



PEP **ON** POINT

Building Stronger Communities Together

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RISK SERVICES

FARMERS' MARKETS

WHAT ARE THE SPONSORING RISKS?

BY PEP RISK SERVICES TEAM

In 2022, a tractor trailer crash caused major damage to the farmers' market structure in downtown Parkville, Missouri. This crash caused massive damage to the structure. This tragic incident brings new attention on the need to review farmers' market risk management issues. Listed below are some issues for consideration.

Whether or not the farmers' market is entity-sponsored, consideration should be given to transfer of risk.

1. The risk transfer process needs to include:
 - Requiring the organizer to obtain special events insurance coverage if the event is infrequent, less than once a quarter
 - Requiring the organizer obtain comprehensive general liability insurance coverage, with specified coverage dates, if the event is a regularly scheduled event
 - Having the special events insurance policy or the comprehensive general liability coverage endorsed to have the entity and its elected and appointed officers, officials, agents, employees, and volunteers named as additional insureds
 - Having a contract with the event organizers that specifies the organizer's coverage is "primary" in responding to any claims against the entity or organizers
2. Special events or commercial general liability insurance requirements for organizers or promoters:
 - Name the entity as "Additional Insured"
 - **Ensure the entity receives at least 30 days' written notice of any policy changes or cancellations**
 - Provide evidence of:
 - Commercial general liability in the amount of \$1,000,000 general aggregate and each occurrence
 - Automobile liability in the amount of \$1,000,000 combined single limit
 - Workers' compensation as provided by state law
3. Required information to be furnished by the farmers' market organizer during the initial setup and annually thereafter. If there is a significant change in the information originally supplied to the entity, it will then need to be submitted prior to the next scheduled event or 30 days, whichever is less.
 - Organization
 - Contact Person's Name
 - Title
 - Address
 - Phone Number
 - E-mail Address
 - Event Date(s)
 - Description of Event
 - Copy of the Certificate of Insurance
 - Entity Listed as an Additional Insured
 - Type and Purpose of the Event
 - Dates and Times of the Event
 - Location of the Event
 - Number of People Expected
 - Type and Size of Temporary Structures
 - Number of Vehicles Expected
 - Special Equipment to be Used
 - Special Hazards
 - Layout of the Event
 - Fire Inspection as Needed per Local Requirements



4. A Farmer's Market Manager should be appointed by the event organizer to be responsible for the following:

- Establishing clear rules and regulations for organizers and vendors
- Record keeping
- Food safety requirements
- Pre-opening safety inspection to review for trip hazards or address other identified safety needs. (ex. canopy anchoring)
- ADA compliance

5. All vendors should be required to sign a vendor agreement and liability waiver. These should be reviewed and approved by the entity's legal advisor.

6. The farmers' market should be in an area where there is minimal or no foreseeable vehicle traffic, such as at a fairgrounds or park that may be an entity-owned property.

7. If it must be sited on an entity street, the organization representing the farmers' market needs to get a street closure permit.

8. The street closure permit needs to address issues such as:

- Type of street, affected associated streets
- Traffic volume of the street being closed
- Traffic volume of adjacent streets crossing the closed street
- Traffic control devices in place on the street(s) that are affected

Minimum criteria for street closure permits:

- The street speed limit must be 25 mph or less
- The street should be low volume
- The street must not be a major emergency response route
- Closure should not cause unreasonable diversion of traffic to other streets
- The street must not be a bus route

9. Place advanced warning signs or signals to alert approaching traffic of the street closure, such as **Road Closed** barricade signs, other traffic control signs, and traffic cones to alert drivers before they enter the area.

10. Use a proper method to block off the street. Barriers are to be placed, either cement, temporary bollards, or trucks. Cones and yellow tape are no longer considered an acceptable barrier for protection.

11. A detour plan should be developed with law enforcement to divert traffic around the closed street(s).

12. A notification process to first responders, fire, law enforcement, and EMS providers should be established, including who will be notifying them, maps, and associated event information.

