

GREAT AMERICAN INSURANCE GROUP

SAFETY TALK

WINTER ISSUE 4



Portable Generators

Naloxone

FLIR Camera

Zinsco Breakers



Greetings!

As you greet 2018, please join us in a reflection of the past 12 months. Sadly, many high-profile losses and devastating events happened during the year. Hurricanes Harvey, Irma and Maria were a part of one of the most intense Atlantic hurricane seasons ever. California suffered from more than 8,600 wildfires that burned almost 1.1 million acres and cost 43 lives.

These tragic events teach us that we must put safeguards in place to lessen loss exposure. While not every loss can be avoided, we work diligently with our customers to create safer environments.

During 2017, we met with more than 5,000 customers. Since we cannot meet with all of our customers, we include valuable resources on our website, GAIG.com/LP. These tools include:

- Safety training videos
- Educational and informational safety topics
- Safety posters

We hope you will find this edition of *Safety Talk* informative. If you are interested in additional information about our expertise and services, please talk with your agent or call us at 800-221-7274.

Thank you for your business or for considering Great American Insurance Group for your insurance needs.

Sincerely,

Great American Specialty Loss Prevention Team

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Reduce the Safety Threat of Portable Generators

In the event of a power outage, a portable generator may be your only option to receive power. While these devices are both convenient and necessary, portable generators can be dangerous if used incorrectly. The following outlines specific hazards and provides help to ensure that you safely use this equipment.

Prevent Shock and Electrocutation

The electricity created by generators is just as hazardous as normal utility-supplied electricity. There are additional potential hazards that could be caused by human error and incorrect use. Generator users often bypass the safety devices built into the electrical systems, such as circuit breakers. Take these precautions to reduce shock and electrocution hazards:

- Never attach a generator directly to the electrical system of a structure, such as a home, office or trailer, unless a qualified electrician has properly installed the generator with a transfer switch. Attaching a generator directly to a building electrical system without a properly installed transfer switch can energize wiring systems for great distances. This creates electrocution risk for utility workers and others in the area.
- Always plug electrical appliances directly into the generator using the manufacturer's supplied cords or extension cords that are grounded (3-pronged). Inspect the cords to make sure they are fully intact and not damaged. Never use frayed or damaged extension cords, and ensure cords are appropriately rated in watts or amps for the intended use. Do not use underrated cords—replace them with appropriately rated cords that use heavier-gauge wires. Do not overload a generator. Doing so can lead to overheating, which can create a fire hazard.
- Use ground fault circuit interrupters (GFCIs), especially where electrical equipment is used in or near wet or damp locations. GFCIs shut off power when an electrical current is detected outside normal paths to protect against electrocution. Regardless of GFCI use, electrical equipment used in wet and damp locations must be listed and approved for those conditions.
- Make sure a generator is properly grounded and the grounding connections are tight. Consult the manufacturer's instructions for proper grounding methods.
- Keep the generator dry. Do not use it in the rain or in wet conditions. If needed, protect a generator with a canopy. Never manipulate a generator's electrical components if you are wet or standing in water.
- Do not use electrical equipment that has been submerged in water. Equipment must be thoroughly dried out and properly evaluated before using. Stop using and power off any electrical equipment that emits strange odors or smoke.

Avoid Carbon Monoxide Poisoning

Carbon monoxide (CO) is a colorless, odorless, toxic gas. Many people have died from CO poisoning because their generator was not adequately ventilated.

- Never use a generator indoors or in enclosed spaces, such as garages, crawl spaces and basements. Open windows and doors may NOT prevent CO from building up when a generator is located in an enclosed space.
- Make sure a generator has three to four feet of clear space on all sides and above it to ensure adequate ventilation.
- Do not use a generator outdoors if its placement near doors, windows or vents could allow CO to enter and build up in enclosed spaces.
- If you or others show symptoms of CO poisoning, such as dizziness, headaches, nausea or tiredness, get to fresh air immediately and seek medical attention. Do not re-enter the area until it is determined to be safe by trained and properly equipped personnel.
- Make sure CO alarms are functional.

