

# Risk Reporter

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## Make data security a top priority at your school

Your school's data is at risk. It's a reality you can't escape in today's hyper-connected world and an issue that needs the awareness — and commitment — of every teacher, staff member and student.

"Lost and stolen equipment, misguided emails and accidental website postings are some of the causes of breaches that we've responded to at schools," said Tom Widman, president and CEO of Identity Fraud Inc., a company that provides identity fraud solutions and cyber insurance for organizations.

Organizations of all sizes have a variety of exposures. "Insiders are your biggest threat: they know your organization and its vulnerabilities," said Melissa Dark, a professor of information technology at Purdue University and a member of CERIAS, the University's Center for Education and Research in Information Assurance and Security.

That's not to say that external threats aren't an issue, too. "There are near-constant attempts to exploit your system," said Ann Dunkin, chief technology officer for the Palo Alto Unified School District in California. "School districts are very attractive targets."

The following steps can help improve data security at your school.

### Recognize that your school is unique

"Don't think you can simply duplicate another school's security policies and procedures," Dark said. "You must take the time to understand your school's needs."

Furthermore, policies should not contain anything that your organization is not doing, or probably will not do.

### Pinpoint your vulnerabilities

"There are active and passive mechanisms to help you," Dark said.

"I recommend using the ISO (International Organization for Standardization) checklist on information security best practices."

### Put controls in place for physical and logical security

"Controls fall into three categories: preventive, detective and responsive," Dark said. "They should reflect both the likelihood and seriousness of an event."

Physical security is related to hardware and facilities; logical security is created through firewalls, policies and procedures.

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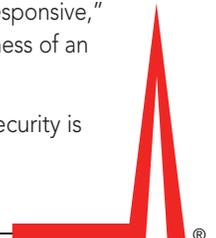
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## ( Data security )

**Install anti-malware software and firewalls.** “A skilled hacker can get into any system, but basic defenses can limit their return on investment and make you a less appealing target,” Widman said.

Security expert Symantec Corp. recommends the following: antivirus and behavioral malware prevention, bidirectional firewalls, browser protection and reputation-based tools that check the trust of a file/website before downloading.

**Limit access.** “People should only get access to the privileges they need to do their job,” Dunkin said. “Partition your network.”

**Block sites judiciously.** It can be tempting to lock down everything. “There will always be a certain level of risk, and you have to decide what’s appropriate for your school,” Dark said.

That said, as per the Children’s Internet Protection Act, or CIPA, your school must block sites that would expose students to obscene or harmful content over the Internet. “We also block known security risks involved in phishing, malware, etc., and certain file sharing sites (e.g., Dropbox) because they present a high possibility for data loss,” Dunkin said.

**Educate staff and students.** Establish buy-in at every level and go beyond the rules. “Data security is everyone’s problem and can’t be seen as an IT function,” Dark said. “Unless you have an active commitment from the superintendent on down, you will not be successful. Staff and students need to appreciate why data security matters and their roles.”

“Set clear expectations about what users can and can’t do and the consequences if policies aren’t followed,” Dunkin said.

Instruct staff members to lock up paper data, avoid leaving out student records, log out of unattended computers, secure hardware and shred all vulnerable paper data. Employees should know never to view, open or copy an email attachment nor open a file or link unless they know who sent it and are expecting the email. Hackers often use a person’s email address book to send corrupt files or links to his or her unsuspecting friends.

In addition, require regular password updates.

**Require security audits before staff members use outside portals/tools.** The Palo Alto district looks at what type of data will be uploaded, ensures the service uses SSL — secure sockets layer — encryption (the standard technology for encryption between a web server and a browser), analyzes company practices around patches and has district lawyers review the company’s security and privacy policies.

**Limit use of USB drives.** “In my ideal world, no one would use a USB drive,” Dunkin said. “They’re great vectors for infections and a way to compromise data. We have blocked USB ports on some staff computers and most data can be accessed through our VPN (virtual private network). Unfortunately, when you’re dealing with very large files, USB is often the only easy solution.”

**Update, update, update.** Old versions of your software, web browser and operating system can have security problems. Set your system to automatically check for updates; only use those that come directly from vendors. Take care of updates pronto. Still using Windows XP? Replace it. As of April 8, 2014, updates were no longer provided.<sup>1</sup>

**Wipe the (data) slate.** Your school must be able to remotely wipe data from devices that have access to school servers — including staff members’ personal devices. “This isn’t an issue with students because they don’t have access to confidential data,” Dunkin said. “Staff are able to access confidential data with their district-issued and personal devices and must be prepared for us to wipe their device if it’s lost or stolen.”

