



# Safety Shorts

## General Safety, Highway, & Law Enforcement

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### National Cyber Security Awareness Month

When you log on to a website, make an online payment, send an email, use a social network, post online, or even send a text, you're adding to your online identity. In today's world, it is unavoidable. The good news is there are ways you can protect yourself.

When logging on to a website, look at the address bar on the browser. If you see a padlock icon on the left-hand side of the address, the site is using encryption and verification. Clicking on the padlock shows the site's security certificate. Using only these types of sites ensures you are safely sharing your data. If you do not see the padlock icon, steer clear. Your data is vulnerable. When shopping online, visit only legitimate websites and use safe online payment options and digital wallets for a more secure checkout.

Be wary of suspicious emails or texts and never give out information unless you are certain where it is going and how it will be used. Do not open suspicious attachments. If you suspect a piece of communication is malicious, call the sender or company directly instead of replying to the email or clicking on a potentially malicious link or attachment.

For more information: <https://www.cisecurity.org/insights/newsletter/protect-your-identity-this-cybersecurity-awareness-month>

### **GENERAL SAFETY**

**By Chad Engle, Loss Prevention Manager and Safety Specialist**

#### **A County Resident Just Brought a Claim to Your Attention, Now What?**

In the insurance industry, claims are presented all the time and insurance professionals know what to do and more importantly, what not to do. When someone comes to you, as a county official, and alleges they suffered some harm or property damage caused by the actions of a county employee, it is natural to want to help. You may feel obligated to give the citizen an immediate response, take responsibility by accepting fault, and commit to paying for the harm. But let us take a moment to consider the implications of immediately admitting liability or committing to paying damages.

Admitting liability or committing to pay damages before a thorough investigation has been completed is never a good idea. While a citizen may make a convincing argument that they are rightfully owed damages, a full investigation may reveal different facts that show otherwise. A reasonable response to a claimant's demand is that you will gather information about the incident and submit it to NIRMA's claims department for consideration. This allows you to show the claimant that you take their allegations seriously and that you will forward them through the proper channels for review of coverage, liability and damages. The coverage provided to

NIRMA members will pay for amounts that they are legally liable for. If the investigation determines that the member is not legally liable for the damages, the claimant will be notified. It is also important that the damages claimed are evaluated to determine whether they are reasonable. A member official does not want to put themselves in a position where they have committed to pay for damages that are not owed or are not reasonable. That would be a disservice to your constituents as a whole, and an inappropriate expenditure of their tax dollars.

NIRMA cannot be bound to make a payment to a claimant simply because a member county or agency official has admitted liability or committed to reimbursing them for their damages. In addition to the determination of coverage, liability, and damages, there are certain immunity protections and defenses granted to counties and county related agencies through the Nebraska Political Subdivisions Tort Claims Act (Tort Claims Act). The Tort Claims Act is a complex piece of legislation with specific rules and requirements that add another layer of difficulty to the claims process.

In the future, if you are contacted by someone that alleges the county is responsible for their injuries or damage to their property, please make no comments regarding fault or liability. Gather all the available information and document the facts surrounding the event. Notify your NIRMA contact person immediately so that they can report the incident and get the claims process started. If you have questions, you are always welcome to contact someone in the NIRMA claims or loss prevention departments at 1.800.642.6671.

To assist our members in investigating possible claims we have developed an Incident Investigation Checklist and a Non-employee Incident Report, both of which are available on the NIRMA website by clicking on Inspection Forms and Checklists under the Resources tab. As always, I can be reached at 1.800.642.6671 and [chad@nirma.info](mailto:chad@nirma.info).

## **HIGHWAY DEPARTMENT**

**By K C Pawling, Road Safety and Loss Prevention Specialist**

### **Just A Few Fire Prevention Month Reminders**

For as long as I can remember, October has been fire prevention month. While I was in elementary school this month always included fire truck rides, little plastic fire hats, Smokey Bear and a lot of reading and coloring material about fire prevention. I think one of the most effective efforts made was to get young people to know what to do if you catch fire, **stop drop and roll**. I always seem to say that to myself whenever someone mentions fire prevention month.

As It happens Fire Prevention week is the oldest U.S. public health observance on record. For more than 100 years, Fire Prevention Week has worked to educate people about the risk of home fires and ways to minimize them. Local fire departments, schools, and community organizations can all be seen playing a role in bringing Fire Prevention Week to life in their communities each year.

The National Fire Protection Association (NFPA) announced earlier this year that the theme for the week of Oct. 6-12 (fire prevention week) is: "Smoke Alarms-Make Them Work For You!" NFPA wants to remind us of a few key points about smoke detectors:

- Install smoke alarms in every bedroom, outside each separate sleeping area (like a hallway), and on each level (including the basement) of the home.
- Make sure smoke alarms meet the needs of all family members, including those with sensory or physical disabilities.
- Test smoke alarms at least once a month by pushing the test button.
- Replace all smoke alarms when they are 10 years old or don't respond when tested.