Limit Fire Hazards

- Generators become hot while running and remain hot for long periods after they are stopped. Generator fuels, including gasoline and kerosene, can ignite when spilled on hot engine parts.
- Before refueling, shut down the generator and allow it to cool completely.
- Store and transport gasoline and other generator fuels in approved containers that are properly designed and marked for their contents.
- Keep fuel containers away from flame-producing and heat-generating devices, such as the generator itself, water heaters, cigarettes, lighters and matches. Do not smoke around fuel containers. Escaping vapors or vapors from spilled materials can travel long distances to ignition sources. Store fuels away from living areas.

Protect Against Hearing Loss

- Generator engines vibrate and create noise. Excessive noise and vibration may cause hearing loss and fatigue, which can affect job performance.
- Keep portable generators as far away as possible from work areas and gathering spaces.
- Wear hearing protection.

NALOXONE –

Understanding Heroin Addicts'
Potential Lifesaver





More than 160 people die every day from overdoses involving opioids. As opioid abuse increases, public health officials have pushed to make Naloxone more widely available.

Naloxone temporarily blocks or reverses the side effects of opioids, including heroin, fentanyl, oxycodone, methadone, hydrocodone, morphine, codeine, Vicodin® and others. It is used to treat an opioid overdose in an emergency situation, but is not a substitute for emergency medical care. Although available both as an injectable and a nasal spray, the nasal spray is gaining in popularity because it is a ready-to-use, 1 ml prefilled single dose. The drug takes effect in one to three minutes, usually before medical personnel can get to the subject.

It is important to remember that Naloxone is effective for opioid overdoses only. Side effects are rare and include opioid withdrawal, resulting in irritability, runny nose, sweating, nausea and vomiting. The only contraindication for use is for individuals allergic to the ingredients. There are no contraindications for use in children or the elderly.

How to detect symptoms of opioid overdose

- Unusual sleepiness and inability to wake the person with a loud voice or by rubbing firmly on the middle of the chest/ sternum
- Breathing problems including slow or shallow breathing in someone difficult to awaken or look like they are not breathing
- Pupils of the eye are very small (pinpoint) in someone difficult to wake up
- Pale clammy skin or bluish tint; cyanosis





Current laws

In July 2016, the Comprehensive Addiction and Recovery Act was signed into law. CARA provides improved access to overdose treatment through grants, as well as additional grants for training and follow up treatment. As of July 2017, Naloxone is available as an over-the-counter medicine in all 50 states, and the majority of states now provide either criminal or civil immunity for opioid users who seek medical treatment for an overdose and those who report an overdose. As the need for Naloxone increases, so does its cost. Depending on the opioid's strength, more than one dose may be necessary. To help combat overdoses in younger populations, Adapt Pharmaceuticals has offered more than 40,000 free doses to high schools and colleges.

In October 2017, President Trump declared the opioid epidemic a national public health emergency.

What policies should you consider?

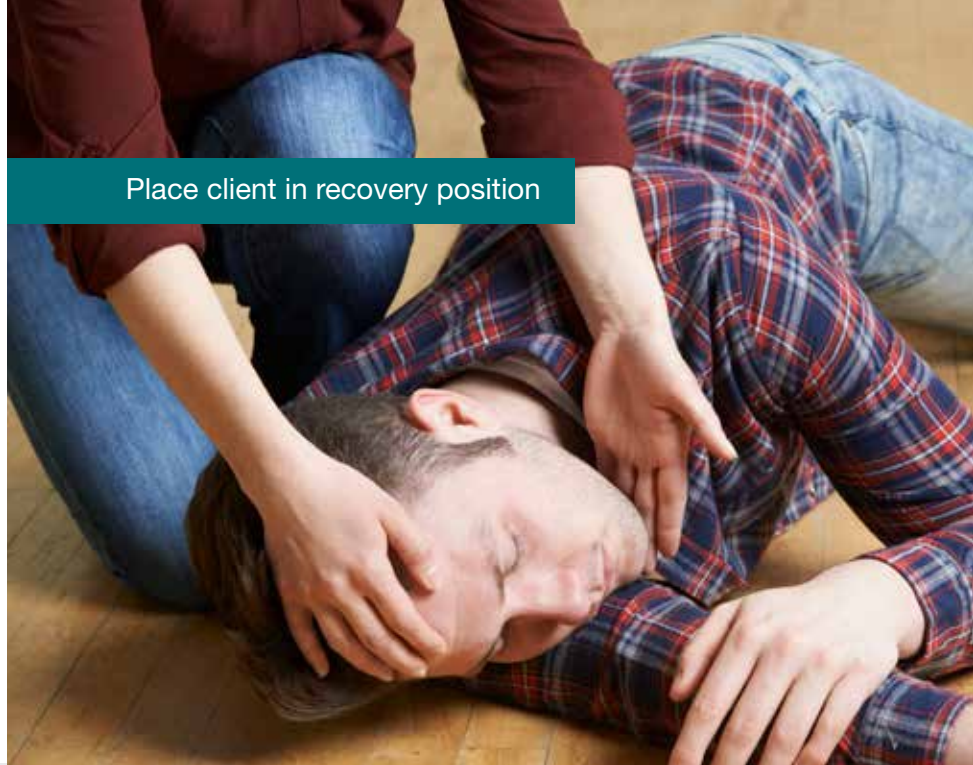
Develop a simple strategy/policy for responding to overdose at your facility. All staff should receive training on the brand and administration of Naloxone in use at the facility.

