



PEP ON POINT

Building Stronger Communities Together

2024 NEWSLETTER FOURTH QUARTER

RISK SERVICES

Winter Weather Risk Reduction

RISK SERVICES

Employee Training Q&A

FEATURE ARTICLE

The Risks Associated with Vacant Buildings

CYBERSECURITY GUIDANCE

Cyber Attacks Increasing on Mobile Devices

RISK SERVICES

How Cold is Cold?

COMMUNITY RISK REDUCTION

Understanding Respiratory Illnesses

RISK SERVICES

Hazard Communications for Maintenance Workers

MEMBER SPOTLIGHT

City of New Franklin and Andover Volunteer Fire Department

RISK SERVICES

WINTER WEATHER

RISK REDUCTION

BY PEP RISK SERVICES TEAM

Public entities must be mindful of the risks their communities face during the winter months, including snow removal, community events, outdoor activities, and building maintenance. Identifying the risks associated with the winter weather is the first step in risk reduction. Do you have snow removal operations? Is your community more susceptible to ice storms? Do you have outdoor park areas for recreational activities such as sledding, ice skating, or winter hiking? What annual maintenance should be done to reduce potential building damage throughout the winter? Here are some ways to help mitigate these risks.

SNOW REMOVAL OPERATIONS

The first step in reducing risk with snow removal is to prepare the drivers and the plow trucks. Drivers should be trained in snow removal, route challenges, truck operation, and emergency procedures. Before the first snowfall, the plow trucks should be thoroughly prepped with a full inspection of fluid systems, brakes, wipers, lights, battery, wheels, and tires. Complete pre-trip inspections before every snow removal operation. All plow trucks should be equipped with shovels, a basic tool kit, flashlights, and some type of fleet safety road flares to alert other drivers of an accident or vehicle break down.

SIDEWALKS AND PATHWAYS

Public entities are responsible for removing snow and maintaining accessible routes of travel, including sidewalks, to comply with the Americans with Disabilities Act (ADA). Ensuring safe travel paths in and out of public buildings should be a priority. Other ways to help increase safety include:

- Have clearly marked paths of travel
- Keep steps clear and well-lit, and maintain handrails
- Install walk-off mats at entrances to public buildings to reduce slip and fall hazards from residual snow on footwear
- Utilize wet floor signs
- Have an employee responsible for monitoring the safety of entrances



OUTDOOR RECREATION SAFETY

Winter recreation activities include sledding, tubing, ice skating, and ice fishing. Public entities and park districts with designated sledding hills in their community should have adequate insurance coverage. A winter activity area requires an evaluation of sledding hills, which includes considering the fencing, boundaries, lighting, and regular inspections. These hills should be reviewed in the month leading up to the winter season. This review will identify any new dangers, including downed trees, limbs, and holes. Public entities without designated sledding hills should be aware of any public property residents are using as sledding hills. These sledding areas should be identified and reviewed as if they were designated. The risk still exists if residents use public property for these activities and get injured.

Monitor bodies of water with potential use for ice skating and ice fishing closely.

Ways to help mitigate risk include having water rescue procedures and equipment and guidelines for monitoring the ice conditions. Use signage to advise of unsafe conditions or when activities are prohibited.

WINTER WEATHER PRECAUTIONS FOR PUBLIC ENTITY BUILDINGS

Winter weather precautions include:

- Maintain heat in all sprinklered buildings.
- Clean leaves and debris from gutters and downspouts to help reduce ice freezing near the roof.
- Trim any tree limbs that may be hanging over buildings and fencing. Ice and heavy snowfall can cause damage from falling limbs.
- Insulate any exposed pipes susceptible to cold conditions. These include attics, exterior walls, pool mechanical buildings, and service garages.
- In case of a deep freeze, have winter emergency response procedures in place to turn on water faucets in susceptible areas for water to trickle.
- Exercise building generators weekly.
- Winterize and close any building not being used during the winter.

Using these best practices in preparing for the winter season will reduce property and liability losses. Please contact your Risk Services Consultant for further resources to help you prepare for the winter season at (866) 907-3776.

EMPLOYEE TRAINING

Q & A

BY PEP RISK SERVICES TEAM

In the United States, there are nearly 20 million people employed by public entities. Although public entities are subject to different laws than private employers, many legal obligations and benefits remain the same. Here are some answers to training-related questions as well as considerations emphasizing the importance of formal public entity employee training beyond what informal on-the-job training can offer.

