

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND**

LOSS CONTROL POLICY

This policy may not address every situation which might give rise to a loss or injury within your municipality.

ORIGINAL PROGRAM ADOPTED June 15, 1988

REVISED: January 2008

APPROVED: January 28, 2008

I LOSS CONTROL POLICY STATEMENT

It is the policy of the GLOUCESTER, SALEM, CUMBERLAND COUNTY MUNICIPAL JOINT INSURANCE FUND (TRICO JIF) to achieve the best and most practical degree of freedom from accidents and/or injuries. We also endeavor to ensure that all our employees, volunteers and the public are provided with a safe and healthy environment in which recognized hazards are eliminated or suitably safeguarded. We have established a Safety Program, which, with everyone's participation, should succeed in providing a safe, healthful and pleasant environment. All of you stand to benefit from this program. We expect full cooperation from all our employees within **(GOVERNING BODY NAME)**.

The results of our comprehensive Safety Program will certainly be worth the effort.

MAYOR / CEO

(GOVERNING BODY NAME)

DATE

II ROLES AND RESPONSIBILITIES

A. MANAGEMENT PARTICIPATION:

In all effective business organizations, management sets the policy. Management's action about safety has an impact on operational efficiency. Expressing interest and demonstrating management's commitment through leadership are vital to the success of any Loss Control Program. As management, however, we must be concerned with more than employee safety. We have a moral obligation to provide the public, volunteers and employees with a safe and healthy environment to conduct municipal business.

We, as management, commit to the policy and participation in our Safety Program by:

- Providing all employees with a written copy of our Loss Control Policy.
- Allocating the time, as well as the resources, for establishing and continuing the Safety Program.
- Giving the Safety Coordinators of each municipality responsibility for coordinating the Safety Program in their respective town.
- Conveying to each employee, where applicable, all rules and regulations related to the safe conduct of their job.
- Establishing and participating in a Safety Committee.

B. DEPARTMENT SUPERVISORS:

We, as supervisors, wish to make clear our position with respect to the control of accidents and losses. These are of concern to us because we value our employees and seek to protect our equipment, property and assets. We also recognize that indirect costs associated with losses are actually shared by all of us and most accidents result in unnecessary suffering and financial loss.

The purpose of our safety program is to identify and correct conditions and at-risk behaviors or other hazards responsible for losses. Responsibility for our program cannot be delegated

as a staff function, but must be accepted at all levels by municipal management and supervision. As part of our supervisory duties, we are directed to:

- Assume responsibility for the actions of the employees under our direction, whether physically with them or not.
- Provide instruction and guidance to employees in sufficient detail so as to give them a clear understanding of what is expected.
- Maintain and inspect equipment and facilities under our control and keep them in a safe and serviceable condition.
- Be personally involved in reviewing all accidents or incidents, investigate them fully and provide viable corrective actions to prevent reoccurrence.

C. SAFETY COORDINATOR:

The Safety Coordinator shall coordinate and administer the Safety Program. Further details on the Safety Coordinator's roles and responsibilities are outlined in the Safety Coordinator's Handbook. This person will perform the following activities:

- The Safety Coordinator derives authority to act from senior management. Senior management sets the mission and the policy for the safety program and the Safety Coordinator carries out activities in support of this mission and policy through recognized channels.
- The Safety Coordinator, Fund Commissioner and Risk Management Consultant should communicate frequently to provide an overview of member responsibilities for loss control within the Fund and assure that there is a common understanding of MEL / JIF safety initiatives.
- The Safety Coordinator is not the safety program and must work through and with Department Heads to achieve collaborative success.
- The Safety Coordinator acts as the liaison between the municipality and the Safety Director's Office and other outside agencies. This may mean requesting support services and expertise that is not available within the structure of the municipality.
- The Safety Coordinator facilitates safety training for the municipality.

- The Safety Coordinator is advised of all incidents via the supervisor or Claims Coordinator.
- The Safety Coordinator assists in developing safety improvement objectives and establishing loss control goals.
- The Safety Coordinator can reach out to the Risk Management Consultant for direction on matters of loss control, safety and MEL /JIF safety program elements.