Complete an incident report immediately if Naloxone is administered. The dosage should be replaced as soon as possible. Review all incident reports monthly.

How should you store Naloxone?

Naloxone is not a controlled substance and does not need to be kept in locked storage. Although it does not provide a "high," it could be subject to theft, and like other medications, should not be left in the open. It should be stored at room temperature 59-70 degrees Fahrenheit and in a dark place. Do not freeze or expose Naloxone to freezing temperatures. Since more than one dose may be needed for each incident, more than one dose should be on hand at all times. In organizations that may have a greater potential for an overdose, stocking additional doses may be necessary.

Check supply and expiration dates at the beginning of each shift. Because Naloxone loses effectiveness over time, any expired product should be disposed of according to local regulations and manufacturer's directions.



Place client in recovery position

If your facility dispenses Naloxone, consider the policies and training you'll need to work with those addicted to opioids.

SCARE ME Training

- S. SIGNS** of overdose include no response to stimulation, blue lips, slowed or stopped breathing.
- C. COMMUNICATE** with emergency personnel. Summon emergency medical assistance as soon as possible since Naloxone's effects can wear off in 20-90 minutes.
- A. AIRWAY** Clear the subject's airway
- R. RESCUE** breathing: pinch off nose and give two quick breaths every five seconds.
- E. EVALUATE** respiration, responsiveness and general physical condition.
- M. MUCOSAL** (nasal spray) into each nostril or by muscular injection. Continue rescue breathing if necessary until medical personnel arrive.
- E. EVALUATE** overall condition again and administer a second dose if necessary.

After restoration of breathing, place client in the recovery position, on their side with head on hands and one leg over body to prevent rolling on stomach (as pictured above).

Develop a simple strategy for responding to overdose at your facility.

Policy Statement Example

All staff at this facility will be trained on the administration and use of Naloxone. Manufacturer's directions for storage and use are to be followed.

Sources

National Conference of State Legislature Drug Overdoses Immunity and Good Samaritan Laws, June 5, 2017.
Centers for Disease Control, Deaths involving Fentanyl, Fentanyl Analogs and U-47700 – 10 States, July-December, 2016, Morbidity and Mortality Weekly Report, November 3, 2017.
Adapt Pharma Expands Free NARCAN® Nasal Spray Program to U.S. Colleges and Universities press release, issued April 10, 2017.
Opiate Recovery Podcasts Narcan Administration Training, SCARE ME
Remarks by President Trump on Combatting Drug Demand and the Opioid Crisis, WhiteHouse.gov, October 26, 2017.



Detect Hot Spots Before They Burn – FLIR Cameras

Nearly \$400 million was lost in 2015 due to electrical malfunction fires. Electrical fires are one of the most costly type of fires in nonresidential buildings.

To help prevent these fires, Great American's Loss Prevention consultants are armed with FLIR C2 infrared cameras. The lightweight, pocket-sized cameras are used for quick checks of electrical panels during customer loss prevention meetings. Recently, Great American helped a marina owner detect an issue.

During the meeting, a loss prevention consultant scanned an electrical pedestal and shore power cord. To the naked eye, there appeared to be nothing wrong. However, with the FLIR camera, you can see the elevated temperature inside the connection.



How the dock panel and cord appeared



FLIR Thermal Image



The plug's burned legs

The ambient temperature on that day was approximately 70 degrees Fahrenheit. Typically, when the temperature readings are more than 20 degrees above ambient, we recommend a licensed electrician inspect the panel.