WHY SHOULD I TRAIN MY EMPLOYEES?

Properly trained employees lower your public entity's risks of exposure. Failing to train employees can potentially create safety issues and increase the public entity's litigation risk. Even employees who have been working in the same or similar positions for many years may need to learn about updates or simply have a refresher on how to accurately perform their duties. Federal, state, and other laws may require regular training depending on the subject matter and position of the employee.

HOW MUCH IS EMPLOYEE TRAINING GOING TO COST MY PUBLIC ENTITY?

Many options exist to fit your public entity's budget and will vary depending on the type of method. Online videos and elearning platforms range in pricing. Instructors can be hired to conduct in-person training sessions. Alternatively, public entities can train their own employees to serve as instructors for other employees.

WHY DO PUBLIC ENTITY EMPLOYEES NEED FORMAL TRAINING? ISN'T ON-THE-JOB TRAINING ENOUGH?

Formal training can be more easily documented, providing evidence that the public entity offered education opportunities. Moreover, employees should be informed and trained on policies and procedures that standardize methods for performing their job duties. Formal training in this regard offers consistency in that each employee is being taught the same information. This consistency can be applied to educating employees on the public entity's values, visions, and missions.

IS SEXUAL HARASSMENT TRAINING REQUIRED FOR ALL EMPLOYEES?

Here's simple advice: Sexual harassment training should be provided to all employees. This includes part-time and temporary/short-term employees under the age of 18.

Although some states and municipalities do not require annual sexual harassment training, it is ALWAYS considered a best practice. Educating your workforce on harassment policies is the best step an employer can take to prevent sexual harassment from occurring and contribute to a positive work culture.

Moreover, employers who enforce sexual harassment training are protecting themselves from punitive damages claims in harassment lawsuits. And those employers who do not train their employees may lose the ability to assert certain defenses in court.

MY EMPLOYEE MISSED A TRAINING SESSION. WHAT SHOULD I DO?

If possible, consider offering a make-up training session for those who missed the original training session. Alternatively, consider whether the training can be recorded and viewed by the employee when they return to work during their normal working hours.

CAN I ASK MY EMPLOYEES TO TRAIN OUTSIDE OF WORKING HOURS?

Asking employees to train outside of working hours can be problematic.

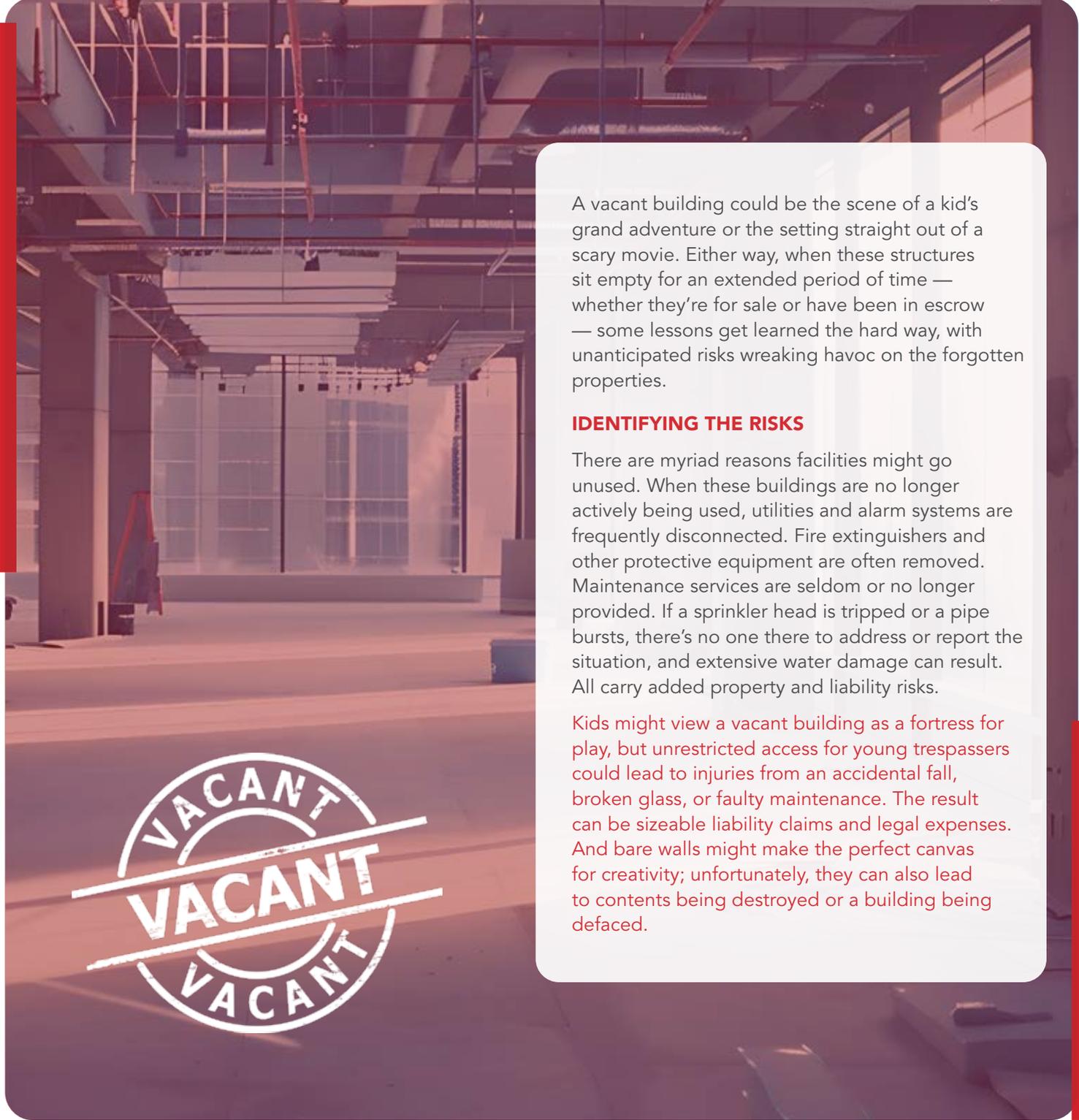
- Asking an employee to complete training at home could trigger wage and hour obligations on the part of the public entity.
- Conducting self-training may not meet the requirements of the training that is needed by the public entity.
- At-home training creates challenges in confirming whether the employee completed AND learned from the training.