13. An Incident Action Plan (IAP) should be developed involving the entity and law enforcement to be shared with first responders, vendors, and customers.

14. Notification to local businesses.

For more information on farmers' markets, contact your PEP Risk Services Specialist at (866) 907-3776.



Further information to reduce risk and a Free Farmers Market Legal Toolkit was developed by © 2025 Vermont Law and Graduate School / Center for Agriculture and Food Systems <https://farmersmarketlegaltoolkit.org/risks/>

IN THE WORKPLACE DISABILITY ACCOMMODATION AND ACCESSIBILITY

BY PEP RISK SERVICES TEAM

The Americans with Disabilities Act (ADA) is a federal law requiring employers to provide reasonable accommodations to employees and prohibits discrimination based on a disability. Accessibility refers to the design and implementation of the physical workspace, applicable technologies, and systems to accommodate the working environment for employees with disabilities.

In the continuous journey toward creating an inclusive and supportive working environment, it is vital to address and reinforce commitment to disability accommodation and accessibility within your entity. Recognizing the diverse needs of employees is not just a legal obligation; it is a moral and ethical imperative that strengthens teams and fosters a culture of understanding and respect.

RECOGNIZING DIVERSITY IN ABILITIES

Our workforce is made up of individuals with a wide range of abilities and needs. Recognizing and respecting this diversity is the first step toward creating an environment where everyone can thrive. Be committed to understanding and meeting these needs through thoughtful accommodation and support.

ACCESSIBILITY IN THE WORKPLACE

Ensure your physical and digital environments are accessible to all employees. This includes, but is not limited to, ergonomic workstations, accessible entrances and pathways, adaptive technology, and communication tools.

- Modify job duties
- Adjust work schedules
- Provide assistive technology
- Make existing facilities accessible, such as restroom fixture improvements or adding ramps
- Have the workspace furniture adjusted to accommodate a wheelchair



TRAINING AND AWARENESS

Education plays a crucial role in fostering an inclusive workplace. Regular training sessions on disability awareness, inclusive communication, and accessibility best practices should be mandatory for all staff. These sessions aim to eliminate biases and barriers that can hinder the full participation of all team members. The trainings should be focused on educating all employees about the needs and challenges of individuals with disabilities. Not all disabilities can be seen.

Employees should be able to understand:

- ADA and reasonable accommodation
- Identifying and receiving requests for accommodation
- Confidentiality
- Respectful communication practices and providing a welcoming environment

INCLUSIVE POLICIES AND PRACTICES

From recruitment and hiring to promotions and professional development, ensure your practices do not discriminate against individuals with disabilities. Instead, design them to elevate and empower every member of the team.

These policies and practices help employers:

- Improve workplace culture
- Enhance employee relations
- Increase productivity
- Address legal compliance
- Increase positive employer reputation

SUPPORT SYSTEMS AND NETWORKS

Creating support systems and networks for employees with disabilities and their allies is crucial. These groups offer a platform for sharing experiences, resources, and advocacy, enhancing the collective understanding and support for one another.

WHAT SHOULD YOU BE WEARING?

SUNGLASSES OR SAFETY GLASSES

BY PEP RISK SERVICES TEAM

Many people who work outdoors often wear sunglasses on sunny days. However, it's important to note that conventional sunglasses are not safety glasses. While sunglasses can protect your eyes from glare and harmful ultraviolet (UV) rays, they do not offer adequate protection against chemicals, dust, or other hazardous materials that could enter your eyes. For such situations, it's essential to wear safety glasses.

Safety glasses are designed with stronger frames and lenses than conventional glasses. When an object strikes the lens of safety glasses, it is unlikely that the lens will dislodge. In contrast, conventional eyewear, especially those with wire frames, can shatter upon impact, sending lens shards into your eye. **This danger is real.** Approved safety glasses may break upon impact, but shards will be prevented from shattering back into the eye.



