Thursday, June 9, 2011

Inspiration: "Enter through the narrow gate. For wide is the gate and broad is the road that leads to destruction, and many enter through it. But small is the gate and narrow the road that leads to life, and only a few find it." Matthew 7:13-14 NIV

Adventist Risk Management looks forward to seeing you at the 2011 Risk Management Conference in Victoria, British Columbia, September 11-14. Our theme this year, "Reach Within...risk management for a global church." READ MORE...

Scents & Sensitivities in the Workplace
It can confuse the senses: shampoo that smells like green apples; clean laundry freshness that mimics fields of wildflowers; and underarm deodorant packed with the fragrance of an ocean breeze. READ MORE...

The Hard and the Soft of it
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What Happens When...
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Risk Management Conference 2011

Adventist Risk Management looks forward to seeing you at the **2011 Risk Management Conference** in Victoria, British Columbia, **September 11-14**. Our theme this year, “Reach Within…risk management for a global church,” emphasizes our role in the ministry of the Seventh-day Adventist Church, and the part we play in making sure our church is safe and healthy for evangelism.

Now is the time to register for the conference as well as book your room and confirm your travel plans. **The price to register goes up after July 1, 2011.** Register now to take advantage of the Early Bird price of $340 USD! You can register at [www.adventistrisk.org](http://www.adventistrisk.org).

We would like to take this opportunity to introduce you to the new Risk Management Conference team. We are looking forward to providing a rich learning experience and ensuring you have a wonderful stay with us in Victoria, Canada.

**Carina Franca** is the Administrative Assistant in Adventist Risk Management’s Corporate Communication Department. Carina is your primary contact and will be helping you register as well as providing any other information you may need.

**Arthur Blinci** is a familiar face to Risk Management Conference attendees however this year Arthur has a more direct role in the conference planning and administration.
David Fournier is Manager of the Corporate Communication Department and will be overseeing the registration and communication processes that take place throughout the conference.

For more information on the conference, call ARM Corporate Communication at (301) 680-6930 or email armcorpcomm@adventistrisk.org.
Scents and Sensitivities in the Workplace

Reprinted with permission by the Canadian Centre for Occupational Health and Safety (CCOHS).

It can confuse the senses: shampoo that smells like green apples; clean laundry freshness that mimics fields of wildflowers; and underarm deodorant packed with the fragrance of an ocean breeze. Although they may smell pleasant, for your coworkers with sensitivities to scent, the fragrances found in countless products including soaps, detergents, personal care products, and household cleaners, may come with unpleasant health effects.

For people with fragrance sensitivities, the chemicals in fragrances can cause irritation or trigger allergic reactions. Depending on how sensitive they are, they may experience symptoms such as nausea, dizziness, headache, itchy skin, hives, itchy eyes and nose, runny nose, wheezing, coughing, sore throat, breathing difficulties, and/or asthma. Reactions to fragrances can vary from one person to the next, however once a person has developed fragrance sensitivity, it may continue to get worse over time and with repeated exposure.

The person wearing scents can be affected by them as well as anyone they come into contact with. This can create a challenge in the workplace where people interact or sit in close proximity of one another. Promote the "arm's length" rule: that no scent should be detectable at more than an arm's length from the individual.

One of the best ways to prevent reactions to fragrances is to avoid exposure to them, although this is difficult to do with the number of chemical fragrances contained in the products we use every day. Look for products labelled "perfume free" or "fragrance free", which are the most likely to contain no fragrances. An "unscented" product may not have a detectable scent however it may contain a trace amount of fragrance added to the product to mask scent. Fragrances added to products are not always labelled as ingredients; fragrance formulas are often well guarded trade secrets which companies prefer not to share.

- How you can accommodate scent sensitivities in your workplace
- When fragrance chemicals are suspected to be affecting someone's health, follow these steps to clear the air of scents:
- Adopt a scent-free or scent-reduced policy in your workplace.
- Post a sign at the entranceways of your workplace to remind visitors and employees that the
building or office is "scent-free", or to be aware that fragrances can aggravate or cause health issues for people with sensitivities or other health conditions.

- Encourage all employees to use scent-free products and wherever possible, choose scent-free products for the workplace.
- Reduce emissions from building materials, cleaning products and other sources of fragrances if possible.
- Maintain good indoor air quality (ventilation) to prevent scents from being spread throughout the building.
- When all else fails, consider relocating the workstations of highly sensitized people to minimize their exposure to the offending scents.