These materials have been prepared for general informational purposes only, and are not legal advice.



LESSON LEARNED: THE RISKS ASSOCIATED WITH VACANT BUILDINGS

BY MARCO GUARDI, VICE PRESIDENT, RISK SERVICES, SEDGWICK
JON PAULSEN, SENIOR VICE PRESIDENT, SPECIALTY OPERATIONS, SEDGWICK



A vacant building could be the scene of a kid's grand adventure or the setting straight out of a scary movie. Either way, when these structures sit empty for an extended period of time — whether they're for sale or have been in escrow — some lessons get learned the hard way, with unanticipated risks wreaking havoc on the forgotten properties.

IDENTIFYING THE RISKS

There are myriad reasons facilities might go unused. When these buildings are no longer actively being used, utilities and alarm systems are frequently disconnected. Fire extinguishers and other protective equipment are often removed. Maintenance services are seldom or no longer provided. If a sprinkler head is tripped or a pipe bursts, there's no one there to address or report the situation, and extensive water damage can result. All carry added property and liability risks.

Kids might view a vacant building as a fortress for play, but unrestricted access for young trespassers could lead to injuries from an accidental fall, broken glass, or faulty maintenance. The result can be sizeable liability claims and legal expenses. And bare walls might make the perfect canvas for creativity; unfortunately, they can also lead to contents being destroyed or a building being defaced.



With no municipal personnel onsite, outsiders can seek shelter in these vacant structures. Windows and doors are frequently shattered to gain access. Extensive trash and debris are left behind. Smoking and drug use are common. Fires started for added warmth can quickly become uncontrolled and with no extinguishers or alarm systems activated, can cause extensive damage. **The clean-up costs in these situations can be significant. And if officials are called to inspect a building in which a group of people have set up camp, serious altercations and physical threats can create a very real safety issue and workers' compensation exposure.**

Because of its value, copper is in high demand; some thieves will break into vacant buildings and target the electrical boxes to swipe copper wiring and components. The damage created in accessing the building and tearing through the electrical panels and boxes to reach the copper far exceeds the value of the contents taken. Again, the municipality is left with a sizeable bill.