D. DEPARTMENT SAFETY DELEGATE:

The Department Safety Delegate is an individual who represents his or her department on the municipal Safety Committee and serves as a communication link between the Safety Committee and department co-workers.

E. ALL EMPLOYEES:

Safety on the job isn't just a matter of personal safety. The safety of others, including co-workers is at stake, and it is everyone's responsibility. All employees are expected to follow the basic safety guidelines that are listed below to minimize the potential for unsafe conditions in the work place. These rules also permit management to evaluate overall safety compliance and handle department specific safety issues.

- Take a proactive approach towards health and safety.
- Regard safety and health as your number one priority.
- Report all unsafe conditions and acts to your supervisor.
- Equipment is to be operated only by trained and authorized personnel.
- Report all on-the-job injuries or illnesses or near-misses to your supervisor.
- Use the personal protective equipment (PPE) that has been provided when potential hazards cannot be eliminated through engineering or administrative controls.
- If there is any doubt about the safety of a work method, consult your supervisor before beginning or continuing the work. When in doubt, ask!

- Horseplay or fighting, or activity which will distract another employee or cause injury to another employee will not be tolerated in the work place.
- Smoking is allowed only in approved areas.
- Always read the label and/or review the MSDS for any chemicals you use.
- Possession of unauthorized firearms, alcoholic beverages, illegal drugs or unauthorized prescription drugs will not be tolerated in the work place.
- Notify your supervisor of any permanent or temporary impairment that may reduce your ability to perform in a safe manner.
- Report any damage to municipal property or damage caused to property belonging to others.
- Periodic inspections of work stations will be conducted to identify potential hazards and to ensure that equipment or vehicles are in safe operating condition. Any hazards you identify should be reported immediately to your supervisor.
- Employees are responsible for maintaining an orderly environment. Store tools and equipment in their designated places. Waste material is to be discarded in a designated refuse container.
- If your work creates a potential slip, trip or fall hazard, correct the hazard immediately or mark the area clearly before leaving it unattended.
- Seat belts must be fastened before operating any motorized vehicle equipped with restraints. Riding mowers and such equipment should be retrofitted with seat belts.
- Employees who are authorized to drive a municipal owned vehicle must hold a valid driver's license appropriate for the class of vehicle they operate. Employees who operate vehicles must obey all driver safety instructions and comply with applicable traffic laws and defensive driving strategies.
- Review departmental rules for first aid, evacuation routes and fire department notification will be reviewed with employees annually.

- Employees must assist and cooperate with all safety investigations and inspections and assist in implementing safety procedures as requested.

III SAFETY PROGRAM ELEMENTS

A. SAFETY COMMITTEE

The municipal Safety Committees provides a forum for employees to exchange ideas on how to prevent accidents and control hazards. The JIF Safety Program calls for each member municipality to establish a Safety Committee which meets on a regular basis. The municipal Safety Coordinator, Fund Commissioner or Administrator should serve as permanent Chair of the Committee. The committee structure may vary, but should be comprised of municipal employees and department supervisors.

B REGULATORY COMPLIANCE

All Municipal government activities are subject to the health and safety regulations published in 29 CFR 1910 and 1926 that are enforced by NJ PEOSH. These regulations represent the minimum acceptable level of activity. It is our policy to implement best practices and to measure our activities by benchmarks used by excellent organizations with similar activities and exposures. It is our goal to reduce losses, not merely comply with regulations.

C. HAZARD RECOGNITION AND CORRECTION

Periodic inspections and Job Site Observations will help prevent accidents by discovering hazards and at-risk behaviors so that they may be eliminated or safeguarded before they cause an accident and/or injury.

An inspection checklist applicable to each department's activities should be used during the safety survey. The checklists should be completed, signed and dated by the inspector, then reviewed by the Safety Delegate or Safety Coordinator. It is the responsibility of the supervisor to follow up on all corrective action(s) based on the suggestions developed by the survey and to document corrective action.

D. ROADWAY SIGN AND WALKWAY PROGRAM

Over a period of time, signs and traffic control devices become weathered, vandalized or damaged. An ongoing maintenance program is necessary to keep these traffic control signs and devices in good visual and operational condition. The Roadway Sign, Walkway, Boardwalk Maintenance Program, outlined in of the Safety Coordinator's Handbook, should be an established, active program in every member municipality.