You should inform your employees about the issue of scents sensitivities and help them understand how fragrances can impact the health of their coworkers. Ask for their assistance in maintaining a fragrance-free workplace - so that all may be able to breathe easy.

More information

- Learn more about the health effects of fragrances and how to set up a scent-free policy for the workplace from CCOHS.
- Learn about scents and indoor air quality from The Lung Association

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The Hard and the Soft of It

Written by Pat Adams, risk placement manager, Adventist Risk Management

Within the insurance industry the terms “hard” and “soft” markets are used to refer to the supply and demand for insurance products. For someone not acquainted with the terminology, these references can be confusing. Put simply, in a “soft market” insurance companies are looking to sign up new customers and often offer enticements, such as improved coverage and/or reduced premiums. A “hard market” means increasing premiums and loss of some of the features that enhanced policies during a “soft market.”

A Soft Market

Within the context of insurance, the term “soft” is used when:

1. Insurance rates are competitive among the insurance companies. Insurance companies may even write new business at a loss with the expectation the new business will generate profit in future years.
2. Underwriters are likely to agree to insurance coverage enhancements.
3. There is excess of capacity/capital in the insurance market.
4. Usually there is a good yield on their investments. However, this is not the case in the current soft market cycle.

A Hard Market

A “hard” market is when the excess insurance capacity/capital is limited, which would result in:

1. Fewer wide variances in rates between insurance companies, because the insurance industry is in the less competitive cycle.
2. A probable increase in rates. In part, this is a result from increases in the insurance company’s expense component and perhaps a negative loss ratio (comparison of premium to losses).
3. Insurance underwriters less likely to agree to coverage enhancements.
4. Renewal offers may reflect reduction in limits in some areas, restrictions in policy terms and/or increase in deductibles.

Why the Swing from Soft to Hard?

Changes in the market can result from either an accumulation of losses or one large event. Recent disasters have played a role in how the insurance industry is reacting currently. In January 2010 a
massive earthquake devastated Haiti. This was followed by the earthquake and subsequent destruction in Chile. Although these were catastrophic events the insurance market continued to stay soft.

Major earthquake events in Australia and New Zealand were added to the list in April 2011. The accumulation of all these losses was not yet enough to harden the insurance market.

Who could have imagined the magnitude of loss resulting from the Japan earthquake! Chad Hemenway, of Property Casualty 360, wrote, “Not by itself, but the Tohoku quake, when combined with the New Zealand earthquake, Australian floods, Cyclone Yasi and U.S. winter storms, could at the very least stabilize reinsurance pricing, according to Moody’s.” (The term reinsurance is used when insurance companies purchase insurance.)

**Is the Market Hardening?**

With so many events taking place around the world, the scope of massive destruction from earthquakes, tsunamis, and floods in so many locations is beginning to be felt. Insurance News, on March 25, reported an estimated loss of $20-30 billion in Japan alone, following the earthquake and tsunami that struck there.

On that same day, Towers Watson, a leading global professional services company, advised that commercial insurance prices were relatively flat for the eight consecutive year. Barrie Cornes, an insurance industry analyst at Panmure Gordon & Co. in London, stated in an interview with Insurance News on March 16, 2011, “It’s a combination of those factors which will probably in our view swing the market from being soft to hardening.”

**What’s the Best Strategy?**

As faithful stewards, it is important to ask what risk management planning techniques can be applied to receive the best coverage for the lowest cost.

Craig Rowe, a professional in the risk management community, a writer and lecturer advises readers of his blog, “The Clear Risk,” to utilize the following principles.

1. **Budget for Insurance Price Fluctuations.** A key goal is to be aware that the insurance market is cyclical and that if prices have been flat or dropping for a few years that they will go up again. Plan for it by budgeting.
2. **Keep your company’s loss ratio low!** A low loss ratio will make your company attractive…. This will lead to your business being offered low premiums.
3. **Choose deductibles.** The higher the deductible, the lower the premium.

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What Happens When...