MITIGATING THE RISKS

Luckily, there are steps that public entities and other commercial property owners can take when faced with building vacancies. First, the property owner should keep utilities connected and operational. This will help ensure fire suppression systems or fire alarm systems are activated, and authorities are notified; alarm systems can also signal if a sprinkler head breaks or a pipe bursts, so personnel can respond and control water damage. **Fencing, locks, and video surveillance systems can also dissuade unauthorized people from entering the property.** Periodic inspections of the premises can help detect potential hazards or risks before they become full-blown liabilities. Hiring security officers to patrol and monitor the premises can also stave off unwelcome visitors.

Risk controls do come with a price tag. But they also enable property owners to make calculated analyses versus having to deal with the costly aftermath of an unrecognized exposure. This is one more way risk professionals bring value to the equation and help elevate the need for asset protection strategies.

For more information on how PEP can help, please contact your PEP Risk Control Consultant.

CYBER ATTACKS

INCREASING ON MOBILE DEVICES

BY PEP CYBER RISK SERVICES TEAM

There are 16+ billion mobile devices in use worldwide, and threat actors are shifting focus and tactics to put their attacks into the victim's hands.

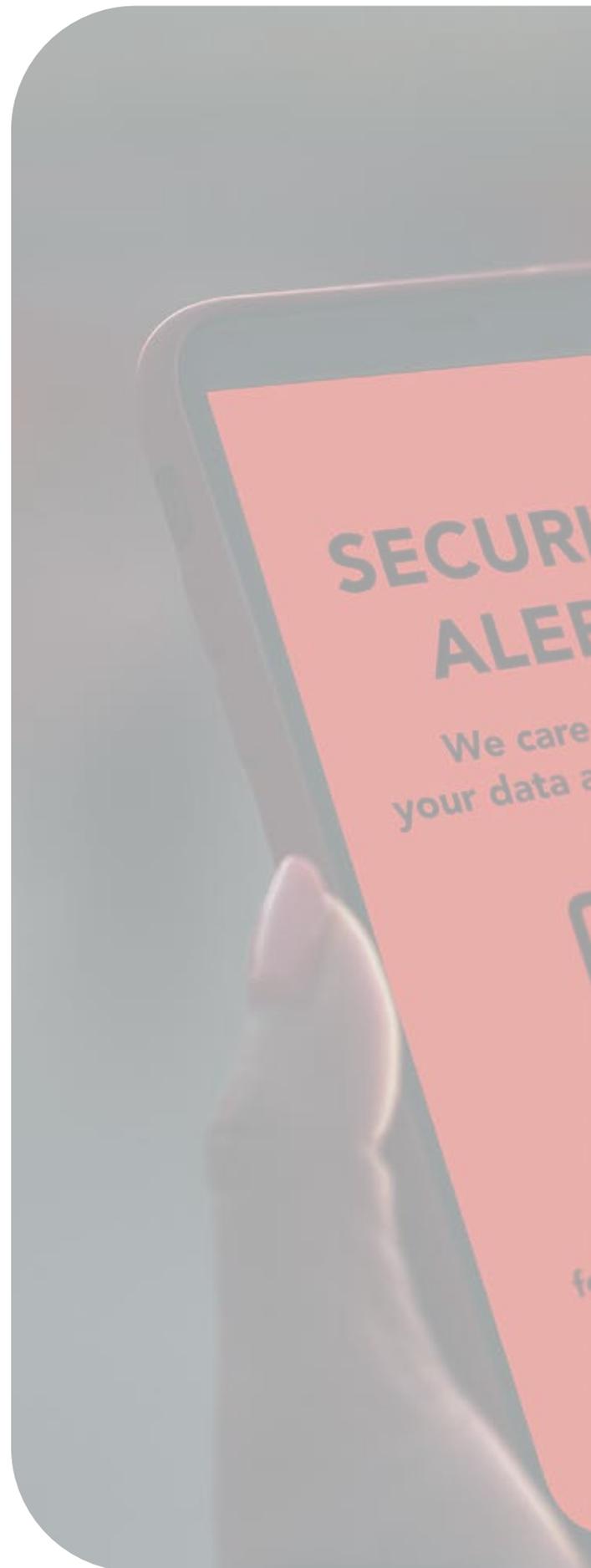
- 82% of organizations allow BYOD (bring your own devices)
- The average smartphone has 80 apps installed, with 5-11 being work-related
- 85% of the apps on the device are personal apps that all have risk exposure
- 71% of employees leverage smartphones for work tasks
- 60% of employees use their smartphones for work-related communication
- 48% of employees use their smartphones for accessing work-related information