### Develop a breach response plan now

“It’s just like any other element of disaster planning,” Dunkin said. It should include steps you’ll take if a breach occurs, as well as designate a response team and the team members’ roles, he said.

Dark recommends getting to know your local law enforcement and FBI field offices.

“They’re great resources both before and after a breach,” Dark said.

In addition, write your response plan with the requirements of the Family Educational Rights and Privacy Act, or FERPA, in mind; work with your legal team and be aware of data breach disclosure laws for your state.

### Consider cyber liability insurance

Addressing a data breach can be time consuming and very expensive. Church Mutual works with CMIC Specialty Services and Identity Fraud Inc. to offer a cyber liability insurance and data breach services program to our customers. Please contact your Church Mutual agent for more information.

### Should you use The Cloud

The Cloud lets you store and access data and software through the Internet rather than your computer’s hard drive. It’s great for file sharing or protecting data against facility damage and is an affordable way to update software. But what about security?

“Can I do a better job securing data than Google? Probably not,” Dunkin said. “But there are lots of dangers in The Cloud.”

“You are relinquishing some controls in The Cloud,” Widman said. “Review the terms and conditions of any contract with a Cloud provider and recognize that if The Cloud is compromised, the liability and responsibility of responding to the breach will still most likely rest on your shoulders.”

“FedRAMP (the Federal Risk and Authorization Management Program, a collaboration between the government and cyber security and Cloud experts) offers a checklist to evaluate Cloud providers,” Dark said.

<sup>1</sup> <http://windows.microsoft.com/en-us/windows/end-support-help>





## Managing Your Risks

### Ladder Inspection Checklist and safety posters

An analysis of workers' compensation and liability claims involving Church Mutual customers showed that ladder-related, slip-and-fall accidents were a major loss driver. During calendar years 2009-2013, employees, volunteers and guests were involved in more than 870 ladder accidents costing upwards of \$13.8 million. Injuries to maintenance workers were responsible for the biggest share of the workers' compensation claims and associated dollar losses.

Trimming trees, painting, repairing roofs and changing light bulbs are just a few of the tasks that often require using a ladder. Because ladders are used frequently, it's easy for employees and volunteers to overlook potential hazards when using them.

To help address the proper use of ladders and related safety concerns, Church Mutual developed a new brochure entitled **Ladder Inspection Checklist**. The brochure outlines five key steps for using ladders safely:

- Choosing the right ladder
- Inspecting the ladder
- Correct set up
- Climbing and descending
- Using safe work practices

The brochure includes four tear-out copies of the checklist. There also are four *Danger — Damaged Do Not Use* tags that can be attached to a defective ladder to warn others about its condition and to indicate it is out of service.

Six new safety posters were added to the risk control resources available to Church Mutual customers. These posters provide helpful tips for employees and others about preventing back injuries, kitchen accidents, strains and sprains and slips and falls on walking surfaces and from ladders. Also, information on making ergonomic adjustments to computer workstations is covered in one of the posters. To view, download or print copies of these and other safety resources, please visit [www.churchmutual.com](http://www.churchmutual.com).

Edward A. Steele  
Risk Control Manager

## Staff Lounge

### Slip-resistant shoes help reduce kitchen falls

The average school food service area is a hectic place. Throw a wet or slippery floor into the mix and hectic can turn into downright hazardous — and expensive. Slips, trips and falls are the most common workplace injuries and cost more than \$70 billion each year.<sup>1</sup>

Two things can help reduce injuries: immediately cleaning and blocking off wet areas and slip-resistant shoes. The value of non-slip shoes is well-known: A recent study showed a slip reduction rate of more than 50 percent.<sup>2</sup>

#### Do your research.

Work with an established shoe resource to determine the best options for your needs. Things to discuss: sizing and fit, comfort technologies, durability and the desired coefficient of friction, or COF, aka slip resistance.

"For the food service environment, a shoe should have a slip-resistant outsole with a COF of at least .4 on the Brungraber Mark II test and a .6 to .8 COF will provide maximum slip resistance," said Cliff Blood, national sales manager for SR Max Slip Resistant Shoe Co.

Tread pattern and tread compound help determine the COF. Look for a supplier that requires manufacturers to submit independent test results for all shoes using the Brungraber Mark II "hi soil" oily/wet test on red quarry tile.

#### Get employee buy-in.

"If you want employees to wear slip-resistant shoes, educate them on the importance of wearing them and give them brand options," Blood said. "Shoes are very personal to most people and choices are important."

