

State of Nevada
Department of Administration
Risk Management Division
201 S. Roop St, Ste. 201
Carson City, NV 89701

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Risk-y Business

Drink up!

Tips for staying hydrated

Hydration is vital to our overall health and well-being. In addition to helping the body function properly, water helps regulate body temperature and flush out waste. The following tips can help you stay hydrated:

- **Drink six to eight 8 oz. glasses of water each day.** This is a general recommendation that will change based on age, chronic conditions, and activity level, so check with your doctor for the specific amount that's right for you.
- **Bring a reusable water bottle to work** and drink from it throughout the day, refilling as needed.
- **Drink water during your meals.** Not only can it help you stay hydrated, but it can help you feel more full, which can help prevent you from overindulging at mealtime.

Not a huge fan of drinking plain water? Consider flavoring it with slices of citrus fruit or a splash of 100% fruit juice. Or, experiment with the water's temperature—see whether you like it better cold from the fridge, chilled over ice, or at room temperature.

Web: www.HHHHealthAssociates.com



Mission

The mission of Risk Management is to preserve and protect State property and personnel. This is achieved by integrating agency programs that systematically identify and analyze exposures to risk, selecting and implementing appropriate risk control strategies, financing anticipated or incurred losses and regular monitoring for continual improvement and enhancement.

Vision

Our vision is to continually improve our service to the State, to protect the State's human, intellectual, physical and financial assets and resources and to collaborate with staff to help them meet their goals thereby minimizing the probability, occurrence and impact of accidental losses to the Government of the State of Nevada.

Philosophy

We believe that a successful Risk Management program requires proactive vs. reactive plans and actions. We believe that most risks can and must be identified and managed effectively. Overall, it is our belief that *prevention is better than the cure.*

Workers Compensation Agency Liaison List?

Did you know that Risk Management has the list you need? Click on this link below to obtain the latest Agency Liaison List:

http://risk.nv.gov/uploadedFiles/risknvgov/content/Workers_Comp/StateAgencyLiaisonList%2005_15_19%20FINAL.pdf

Have any updates that need to be done, no worries! Email Crystal Cruson at crystal.cruson@admin.nv.gov with the following information:

Agency Name, Individuals Name, Phone Number, Fax Number & Email Address.



Ask Insurance Lady Mo*



Agency A, Agency B and Agency C all had a wonderful “She Sheds” until the night a terrible tempest brought a lightning storm. In a rare fate, all the sheds got struck by lightning during the storm causing the sheds to burn to the ground.

Question: Is your Agency’s “She Shed” Covered?

Prior to the storm...

Agency A had reported their shed to Risk Management and *paid an additional premium*.

Agency B reported their shed but *did not pay any premium* as they did not report any details about the shed including the size (square footage).

Agency C *did not report their shed* to Risk Management as they *assume* all State property assets were automatically covered under their blanket premiums.

All three Agencies filed an insurance claim with Risk Management.

Which agency “She Shed” was covered for the fire?

- A) **Agency A** shed – Since they reported the shed and paid property premium for the shed, so their shed is covered.
- B) **Agency A and B** – As long as the shed is reported, it doesn’t matter if they paid any additional insurance premiums for the shed.
- C) **All agencies Sheds** - All property has automatic coverage and agencies paid a blanket property premium.

Answer - A: Only **Agency A** had their “She Shed” Covered.

Per SAM 504 - Agencies must report all changes related to their properties, property values and locations to the Risk Management Division within 60 days of a move, completion of remodeling or construction projects, purchase of or a move to a new leased location. Changes in properties covered or property values, except for new construction/purchases, that are not reported to the Risk Management Division within 60 days will not qualify for adjustments to agency budgeted costs for property insurance and will not be covered for retroactive coverage for previous occurred property claims.

For more information contact Maureen Martinez at 775-687-1756.

Driving for Work Summer Safety Tips

The Health and Safety Authority (HSA) reminds employers and employees of key seasonal tips for safer work-related journeys over the coming months. Summer months bring more bicycles, motorcycles, caravans, agricultural vehicles, visiting tourists and seasonal traffic congestion to our roads. During school holidays, there are more children about, so extra vigilance is needed on journeys, during deliveries and collections as there are vulnerable road users around who are not aware of the dangers associated with vehicles and their actions are not predictable.

We urge employers to bring the following tips to the attention of their employees who drive for work. With school holidays and tourist season in full swing, now is a good time to remind staff of safe driving for work practice in summer.

By following simple guidelines before travelling and en-route, you will ensure your safety while driving for work.

Before travelling, make sure your vehicle is roadworthy: even the slightest doubt about how it's running needs checking. Make sure that vehicle maintenance is up to date, and if in doubt arrange to have it looked at by a qualified mechanic.

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Then, check the following at least daily (especially if the vehicle is hired or loaned):

- Tire tread and pressures.
- Oil, water and fluid levels.
- Head -, brake - and indicator - lights.
- Safety equipment including warning-triangle, torch, hi-vis jacket, first-aid kit, sunglasses and maps.

Plan the route beforehand, and travel during off-peak periods if possible leaving 'more than enough' time to negotiate the holiday congestion. Check the weather forecast and travel news before and during journeys.

