

# Utica National Educational Institutions'

## Safety and Risk Management Guide for Colleges and Universities





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Since 1974, the Educational Institutions segment of the member companies of the Utica National Insurance Group has been committed to offering industry-leading coverages, as well as services to help colleges keep students and staff safe. Our coverage offerings, underwriting expertise and service, risk management support, and claims capabilities are among the best in the industry. We continually make investments in our program to differentiate us in the marketplace and stay on top of new, emerging trends.

We have created this Safety and Risk Management Guide for your use and hope that you find it an informative and valuable resource.

For more information visit our website at [uticanational.com/safety/eiu](http://uticanational.com/safety/eiu).

## Connect with Us

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Call our Educational Institutions Segment Specialist

**John Acee** \_\_\_\_\_ **315-734-2556**

*This information and any attachments or links are provided solely as an insurance risk management tool. They are derived from information believed to be accurate. Utica Mutual Insurance Company and the other member insurance companies of the Utica National Insurance Group ("Utica National") are not providing legal advice or any other professional services. Utica National shall have no liability to any person or entity with respect to any loss or damages alleged to have been caused, directly or indirectly, by the use of the information provided. You are encouraged to consult an attorney or other professional for advice on these issues.*

# Safety and Security

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## Staying Proactive

At Utica National, we want to do everything we can to help you prevent losses from happening, whether it is an auto accident, a slip, trip, or fall, a violent act, or something else. Many of the recommendations in this publication will help you and your college adopt clear policies, procedures, and training on various issues. These recommendations can also help prevent incidents, losses, and possible damages from occurring.

## Traumatic Event Expense Coverage

Traumatic Event Expense Coverage covers expenses for counseling and public relations services following a traumatic event. This coverage has an event limit of \$10,000 and an annual aggregate of \$100,000.

## Crisis Event Coverage

Unfortunately, events that disrupt educational institutions' operations are an increasing occurrence. Active shooters, direct threats to people and property, and tragedies that occur on premises call for extra measures to address first aid, medical care, counseling, extra security, and public relations. Whether a crime in the community necessitates additional security on campus or a situation calls for counselors or public relations, our Crisis Event Coverage is here to assist.

**Find out how the coverage may apply.** Contact your independent agent for more information.

In today's world, situations can occur on college grounds that could result in the need for crisis counseling or public relations services. Utica National policyholders who experience a covered event may be eligible for these coverages under the above endorsements\*.

While policyholders are permitted to choose who they want to provide such services, Utica National has partnered with Empathia, Inc., for onsite or virtual crisis counseling and The Castle Group for assistance with public relations services to be available should the need arise.

- **Who to contact?**

Crisis counseling services will be available to our policyholders through Empathia, Inc., by calling 877-845-1721 to request services. Visit <https://www.empathia.com/> for more information.

Crisis public relations services will be available to our policyholders through The Castle Group. Policyholders can call Senior Vice President of Crisis Communications Philip Hauserman at 404-808-5531 or Castle Principal and Co-Founder Sandy Lish at 617-285-5878 to request services. Visit <https://www.thecastlegrp.com/crisis-communications/> for more information.

\* No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, limits, terms, and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.

## Emergency Drills

Students and staff must know how to conduct themselves during an emergency situation and how to work with law enforcement in those situations. Conducting proactive emergency safety drills on a routine basis is a great way to accomplish these two goals.

Do you use the same emergency terminology on campus as your responding law enforcement? We recommend that law enforcement be consulted in the planning and implementation of your emergency drills.



# Students and Staff

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## Hazing

Hazing remains prevalent on college campuses. It is a threat to the health and safety of college students, in particular, fraternity and sorority students. Fraternity and sorority life professionals are often faced with the growing pressures and challenges to prevent hazing on their campuses.

Although 44 of the 50 states have anti-hazing laws in place, the strength and breadth of the laws vary significantly. Some statutes silo hazing as a collegiate or fraternal behavior only, while others are stronger and more comprehensive. Some states fail to legally address hazing at all.

Policy is a core component of comprehensive violence prevention, hazing included. To effectively prevent hazing, an evidence-based approach is necessary and that also includes enacting and upholding clear policies that prohibit hazing. Anti-hazing policies should not only prohibit harmful behavior, but also help to shape healthy group behaviors that promote inclusive campus communities to support ethical student leadership, well-being, and belonging.

Additional information can be found at <https://stophazing.org/resources/> or <https://stophazing.org/policy/state-laws/>.

## Sexual Harassment

Clear policies and regular training are some of the tools for preventing sexual harassment at your educational institution. Your college should have a sexual harassment policy that clearly states sexual harassment in any form will not be tolerated. On an annual basis, staff members should be asked to review this policy and sign an acknowledgment that they have read and will comply. In addition, providing your staff with training that provides specific examples of acceptable and unacceptable behavior will help to avoid any potential “gray areas.”