Written by Bob Burrow, claims counsel for Adventist Risk Management

When you think of summer camp, what are the memories that come to your mind? Do you remember the warmth of new friendships? Perhaps you cherish your thoughts and feelings of growing in your friendship with Christ? What about the fun activities of swimming, water sports, and horseback riding? Also, don’t forget the bug bites and musty wet towels! What else do you fondly remember?

The tables have turned, and now former summer campers have become the adults operating the camps. What a wonderful privilege and a heavy responsibility. As leaders, although we cannot guarantee absolute safety, our camps can operate in a way to minimize risk and injury. Often articles highlight safety checklists that can be followed to prepare for camp. While checklists are fine, they are no substitute for thinking, reflecting and determining what should be done when a crisis presents itself.

As you prepare for the camp season, the two areas that you should focus attention on for safety awareness and planning are emergency situations and activity programming.

EMERGENCY SITUATIONS

What is an emergency situation? This may appear self-evident, but it is not always clear. For our purposes, an emergency situation is one in which a set of unforeseen circumstances arise that call for immediate action or attention. We can easily see how such a condition can happen at camp. Think carefully through how you will respond. Use several different scenarios and ask yourself if your camp staff would be ready to respond appropriately and effectively.

An emergency plan should include the following:

I. Emergency communications
II. Missing person procedures
III. First aid
IV. Medication management and dispensing procedures
V. Health care policies
VI. Prior permission to treat
VII. Fire or weather related emergency plans
VIII. Evacuation
No doubt others items and details will flow from this small list, but the main points are these:

- Do the leaders know what to do in an emergency?
- Are they trained and ready to follow the plan? If not, then there is work to be done.

PROGRAMS AND ACTIVITIES

What are the activities that campers participate in during their camping experience? Swimming, horseback riding, hiking, archery, go-carts, and waterskiing are just a few of the choices they will have to make. How are teachers and counselors chosen to supervise and conduct these activities? What training do they receive? What qualifications do they possess? What level of experience is required? These all must be part of the mix before engaging campers in any activity, as many camp activities have a level of inherent danger.

The initial question with any activity is relatively simple. Should we be engaged in this activity at all? The answer should only be yes if there is a safe way to conduct the activity. Before proceeding, several general principles should be considered. No doubt some activities will have specific procedures and requirements and should be addressed in greater detail in your planning process.

Safety Orientation—Every participant in any activity or program must have a safety orientation. Penalties for behaving outside the accepted manner should be swift, severe, and without compromise. The camper’s life could depend on strict adherence to the rule.

Leader Experience—A mix of experience levels should be involved in most activities. Why? Because those with more experience will see things that a less experienced leader may miss.

Competency Demonstration—Competency should be demonstrated and evaluated in any activity. You cannot take someone’s word for his or her respective skill level. Watch and test to be sure. Verbal descriptions are not reliable. Such demonstrations will guide you in the level of instruction and supervision required.

Equipment—Campers must use the proper equipment that is appropriate for their activity. This is especially true whenever an activity involves motorized vehicles, and includes water sports where helmets are not normally thought of as required. In addition, proper clothing and footwear should be worn at all times.

There is no comprehensive list of things to do that will assure safety for all. Instead, the goal of safety should be given a priority and should not be an afterthought. By properly planning, injuries and fatalities that impact people’s lives are more likely to be avoided. The time to plan is now, before the emergency.

Do not feel like you have to go it alone to do proper planning. Adventist Risk Management has many resources available for your use. Contact your field services representative for answers to your questions.
Fire and Evacuation for the Disabled

Written by Gideon Dayak, field service representative and risk control specialist, Adventist Risk Management

In many of the safety seminars conducted by Adventist Risk Management, a common question asked is, "How often do you have an emergency evacuation drill conducted in your facility?" The answer too often is “Never” or “not regularly”. It is vital that all facilities have an emergency evacuation plan designed, posted and practiced regularly.

Whenever there is a fire, and evacuation becomes a threat, it is often the weak, elderly, and disabled that find it a challenge to move to safety. Recent statistics indicate that those who succumb and finally die in a fire mishap generally are people over the age of 65. These are victims, who are not aware of an evacuation plan, who are unable to move by themselves, some having impairments of speech, hearing and vision.

The evacuation plan should also be reviewed and practiced regularly by everyone involved. Additionally, people who have a service animal should practice the evacuation drills with their service animals.

