

Loss Control

# INSIGHTS FOR MUNICIPALITIES



Practicing safety should not stop when an employee heads home from work. According to the National Safety Council, nine out of 10 fatalities and nearly two-thirds of disabling injuries to workers each year occur off the job.

From employee education to wellness programs, organizations of all types and sizes are beginning to understand that even modest efforts to carry over ideals of workplace safety and health to their employees' homes and communities create an opportunity to reduce costs while resulting in a more satisfied workforce.

*Read on to learn how some companies are bringing safety home.*

# Proper Boiler Start-Up Procedures Can Reduce Boiler Failures



As business equipment insurance specialists, Hartford Steam Boiler Inspection and Insurance Company (HSB) has investigated thousands of boiler failures resulting in claims as high as \$300,000. The trouble often starts with a leak.

## DON'T THINK IT CAN HAPPEN TO YOU?

It happened to a policyholder in Iowa. Their boiler's feed pump and low water cut-off mechanism broke down. The boiler overheated and repairs required removal of asbestos. The total paid loss was \$94,186.

If the boiler's safety devices are working properly, the small leak will cause problems over time that will require repair. If the safety devices are not working properly, serious problems are imminent because "low water" in a boiler is like an engine without oil. The results of a boiler failure are repairs, replacement and possible new construction costs.

As you prepare to start up boilers for the colder months ahead, keep the following maintenance tips from HSB inspectors in mind to help you avoid the most common boiler heating problems.

- Have a competent service firm disassemble the low water cut-off and make-up water feeding devices. All parts should be thoroughly cleaned and reconditioned as required, then tested before the boiler is put into regular service.
- Burner equipment should be cleaned and adjusted for maximum efficiency.
- The boiler heating surfaces, firebox, ash pit, casing and ducts should be cleaned of all deposits.

- The safety/relief valve should be tested for freedom of operation. These valves should also be tested once a month while in service.
- If the boiler is a type designed to permit cleaning of water spaces, this should be done, and where necessary, a suitable chemical treatment should be used to prevent corrosion.
- All pressure and temperature controls and gauges should be checked for satisfactory operation.
- The water level gauge glass must be cleaned to indicate the proper level at all times.
- Any leaking pipes or fittings located on the boiler or anywhere throughout the heating system should be repaired or replaced.
- Water lines exposed to freezing temperatures should be insulated.
- All mechanical equipment, such as fans and pumps, should be well-lubricated.
- A suitable record of boiler operation should be established and maintained throughout the season.
- The boiler room should be kept dry and clean.

For a copy of HSB's heating boiler log, visit [hsb.com/cmsfiles/423.PDF](http://hsb.com/cmsfiles/423.PDF).

## AVOID BECOMING A "CYBERVICTIM"

Unwanted email messages can be more than a nuisance. Many contain a scam known as "phishing," which attempts to obtain vital personal financial information. *Consumer Reports* projects that one million U.S. consumers lost billions of dollars in the past two years to such scams. Here are some tips to help you avoid being a "cybervictim."

- Be suspicious of any email with urgent requests for personal financial information.
- "Phisher" emails are typically not personalized, while valid messages from your bank or e-commerce company generally are.
- If you suspect the message may not be authentic, don't use the links in an email to get to any web page.
- Avoid filling out forms in email messages that ask for personal financial information.
- Always ensure that you're using a secure website when submitting credit card or other sensitive information. To make sure that you're using a secure web server, check the beginning of the address in your address bar. It should be "https://" rather than just "http://."
- Regularly log into your online accounts to ensure that all transactions are legitimate.
- Ensure that your browser is up to date and that security patches are applied.
- Report "phishing" emails to [spam@uce.gov](mailto:spam@uce.gov) or notify the FBI's Internet Fraud Complaint Center at [ifccfbi.org](http://ifccfbi.org).

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## Six Tips For Surviving A Winter Storm In A Vehicle

Winter weather often poses a dangerous risk to drivers. According to the National Highway Traffic Safety Administration, drivers are 36 percent more likely to be involved in a vehicle accident in January than July. Preparing for winter driving and learning defensive driving skills can certainly help avoid on-the-road accidents, but about 25 percent of winter driving injuries result from being trapped in a vehicle during a storm.

Here are six important tips from the Centers for Disease Control and Prevention to help you stay safe in the event you are caught out in a storm.

### **1. STAY IN YOUR VEHICLE**

Do not leave the vehicle to look for help unless help is visible within 100 yards.

### **2. DISPLAY A "CALL FOR HELP" SIGN**

Raise the vehicle's hood or hang a brightly colored cloth on the antenna to signal for help.

### **3. KEEP WARM**

Turn on the car's engine for about 10 minutes each hour. Do light exercise to keep warm. Wrap your body and head with extra clothes, blankets, newspapers, maps or removable car mats.

### **4. AVOID CARBON MONOXIDE POISONING**

Keep the exhaust pipe clear of snow and slightly open a window for fresh air.

### **5. STAY AWAKE**

If you're alone, stay awake as much as possible. If more than one person is in the vehicle, take turns sleeping.

### **6. AVOID OVEREXERTION**

Since cold weather puts an added strain on the heart, unaccustomed exercise such as shoveling or pushing a vehicle can bring on a heart attack.

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