

September/October 2011



N.J. Bill Focuses on Ambulance Wheelchair Safety

Legislation proposed in memory of an 86-year-old wheelchair passenger who died as a result of injuries sustained while being transported hopes to strengthen seat belt regulations for ambulances. [READ MORE](#)

[www.nercws.org/RERC_WTS_Research/RERC_WTS2_Volunteer.html]

Next at Bat ... Boys & Girls Clubs!

Major League Baseball shows its support for Clubs and kids at the World Series. [READ MORE](#) [www.bgca.org/newsevents/TheScoop/Pages/MLB_GameThree_101911.aspx]



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CPS Committed to Specialized Risk Management

The tools you need, online, all the time

Why is Care Providers Insurance Services (CPS) committed to providing specialized risk management and loss control tools? We want to achieve measurable risk improvement results—and so do you!

Employment Law HELPLINE

NSM Insurance Group recognizes the complex human resource and employment challenges that confront your organization daily. HELPLINE HR services combine state-of-the-art technology and content with professional support services in order to help you, as employers, meet today's workplace challenges. HELPLINE will answer your company's specific human resource and employment law questions!

HELPLINE can be purchased for \$395. This annual fee includes the following:

- **Employer HELPLINE**

Toll-free and website (email) access to employment law attorneys for support with issues ranging from hiring/termination, regulatory/compliance concerns, to policies and procedures, and complex personnel situations. Personalized, confidential and fast. You'll receive a response by end of next business day.

- **Online Support & Resource Center**

Using the login above, you can gain access to a comprehensive resource center that includes federal and state news and regulation updates, sample HR policies and topic libraries, forms, posters, and other valuable support tools.

- **Monthly HR Express Updates and Alerts**

Each month you will receive HR Express Updates via email to help keep continuously changing workplace issues and regulations in front of you. Each update contains an interactive Question and Case Digest of the Month, federal and state news and regulation updates, as well as other valuable HR information. Let the news come to you instead of endless searching to stay up-to-date.

Background Checks and MVRs

NSM Insurance Group has partnered with Intellicorp, a nationwide provider of employment screening products, to offer discounted rates on background checks, drug testing, motor vehicle records and more. Intellicorp provides secure and instant online access to criminal records and other public information, and offers this product package at a greatly reduced rate of \$12.95 for all NSM Insurance Group Insureds.

- Criminal Supersearch – a nationwide database of criminal information containing over 290 million records of felonies, arrest information and misdemeanors
- SS Verification with address history
- 50 state Sex Offender Registry
- Terrorist Database
- 1 Single-County Criminal Search (*mandatory court fees may apply and will be added if applicable*)

In addition to this special package, Intellicorp offers the following products:

- Motor Vehicle Reports
- Credit Checks
- Education Verification
- Drug Testing
- Employment Verification
- Professional License Verification
- Medical Fraud & Abuse
- Civil Reports

PureSafety On-line Training

NSM Insurance Group has partnered with PureSafety to provide policyholders with access to online training on topics such as:

- Driver Safety
- Transportation Safety
- Emergency Preparedness
- Health and Safety
- OSHA Requirements
- Human Resources

To view our complete CPS Online Safety Library, click here. [<http://nsminc.com/newsletters/CPSOnlineSafetyLibrary.doc>]

NSM INSURANCE GROUP

CARES

Earlier this summer, Arlette Rubertus, Underwriting Assistant for Care Providers Insurance Services, and the rest of the NSM Dallas office participated in a pillow donation for The Samaritan Inn, the only homeless program in Collin County, Texas.

The Samaritan Inn provides a safe and clean place to stay while engaged in a comprehensive program that includes individual and group counseling, vocational training, and a variety of life skill classes. It's typically home to around 150 residents at any given time. The 61 pillows that Arlette and others in the office donated were a comforting contribution. Thank you for caring!

GOOD NEWS FOR

TEXAS POLICYHOLDERS

In Texas Only — Care Providers Insurance Services administers the Social Services Agencies of Texas (SSA) Purchasing Group in the State of Texas through Texas Mutual Insurance Company. The SSA Purchasing Group is the largest writer of this class of business in Texas. No Membership Fee — specifically for non profit social service agencies in Texas. Special Premium Discount and dividend features apply. For more information [click here](http://www.texasmutual.com/agents/pr_ssa.shtm) [http://www.texasmutual.com/agents/pr_ssa.shtm].

Assisting Wheelchair Passengers

Texas Mutual reminds us of some basic do's and don'ts

Wheelchair passengers are at an obvious increased risk of injury when coming to a standing position, transferring to another seat or navigating inclines. According to Texas Mutual, a leading provider of workers' compensation insurance in Texas, employees and volunteers managing wheelchair passengers need to understand two basic rules of operation when assisting passengers:

Following here's a summary of what you'll find:

Do...