The importance of practicing the plan cannot be over-emphasized. Practice solidifies everyone’s grasp of the plan, assists others in recognizing the person who may need assistance in an emergency, and brings to light any weaknesses in the plan.

While standard drills are essential, everyone should also be prepared for the unexpected. Building management should conduct both unannounced and announced drills. Drills should be varied and pose several scenarios of challenges along designated evacuation routes, such as closed-off corridors/stairs, and blocked doors.

Practice and planning do make a difference. During the 1993 bombing of the World Trade Center (WTC), a man with mobility impairment was working on the 69th floor. With no plan or devices in place, it took over six hours to evacuate him. In the 2001 attack on the WTC, the same man had prepared himself to leave the building using assistance from others and an evacuation chair he had acquired and kept under his desk. It only took 1 hour and 30 minutes to get him out of the building the second time.

Disabilities manifest themselves in varying degrees, and the functional implications of the variations are
important for emergency evacuation. One person may have multiple disabilities, while another may have a disability with symptoms that fluctuate. Everyone needs to have a plan to be able to evacuate a building, regardless of his or her physical condition.

Evacuation plans should take into consideration four different types of possible impairments: mobility, visual, hearing and speech. The plans should also include a way to create awareness, finding a way out of the situation, regular practice drills and designations of teams and team leaders.

**Designing Evacuation Plans for the Impaired**

Here are items that need to be considered for each type of impairments when creating an evacuation plan.

1. **Mobility impairment**—People with mobility impairments can hear standard alarms and announcements and can see activated visual notifications that warn of danger and the need to evacuate. No additional planning or special accommodations for this function are required.

   - Is there a usable evacuation route from the building?
   - If assistance is needed, has a person or team leader been designated to move the person to safety?
   - Are EXIT signs clearly marked and lighted and visible from any direction of approach in the exit access?

   If all circulation paths are not usable by people with disabilities, the usable circulation path(s) should be clearly identified by the international symbol of accessibility.

   Locations of exit signs and directional exit signs are specified by model codes. Usually the signs are placed above exit doors and near the ceiling.

   Supplemental directional exit signs may be necessary to clearly delineate the route to the exit. Exit signs and directional exit signs should be located so they are readily visible and should contrast against their surroundings.

2. **Assistance**—The element of assigning specific people to assist is to be planned before an evacuation is necessary. Often only one person is necessary to assist a person with mobility impairment. A practical plan should identify at least two. And, in cases when more than one person is required to assist, a practical plan should identify at least twice the number of people required who are willing and able to provide assistance. Such people will need to do the following:

   - Explain how and where the person needs to go to move to safety.
   - Escort the person to safety
   - Offer an arm to assist
   - Opening the door
   - Operate a stair –descent device
   - Participate in carrying a wheelchair down the stairs
   - Carry the person down the stairs.

2. **Visual impairment**—People with visual impairments can hear standard alarms and announcements that warn of danger and the need to evacuate. Additional planning or special accommodations for this function are not required.
• Are tactile signs properly located so a visually impaired person can find them from any direction of approach to the exit?

The personal evacuation plan for a person with a visual impairment needs to be prepared and kept in the alternate format preferred by that person, including but not limited to Braille, large type, or tactile characters.

**Assistance**—Not all people with visual impairments are capable of navigating themselves to safety through the planned evacuation route. It is important to verify that a person with such impairment can travel unassisted through the exit. If not, then arrangements have to be made for assistance before an evacuation scenario is necessary.

Generally only one person is necessary to assist a person with a visual impairment. A practical plan is to identify at least two or more persons. This provides a more reliable plan.

People with visual impairments who are able to go up and down the stairs easily but have trouble finding the way or operating door locks, latches, and other devices can be assisted by anyone. A viable plan may simply be for the person with a visual impairment to be aware that he or she will need to ask someone for assistance. Such assistance will include:

• Explaining how to get to the evacuation route.
• Escorting the person to safety.
• Offering the person an arm or allowing the person to place a hand on another person’s shoulder while moving to safety.
• Opening the door

Generally speaking, a person with a visual impairment will not need to wait for first responders. Doing so would likely be a last choice when there is an imminent threat to people in the building. While first responders do their best to get to a site and the particular location of those needing their assistance, there is no way to predict how long any given area will remain a safe haven under emergency conditions.