#### Subsidize shoe cost and/or offer payroll deduction.

"You'll increase adoption with a company-funded subsidy that pays for all or part of the shoe purchase, plus a payroll deduction option for partial subsidy programs," Blood said. "Even a payroll deduction program alone increases compliance."

#### Monitor shoe wear.

Blood recommended replacing slip-resistant shoes every six months. "Our company can send automatic purchase reports to our customers monthly, which makes it easy to monitor which employees may need to replace their footwear."

Be aware: No shoe is slip-proof. Regardless of test results, employees can slip and fall resulting in serious injury and/or death. Slip-resistant shoes should be worn as part of an overall safety system.

<sup>1</sup><http://ohsonline.com/Articles/2013/10/01/How-Slip-Resistant-Shoes-Can-Put-Money-in-Your-Companys-Pocket.aspx>

<sup>2</sup>Occupational and Environmental Medicine (Vol. 68, No. 4, 2011)

# Improve bike, skateboard safety with these simple steps

Bikes and skateboards can be great modes of transportation for getting around campus. They cut down on congestion, minimize parking hassles and are great for exercise. But when they share roads with motor vehicles and sidewalks with pedestrians, hazards abound.

These recommendations can help improve safety for all members of your campus community and reduce problems with theft.

**Enforce speed limits.** Speed is a factor in many bike and skateboard collisions. “The time between classes is limited and students are racing to get to their next classes,” said Erika Dominguez, a bicycle enforcement officer on the University of California San Diego campus. “It’s definitely a recipe for trouble.”

At UC San Diego, cyclists and skateboarders are encouraged to stick to a speed that’s roughly twice that of pedestrians, about 8 miles per hour. Excessive speed could warrant a ticket.

**Maintain an active police presence in high-traffic areas.** “When people see us, they’re more likely to follow the rules,” Dominguez said.

At UC San Diego, police officers make their rounds on bikes and motorcycles and in patrol cars.

**Expect bikes to act like cars.** “If a cyclist wants to ride in the road, (the cyclist needs) to act like a car and follow all traffic signs, ride with traffic, signal turns, use lights at night and yield the right of way to pedestrians,” Dominguez said. “A rider who blows through a stop sign should expect to get a ticket. Some people think the rules are different because they’re on campus — they’re not.”

**Don’t assume all cyclists know the rules of the road.** “When I stop a reckless cyclist, I typically ask if (he or she has) a driver’s license,” Dominguez said. “We get a lot of students from out of town — and from out of the country — who actually don’t have (driver’s licenses) or don’t know what’s expected of a person driving a car.”

**Encourage pedestrians to be mindful, too.** It’s not just cyclists and skateboarders who cause problems. “Inattentive pedestrians, especially people on their



cellphones, can be a real hazard,” Dominguez said. “Everyone has a responsibility to be aware of their surroundings and respectful of others — to co-exist.”

**Establish walk-only zones.** Require cyclists and skateboarders to dismount and walk through areas where there’s a high level of pedestrian traffic or activities that generate crowds, such as food carts. At UC San Diego there are some areas where biking and skateboarding are never permitted — for instance, in building interiors and on certain bridges and walkways — and others where they’re prohibited at certain times.

**Rely on education.** On the UC San Diego campus, police team up with the campus Pedal Club to get the word out on a variety of topics, such as on-campus bike safety and theft prevention, especially during the first weeks of each quarter. “If you register your bike — which we actively encourage — you’re an automatic member of the club, and you get things like free lights and discounts on helmets,” Dominguez said. “A campus group also hosts bike breakfasts at the main entrances to campus. When cyclists stop for a bagel, we get a chance to remind them of bike safety rules.”

**Be a good role model.** Campus staff members should model desired biking/skateboarding behavior. “We wear helmets, don’t talk on our cellphones while cycling and follow all vehicle traffic laws,” Dominguez said.

**Preventing theft.** Bike theft is an all-too-common problem on many campuses. To avoid it, the UC San Diego police department recommends cyclists lock their bikes using U-locks, rather than less expensive chain locks, and in a visible, high-traffic area. “Just a minute” is plenty of time for a bike to disappear.

# Climbing to new heights

## Strike a balance between risk management and fun with climbing walls

Once viewed as an extreme sport, climbing now is firmly in the mainstream and can be a great addition to any school's physical education program. "Climbing works for every body type and fitness level, and it's a great option for kids who might not like team sports," said Steve Garza, CEO of Outdoor Escape, a climbing wall manufacturer in Houston, Texas.