Within hours, the marina owner had an electrician onsite to rewire the box, replace the bad wiring as well as the male and female plugs on the customer's cord. They tested the power consumption and found the two hot legs to be reasonably balanced in draw. Their conclusion was that the plug connection was worn, dirty or corroded and was increasing resistance causing the heat to build in the connection when large loads, such as an air conditioner, came on.

Because of the quick action, the marina owner avoided a potentially serious and life threatening loss for both the marina and his boat owner customers.



Frayed dock power box wiring



New plug and rewired dock box

Source for 2015 fire data: Nonresidential Building Fire Trends (2006-2015), U.S. Fire Administration.



Is Your Electric Panel a Fire Risk?

Take a look at your electrical panel. If any of the labels in it say “Zinsco,” you may have a fire risk. These older electrical panels would not pass today’s UL (Underwriters Laboratories) listing and would not be sold to the general public.

Zinsco design flaws that lead to fires include:

- Certain components contain aluminum, which has a useful life of about 30 years.
- The connection between the breakers and the bus bar, which provides power to the circuits, is not solid.
- An easily corroded bus bar.
- Although the breaker appears to be off, internally, the panel may still be conducting power.

Background

Throughout the 1970s, especially in the Western United States, it was common to have a Zinsco panel installed in a new building. When Zinsco was sold to GTE Sylvania in 1973, the company continued to make panels that included Zinsco somewhere in the name. Zinsco breaker production was halted in the mid-70s.

How to Identify a Zinsco Panel

In your electrical panel box, look for any panel labels that say:

- Zinsco
- Sylvania
- Sylvania-Zinsco
- GTE-Sylvania-Zinsco

Manufacturers or vendors of Zinsco-style circuit breakers include:

- Challenger Electric
- Connecticut Electric, also known as Unique Breakers, Inc. or UBI
- GTE Electric
- Kearney Electric
- Millbank Electric
- Thomas & Betts Electric



The risk

Since the components were not meant to stand the test of time, Zinsco panels often fail to operate properly and may be at risk for both fire and electrical shock. While the panels may have worked fine for years, buildings have increased energy demands, which cause the panels to possibly overheat and portions of it to melt.

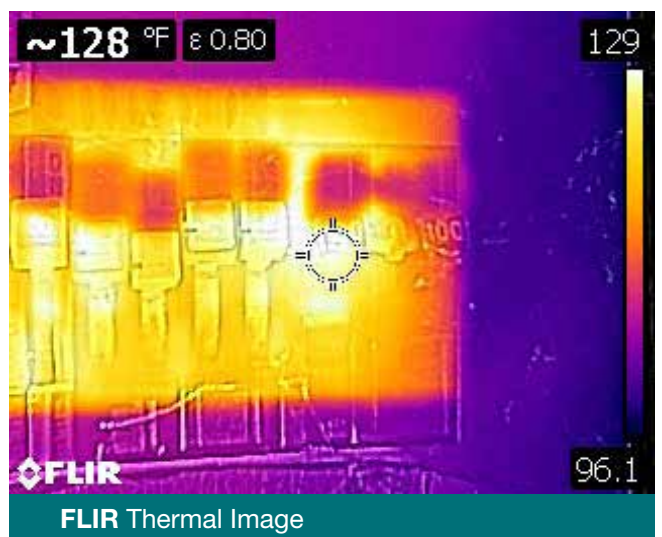
If a breaker melts to a panel's bus bar and can no longer adequately trip in case of an overcurrent or short circuit, an extreme amount of power from the outside electrical supply surges into a panel and circuits. Once that happens, the power can't be stopped or shut off manually. Electricity will burn until it runs out of fuel or the wires melt. This leads to a panel that could overheat and catch fire.

What should I do if I have a Zinsco panel?

Unfortunately, a damaged Zinsco panel is not obvious by sight. You should have it inspected by a licensed electrical contractor in your community. A reputable electrician should be willing to provide you with a 100% free safety analysis.

Early detection can prevent a fire

At an assisted living facility, a Great American Loss Prevention consultant scanned a Zinsco panel using his FLIR infrared camera. When a temperature reading is more than 20 degrees above ambient, we recommend a licensed electrician inspect the panel. In this case, the electrician recommended that the panel be replaced.



Sources
Gold Medal Service website: How to Identify Federal Pacific Electric & Zinsco Panels.
"Is My Panel Safe?" website.



Loss Prevention

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