3. **Hearing impairment**—People with hearing impairments cannot hear alarms and voice announcements that warn of danger and the need to evacuate. Many codes require new buildings to have flashing strobe lights (visual devices) as part of the standard building alarm system. However, the requirements are not retroactive and many buildings have not been retrofitted. Additionally, strobes are required only on fire alarm systems and simply warn that there may be a fire. Information that is provided over voice systems for a specific type of emergency such as threatening weather event, or that directs people to use a specific exit, are unavailable to people with hearing impairments.

It is extremely important for people with hearing impairments to know what, if any, visual notification systems are in place. They also need to be aware of which emergencies will activate the visual notification system and which emergencies will not. Alternative methods of notification need to be put into the emergency evacuation plans for people with hearing impairments. This will insure that they can get all the information they need to evacuate in a timely manner.

**Assistance**—Once notified, many people with hearing impairments can read and follow standard exit and directional signs and use any standard means of egress from the building. However, some may need assistance in areas of low or no light where balance could be affected without visual references.

4. **Speech impairment**—People with speech impairments can hear standard alarms and voice
announcements and can see visual indicators that warn of danger and the need to evacuate. Therefore, no additional planning or special accommodations for this function are required.

Once notified, people with speech impairments can read and follow exit and directional signs and use any standard means of egress from the building.

It is always good to be safe rather than sorry. Making our facilities a safe place will inspire confidence in people in times of emergency.

References: www.NFPA.org; Emergency Evacuation Planning Guide - NFPA
Be Healthy-Wash Your Hands

Written by Jina Kim, MPH, CPT

Rate this item (0 votes)

Remember those signs that say, "Employees must wash their hands" in public restrooms? It's a good reminder because believe it or not, many people are still not washing their hands after using the toilet. In a study conducted by scientists from the London School of Hygiene and Tropical Medicine, 409 people at bus and train stations in five major cities in England and Wales were swabbed for fecal bacteria. Hand washing is a simple yet effective way to prevent infection and to keep you healthy. Remember to wash your hands after coming in contact with contaminated surfaces, people, foods, and animals. You can infect yourself by touching your eyes, nose or mouth. Norovirus, *E. coli*, and other deleterious diseases are on the rise, making it imperative to wash your hands properly.

**Hand washing Tips**

1. Use soap and warm water
2. Lather for 15-20 seconds
3. Scrub all areas of your hands including wrists, fingers, and fingernails.
4. Rinse well
5. Dry with clean towel or warm air
6. Use towel to turn off the faucet and to open doors.

You should wash your hands:

- After using the toilet.
- Before eating.
- Right when you come back from work.
- After handling waste or garbage.
- Blowing your nose or coughing and sneezing into your hands.
- After touching animals.
- After being in a public place, like an airport or restaurant, and using public transportation.
- After changing a diaper.

Alcohol-based hand sanitizers are also effective. They do not require water and are a good alternative to hand washing when soap and water are not available. However, use soap and water when your hands are...
really dirty.

**Other Tips**

- Avoid contact with sick people
- Cover your mouth with your hands or elbow after you cough or sneeze.
- Throw your tissues away or flush them down the toilet after you blow your nose or cough into it.
- Teach your kids or grandkids on hand washing and its benefits.
- For kids they can wash their hands as long as it takes to sing the *Yankee Doodle* or the *ABCs* song.

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**Jina Kim, MPH, CPT**

Jina Kim is the wellness program coordinator for Adventist Risk Management, Inc. She holds a master's in public health and is a certified personal trainer. She has a passion for health and fitness and devotes her time to motivate individuals with health prevention needs. Her favorite motto is "everything in moderation."

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Preventive Maintenance in Seven Steps

Written by John Dougan

In years of inspecting facilities, I have observed conditions that left me shaking my head in disbelief. Some facilities were an eyesore and a poor example of good stewardship. Deterioration had visibly shortened the life span of buildings, equipment and vehicles, and resulted in hazards that could injure visitors, staff, volunteers, clients and children. Preventive maintenance was non-existent.

True, there are costs involved with operating a good preventive maintenance (PM) program, but it costs less in the long run to properly maintain equipment and facilities than it does to repair the damage from a premature breakdown or deterioration of property. A good PM program also helps prevent costly downtime due to unanticipated vehicle and equipment breakdowns, or the loss of the use of facilities when roof leaks damage insulation, interior ceilings, fixtures and equipment. And it helps prevent injuries and other losses.

