

# Wise Words

State of Alabama · Department of Finance · Division of Risk Management

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## ***Lightning—A Major Cause of Damage in Alabama***

In 2013, the second highest number of losses reported for Alabama's state properties was related to damage from lightning strikes. On average, lightning accounts for 34% of state property claims resulting in over a million dollars in damage annually.

When considering safety of individuals, lightning causes more casualties annually in the U.S. than any other storm related phenomena, except floods. Many people incur injuries or are killed due to misinformation or inappropriate behavior during thunderstorms. The Loss Control Department of the Division of Risk Management (DORM) recommends taking precautions to reduce dangers posed by lightning (see recommendations listed under the Loss Control section at [www.riskmgt.alabama.gov](http://www.riskmgt.alabama.gov)).

DORM offers a 5% premium credit for the scheduled structures if a UL (Underwriters Laboratories) lightning protection system approved by DORM is installed on the building premises. Check with the underwriter assigned to your region for more information on this credit.

To report damage to state properties from lightning strikes, call our claims department at (334) 223-6120 or visit our website: [www.riskmgt.alabama.gov](http://www.riskmgt.alabama.gov) to complete a Property Loss Notice and a Lightning Affidavit form. Claims should be reported as soon as possible.

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Department of Finance,  
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## Prevent Water Damage By Cleaning Gutters & Drains



Gutter and roof drainage systems are an important part of all roof systems, but they are often overlooked when it comes to proper maintenance and care.

Often, water damage to a building is the result of clogged gutters. Especially when storms with high winds pass through your area, leaves and debris are blown on-to roof tops and fill drains and gutters. When the gutters don't properly drain water, they can create a number of problems which are not covered by the State Insurance Fund including:

- Water leaking into the building
- Bent gutters
- Wood rot
- Foundation damage
- Excess pressure on gutters which can cause leaking or separation
- Erosion of landscaping
- A home for rodents, pests, and insects

Don't neglect performing this important maintenance on your gutters and drain pipes or you could be faced with costly repairs.

# Playground Safety



In recent years there have been more than 200,000 injuries annually on public playgrounds across the country that required emergency room treatment according to the U.S. Consumer Product Safety Commission (CPSC). Playground injuries range from bruises and cuts to life-threatening injuries like strangulation. According to the Center for Disease Control (CDC), approximately 45% of playground injuries are severe. These injuries include: broken bones, internal injuries, concussions, dislocations, and amputations.

Your school can create a safer playground environment for all children and contribute to the reduction of playground-related deaths and injuries by adhering to the following recommendations by DORM. Loss Control Specialists will be looking for hazards listed below and making recommendations that will fall under the categories of *Mandatory* or *Needs Attention*. Mandatory recommendations will need to be addressed immediately and those classified as Needs Attention should be addressed as soon as possible.

## Playground Safety Recommendations:

- Develop a weekly playground self-inspection program **Mandatory**
- Remove trash, debris, and foreign objects from playground surface area **Mandatory**
- Adequate protective surfacing needed under and around playground equipment **Needs Attention**
- Rake and fluff loose-fill surfacing materials that have been displaced **Needs Attention**
- Improve drainage at the playground area **Mandatory**
- Remove/replace potential clothing entanglement hazards such as open S-hooks or protruding bolts **Mandatory**
- Remove/repair trip hazards such as exposed footings or anchoring devices and rocks, roots, or any other obstacles on the playground area **Mandatory**
- Remove/replace broken equipment such as loose bolts, missing end caps, cracks, etc. **Mandatory**
- Correct insect infestations such as ants, wasp, termites, etc. **Mandatory**
- Remove user modifications (such as ropes tied to parts or equipment rearranged) **Mandatory**
- Repair/replace worn, loose, damaged or missing parts of playground equipment **Mandatory**
- Repair/replace splitting or rotting wood, rusted or corroded metals, and frayed ropes **Mandatory**

The CPSC published recommended guidelines in the *Public Playground Safety Handbook*. A link to download this publication is available on the DORM website at [www.riskmgt.alabama.gov](http://www.riskmgt.alabama.gov).

# Expanded Coverage for Auto Physical Damage

The State of Alabama Division of Risk Management offers auto physical damage coverage to state agencies for state automobiles. The specific coverages include comprehensive (fire, theft, wind, glass breakage, etc.) and collision coverage with \$250 and \$500 deductibles respectively. Recently, DORM recognized the need to expand this coverage to include non-factory installed equipment and worked with its auto carrier to provide this specific coverage.

Auto Physical Damage Coverage now includes Non-OEM (Original Equipment Manufacturer) or non-factory installed equipment which involves any custom parts or equipment added for the purpose of enhancing the utility of the auto and operating from its power source.

Examples of equipment are:

- Lights
- Communication equipment
- GPS units
- Computers



This additional coverage is effective October 1, 2014 and is limited to a maximum value of \$10,000 per covered auto per accident. If you have any questions, please contact our Underwriting Department at (334)223-6120.

## Property Renewal is October 1st

Certifications were due June 30th, but changes to properties should be reported to DORM throughout the year as soon as changes are made or construction is completed.

If you have any questions, please call the Underwriter assigned to your region of the state:



Property certifications are mailed each year in May

Review properties listed and make changes as needed

**Any changes during year should be reported to Risk Management in writing (Self-inspection form)**

Schedule is mailed just prior to October 1<sup>st</sup> of each year

Southern Alabama Territory:

Dale Whittle (334) 223-6139

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