

Loss Control Lowdown

- Starr Markworth

MVRMA's Multi-Media Library

One of the value-added services MVRMA provides to its members is the Multi-Media Library. The library currently consists of more than 325 videos/DVDs as well as 18 CD-ROM programs that are available to member cities at no charge.

The purpose of the library is to provide additional information to supplement the members' in-house training efforts. The library covers a broad range of public sector safety and management issues. When possible, programs are purchased that are specific to public entities or certain services that our members provide.

Funds are budgeted annually for the purchase and upgrade of additional materials.

Recommendations from member cities of topics to include are encouraged and utilized in the planning of future purchases. Currently, we are in the process of adding new materials in the DVD format and replacing outdated and broken VHS videos with DVDs.

Some of the new DVDs recently added to the library include: First Aid Safety, Welding, Respiratory Protection, Traffic Control Thru Work Zones, Hand and Power Tool Safety, Scissor Lifts, Strains and Sprains, Forklift Safety, MSDS Information, Driven to Distraction II, Back Safety for Landscape and Maintenance Workers and The OSHA Lead Standard.

The most current MVRMA Multi-media Library listing can be found at www.mvrma.com under Training and Loss Control. A Video Request Form can be downloaded, or requests can be made by phone 937-438-8878 or by email smarkworth@mvrma.com. Please allow 3-5 days for delivery of these materials and limit your requests to three videos/DVDs. MVRMA assumes the cost of delivering the materials via the US Postal Service, and the member cities are responsible for returning the

materials to the MVRMA office.

PRIMA Cybrary

All MVRMA members have access to the PRIMA Cybrary, a service provided by the Public Risk Insurance Management Association (PRIMA).

The PRIMA Cybrary is your members-only resource for a variety of sample documents and articles that every risk manager needs, covering such topics as:

Requests for Proposals,
Job Descriptions,
Transportation & Vehicle Safety,
Emergency Services/Disaster
Recovery,

and much more.

Use this resource as a starting point for all of your risk management related projects. Documents in the PRIMA Cybrary have been contributed by risk management professionals in public entities. Find out what worked for them and get a head-start on your next project.

Please contact the MVRMA if you are looking for sample documents and would like the MVRMA staff to research the PRIMA Cybrary for you.

What's Happening

Has your city or one of your departments started a new program or done something else innovative? Have you recently been recognized for an outstanding achievement? We are looking for "success" stories to feature in *Risky Business*. Please send us a short description about your new program, best practice or special achievement, and then, look for your story to be featured in our next edition. Don't delay - our next issue will be published in May.

Congratulations to the City of Vandalia which was recently selected as one of "Dayton's 15 Best Places to Work" by the *Dayton Business Journal*. The city will be honored at a banquet in March and will be featured in an upcoming article.

Brokers' Beat...

Alliant

In our August 2010 *Risky Business* article, we detailed information about cyber liability, and in this article and some future articles, we will highlight in more detail some of the specific Cyber Liability coverage issues. While the typical cyber liability coverage form will respond to the financial damages of third parties, it typically excludes first party crime coverage for the insured's money and securities from computer fraud. In this article, we will focus on the first party computer fraud exposure for money and securities and address the specific coverage that MVRMA offers its members for this exposure.

Computer Fraud is one of the coverage parts included in the MVRMA crime policy. In this policy, it is defined as loss of money and securities resulting directly from the use of any computer to fraudulently cause a transfer from inside the premises or banking premises to a person (other than a messenger) outside those premises or to a place outside those premises. The policy goes on to define money as currency, coins and bank notes in current use and having a face value, and securities as negotiable and nonnegotiable instruments or contracts representing either money or property.

The tricky part of the Computer Fraud coverage comes from the definitions of premises and banking premises. Both definitions have an historical basis for use in conjunction with robbery, burglary and theft of the physical aspects of money and securities and do not seem to lend themselves to the cyber world. A premises is defined as the interior of that portion of any building the insured occupies in conducting business. While the premises part of the coverage seems pretty straight forward, the definition of a banking premises is less so. A banking premises is defined as the interior portion of any building
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FYI (Cont./Page 1)

and more productive in the long run. **Be an example.** Leaders who willingly and honestly admit mistakes set the right tone in an organization, while those who bury their own errors or blame others, send a potentially dangerous message. If we expect employees to step forward and admit their mistakes, we will need to step up first.

