire system impairments. Specific information about impairments can be found at <u>http://risk.nv.gov/LP/Safety/</u>

<u>So I am a Facility Manager and/or the Fire Impairment</u> Coordinator....what do I do now?

Good News....Risk Management is here to help you. Risk Management has contracted with Global Risk Consultants (GRC) to provide your agency assistance with managing your building's fire impairments.

Here are the basic steps for managing an Impairment to Fire Sprinklers

```
Before taking fire protection/detection/alarm equipment out of service:
```

Identify the equipment to be impaired Notify the area supervisor Notify the onsite emergency response team (ERT) Notify the local public fire brigade/department Shutdown hazardous operations Prohibit hot work in the area if fire protection systems are out of service Require that the persons working on the systems work continuously until the systems are re-stored to service Establish a continuous fire watch/patrol of the affected area If available, provide an alternative water supply to the sprinkler system(s) such as connecting hoses to the sprinkler riser(s) Require fire hoses to be laid out and available for immediate use, if appropriate Fill out a *Fire Protection Impairment Tag* and tag the equipment Notify the Global Risk Consultant's Impairment Desk at 1-888-387-4553; or email them at impairment@globalriskconsultants.com or report the impairment via GRC's website

The link to GRC's online impairment reporting website is <u>https://grcconnect.globalriskconsultants.com/ins/app/Main/Registry.aspx?q=0&c2=false</u> (The system does require first time users to register their contact email for future communications and updates.)

Restoring an Impairment

Reopen all closed valves, restore power, conduct appropriate testing and remove tags

Notify fire department, onsite ERT, area supervisor and GRC that systems have been restored

HOLIDAY STRESS: TRAVELING

The holiday season is the busiest time of the year for long-distance travel. Flights are often overbooked and highways are overcrowded, which can add stress to the season.

Keep Your Sanity

To keep travel worries from ruining your holiday plans, reduce your stress by planning ahead. Use the following tips to help you stay in control during your trip.

If you are flying:

- Do not delay purchasing tickets. Make your reservations well in advance to make sure you have many flight times, prices and seats to choose from.
- Choose your ticket wisely. Travel on off-peak days and during early morning hours whenever possible. Airports tend to be less crowded during these times, which will make it easier to get another reservation if your flight is cancelled.
- Call or check online to confirm that your flight is still on time before leaving for the airport.
- Check in for your flight online, if possible, to avoid waiting in line at the airport.
- Stay hydrated. Drink water frequently to avoid jet lag.
- Pack wisely. Avoid checking luggage, but if you have to, keep prescriptions, glasses and other overnight basics in your carry-on bag in case your luggage gets lost. Keep in mind that most airlines charge fees for checking luggage.
- Fight boredom. Pack activities to help pass the time, especially if traveling with children.

If you are driving:

- Be prepared. Have a mechanic examine your vehicle before your trip. Also, be sure to pack emergency and first aid supplies in case your car breaks down.
- Know your route. Plot out your route before leaving, and bring a map. Make sure your phone is fully charged if you plan on using smartphone maps or bring along a GPS.
- Save time. Try to do most of your driving during non-rush hour times to avoid the bad traffic.
- Take a break. Rest every two hours and limit yourself to eight hours of driving each day. Stop at rest areas to walk around and stretch. Make more frequent stops if traveling with small children or pets.
- Lay off the caffeine. Drink plenty of water and eat balanced meals. Drinking caffeine may make you crash a few hours later.
- Wear safety belts at all times. When used correctly, they significantly reduce the number of serious traffic injuries and fatalities.

By following the tips above, you can minimize the stress associated with holiday travel.

To keep travel worries from ruining your holiday plans, learn to reduce your stress by planning ahead.

Orgill Singer Insurance 2014 Zywave, Inc.

3 Ways to make healthy habits stick

Experiment with the strategies below to learn how to make healthy habits stick. Check them off as you go to record your progress.

How many times have you set lofty weight-loss goals at the start of a new year and given up on them just a few weeks later? Or maybe you vowed to kick poor eating habits once and for all but slipped back into your old ways soon after. Resolutions offer a lot of promise, but they tend to fizzle out when a challenge arises or motivation wanes. So what exactly makes lasting change so hard?

The simple answer is that we are creatures of habit. It takes energy and intention for our brains to pause and think about doing things differently. Consider the behaviors and skills that are as ingrained in you now as an adult, such as brushing your teeth or driving a car. When you first started doing them, you had to really think about how to do them.

Want to start making steps toward real change? Try these simple tips to make new habits stick.

1. Ditch the all-or-nothing approach. Grand ambitions may be motivating in the beginning, but trying to change too much at once is likely to lead to disappointment. Instead, start small. For example: If you want to clean up your eating habits, begin by making consistent healthier choices at one meal and build from there. Discover your favorite healthy breakfast foods — oatmeal, eggs, smoothies, Greek yogurt, fruit — and make sure you have them readily available.

2. Look for opportunities to make changes. Would you like to be more active? Before you sign up for a 5K, try walking an extra five to 10 minutes a few times a day. Opt to take the stairs when you can. And go for a quick walk when you catch yourself sitting for too long.

3. Be patient. Track your positive changes with a food or activity journal so that you can reflect on them. Remember that it may take time to see results, and that's ok. If weight loss is your overall goal, focus on the behaviors that help you get there rather than the scale alone. It's important to celebrate your day-to-day accomplishments, no matter how big or small. Over time you'll reap the rewards of a healthier lifestyle.

MayoClinic.org

IMPORTANT CHANGES TO THE STATE OF NEVADA'S PROPERTY INSURANCE POLICY

The State of Nevada's Property Insurance Policy effective 07/01/2017 - 07/01/2018 has changed the valuation method for Contractor's Equipment/Vehicle claims as follows: Units older than 5 years are valued at Actual Cash Value (ACV), units 5 years or newer are valued at Replacement Cost Value.

Additional equipment added to a vehicle will be depreciated utilizing the Controller's Office or your agency's Capital Assets Depreciation schedule.



How hunching over your smartphone stresses your spine

That phone you can't live without can be a pain in the neck, literally.

Bending your head to text or browse puts lots of extra stress on your cervical spine, but there are ways to be a smarter user of your smart device.

Dr. Ken Hansraj, a spinal and orthopedic surgeon in Poughkeepsie, New York, set out to measure the impact that the typical texting posture —head tilted forward, shoulders drooping — is having on our bodies.

An adult head weighs 10-12 pounds in a neutral position, but by tilting it forward, the forces it exerts on the neck can surge—up to 60 pounds when the head is tilted by 60 degrees, Hansraj found in a study recently published in the journal Surgical Technology International. That may lead to "early wear, tear, degeneration, and possibly surgeries," the study found.

Here are his tips for avoiding neck pain when using your smartphone:

- You don't have to necessarily bring your device up to eye level, he said. Your eyes have a range of motion, which allows you to look down at your phone without tilting your head.
- To keep the joints in your neck limber, move your head from left to right several times and touch your ear to your shoulder on both sides, Hansraj said.
- Another simple exercise is to place your hands on your head to provide some resistance as you push your head forward, and do the same as your push your head back. This strengthens the ligaments and muscles that support your neck, he noted.
- Finally, when standing in a doorway, extend your arms and push your chest forward. This stretches and strengthens "the muscles of good posture," Hansraj said.

He recommended doing the exercises once or twice a day. They only take a few minutes, he said, but you'll have a better day and a better posture.