If you are currently on a “reactive” maintenance program (fix it when it breaks), you might be wondering where to begin. There are many books and articles on the subject, and they each have their own way of looking at PM programs, but I will try to simplify some thoughts for this article.

1. Preventive maintenance like many things requires a starting point, so begin by developing an inventory of what you have:
   a. Buildings and building components and property (roofs, gutters, siding, windows, flooring, parking lots, etc.);
   b. Mechanical, electrical and electronic equipment and system (boilers, air conditioners, fire alarm systems, etc.); and
   c. Vehicles
2. From the inventory determine life expectancy and maintenance requirements for each item. Ask the following:
a. What are the current age, condition and the normal life expectancy of the equipment or component? A boiler might have a 15-year life expectancy, an asphalt-shingled roof, 20 years, and drive belts maybe 3 years.
b. What maintenance activities are normally required to help ensure that equipment or components will meet or exceed their potential life expectancy? This information is generally available from manufacturers. Vehicle manufacturers always provide detailed service requirements based on mileage or time in service.
c. Do factors like weather affect maintenance schedules?

3. *Establish who* will be responsible for the program. In a church, all facilities maintenance will generally be one person’s responsibility. That individual may also be responsible for the vehicle maintenance, but will often just be monitoring mileage and timeframes and performing pre-trip inspections while sending the vehicle to a local garage for the actual maintenance work. In schools and larger institutions, several departments will probably be responsible for different program elements.

4. *Develop* inspection and maintenance schedules for property, equipment and vehicles utilizing the information. For a church, this is not as difficult as it may sound, but for larger facilities like schools, it becomes more complex and PM software can help ensure timely inspections and service.

5. *Budget* for your PM program. Knowing the servicing requirements and life expectancy of facilities, equipment and vehicles can help you determine when service or replacement is needed and budget accordingly.

6. Set an example, and *follow* your PM plan and perform inspections and services in a timely manner!

7. Last, but not least, *keep good records*. If a vehicle is involved in an accident after its brakes fail, you can pretty much expect lawyers will want to see your inspection and maintenance records. If they are non-existent or inadequate, you are going to be in a world of hurt!

Some organizations use their PM program to encompass elements or departments that are sometimes left out, but can either save money or again, extend the life of building components. Two areas are energy management and custodial services.

Good energy management reduces the cost of utilities. In addition, maintaining proper temperatures and humidity levels protects a facility and its contents from deterioration or breakdown. Good maintenance-based custodial service helps tile, carpets and other components last longer, as well.

As good stewards, shouldn’t we all want to extend the life of our facilities and equipment? Shouldn’t we want to prevent people from being injured from trips and falls on torn or wrinkled carpet or potholes in parking lots? And who wants to push down on the car brakes and discover they don’t work? Now is a good time to set up that preventive maintenance program rather than reacting to those breakdowns or accidents that could have been prevented.

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John Dougan
John Dougan is a senior risk control specialist in the Field Services department of Adventist Risk Management, Inc. With over 30 years of risk control experience, he helps organizations around the world reduce their risk exposures through site visits, presentations and the development of various resources.

E-mail: jdougan@adventrisk.org
Diaper Changing Stations

Written by John Dougan

During church inspections some key safety issues occasionally surface. Most injuries associated with changing stations are from children falling to the floor. To reduce the potential for falls the following is important:

- Ensure that the change station is stable. Specially designed wall mounted units are a good choice, but inspect periodically to ensure that the mounting is still secure.
- Inspect the unit periodically for any structural defects or other unsafe conditions.
- Provide a unit with a lip all the way around, preferably a minimum of two inches.
- Ensure there is a safety strap and that it functions properly.
- Secure window blind cords and other similar strangulation hazards safely up out of the way.
- If you have a wheeled change table, lock the wheels and make sure the unit is not tippy.
- Keep wipes and other potentially hazardous items within your reach but out of the reach of the child.
- While changing stations for public places usually come with little safety signs on them post additional signage that includes:
  
a. Always strap down your child
b. Never leave your child unattended and out of reach
c. Keep one hand on your child at all times no matter what you are doing
d. Looking away for even a second can be tragic. Constantly keep an eye on your child
e. Do not exceed the posted weight limit of the table

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