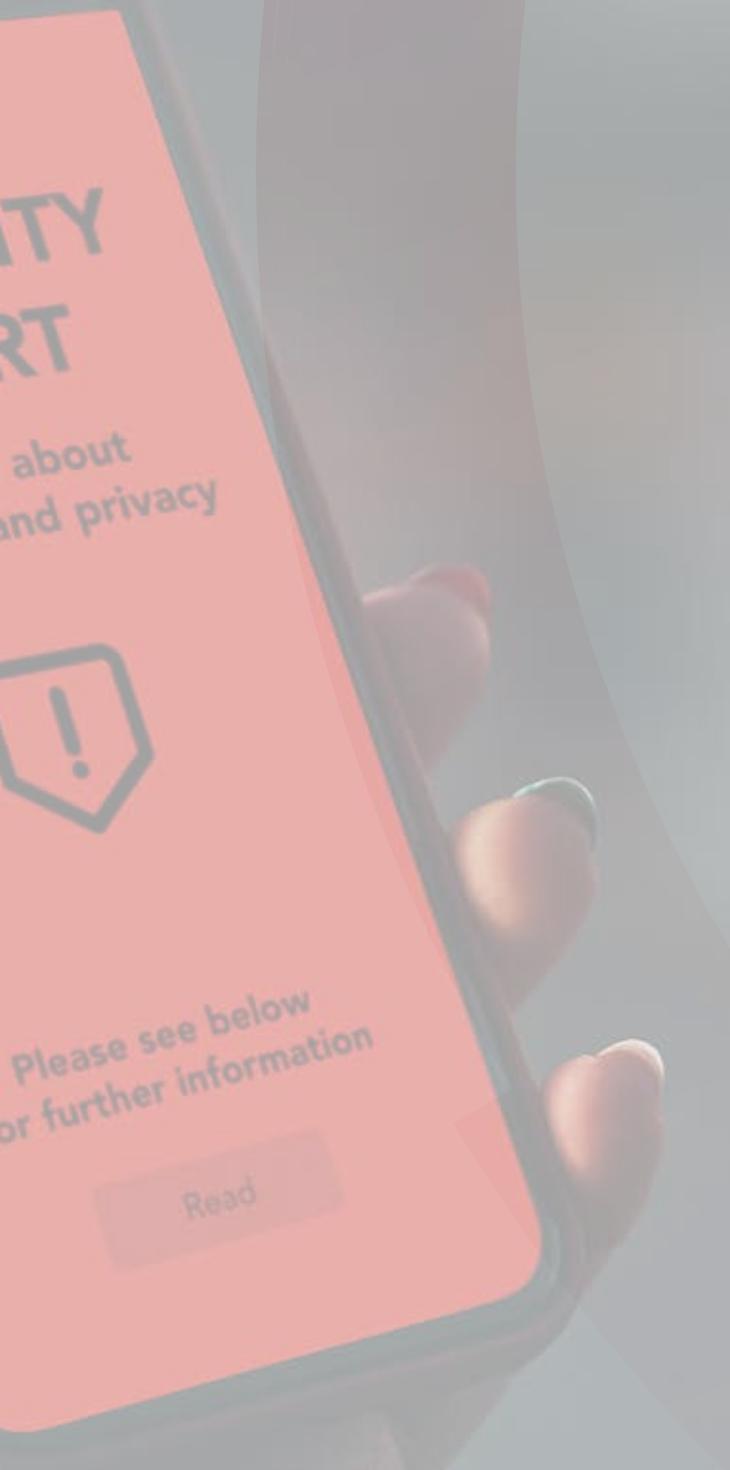
Employees are using their mobile devices for work, and there's a shift occurring towards attacking those mobile devices.

- 83% of phishing sites are being designed to specifically target mobile devices
- Mobile malware instances have increased 13% in the last year
- 80% of all malwares appear to be riskware and trojans deployed as "sideloaded apps," i.e. apps installed using a method other than the official app store or official site

Most entities have limited ability to secure an employee's personal devices, so it's necessary to leverage the employee themselves as part of a security strategy through security awareness training to elevate their continual sense of vigilance when interacting with email and the web on a mobile device.

One of the methods scammers use to access private information and steal money is called "smishing." They may pose as a company or person and send texts to recipients asking them to reply with passwords, credit card numbers, or other personal data.