Additionally, safety glasses feature side shields that minimize the risk of foreign objects reaching the eyes from the sides, top, or bottom — something conventional sunglasses lack. While in some regions, glasses with leather side shields have become popular among skiers and are sometimes used in general situations, these glasses are not recommended for industrial use. **They can severely limit peripheral vision and may even be illegal for driving in certain areas.**

Furthermore, some people mistakenly believe that wearing sunglasses with darkened lenses provide sufficient protection while welding, brazing, or cutting. **This is not true.** Darkened lenses do not shield your eyes from infrared or ultraviolet radiation. In fact, wearing non-industrial dark lenses can be more dangerous than wearing no eye protection at all, as the eyes attempt to adjust to lower light by dilating the pupil, allowing more harmful radiation in. Proper eye protection during welding or cutting requires lenses with a specific shade designed for that purpose. In summary, sunglasses should not be used as welding or cutting goggles.

WHAT TO LOOK FOR:

Conventional Sunglasses - Choose glasses that block 90 to 100 percent of UV radiation.

Safety Sunglasses - Check the packaging or frame for an ANSI designation of Z87.1, which indicates that the glasses meet safety eyewear standards.



RISK SERVICES

SAFE DRIVING IN HOT WEATHER CONDITIONS

BY PEP RISK SERVICES TEAM

As the temperatures rise, we must be vigilant and mindful of the challenges that hot weather conditions can pose while operating vehicles. It is crucial to prioritize safety and adopt appropriate measures to ensure safe driving in hot weather.

UNDERSTANDING THE RISKS

Hot weather presents unique risks for drivers, including decreased visibility from glare, potential tire blowouts due to heat, and the risk of overheating for both vehicles and drivers. To mitigate these risks, we must implement preventive measures and adhere to safe driving practices.

SAFE DRIVING TIPS FOR HOT WEATHER

Here are some essential tips to promote safe driving in hot weather conditions:

1. STAY HYDRATED

Dehydration can impair driving performance. Ensure you stay hydrated by drinking plenty of water before and during your shifts.

2. CHECK VEHICLE MAINTENANCE

Regularly inspect and maintain vehicles to prevent overheating issues. Check tire pressure, coolant levels, and engine oil to ensure optimal performance.

3. USE SUN PROTECTION

Shield yourself from the sun's glare by wearing sunglasses and using sun visors. Install sunshades in vehicles to minimize interior heat.

4. TAKE BREAKS

Schedule regular breaks to rest and cool down, especially during long drives. Avoid driving during the hottest times of the day if possible.

5. AIR CONDITIONING

Use air conditioning in vehicles to maintain a comfortable and safe driving environment. Ensure passengers are also kept cool during transit.

6. MONITOR WEATHER UPDATES

Stay informed about weather forecasts and heat advisories. Adjust driving schedules if extreme heat conditions are predicted.



BE ALERT AND RESPONSIVE

Always remain vigilant while driving in hot weather conditions. Watch out for signs of heat exhaustion in yourself and passengers and be prepared to respond promptly to any emergencies that may arise.

COMMITMENT TO SAFE DRIVING

The commitment to safe driving practices is essential in ensuring the well-being of you and your passengers. Let's work to promote a culture of safety and responsibility on the roads.

By adhering to these safe driving practices and remaining alert on the road, we can uphold the highest standards of safety and ensure a secure and comfortable transportation experience for all.





ELECTRICAL SAFETY

IN THE WORKPLACE

BY PEP RISK SERVICES TEAM

Safety should always come first in the workplace, especially with electricity. It only takes one misstep or poorly maintained system for a dangerous – and even deadly – accident to occur.

WHAT ARE ELECTRICAL HAZARDS?

Electrical hazards refer to any situation where an employee is exposed to:

- Electrical shock
- Arc flash
- Fire
- Explosion

These situations can occur if people don't follow proper safety protocols, or electrical systems are not properly designed, installed, or maintained.

