



Electrical surge protection

Claims involving lightning damage can be significant and impact your ability to operate effectively. According to the National Lightning Safety Institute, damages caused by lightning may exceed \$5 to \$6 billion per year. From 2011 - 2015, gross reported loss lightning damage claims by Markel's Boys & Girls Club clients averaged \$11,247 per event. These damages typically involve various electronics critical to daily operations like computers, phones, and printers. Without these tools, valuable time and stored data can be lost.

Damage from electrical power surges is one of the leading causes of failure for equipment dependent on electricity. While the most obvious source is from lightning, surges can come from a variety of other sources too. Power surges may come from external sources like lightning and internal sources like fax machines, copiers, and air conditioners.



Protecting your business equipment from electrical surge damages can involve utilizing some easy-to-implement strategies. One overlooked source of power surge damage comes from failing to install surge protection to telephone/

fax lines, cable or satellite systems, and local area network coax cable. Power surges can quickly travel along these sources of electric current, damaging your equipment. You can increase

your chances of avoiding costly repairs and downtime by adding a surge protector to these systems as well as to your AC plug. Make sure the surge protector is properly sized for the system it will protect and is properly installed. The clamping voltage of a surge protector determines the spike voltage that will cause the protective components within it to divert unwanted energy from the protected line. A lower clamping voltage indicates better protection but can sometimes result in a shorter life expectancy for the overall protective system. It is important to conduct additional research for the best protection for the equipment you are installing.

Additional recommendations:

- Install your surge protection device as close as possible to the equipment being protected.
- Keep cable lengths short and as straight as possible to minimize the restive path of the circuit to ground.
- Make sure connections to your surge protector are solid by pushing the plug completely into the socket.
- Only purchase surge protectors equipped with indicators that show the circuit is grounded and the unit is operating properly. This allows for easy inspection.
- Consult with a licensed electrician to ensure that your electrical distribution system is grounded correctly. If you lease your building, this step can be critical to your equipment's survival.
- Check with your insurance agent or representative to confirm you have proper coverage for your computers and laptops.

Restroom safety: Preventing hazards before they happen

Monitoring a facility's restroom with a consistent inspection program can help reduce the likelihood that the restroom becomes a hazard zone.

Hazards in the restroom include:

- Slips and falls due to excess water and debris on the restroom floor (these are frequently reported claims to Markel).
- Overflowing sinks and toilets often lead to extensive damage and repair costs.
- Because restrooms are concealed areas, they can be target locations for molestation and abuse, or hazing and bullying allegations.
- Poorly secured and maintained fixtures such as sinks and lockers that can topple over on someone.
- Incidents of theft from unattended lockers.

The frequency of your inspections depends on how often the restrooms are used and the number of clients in your facility each day. We recommend the minimum standard should be every hour, or more frequently for high volume usage. Inspections should be thorough. Check stalls, under fixtures, trash cans, and floor mats.



If a stall is occupied, wait for it to become available so it can be checked. That way, nothing is overlooked.

Lockers should be checked to ensure they are securely fastened to the wall and free of defects. A broken locker door can lead to a variety of hazards. Secure or remove any broken lockers as soon as possible.

Immediately take corrective action to resolve any hazard(s) you find. If you notice water or debris on the floor, clean it up immediately. If the floor is wet, post a conspicuous warning sign to advise club members and any guests of a potential hazardous condition. Because an overflowing toilet can quickly dump several gallons of water on the floor, which can easily access other areas of your building, it is important that staff know how to turn the water off if faced with this emergency. Keep in mind that commercial urinals and toilets may require additional steps to shut the water off at the source. *Does your emergency action plan include how to shut the water off if you have to?* Invite a plumber to your club to show staff what to do and then include those steps as a reference for the future.

Learn more about emergency action plan development by visiting Markel's risk management library and read the following article: Building a comprehensive emergency action plan at www.markelinsurance.com/risk-management-home/msc-articles/building-a-comprehensive-emergency-action-%20plan.

You can promote a culture of zero-tolerance of inappropriate behaviors in the bathroom by establishing and maintaining restroom use policies that help reduce the likelihood of abuse and bullying opportunities.

Most importantly, keep your inspection process consistent and well documented should you need to refer to it later. Maintain this information with your other business records.

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

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Markel can help

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