Smishing texts are usually written in a way that sound urgent and ask the recipient for a response or favor. They may also use vague language referring to a mystery “client” or “customer” without any identifying details. A smishing text might look like:

“Hi [your first name], I’m in a conference call right now and can’t talk on the phone. I need you to buy a \$500 Amazon gift card for a client. Let me know what the activation code is ASAP. Thanks, [executive’s name].”

When recipients don’t reply to the initial message, scammers may follow up with one or more additional texts. Do not reply to any suspicious messages, even if you have received them multiple times.

These are some good digital safety tips to know:

- **Be aware and on alert.** Knowing how attacks work can help you avoid being scammed.
- **Verify, verify, verify!** Just because an email, voicemail, or text has seemingly come from a name you know, it doesn’t mean the message is actually from that person. Verify the request through a different method than you received it.
- **Never make any transactions,** including transactions of funds, without first verifying the identity and intent of the requestor.
- **Consider the source.** Think about whether it is likely that this person would contact you with a business-related request via text or messaging app.
- **Do not answer calls or text messages from unknown phone numbers** when you suspect it is a scam call. Caller IDs can be spoofed.
- **Do not respond to automated calls,** including those asking you to press a button for the prompts. Such calls may be recorded to manipulate your voice and navigate any voice-based accounts.
- **Do not give out sensitive information** to anyone, including passwords, codes, etc.

Don’t fall for it! If you suspect you’ve received a phishing/smishing request, do not click on any links, or take any actions indicated in the message.

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

'MEMBER-FOCUSED' PEP BENEFITS



Topics and tools included within the platform are: Employment Liability, Streets and Roads, Internet Security/Social Media, Fire Departments, Law Enforcement, General Safety, and many more!



Hundreds of in-depth, interactive training courses & resources.

Topics Include:

- Employment Liability
- Stress Management at Work
- Harassment Prevention
- Accident & Incident Investigation
- Managing Stress in Uncertain Times
- Opioid Safety
- Aquatic Safety
- Compressed Gas Safety
- Driving in Adverse Weather
- How Work Teams React to Change



APPLY FOR THE PEP+ GRANT IN THE NEW YEAR

As part of PEP's loss control and risk management initiative, PEP members are able to apply for a grant of up to **\$1,000**. The 2025 PEP+ Grant deadline is **DECEMBER 31**. Be sure to get your application in today. Grants are awarded to help offset qualifying expenses covering items that help prevent or reduce liability claims or property losses. Funds are available for purchases or expenses incurred during the application period. Access the PEP+ Grant Program application by visiting www.PEPOHIO.org.

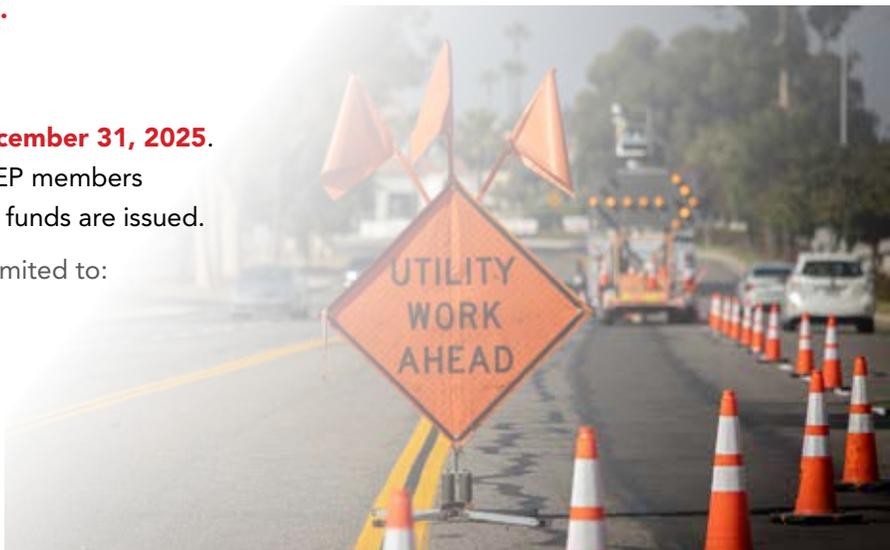
PEP+ GRANT DETAILS

Members can apply anytime between now and December 31, 2025.

The PEP+ Grant Program is only available to active PEP members through the time of submission, to the time the grant funds are issued.

Examples of qualified expenses include, but are not limited to:

- Playground surface materials
- Safety signage
- Safety cones or other hazard warning items
- Automated External Defibrillators (AED)
- Fire extinguishers



HOW COLD IS COLD?