COMMON ELECTRICAL ACCIDENTS IN THE WORKPLACE

The Electrical Safety Foundation International reveals that **69%** of electrical workplace fatalities were in occupations unrelated to electrical work. The most common electrical workplace accidents include:

1. Contact with overhead power lines
2. Defective tools or equipment
3. Poorly installed wiring
4. Overloaded circuits
5. Exposed electrical components
6. Inadequate grounding
7. Compromised insulation on wiring and cords
8. Wet conditions



ELECTRICAL SAFETY TIPS

- Do not allow electrical equipment to come into contact with wet areas
- Identify power lines that are present at your site, so you can plan accordingly
- Inspect cords and plugs prior to use. If you discover any defects, do not attempt to use
- When disconnecting equipment that is plugged in, gently pull on the plug — not the cord
- Do not overload power strips or “piggyback” two power strips together
- Stay organized. Tidy any exposed electrical cords, and ensure they are properly tucked away in an area where they cannot be stepped on/tripped over
- **Follow lockout/tagout procedures before performing maintenance or cleaning to prevent accidents and isolate electrical energy**
- Do not use staples to fasten a cord to an area
- Do not use cords to hang electrical equipment
- Prevent all potential for contact with a live electrical current by closing panel doors, covering exposed wires, etc
- Always assume electrical parts are carrying a live current. Do not use conductive tools in the area
- Do not use portable ladders with conductive siderails where the worker or ladder may come in contact with energized parts
- **If you notice an electrical issue or threat, do not attempt to repair unless you have expertise**
- In an emergency, call an expert or emergency services, so they can safely assess the situation and resolve the issue

IT SECURITY BEST PRACTICES

FOR PUBLIC ENTITIES

BY PEP CYBER RISK SERVICES TEAM



Public entities, such as government agencies, municipalities, and public institutions, face unique cybersecurity challenges due to their handling of sensitive data and public services. To protect against cyber threats, it is essential to implement robust IT security practices. Below are key recommendations to help safeguard your organization from potential cyberattacks.

1. IMPLEMENT STRONG ACCESS CONTROLS

- Enforce multi-factor authentication (MFA) for all users, especially those with access to sensitive systems.
- Use strong, unique passwords for each account and require periodic password changes.
- Limit administrative access to only those who need it and regularly review user permissions.
- Implement role-based access control (RBAC) to restrict users from accessing data beyond their job requirements.

2. KEEP SOFTWARE AND SYSTEMS UPDATED

- Regularly apply security patches and software updates to all operating systems, applications, and firmware.
- Enable automatic updates where possible to minimize the risk of vulnerabilities.
- Replace outdated systems and software that are no longer supported by vendors.

3. SECURE NETWORK INFRASTRUCTURE

- Implement a firewall to monitor and control incoming and outgoing network traffic.
- Use virtual private networks (VPNs) for remote access to prevent unauthorized interception of data.
- Segment networks to separate sensitive data and systems from public or less critical areas.
- Disable unnecessary ports and servers to reduce potential entry points for attackers.

4. PROTECT AGAINST MALWARE AND RANSOMWARE

- Deploy endpoint protection software (antivirus, anti-malware) on all devices.
- Educate employees on phishing attacks and how to recognize suspicious emails or links.
- Enable email filtering to block malicious attachments and links.
- Implement a zero-trust security model, which requires continuous verification before granting access.

5. REGULARLY BACKUP CRITICAL DATA

- Maintain frequent backups of important files and systems in multiple secure locations.
- Use offline or cloud-based backup solutions that are protected from ransomware attacks.
- Test backup restoration regularly to ensure data can be recovered quickly if needed.

6. DEVELOP A STRONG CYBERSECURITY POLICY

- Establish a comprehensive IT security policy outlining acceptable use, data handling, and security requirements.
- Require regular security training for employees to stay aware of the latest threats.
- Implement an incident response plan to quickly address security breaches or cyber incidents.

7. MONITOR AND AUDIT SYSTEMS CONTINUOUSLY

- Use intrusion detection systems (IDS) and security information and event management (SIEM) tools to monitor for suspicious activity.
- Conduct regular security cyber risk and external vulnerability assessments.
- Implement log management practices to track system activity and detect anomalies.

