

Great American Public Sector

Safe Connections



Public Sector



Stay Safe on the Playground this Summer

Playgrounds are a great place to build community and to help keep children active. However, accidental injuries can occur due to falls, hangings, entrapments, strikes by moving parts or sharp points.

Help prevent playground injuries by taking these precautions:

- Be cautious of where you install equipment. Separate it from streets, parking lots and other areas with fencing. Do not install it on paved surfaces, grass or dirt. If you have equipment on a paved surface that cannot be moved, provide shock absorbing mats or surfacing under and around the equipment.
- Ensure that the equipment location and spacing allows for the even distribution of children throughout the playground area.
- Make sure to firmly anchor the equipment. Install concrete footings at least four inches below grade.
- Remove cable ropes, wires and other obstructions between pieces of equipment.
- Install slip resistant surfaces on all climbing equipment, gripping and step components.

Inspection and maintenance of equipment is vital to ensuring it is safe. You should inspect the equipment and the area daily, and repair deficiencies promptly. When conducting inspections, eliminate and repair the following specific conditions:

- Tripping hazards, such as rocks, tree roots, depressions or low containment structures, which must be at least six inches above the surface to be visible
- Equipment components that are bent, cracked, rusted or warped
- Open or deformed "S" hooks, links, rungs and shackles
- Worn swing seats and chains
- Damaged, loose or missing swing seats. Replace metal swing seats with plastic compound material.
- Broken or damaged anchors and supports
- Damaged-exposed concrete anchors, which must be at least four inches below grade
- Accessible sharp edges, bolts, fasteners and protrusions
- Uncapped, exposed tube endings
- Cracked or splintered wood
- Worn bearings
- Broken or missing rails, rungs, seats and steps
- Loose nuts and bolts
- Areas of poor drainage

Be on Alert for Tornadoes

Many look forward to spring for its warmer temperatures and blooming flowers, but many also overlook the increased likelihood of a tornado. While April, May and June typically have the highest risk of a twister, tornadoes can happen during any month of the year.

Most importantly, know the National Weather Service Warning Levels

- **Severe Thunderstorm Watch:** Severe weather is likely to occur. Listen to radio or television for further information.
- **Severe Thunderstorm Warning:** Severe weather is occurring, but tornadoes have not been spotted. Take shelter and continue to listen to radio or television for further information.
- **Tornado Watch:** Weather conditions are such that a tornado is likely to occur. Listen to radio or television and prepare to take shelter.
- **Tornado Warning:** A tornado has been detected. Take shelter immediately.

After a Tornado Strikes

How you react to the disaster is just as important as how you prepare. Keep these tips in mind:

- Make sure the storm has passed before leaving shelter.
- Check for the injured or missing people and don't move anyone who is seriously injured.
- Check for natural gas leaks. If you suspect a leak, leave the building immediately.
- Don't use electricity if you suspect a gas leak, as well as damaged or wet wiring.
- Watch out for falling debris and broken glass.
- Stay away from downed power lines.
- Enter buildings cautiously – dangers may be hidden.
- Use only a flashlight when checking for injuries.

If you need to seek shelter:

Do seek shelter: In the corner of the building, underneath stairs, in the innermost closet or in the innermost hallway.

Don't seek shelter near: Doors, outside walls that are above ground level, heavy objects, windows and corridors facing wind.

Be sure to stay prepared at all times. In the event of a catastrophe, keep the following emergency supplies on hand in a "safe" area:

- First Aid kit
- Portable, battery-powered radio
- Portable, battery-powered flashlight
- Extra batteries
- Water, stored in airtight plastic containers
- Food (canned or dried)
- Tools, including wrenches to shut off utility lines
- Blankets or sleeping bags
- Pail with cover
- Multipurpose portable fire extinguisher
- Can opener and eating utensils



Average Speed of Travel: 35 mph
Average Wind Speed: 100-300 mph
Most Likely to Occur: Between 3:00-7:00 p.m. from April through June
Most Likely Location: Southern, Midwestern and plain states



To help avoid distractions, take precautions before and while you operate a vehicle

Before Driving

- Know where your vehicle's controls are located so you can make adjustments as needed
- Make sure all loose objects are properly secured
- Adjust mirrors
- Prepare in advance for needs such as sunglasses or toll money
- Take care of personal hygiene, including shaving and putting on make-up
- Get sufficient rest

When Operating a Vehicle

- Drive defensively – remember you need to compensate for the actions of other drivers
- Do not eat or drink
- Do not read or write anything
- Only use cell phones in the case of an emergency
- **Take a break when you are tired**—if you feel your concentration is impaired, park the vehicle in a safe location to rest

Source for distracted driving statistics: *Distraction.gov*, the Official US Government Website for Distracted Driving.

**// It Can W8 **//

People spend so much time in cars that many consider them a second home. But, texting, phone calls, eating and grooming can take your employees away from what they need to focus on in the car—driving. And, the consequences are devastating:

- In 2012, 3,328 people were killed and an estimated 421,000 injured in distraction-affected crashes.
- 10% of drivers under age 20 involved in fatal crashes were reported as being distracted at the time of the crash.
- Drivers in their 20s comprise 27% of the distracted drivers in fatal crashes.



Be Aware of Concussion-Risks in Your Youth Sports Programs

You can hardly turn on a sports broadcast today and not see some news on the effects of concussions. This hot-button topic piqued particular interest when former professional football players sued their league, and two, Junior Seau and Dave Duerson, committed suicide in which their brain injuries were blamed for their mental condition.

Due to a permanently disabling brain injury of a middle-school football player, Washington state passed “Lystedt’s Law” in 2009. It was the first and most comprehensive state law to address concussions in youth sports, and mandated education for coaches, removal from the game if a head injury is suspected, written clearance to return and a concussion form signed by parents and players.

Since Lystedt’s Law passed, all 50 states and the District of Columbia have passed varying degrees of youth concussion legislation. However, not all state laws have all the components of the Washington law, and legislators and concussion experts are revisiting ways to strengthen their states’ laws.

We can work with groups like yours across the country, and have expertise to make sure your youth sports’ policies and procedures are in line with your state’s laws. Be sure to visit our website at GAIG.com/publicsector and see how we are working to help limit concussion risk in public entities.



A Company You Can Count On

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed and indexed annuities.

Great American Insurance Company is currently rated "A+" (Superior) by A.M. Best, and has received an "A" (Excellent) or higher rating from the A.M. Best Company for more than 100 years.* The members of the Great American Insurance Group are subsidiaries of American Financial Group, Inc. AFG's common stock is listed and traded on the New York Stock Exchange under the symbol AFG.

The Numbers Tell The Story

There are over **3,000** property and casualty insurance companies in the United States.

Only **50** are included on the Ward's 50 List for safety, consistency and performance.

Only **5** have been rated "A" or better by A.M. Best for over 100 years.

Only **2** are on both lists.

Great American Insurance Company is **1** of the two.

We are proud of our "A+" (Superior) A.M. Best rating and thank you for the trust you have placed in us to insure your most important specialty accounts.

*A.M. Best rating affirmed May 12, 2016.

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