WITH WINTER JUST AROUND THE CORNER, MANY EMPLOYERS WILL BE THINKING ABOUT HOW TO KEEP EMPLOYEES HEALTHY IN THE COLD.

BY PEP RISK SERVICES TEAM

According to OSHA, cold stress can occur when the body is unable to warm itself. This can lead to tissue damage and possibly death.

FOUR FACTORS CONTRIBUTE TO COLD STRESS:

1. Cold air temperatures
2. High wind
3. Dampness of the air
4. Contact with cold water or cold surfaces



A cold environment forces the body to work harder to maintain its temperature. Cold air, water, and snow all draw heat from the body.

OSHA also points out that while below-freezing conditions and inadequate protection can bring about cold stress, problems can also occur with much higher temperatures, even in the 50°s, when coupled with rain and wind.

What happens in the cold? Energy is used to warm the body's internal temperature. Over time, the body will begin to shift blood from the extremities and outer skin to the core (the chest and abdomen). This allows exposed skin and the extremities to cool rapidly, increasing the risk of problems.

The most common cold-induced problems are hypothermia, frostbite, and trench foot.

HYPOTHERMIA occurs when body heat is lost faster than it can be replaced. When the core body temperature drops from the normal 98.6F to around 95F, symptoms generally begin, including uncontrollable shivering, weakness, confusion, drowsiness, and pale, cold skin.

FROSTBITE occurs when the skin actually freezes and loses water. In severe cases, amputation of the frostbitten area may be required. Frostbite usually affects the extremities. The affected body part will be cold, tingling, stinging, or aching, followed by numbness. The skin turns red, then purple, then white, and is cold to the touch. In severe cases, there may be blisters.

TRENCH FOOT OR IMMERSION FOOT is caused when the feet are immersed in cold water at temperatures above freezing for long periods of time. It is similar to frostbite but considered less severe. Symptoms include tingling, itching, or a burning sensation.

COPING WITH THE COLD

Here are some cold weather safety recommendations for employees exposed to the elements on the job during the winter. Most apply equally to employees who engage in recreational or other outdoor activities on their own time.

Wear at least three layers of clothing—an outer layer, such as Gortex, to break the wind; a middle layer of down or wool to absorb sweat and provide insulation; and an inner layer of cotton or synthetic weave to allow ventilation.

- Wear a hat. Considerable heat escapes the body from the head.
- Have a change of dry clothing available in case work clothes become wet.
- Wear loose rather than tight clothing for better ventilation.
- Follow safe work practices when exposed to cold, including drinking plenty of water to avoid dehydration, working during the warmer parts of the day when possible, taking breaks out of the cold, working in pairs, and consuming warm, high-calorie food.
- Use engineering controls such as radiant heaters, shielding work areas from drafts or wind, and insulating material on equipment handles.
- Be able to identify symptoms of cold-related problems.

UNDERSTANDING RESPIRATORY ILLNESSES

BY PEP RISK SERVICES TEAM

Respiratory illnesses affect the lungs and other parts of the respiratory system, causing many symptoms and complications. Conditions can range from mild colds to severe diseases like pneumonia. Below are some frequently asked questions to provide clarity on common respiratory diseases.

WHAT ARE RESPIRATORY ILLNESSES?

These refer to infections or diseases that affect the respiratory system, such as colds, flu, respiratory syncytial virus (RSV), COVID-19, and pneumonia.

HOW ARE THESE ILLNESSES SPREAD?

They are spread by breathing in droplets from an infected person when they cough or sneeze or by touching a contaminated surface or object and then touching your eyes, nose, or mouth.

WHAT ARE THE RISK FACTORS FOR CONTRACTING A RESPIRATORY ILLNESS?

Anyone can contract common respiratory illnesses, but according to the Centers for Disease Control and Prevention (CDC), some people have risk factors that increase their chances of getting sick and having a severe illness. These include:

- Older adults
- Young children
- People with weakened immune systems
- People with diabetes
- Pregnant women (or recently pregnant)

WHAT ARE THE SYMPTOMS OF RESPIRATORY ILLNESSES?

Symptoms can include:

- Fever
- Chills
- Fatigue or weakness
- Cough
- Runny or stuffy nose
- Sore throat
- Vomiting
- New loss of taste or smell
- Headache, muscle, or body aches
- Diarrhea



WHAT CAN I DO TO PROTECT MYSELF FROM RESPIRATORY ILLNESSES?