By following these best practices, public entities can significantly reduce their risk of cyberattacks and ensure the security and integrity of their IT systems. Regular training, continuous monitoring, and a proactive security strategy are key to maintaining a strong cybersecurity posture.

For more information on cybersecurity, contact your PEP Cyber Risk Services Advisor, Eric Adonteng at 240-808-9278 or email eric.adonteng@persopool.com.

PEDESTRIAN AND CROSSWALK SAFETY

BY PEP RISK SERVICES TEAM

The interaction between motor vehicles and pedestrians on city streets and rural roads frequently results in serious consequences. According to the Governors Highway Safety Association, there were 7,318 pedestrian fatalities in 2023.

You can reduce the risk of pedestrian-vehicle collisions and enhance pedestrian safety by following these guidelines:

START SAFELY

Ensure you are well-rested before driving. Get to know your vehicle, especially if you drive different models or types regularly. Familiarize yourself with your route and anticipate areas with heavy pedestrian traffic.

REMOVE ALL DISTRACTIONS

Maintaining full attention is crucial for spotting pedestrians. Address tasks like adjusting the vehicle's temperature, eating, or chatting with passengers only when you are safely off the road.

EYES ALWAYS MOVING

Constantly scan for pedestrians on the street and sidewalks, emerging from driveways, getting out of vehicles, or concealed behind obstructions. Be particularly cautious of children who might be less visible.

APPROACH INTERSECTIONS WITH CARE

As you approach intersections, check both sides of the street, reduce speed, cover the brake, and be ready to stop if necessary. Make eye contact with pedestrians, yield the right of way, and wait for them to fully cross before proceeding.



Look multiple times before turning to ensure no pedestrians are in your blind spots. If you can't turn safely, choose an alternate route.

DON'T BLOCK CROSSWALKS

Blocking a crosswalk forces pedestrians into the path of moving traffic. Avoid honking or moving your vehicle forward if pedestrians are in front of you in a crosswalk.

STAY VIGILANT

Pedestrian risks are high at intersections, but you should also remain alert in congested areas, along road shoulders, in parking lots, when exiting alleys or driveways, and while reversing.

Be extra cautious in school zones, residential areas, playgrounds, and parks, as children might run into the street unexpectedly.

BE PATIENT WITH THE ELDERLY AND DISABLED

Allow extra time for seniors and individuals with physical disabilities to cross the street.

KEEP YOUR GUARD UP

Stay alert around special hazards like toll booths, work zones, vehicle breakdowns, accidents, and police activities. Always exercise courtesy to pedestrians in these situations.

By staying well-rested, focused, and patient, you can significantly reduce the risk of pedestrian accidents. Your proactive approach not only enhances road safety but also reflects your commitment to protecting all road users.



MEMBER-FOCUSED PEP BENEFITS



PEP+ GRANT

The PEP Board of Directors is pleased to announce the **PEP+ Grant Program** is once again available for 2025.

Apply for up to \$1,000 in grant money to help fund safety items that will aid in risk control or risk management efforts.

DON'T FORGET!

**RISK CONTROL TRAINING MAY
BE REIMBURSED THROUGH THE
PEP+ GRANT.**



Eligibility:

Each applicant must be a PEP member both at the time of submission and issuance of the **PEP+ Grant Program** funds. Approved funds will be issued once membership is verified. Only qualified expenses will be considered for **PEP+ Grant Program** funds; qualified expenses include safety items wherein the primary purpose of the item is the prevention or reduction of liability claims or property losses, as well as risk control training.