- maintain a firm grip on the wheelchair's handles.
- ask the passenger the passenger how you can help if you're unsure.
- know the sequence of events *before* you start assisting the passenger.
 - explain what you're going to do and how if this is the first time you're assisting the passenger.
 - be gentle and avoid squeezing the individual's arms or legs; they can be sore.
 - be patient and remember that handicapped and elderly individuals take longer to complete some tasks and activities.



Don't...

- lift the chair by the arms; they may be removable.
- Rush, but take your time, move deliberately and be careful.
- surprise a person by taking hold of him unexpectedly.
- encourage personal, social relationships.

Remember

- People who use crutches, braces, and other assist devices must work very hard to get around.
- Disabled and elderly people take longer to do things.
- Many disabled and elderly individuals are in constant pain.
- People who use crutches and braces may have a difficulty keeping their balance.
- Don't equate handicap with intelligence.

1. Treat the wheelchair as if it has no breaks. In other words, even when the breaks are locked, stabilize the wheelchair to prevent movement or tipping when the passenger attempts to stand, sit or transfer.
2. Place yourself on the downhill side of the chair to better maintain control when navigating curbs, ramps or steps.

In addition to these two cardinal rules, "Management of the Wheelchair Passenger" offers many other practical do's and don'ts when it comes to safely assisting wheelchair passengers. Be sure to share these recommendations from Texas Mutual with all employees and volunteers who assist wheelchair seated individuals. Click here to download a detailed PDF.

[www.texasmedicalgroupwcprogram.com/active/WebDoc.asp?s=732946816&P=1795645823]

Have You Heard

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A True Champion Famed

NBA superstar LeBron James receives the Champion of Youth award from Boys & Girls Clubs of America. [READ MORE \[www.bgca.org/newsevents/Pages/LeBronJames_ChampionForYouth_092111.aspx\]](http://www.bgca.org/newsevents/Pages/LeBronJames_ChampionForYouth_092111.aspx)

Grants to Strengthen Nonprofit Capacity and Impact

The Corporation for National and Community Service today announced Nonprofit Capacity Building Program grants totaling \$998,000 to increase the capacity of nonprofits to improve lives in communities facing economic hardships. [READ MORE \[www.nationalservice.gov/about/newsroom/releases_detail.asp?tbl_pr_id=2040\]](http://www.nationalservice.gov/about/newsroom/releases_detail.asp?tbl_pr_id=2040)

Behind the Wheel

Reduce your risk exposure when volunteers, employees drive

Any licensed and eligible driver who has been granted permission by the nonprofit organization can operate a vehicle owned by the nonprofit. The nonprofit's commercial vehicle insurance, which includes liability, physical damage (collision and comprehensive) and medical, protects both the driver and the passengers and covers repair costs that may be incurred in the event of an accident. Coverage gaps, including "non-owned" vehicles such as rentals or theft, should be discussed with your agent or broker.

When employees or volunteers operate their own vehicles, their personal auto insurance policy will likely cover the costs associated with an accident. However, if damages exceed the individual's personal coverage—especially in the event of a catastrophic injury—the nonprofit could be at risk. Another risk exposure occurs when assumptions are made about adequate coverage limits carried by the driver. Proof of insurance coverage may not suffice as the individual's insurance policy may have lapsed or been cancelled.

Non-owned auto liability insurance can protect nonprofits that allow employees and volunteers to use their own vehicles for work-related transportation needs. Talk to your agent or broker about this important gap coverage option.



Adapted from: Nonprofit Risk Management Center [www.nonprofitrisk.org]

The National Conference of State Legislatures has compiled a state-by-state overview of volunteer driver liability laws. [Click here to view this important information. \[http://www.ncsl.org/default.aspx?tabid=18442\]](http://www.ncsl.org/default.aspx?tabid=18442)

To download a PDF version of *Volunteer Driver Liability and Immunity from the National Council of State Legislatures*, click here. [\[http://nsmnc.com/newsletters/vol_driverliabl06.pdf\]](http://nsmnc.com/newsletters/vol_driverliabl06.pdf)



Screening Drivers: A risk management primer

- Know in advance what criteria disqualify a driving applicant. Examples include x-number of moving violations, specific offenses, minimum number of years with a driver's license, etc.
 - Photocopy front and back sides of applicant's valid driver's license.
 - Ask the driver to complete and sign a questionnaire about his or her driving history and habits—moving violations, accidents, driver training and qualifications, etc.
 - Obtain basic medical information, such as a complete list of all over-the-counter and prescription medications, vision or hearing impairments, etc. Oftentimes this later information is found on the applicant's driver's license as well, so review that carefully.
- Verify applicant credentials with the state Department of Motor Vehicles (DMV). Usually for less than \$10, you can obtain a copy of a DMV record, or you can require that volunteer applications bring the report to their interview.
 - Outline and explain your driver safety policies and code of conduct.

Adapted from: FACT SHEET: Programs Featuring Transportation [www.nonprofitrisk.org/tools/workplace-safety/nonprofit/c6/transport.htm]