



Risk management news

Boys & Girls Club insurance

Vol. 1, 2016

Congratulations 2015 Safety 1st award winners!

The Markel Safety 1st Award recipients for 2015 are:

2-5 year recipients

Boys & Girls Club of Palm Springs

Boys & Girls Club of Plymouth

1st year recipients

Boys & Girls Club Broward County

Boys & Girls Club of Greater High Point



Tips for effective security lighting

Damage to a Boys & Girls Club building and destruction of business personal property often comes as a result of vandalism, burglary, and theft. There are a variety of strategies a club can put into place to help prevent these events from occurring. Effective security lighting has been identified as a critical asset in fighting crime and should be a part of your crime prevention program. Clubs may benefit from understanding the principles of security lighting, and then evaluate and monitor the impact their current lighting arrangements have on reducing criminal activity. The following tips will help clubs incorporate effective security lighting into their crime prevention strategies.

According to *Guideline for Security Lighting for People, Property, and Public Spaces* the principles of security lighting applicable to new facilities, or existing facilities, those being upgraded, or converted, include:

- Integration of illumination into the total security system, thereby facilitating the effectiveness of other security devices or procedures;
- Illumination of objects, people, and places to allow observation and identification, thereby reducing criminal concealment;



- Illumination to deter criminal acts by increasing fear of detection, identification, and apprehension;
- Lessening the fear of crime by enhancing a perception of security;

Illumination that allows persons to more easily avoid threats, and to take defensive action when threats are perceived.

(CONTINUED)

Screening transportation program applicants using Motor Vehicle Records (MVRs)

Markel often receives requests to obtain MVRs to support staff hiring decisions. We strongly encourage programs obtain MVRs as a pre-employment risk management screening process as part of their transportation program. Proactive risk management strategies are proven to reduce loss activity; including vehicle accidents. Employers must evaluate information on an MVR in order to determine employability for anyone that may be driving a program vehicle. Hiring should not be based on whether the applicant meets an insurance company's underwriting criteria for approved drivers.

Having applicants provide MVRs as part of an application process has a number of benefits. Most notable is it provides an opportunity for a more comprehensive analysis of a driver's driving history. A study completed by the Insurance Institute for Highway Safety, Completeness of Driver Records, reported that both state-level and local practices (for processing MVRs) adversely affect the completeness and usefulness of driver history records. These practices reduce insurers' and employers' ability to evaluate risks of prospective or current insured or employees. Non-governmental agencies, such as

insurance companies and employers are limited in the scope of information they can obtain on an MVR. For example, in Virginia, MVRs requested by potential employees contains up to 7 years of driving history. It may be issued to the potential employee or to employers, but must be accompanied by a signed release authorizing them to obtain records for the purpose of employment. Insurance MVRs often only obtain 3 years of records.

Why is this important? According to the Federal Trade Commission (FTC), when you use consumer reports to make employment decisions, including hiring, retention, promotion or reassignment, you must comply with the Fair Credit Reporting Act (FCRA). The FTC enforces the FCRA.

Using Consumer Reports: What Employers Need to Know, outlines requirements that an employer must do when they use MVRs as a pre-employment screening tool.

- Tell the applicant or employee that you might use information in their consumer report for decisions related to their employment. This notice must be in writing and in a stand-alone format. The notice cannot be in an employment application. You can include some minor additional information in the notice, like a brief description of the nature of consumer reports, but only if it does not confuse or detract from the notice.

(CONTINUED)

To aid in the evaluation of a club’s lighting, the guide further outlines that security lighting, as part of a well-balanced security plan, should have the following objectives:

- 1. Provide a clear view of an area from a distance and enable anyone moving in or immediately around it to be easily seen
- 2. Deny potential hiding spaces adjacent to frequently traveled foot routes
- 3. Permit facial identification at distance of at least 9 m (30 ft.), and create the perception of being identifiable
- 4. Facilitate the proper use of other security devices available on the property

- 5. Deter crime against persons or property
- 6. Enhance the public’s feeling of comfort in accessing spaces and increase night-time pedestrian traffic

Along with utilizing these tips, it is recommended that clubs partner with their local law enforcement agencies and business watch programs to further strengthen their crime prevention efforts. Clubs can learn more about Crime Prevention Through Environmental Design (CPTED) and business watch programs by visiting www.boysandgirlsclubinsurance.com, then click on risk management.

- Get written permission from the applicant or employee. This can be part of the document you use to notify the person that you will get a consumer report. If you want the authorization to allow you to get consumer reports throughout the person’s employment, make sure you say so clearly and conspicuously.
- It’s a good idea to review applicable laws of your state related to consumer reports. Some states restrict the use of consumer reports – usually credit reports – for employment purposes.

In addition to state laws, you can consult your State’s Department of Motor Vehicles (DMV) for what information you can obtain to support a proactive transportation risk management process.

You can access the Using Consumer Reports: *What Employers Need to Know* at www.ftc.gov/tips-advice/business-center/guidance/using-consumer-reports-what-employers-need-know

Resources

Illuminating Engineering Society of North America Security Lighting Committee (2003). Guideline for Security Lighting for People, Property, and Public Spaces. New York, NY

The Federal Trade Commission. (2012) Using Consumer Reports: What Employers Need to Know. www.ftc.gov/tips-advice/business-center/guidance/using-consumer-reports-what-employers-need-know

Lund, Adrian K., Thum, Denise., Preusser, Carol W., Completeness of Driver Records (1991). Insurance Institute for Highway Safety, Arlington, VA



The Boys & Girls Club risk management newsletter is going 100% digital!

Please remind your staff to subscribe online at boysandgirlsclubinsurance.com so they can receive our risk management news.



Markel can help

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

Michael Swain, Sr. Loss Control Specialist
800-431-1270, ext. 117544
mswain@markelcorp.com
boysandgirlsclubinsurance.com