There are several things you can do to protect yourself and others:

- Avoid close contact with people who are sick
- Wash your hands frequently
- Avoid touching your eyes, nose, and mouth - germs spread this way
- Maintain a healthy lifestyle - balanced diet, regular exercise, and staying hydrated
- Stay home when you're sick - at least 24 hours after your fever is gone
- Clean and disinfect frequently touched surfaces and objects that may be contaminated
- Consider getting vaccines for respiratory illnesses

WHAT ARE THE EMERGENCY WARNING SIGNS?

According to the CDC, people experiencing any of these warning signs should obtain medical care right away:

- Difficulty breathing or shortness of breath
- Persistent pain or pressure in the chest or abdomen
- Persistent dizziness, confusion
- Seizures
- Not urinating
- Severe muscle pain
- Severe weakness or unsteadiness
- Fever or cough that improves but then returns or worsens
- Worsening of chronic medical conditions

HAZARD COMMUNICATION FOR MAINTENANCE WORKERS

BY PEP RISK SERVICES TEAM

Maintenance workers play a crucial role in ensuring the safety and functionality of buildings, equipment, and machinery. However, their work often exposes them to various hazards. Effective hazard communication is essential to protect maintenance workers and prevent accidents. In this article, we will discuss key aspects of hazard communication for maintenance personnel.

UNDERSTANDING HAZARD COMMUNICATION

Hazard communication refers to the process of informing workers about potential hazards in the workplace. It involves labeling, safety data sheets (SDS), and training. Here are some important points for maintenance workers:

Labels and Signs

- Always pay attention to labels and signs on equipment, machinery, and chemical containers.
- Labels provide information about the contents, hazards, and safe handling procedures.
- Report any damaged or missing labels immediately.

Safety Data Sheets (SDS)

- SDS contain detailed information about chemicals, including their properties, hazards, and emergency procedures.
- Maintenance workers should know where to find SDS for the chemicals they use.
- Understand the sections of an SDS, including first aid measures, handling precautions, and disposal instructions.

Chemical Handling

- Use appropriate personal protective equipment (PPE) when handling chemicals.
- Follow safe handling procedures outlined in the SDS.
- Be aware of chemical incompatibilities (e.g., mixing bleach and ammonia can produce toxic fumes).

BEST PRACTICES

Training and Education

- Attend regular training sessions on hazard communication.
- Understand the hazards associated with specific tasks and chemicals.

Reporting Hazards

- Report any unsafe conditions or missing labels to supervisors.
- Encourage open communication about hazards among team members.

Emergency Procedures

- Understand the emergency procedures related to chemical spills, fires, and other incidents.

Proper Storage

- Store chemicals in designated areas.
- Keep incompatible chemicals separate to prevent accidental reactions.

Hazard communication is everyone's responsibility. By following proper procedures, maintenance workers can protect themselves and contribute to a safer work environment. Stay informed, communicate effectively, and prioritize safety at all times.



FIRST CLASS MAIL
U.S. POSTAGE
PAID
PERMIT No. 2
SOUTHGATE, MI

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

MEMBER SPOTLIGHT CITY OF NEW FRANKLIN

Located in Summit County



Due to the hard work of their dedicated first responder services, the **City of New Franklin** is incredibly proud to be one of the safest cities in America. The city was recognized by the SafeWise Report to be one of the 100 safest cities in the country!

MEMBER SPOTLIGHT ANDOVER VOLUNTEER FIRE DEPARTMENT

Located in Ashtabula County



After a large fire struck Andover in 1890, the area responded by creating their **volunteer fire department**. They purchased an old steam fire engine and began drilling wells throughout the area. They now cover a large portion of Ashtabula County through the hard work of their dedicated volunteer firefighters.

PEP BOARD OF DIRECTORS

HOWARD POSTON

Chairman
Representing Greene County Park District

DAVID MALINOWSKI

Vice Chairman
City of Mentor

JAMES L. CAPLINGER

Secretary
Representing Village of Mechanicsburg

GREG DIXON

Treasurer
Representing City of Middletown

SAL TALARICO

Representing City of Oberlin

BETH BICKFORD

Association of Ohio Health Commissioners, Inc.

KENT SCARRETT

Ohio Municipal League

KEVIN SMITH

City of Columbiana

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.

www.pepohio.org