You should have policies and procedures in place enabling students to report sexual harassment by another student, by faculty, or by staff. Communicate these policies and procedures to students, and have them easily accessible so they know how to proceed should an incident happen.

## Athletic Injuries and Concussions

Concussions sustained during college-sponsored sports are another serious exposure for colleges. While holding harmless language may be of limited value in the face of actual negligence on the college or staff member, it will prove more valuable in the defense of a claim for injuries sustained as part of an assumption of risk by the student.



Get more information on this important topic in our **“Review and Refresh Your Concussion Management Program” Risk Management Alert** on our Educational Institutions Safety and Loss Prevention website.

Utica National has partnered with [ImPACT Applications](#), the world's leading concussion management software company, to offer cognitive baseline and post-injury concussion testing to all of our educational institutions policyholders. The testing may help prevent a student-athlete who has been injured from returning to play too quickly. There is no additional cost to our educational institutions policyholders.

## Opioid

Heroin and opioid abuse continues to grow throughout the nation. To combat the continuing rise in opioid-related deaths across the country, many states have enacted laws that allow colleges to maintain and administer opioid antagonists, such as naloxone (more commonly known as Narcan when used as a nasal spray), which can reverse an opioid overdose.

The Utica National Risk Management team advises all colleges to have an opioid overdose prevention program in place. Here are three things to consider when planning, maintaining, and administering the program.

- **Program Development**

Boards of education and governing bodies should develop policies consistent with the laws and regulations of their state prior to participation in an opioid overdose prevention program.

- **Maintaining Materials**

Written procedures should be detailed to include the identification of college personnel roles and responsibilities, and the identification and delivery of professional development and education to ensure recognition and appropriate response to opioid overdose emergencies.

- **Safe Storing, Handling, and Administering of the Opioid Antagonist**

Educational institutions may maintain opioid antagonists on-site in acceptable supplies and types deemed appropriate by the state's Education Department and/or Health Department/Department of Public Health. Officials should dispense and/or provide shared access to naloxone kits to trained responders in accordance with applicable laws, rules, and regulations.

Read more about Utica National's recommendations for creating a strong opioid overdose prevention program in our [“3 Keys to Creating a Strong Opioid Overdose Prevention Program” Risk Management Alert](#).







# Risk Management

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## Ahead of Emerging Trends

At Utica National, we prefer to be proactive rather than reactive. While we have not seen many claims yet related to drones or alternative energy, we know that as more colleges begin to take on these, and other new exposures, that it will only be a matter of time. That is why we are always reviewing and researching emerging trends, to provide you with the information and recommendations you need to stay safe in the future.

## Consultants

Our experienced professionals will help you develop a comprehensive risk management program to focus on your college's safety and security issues to help prevent losses before they happen. Our Certified Safety Professionals, Certified School Risk Managers, Certified Fire Protection Specialists, School Safety Specialists, and Risk Management Consultants all provide advice and guidance to identify and mitigate loss exposures.

## Vector LMS, Higher Education Edition

A benefit of insuring with Utica National companies is online training from Vector LMS, Higher Education Edition that can help your college increase safety, reduce losses, meet compliance mandates, and save money. The service is included in your policy.

Vector LMS, Higher Education Edition offers a library of online training courses written by leading safety authorities, including:



- Concussion in Sport for Collegiate and Adult Sports
- Cybersecurity Awareness for Educational Leaders
- Data Security and Privacy
- Drug-Free Workplace
- Fall Protection
- Hazing Awareness and Prevention for Athletes
- Health Emergencies: Overview
- Mental Well-Being for Faculty and Staff
- Personal Protective Equipment (PPE)
- ... and more!



## Utica National School Emergency Preparedness Program

Utica National has partnered with CLPS Consultancy Group to offer an Emergency Preparedness Program to our insureds. The Emergency Preparedness Program consists of practical and research-based tools and resources that will help school officials cultivate the safest school environment possible. The program is offered in two parts:



- **Part I: School Threat Management and Early Intervention Program** which includes the Threat and Behavioral Assessment and TAP App Student, included in your policy.
- **Part II: Real-Time Incident Communication and Planning Software** which includes TAP App Security, Emergency Management and Reunification Plan Software and a Digital Training Course, available at a discounted rate of \$3,950 per school building.

[Learn more](#) about the valuable resources in our Emergency Preparedness Program.

### A Utica National companies policyholder noted:

The purchase of TAP App from Utica National is the latest measure taken ... to improve our preparation for a worse-case scenario. This app will ensure that staff members ... have the means in their pocket to instantly inform all first responders of an emergency situation. The alert also pinpoints the exact location ... in need of immediate assistance, thus saving critical seconds. Purchasing Tap App through Utica National greatly reduced the price and made the decision to purchase very easy.\*

*\*The policyholder did not receive any compensation for this testimonial.*

## Bullying Assessment Training and Software

**This offering is included in your policy.** This web-based software allows educational institutions to efficiently conduct bullying intervention assessments for incidents of reported bullying at school.