Timely route and traffic information is available from a range of organizations.

On the road, make sure everyone is buckled up, including rear seat passengers, and drive defensively by:

- Being prepared for unsafe actions by others or for poor driving conditions.
- Obeying the road signs and signals.
- Never ever use alcohol and drive.

Be extra careful in the early morning or at dusk and during the night, when animals and agricultural vehicles are most likely to be on the road.

If driving a van, truck or four-wheel drive:

- Take extreme care reversing.
- Check carefully for elderly people and children where you make deliveries or collections.
- Slow down in built up areas
- Slow down near cyclists

If driving a car:

- Keep out of others' blind spots.
- Be seen: don't let larger vehicles hide yours from view
- Use daytime running lights.

Driver Fatigue: Don't give in to the temptation to 'push on'! When you feel tired, have a good sleep. Rest breaks every 2 hours keep drivers alert by promoting blood circulation, make trips more pleasant for you and your passengers, let the vehicle cool down.

Have a good summer, and please put safety first when driving for work.

Source: <https://www.hsa.ie/eng/>



6 Simple Steps for the Whole Family to be Heart Healthy

Making time for a heart-healthy lifestyle can seem overwhelming. But the good news is that making a few small simple lifestyle changes can lead to heart-healthy habits that require little thought or effort.

Get creative and work heart-healthy habits into your family's life and daily schedule.

Whether you're a single parent or married, a stay-at-home parent or working, here are ways to make more time for the whole family to be more heart healthy:

1. Identify free times for activity.

Keep track of each family member's daily activities for one week. You'll get a snapshot of when you might be able to get the family together for physical activity. It can also help you see which activities you can cut back on.

Pick two 30-minute and two 60-minute time slots for family activity time. Weekdays are usually better for 30-minute activities and weekends are better for 60-minute activities. Try to spread out the time slots. Here are some ideas to get your kids moving that parents can join in.

2. Plan a weekly menu, go shopping and prep your meals.

Keep track of how many times you grab food on the go for one week. Once you find blocks of time when you can do a little planning, it'll be easy to learn healthy preparation methods, fix healthy snacks and eat fewer fast and processed foods.

3. Simplify your family's schedule.

Today we're expected to do it all. But this type of non-stop lifestyle isn't sustainable or healthy. Try prioritizing your activities and see what you can do without, so you'll have more time for the things that matter. You can also work on ways to manage stress.

4. Take baby steps, not giant leaps.

If you're the head of your household, making sure that all the heads and hearts in your home are healthy is a lot to handle. The key is to take baby steps. Getting heart-healthy is a journey; you don't have to do everything at once.

5. Ask everyone in the family to do their part.

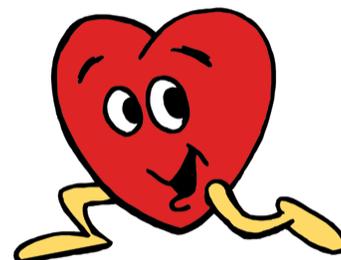
Depending on their ages, kids can help prepare healthy meals and help around the house. Treat your family like a team and encourage everyone to work together.

6. Live by example.

We all need to do our best to walk the walk. If we want our kids to eat healthy and exercise, we've got to model that behavior. You're not perfect, but if you're determined and persistent, there's not much that can stop you.

<https://www.heart.org>

Healthy Heart



Healthy You

Preventing Spontaneous Combustion of Oil Soaked Rags

The most common type of Spontaneous Combustion fires are those caused by improperly disposed of oil and stain-soaked rags. Examples of these products are oil-based paints and stains, teak and linseed oils, varnishes and polyurethane, paint thinners, etc. Spontaneous combustion of oily rags occurs when rag or cloth is slowly heated to its ignition point through oxidation. A substance will begin to release heat as it oxidizes. If this heat has no way to escape, like in a pile, the temperature will raise to a level high enough to ignite the oil and ignite the rag or cloth. The fire from this can spread quickly to other combustibles and cause great damage to your home or property.

Prevention of spontaneous combustion fires begins with good housekeeping. A clean work area can prevent a fire from spreading and getting bigger by not allowing the fire fuel to burn. Also understanding the potential for self-heating of rags soiled with oils such as linseed oil and turpentine is a key step in eliminating these preventable fires.

Follow the steps below to properly and safely dispose of oily rags,:

- Use a container with a tight-fitting lid. A metal can is preferable, but a plastic can or zip lock bag can work if nothing else is available.
- Place soiled and used rags inside and then fill the rest the way with water, seal the top and do not open it. This will prevent the oils from oxidizing, and thus keeping the rags from heating up and igniting.
- Contact your local garbage disposal company for their policy on disposal of the can and contents. Some companies will permit disposal in regular household trash



Courtesy of: NFPA and City of Salem Fire Department© 2013

Save the Date!

Mark your calendars for the Safety Conference in 2020! We are excited to bring the conference back to Mesquite, Nevada April 1st – April 3rd. Safety Coordinators will be sent additional information as it becomes available. Please contact Joe Reeves, Safety Specialist, Consultation jreeves@admin.nv.gov or 775-687-1753, should you have questions.

