

Business Watch programs can help protect your club from vandalism

Boys & Girls Clubs are often targets for burglary and vandalism. These crimes are typically committed in areas that cannot be observed by others and during evening hours. Business Watch programs, similar to Neighborhood Watch groups, seek to reduce commercial crime and fear of crime for both business owners and their clientele.

To get started, contact your local Chamber of Commerce. They can give you information on how to launch a Business Watch program with neighboring businesses, or direct you to members already located in your community.

The *Small Business Crime Prevention Guide*, published by the Texas Department of Insurance, offers the following ideas to help business owners prevent crime:

- Get to know neighboring businesses and occupants including schools, civic groups, libraries, and clubs.
- Be alert and report suspicious behavior to law enforcement immediately, even if it means taking a chance on being wrong.
- A telephone tree is an effective means of sharing information with neighboring businesses. Should a problem develop, each business is responsible for calling others on the tree.
- Secure your property thoroughly. Ask local law enforcement officials to conduct a survey of your business and provide advice on lights, alarms, and other security measures.
- Engrave all valuable office equipment and tools with an identification, tax, license, or other unique number.
- Aggressively advertise the Business Watch group. Post signs and stickers stating that the neighboring block of businesses is organized to prevent crime. Keep in mind, a sign is just a sign unless there is action to enforce its message.



Additionally, do an assessment of lighting around your building. Replace blown out bulbs as soon as possible and increase lighting to enhance visibility in dark areas of your property.

If there is a Business Watch sign posted in your area, do you know if the group is still active? By revitalizing the Business Watch Program, you can take steps to reduce the possibility of criminal activity in your area.

You can also learn more about protecting your club from burglary by reading *Crime prevention through environmental design* in Markel's risk management library found at: <http://www.markelinsurance.com/risk-management-home/safety-guides>.

Using reference point driving to navigate your buses to avoid collisions



Over the years, clubs have transitioned from 15-passenger vans to Type-B integrated school buses to increase passenger safety. Frequent auto loss activity reported by BGCs to date involved backing accidents, hitting parked vehicles, and sideswipe impacts. This may indicate that the wider and heavier chassis are more challenging to navigate versus their slimmer and lighter predecessors.

Using vehicle reference points can help a driver improve their ability to operate a vehicle safely.

According to the Pennsylvania School Bus Driver's Manual, a reference point is some fixed object or point on your bus that, when lined up with points outside the bus, will give you consistent reference to judge when to turn, move, stop, line up

your bus, or judge the amount of space available around your bus. Any point on the bus such as the door, outside mirrors, windshield center post, bus hood, front and rear bumpers, etc., can be used as a reference point. These points are easily detectable and readily seen by you in the driving position. The distance or guidelines outside the bus are then predetermined by direct measurement or observation before you use your bus for the first time. Once these points are determined and you are comfortable with the understanding of what each reference point is telling you, these points should remain constant.

This manual further provides a few simple steps for determining reference points on your bus:

1. Position yourself comfortably in your driver's seat;
2. Pick an easily observable point on the hood or windshield of your bus;
3. With the help of someone outside your bus (if possible), on a conventional style bus, find the point on the ground where the edge of the hood lines up with the point on the ground directly in front of it. For a transit style bus, use some point on the windshield to mark your point on the ground in front of the bus;
4. Once you determine this point, note it in your mind and remember it for future reference; and
5. Remember to do this in your own bus, since the point of reference may change from bus to bus depending on the height of the driver's seat and the model of the bus.

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2015 Safety 1st award nominations are now open!
Get the recognition your club deserves.



Safety 1st nominations are due no later than November 20, 2015

Every year, Markel recognizes clubs that have shown an outstanding commitment to safety with the prestigious Safety 1st designation.

Your club qualifies if you:


Have been a Markel customer for at least three years, and have a liability, property, or auto policy with Markel.

Note: Clubs with an accident medical policy only are not eligible for this program.

Nominate your club now!

1. Go to **boysandgirlsclubinsurance.com**.
2. Click on **Nominate your club**
3. Click the button at the bottom of the page to **begin the online form**.

Use your smartphone to scan the QR code to nominate your club immediately.



(“REFERENCE POINT DRIVING” CONTINUED)

For determining reference points to the side or rear of your bus, make sure you are seated comfortably in your seat with seat belt attached. Then, mark points on the various outside rear view mirrors on either side of your bus.

To determine the point directly below your rear bumper, use a point in your left (or right) rear view mirror that lines up directly over the bottom of your left rear wheel well and your rear bumper. Now, measure the distance from this point on the ground to the edge of your rear bumper; remember this distance. You should use reference points on both left and right rear mirrors.

This rear reference point can be helpful when estimating the distance from your rear bumper to some point on the ground and can be especially helpful at a railroad grade crossing when determining the distance of your rear bumper from the track.

Finally, remember these measurements should be made and will only be applicable on level ground. Adjust your front and rear measurements when your bus is stopped on a sloped surface.

Reference

Pennsylvania Department of Transportation (2012),
Pennsylvania School Bus Driver’s Manual – PUB 117,
Harrisburg, PA



Markel can help

Have a safety or risk management question, concern, or idea for our next newsletter?

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