As you begin the process of implementing plans for 2011, I invite you to consider using Herman's tips listed above as a means to reducing mistakes and strengthening your organization. Since MVRMA is in the business of paying on behalf of members for wrongful acts and accidents that occur, these tips present an opportunity to prevent a recurrence of mistakes and to strengthen us for the uncertainty that lies ahead.

Alliant (Cont./Pg. 3)

occupied by a banking institution or similar safe depository. In researching the banking premises definition, it appears it probably does not include stock brokerage firms or other financial institutions that are not banks. In viewing the state of the financial services industry today, many financial institutions have evolved into businesses that may not meet the specific definition of a bank. The premises may house a bank branch in one area with other functions, such as insurance, stocks and bonds sales and administration, in other areas of the building. In that situation, would the entire financial institution be classified as a bank? The policy language is not clear and the interior of the a bank may be best defined by the federal or state laws that apply to the banking institution where the covered loss occurs.

In view of the vague and chaotic nature of these definitions and the possibility of adverse interpretation, we suggest that you review the vendors that have possession of your money

and securities to determine if they fall within the definition of banking premises. Given the age of consolidation of financial services, if you are unable to determine a vendor is a bank, we suggest you review the operations and contracts of these vendors to confirm their operations have computer fraud controls in place and that contract provisions and insurance are in place to protect and readily replace your money and securities in case the cyber controls should fail.

Keeping You Legal

Probably 99% of our members' employees drive vehicles, and many drive city vehicles as part of their job description. But, whether you're a newbie behind the wheel or an experienced veteran, it's always a good idea to review certain traffic laws. Some of the laws listed below are old standards, but several are new laws that were enacted within the last couple years:

Driver's License/Vehicle Registration

Renewals - A \$20 late fee is assessed if either your driver's license or vehicle registration is renewed more than seven days beyond the expiration date.

Booster Seats - Any child who is at least four years old but not older than eight and is traveling in a vehicle must be properly restrained in a booster seat.

Lights - Lights must be displayed

- Between sunset and sunrise
- During any period of rain, snow, fog or other unfavorable atmospheric conditions regardless of the time of day
- At any time when natural light does not make it possible to see objects clearly 1,000 feet ahead
- Whenever windshield wipers are used

School Buses - When the bus driver activates four amber lights, he is preparing to stop. Other drivers are required to stop when the school bus comes to a full stop. When a school bus is stopped on a street with fewer than four lanes, all traffic approaching from either direction must stop at least 10

Coming Events

February 23

Word/Excel Training

1:00-4:00pm

MVCC

March 2

Hot Topic - Healthcare Reform

11:30 am Lunch Meeting

Heatherwoode Golf Course

March 21

MVRMA Quarterly Board Meeting

9:30 am

MVRMA Offices

March 29-31

OBWC Safety Congress

Columbus Convention Center

April 7

Customer Service (2 sessions)

8:30-11:30 am

12:30-3:30 pm

MVCC

feet from the front or rear of the bus and remain stopped until the bus begins to move or the bus driver signals motorists to proceed. If a school bus is stopped on a street with four or more lanes, only traffic proceeding in the same direction as the bus must stop. **Move-over Law** - When a driver approaches a stationary public-safety vehicle, an emergency vehicle or road-service vehicle displaying the appropriate visual signals by means of flashing, oscillating or rotating lights, he shall do either of the following: If the driver is traveling on a highway of at least two lanes that carry traffic in the same direction as the stationary vehicle, the driver shall proceed with caution and if possible, change to the lane not adjacent to the stationary vehicle. If the driver is not traveling on a highway as described above, the driver shall proceed with caution and reduce the speed of his vehicle until he has passed the stationary vehicle.