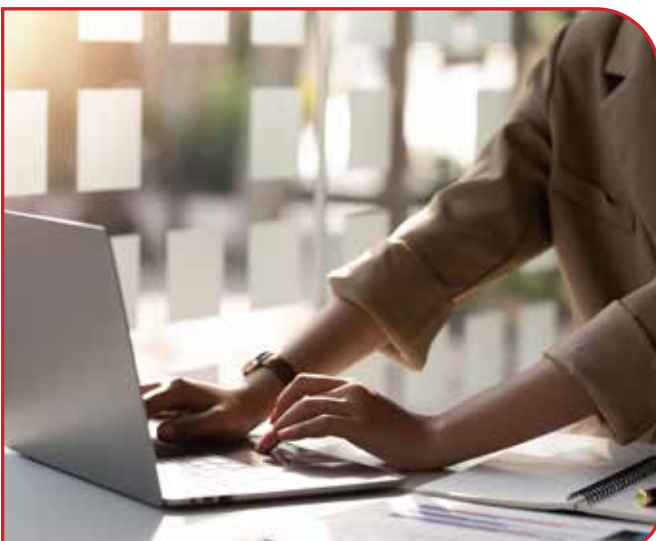
Qualified Expenses May Include:

- Playground Safety Material
- Safety Signage
- Safety Cones or other Hazard Warning Items
- Automatic External Defibrillators (AEDs)
- Fire Extinguishers
- Warning Sirens
- Reflective Materials
- Firefighter Training
- Security Cameras
- Driver's Training
- Fleet Management Assistance
- Police Training

This program is only available to PEP members.

All members are encouraged to participate in and apply during the application period of **January 1, 2025 - December 31, 2025**. Applications that are incomplete or that are not submitted within the required time frame may be deemed ineligible. To apply, please visit **www.pepohio.org**.

CLAIM INTAKE FORM



With easy to follow, step-by-step instructions and practical features such as **24/7 reporting access** and the ability to upload numerous photos, PEP's new intake form is both efficient and user-friendly.

Just visit the PEP website at **www.pepohio.org** and under **Contact**, click **File A Claim**.

Please note that the following access code will be required to submit a claim:

PEP8244!

We ask that you keep this code handy in the future. You will need it each time you submit a new claim online.

Questions? Please contact your PEP Claims Representative, or call **866-907-3776**.

If our mailing records need to be updated, please contact the PEP Administrator at pep@pepohio.org.

MEMBER SPOTLIGHT: ➤ CITY OF TRENTON POLICE DEPARTMENT

A small department implementing PEP Risk Services Best Practices leads to zero claims in 5 years.

The City of Trenton located in Northeast Butler County, Ohio was established in 1816. This suburban community has a population of 14,000 residing in 4.56 sq. miles. The police department, led by Chief Patrick Carr, has 18 sworn law enforcement officers and 7 dispatchers. During his tenure, the police department has had no law enforcement claims. This excellence in law enforcement is achieved by a commitment to high standards in policing, training, and support of the City's administration. The police department adheres to all PEP Risk Services Best Practices.

- Ohio Collaborative certified; the Chief is a PELC (Police Executive Leadership Certification) and is extending his training by attending the Southern Police Institute at the University of Louisville starting in August 2025.
- **Training is a priority for the department.** Each officer receives a minimum of \$2500 in training funding annually.
- Sergeants are all required to be OPOTA Law Enforcement instructors.
- All officers attend 40 hours CIT training, tactical officer, and fire line supervisor trainings.
- Officers qualify twice a year with all weapons and have access to train at Butler Tech in the virtual simulator.
- OPOTA Dual certified GSD K9 with Pack Track software to document all K9 operations and training.
- All officers attend drivers training annually and have take-home vehicles which are replaced at 75,000 miles.
- Wellness program implemented for all officers to include crisis intervention as needed or requested.
- Law Enforcement Drone Program with documented policies and procedures.
- In the process of increasing the number of video surveillance cameras in the city.

PEP Risk Services appreciates all the City of Trenton Police Department does to serve their community safely and reduce claims.

Every effort has been made to ensure the accuracy of the information in this newsletter. Professional counsel should be sought before any action is taken or decision is made based on this material.



MISSION STATEMENT

The Trenton Police Department is committed to upholding the highest standards of integrity, courage, and service to our community to realize our vision of professional public safety operations. Our dedication to these core values guides our actions and decisions, ensuring we serve honorably and with distinction.

PEP BOARD OF DIRECTORS

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