After completing shop audits of county road department shops now for three years, and making the same finding probably 95% of the time, I want to take a moment to remind everyone of something that should be completed every month. Yep, you guessed it, inspect the fire extinguishers.

It is a terrible feeling to grab a fire extinguisher expecting it to work, before you **P**ull the pin, **A**im the nozzle, **S**queeze the handle, and find there is no need to **S**weep, because it doesn't work.

In my observation, most counties are pretty good at having fire extinguishers serviced annually by a company qualified to do so. But what should we be doing with them every month?

The following inspection of individual fire extinguishers should be completed every month:

- Tap the gauge to determine if it is in working condition and that the needle is in the green zone. If it is not, contact a certified professional to perform maintenance.
- Verify the locking pin is intact, and the tamper seal is not broken.
- Visually inspect the hose and nozzle to ensure they are in good condition and not plugged.
- Visually inspect the extinguisher for dents, leaks, rust, chemical deposits or other signs of abuse/wear, and note any findings.
- If appropriate, turn upside down and shake or strike to loosen extinguisher material inside of extinguisher. When the material is loosened, you will feel the shift in the

extinguisher weight. Keep in mind extinguishers that are mounted on your equipment are subjected to vibration that may pack the powder very tightly.

- **AFTER** inspection is complete, date and initial the back of the inspection card.

This is a simple practice to ensure that your extinguishers will work when you need them. Having smoke alarms and fire extinguishers that are all in proper working order may just save your life.

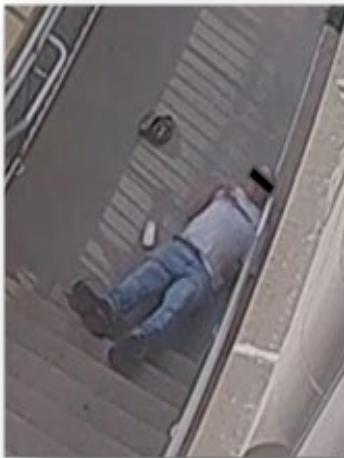
If you need fire extinguisher training or any other training NIRMA offers, let us know and we'll help you out. I can be reached at [kcpawling@nirma.info](mailto:kcpawling@nirma.info) OR 402-310-4417.

## **LAW ENFORCEMENT AND CORRECTIONS**

**By Todd Duncan, Law Enforcement and Safety Specialist**

### **Caught In the Act, Gage County Sheriff's Office Exemplifying Public Service**

This month's NIRMA law enforcement Safety Short will highlight an example of excellent public service by the Gage County Sheriff's Office with a loss prevention twist. On September 5, 2024, a citizen with preexisting balance issues lost his footing while leaving the Gage County courthouse. He tumbled to the bottom of the steps striking his head on the concrete. Sergeant Davidson saw the fall on the courthouse security camera system and quickly requested a deputy to check on the citizen.



Deputy Ernst responded and, upon arrival, assessed the citizen for injuries. Learning that the citizen had struck his head during the fall and was having difficulty with his balance, Deputy Ernst summoned emergency medical services (EMS) to the courthouse. Upon arrival, EMS evaluated the citizen and determined he did not need to be transported. Once the citizen was cleared by EMS, Sergeant Hanson, who was also present, drove the citizen home to ensure he arrived safely with Deputy Ernst following in the citizen's vehicle.

Once at the citizen's apartment, deputies learned that the citizen lived on the second floor and had been falling on the stairs at home as well. Concerned with the citizen's welfare, the deputies discussed various services in the community that may be able to assist and spoke with the citizen's daughter to make sure she was aware of the situation. The deputies also notified Health and

Human Services so additional follow-up could be done to ensure the man's welfare.

Following the incident, the involved deputies made copies of the video footage from the courthouse security system that clearly depicted how the fall occurred. They also completed detailed reports to document their actions. The Sheriff's Office then promptly notified NIRMA of the fall and provided copies of all recordings and reports from the incident.

The goal of risk management is to prevent harmful events from occurring in the first place. But sometimes things like this happen, and when they do, how counties respond can make a significant difference in the outcome of the incident from the loss prevention perspective. In this case, the teamwork, professionalism, compassion, and thorough documentation, including video footage, by Sheriff's Office personnel will undoubtedly reduce the likelihood of a claim, or at least put NIRMA and the County in the best position possible to defend any claim that may arise.

For questions or more information on training opportunities, contact NIRMA's Law Enforcement and Safety Specialist Todd Duncan at (402) 742-9220 or [tduncan@nirma.info](mailto:tduncan@nirma.info).