E. OUTSIDE CONTRACTORS

Any outside contractor performing work within a municipality should be required to comply with and meet all municipal, state and federal safety standards, including hot work permit systems, confined-space entry procedures and the use of safety barricades and/or personnel to warn the general public of hazardous conditions. The general contractor should be responsible for checking the job site for proper and safe operations. The JIF Certificate of Insurance Guidelines must be followed in all cases.

F. SAFETY TRAINING

Safety training requirements will be based on exposures, job hazard analyses, accident experience and regulatory requirements. Ongoing training through the MSI is strongly encouraged.

Indoctrination of new employees in the hazards associated with their job functions should be the responsibility of the immediate supervisor. Each employee will be given a copy of the rules of that department, receive training in the use of protective equipment for the employee's job function, and be made aware of the hazards associated with the job, including any physical hazards. Material Safety Data Sheets and / or Hazardous Substance Fact Sheets will be available for all chemicals used and will be reviewed with each new employee.

G. FLEET SAFETY MANAGEMENT

This program applies to **all** employees who operate vehicles on municipal business. The requirements outlined in the program include:

- Maintaining a current and valid driver's license, appropriate for the class of vehicle they operate.
- Reporting to supervision any changes in an individual's driver's license status.
- Always operating a motor vehicle in a safe manner, in accordance with all applicable New Jersey State, County, and local traffic codes.
- Complying with all applicable CDL drug and alcohol requirements.
- Maintaining minimum insurance requirements on personal vehicles, used for municipal business.
- Maintaining any assigned vehicle according to established maintenance and care standards.
- Not operating a hand-held cell phone while operating a motor vehicle.
- Always wearing a seat belt while operating a motor vehicle.

H. ACCIDENT INVESTIGATION

It will be the responsibility of the department supervisor to see that all accidents and incidents, including Workers' Compensation, General Liability, Auto and Property claims, regardless of how minor, including near-misses, are investigated. The purpose of any accident investigation is to determine what conditions and/or situations caused the accident. Once the cause or causes of an accident have been identified, adequate steps should be taken to prevent a similar type of accident. The accident investigation is not to find fault, but to bring the hazardous conditions or at-risk behaviors to the attention of all those directly and indirectly involved, and to educate the employee. Action items developed as a result of the investigation or subsequent analysis by the Accident Review Committee must receive appropriate resources to comply with the action item. Documentation of completed action items is also essential.

I. RECORD KEEPING

The importance of record keeping cannot be overemphasized. The purpose of keeping records is to verify that a certain activity was performed, including training, vehicle inspections, equipment inspections, vehicle maintenance, etc.

Records such as OSHA logs and medical and exposure, (M&E) records will be maintained as specified in the applicable regulations. In general, any record associated with the safety of an individual employee is required to be maintained for the length of employment plus 30 years. Medical and exposure records will be stored in such a manner as to maintain individual confidentiality. Employees will be periodically informed of the procedure they may use to obtain copies of their individual M&E records.

Another function of record keeping is to provide claims defense information in the event a municipality is alleged to be responsible for an accident. All records are “discoverable” during litigation. It is therefore important that any discrepancies noted during inspections receive appropriate corrective action and that those actions likewise be documented.

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
LOSS CONTROL POLICY**

This is to acknowledge that I (**EMPLOYEE'S NAME**) have read and understand the Safety Policy and safety rules of the (**GOVERNING BODY NAME**). As a stakeholder in the safety performance of our town, I recognize my responsibility to abide by this policy, follow the rules and to remind my co-workers when I observe them performing “At-Risk” behaviors. I further acknowledge my responsibility to:

- Attend scheduled safety training for the operations I perform
- Not perform operations or use equipment until I have been trained.
- Report unsafe conditions to my supervisor so that they may be addressed.
- Consistently and conscientiously wear all assigned Personal Protective Equipment
- Report any and all accidents / injuries and near-misses promptly
- Ask for clarification of any safety concerns
- Commit to becoming a role model of safe behavior.

Employee Signature

Date

Supervisor Signature

Date