To deliver a rewarding climbing experience, keep the following in mind:

### Decide if a rope or traverse wall is a better fit.

Traverse, or bouldering, walls have become quite popular, especially at elementary schools. These are climbed horizontally and are lower than rope climbing walls. In addition, many students can use a traverse wall at the same time, and students don't need harnesses and ropes.

That said, don't underestimate the dangers. "Every fall from a traverse wall is a ground fall — there's no rope to catch you," said Drew Eakins, marketing manager at the Climbing Wall Association, or CWA. "Climbers need to understand the risks and practice proper climbing and dismounting techniques, learned from a qualified instructor."

### Choose a company that follows CWA standards.

There are no federal standards for climbing wall construction, and in many states they're regulated as amusement rides and devices. CWA is widely recognized as the standard-setting organization for the design, construction and maintenance of climbing walls in the United States. CWA does not accredit organizations, but recommends schools work with companies that follow CWA specifications.

### Join the CWA and participate in their training.

CWA membership gives your school access to CWA publications, including *Industry Practices*, a sourcebook that helps operators develop responsible risk management practices.

Eakins recommends having at least one staff member go through CWA's climbing wall instructor certification program or a comparable training. "Someone should 'own' the wall and have working knowledge of wall and equipment maintenance, understand risk management, and be in charge of instructing other staff and students."



### Rely on your installer for flooring recommendations.

At this point there are no recognized standards for flooring. "There are a lot of variables that come into play and recommendations are not necessarily backed by scientific evidence," Eakins said. "We suggest you work with your installer to come up with a plan that makes sense for your school. They'll know what's being done in the industry and help you develop a solution."

**Limit system access, supervise and educate.** Your wall should only be used when a trained professional is supervising. Many schools will lock mats over the wall to prevent unsupervised access.

All students should go through a comprehensive onboarding process before using the wall. If you have a ropes course, require students to pass tests related to proper belay procedures, knot-tying and climbing gear operation. "Students need to understand they have someone's life in their hands and act appropriately," Garza said.

**Follow a regular maintenance schedule.** "Follow the manufacturer's recommendations for soft goods like harnesses and ropes," Eakins said. "Do a quick visual check before and after any use."

Outdoor climbing structures should be thoroughly inspected by a professional every 24 months; indoor structures every 48 months (unless the manufacturer states otherwise). "Inspect more frequently if you suspect a problem, incur damage or equipment is in an area with high humidity," Eakins said.

Store soft goods away from heat and chemicals and look for signs of discoloration or wear with every use. Schools with traverse walls should check holds to make sure they're tightened properly to prevent spinning.

# Q | A

## A Perspective

*When an injury, accident or disaster occurs at the workplace, filing an insurance claim often is not your first priority. However, it is important to file a claim within 24 hours of an incident to receive the best care and protection for your employees and property. Risk Reporter spoke with Harry Shuford, chief economist at the National Council on Compensation Insurance (NCCI), about the importance of filing claims promptly and what is at stake when this process is delayed.*



### **Risk Reporter: Why is timely filing of an insurance claim so important?**

**Harry Shuford:** Prompt reporting of an insurance claim is essential to effective risk management, as well as a fast claims handling and recovery process. Claims should be reported within 24 hours of an incident or one business day. You also need to file the claim within the time frame required by your state to avoid paying a fine. Remember that even minor incidents and injuries need to be reported.

In the case of injury, prompt reporting is essential in trying to limit the severity of an injury and in expediting recovery and an early return to work. For property claims, timely reporting can help reduce the potential for further damage.

### **Risk Reporter: What types of costs increase when there is a delay in reporting a claim?**

**Shuford:** A delay of any kind can mean additional property damage or injury resulting in additional costs. For example, a delay in reporting an injury often means a delay in proper treatment and that could result in additional medical problems and costs. For instance, a back strain that goes untreated could cause disc degeneration, spinal fusion and chronic pain.

For an employer and its workers' compensation insurer, a delayed claim can mean higher medical and indemnity costs, as well as the possibility of increased scrutiny by workers' compensation and workplace safety regulators.

### **Risk Reporter: Why is it especially important to file workers' compensation claims promptly?**

**Shuford:** Workers' compensation was created to protect workers and their families. Filing a claim promptly helps to minimize pain and suffering, eases anxiety, limits the possibility of permanent disability and expedites the return of an injured worker to work and earning a paycheck. Late reporting delays treatment and interferes with the objective of workers' compensation, which is to secure the best possible outcomes for injured workers and their families.

- **For more information** about filing timely insurance claims, visit [www.churchmutual.com](http://www.churchmutual.com), click on "Claims Center" and select "Importance of Prompt Claim Reporting."