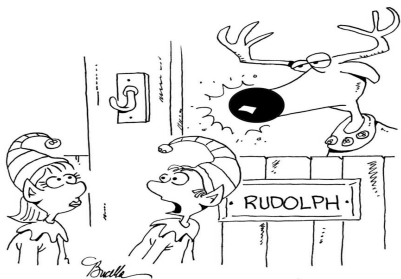


News & Notes

SNOW SHOVELING SAFETY TIPS

- Before the winter season arrives and you begin shoveling snow, talk to your doctor about this activity and your health status.
- Think twice about shoveling if you have had a heart attack or have other forms of heart disease; have high blood pressure or high cholesterol levels; are a smoker; lead a sedentary lifestyle.
- Consider hiring a student or using a volunteer service if you are a senior.
- Shovel at least 1-2 hours after eating and avoid caffeine and nicotine.
- Warm up first (walk or march in place for several minutes before beginning).
- Dress appropriately for the weather conditions.
- Start slow and continue at a slow pace (Suggestion: shovel for 5-7 minutes and rest 2-3 minutes).
- Drink lots of water to prevent dehydration.
- Shovel early and often - new snow is lighter than heavily packed/partially melted snow.
- Take frequent breaks.
- Always try to push snow rather than lifting it.
- Protect your back by lifting properly and safely:
 - * stand with feet at hip width for balance
 - * hold the shovel close to your body
 - * space hands apart to increase leverage
 - * bend from your knees not your back
 - * tighten your stomach muscles while lifting
 - * avoid twisting while lifting
 - * walk to dump snow rather than throwing it
- When snow is deep, shovel small amounts (1-2 inches at a time) at a time.
- If the ground is icy or slippery, spread salt, sand or kitty litter to create better foot traction.
- You are more susceptible to frostbite, injury and hypothermia when exhausted.



"Tell Santa that Rudolph's check engine light is on."

HOLIDAY RIDDLES

- 1) What did the big candle say to the little candles?
- 2) What do you call an old snowman?
- 3) Why does Scrooge love Rudolph the Red Nosed Reindeer?
- 4) What is a snowman's favorite dinner?
- 5) What do you get if you deep fry Santa Claus?
- 6) Why does Santa Claus like going down the chimney?
- 7) Why does Santa have three gardens?

Answers on Page 2 Safety Bits and Pieces

Safety Matters



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2017 HOLIDAY SAFETY TIPS

With the holiday season upon us, most people are preoccupied with the details of holiday plans and shopping. Unfortunately, the safety precautions which we might usually follow are sometimes forgotten or maybe the excitement of the season causes us to be less vigilant. The State of Delaware's Insurance Coverage Office wants this to be a safe holiday season for all, so we would like to remind you to follow these safety tips, pass them on to family, friends and neighbors and enjoy the season!

- Make sure that your cell phone is adequately charged before leaving your house.
- Be alert and aware of your surroundings at all times. Make sure that your eyes always check out the area where you are headed. Criminals often confront people who are distracted.
- Whether driving, walking or taking public transportation, plan the trip in advance - know your routes and timetable. Make sure that other family members are aware of your plans and when you should return.
- Travel on populated and well lit streets. If possible, always travel with someone else.
- When driving, keep your doors locked and windows closed. Make sure you have a full tank of gas and the appropriate emergency supplies should you become stranded or your vehicle disabled.
- Always lock your car. Keep all valuables concealed and close to you. Make sure any packages and boxes are not in plain view. Place them in the trunk. If they must be stored or transported in the passenger compartment cover them with a blanket or other covering.
- When approaching your vehicle in a parking lot or parking garage, check inside the vehicle to make sure no one is hiding in there or under the vehicle.
- When you're out make sure you don't leave any purses, handbags or purchases unattended.
- Have your keys out and ready to be used – this goes for both your vehicle and your house. It is a good idea to always keep one finger on the panic button of your car remote.
- Once inside your vehicle and/or house, lock your doors immediately.
- If you must shop at night, park in well-lit areas. Make sure any parking spot is clearly visible – the parking spot should not be obstructed by bushes, trees or other vegetation, dumpsters or hindrances that might hide your vehicle.
- Do not approach your car alone if there are suspicious people in the area. Call security or the police. If security or the police are unavailable wait until the suspicious persons leave before approaching your car.
- Avoid overloading yourself with packages. It is important to have clear visibility and freedom of motion. Better to take multiple trips to the car safely than to take one trip and have an accident because you couldn't see where you were going.
- When leaving home for an extended time, have a neighbor or family monitor your house and hold all mail and newspapers.
- Place indoor and outdoor lights on an automatic timer. Leave a radio or television on to add sound inside. Whenever possible it is best if the timer times for inside lights can be set at variable times so no discernable pattern is established by an observer of your property.
- Only carry a minimal amount of cash and/or credit cards when out shopping.
- Use only ATMs in well-lit areas, and go to another if anyone is loitering or they appear suspicious to you. Remember to trust your instincts – if something or someone doesn't seem right then take an alternative course of action that avoids that something or someone.
- If shopping with children, make a plan in case you are separated from each other. Go over the plan frequently so that everyone knows it.
- Teach children their full name, address and telephone number to give to police or security.
- Never allow children to go off on their own for any reason.
- Make sure to completely break down big boxes after holidays. Do not just place them out on the curb without doing so.

Safety Bits and Pieces

LADDER SAFETY

Ladders are tools. Many of the basic safety rules that apply to most tools also apply to the safe use of a ladder:

- If you feel tired or dizzy, or are prone to losing your balance, stay off the ladder.
- Do not use ladders in high winds or storms.
- Wear clean slip-resistant shoes. Shoes with leather soles are not appropriate for ladder use since they are not considered sufficiently slip resistant.
- Before using a ladder, inspect it to confirm it is in good working condition.
- Ladders with loose or missing parts, rickety ladders that sway or lean to the side should not be used.
- The ladder you select must be the right size for the job.
- The Duty Rating of the ladder must be greater than the total weight of the climber, tools, supplies and other objects placed on the ladder. The length of the ladder must be sufficient so that the climber does not have to stand on the top rung or step.
- When the ladder is set-up for use, it must be placed on firm level ground and without any type of slippery condition present at either the base or top support points.
- Only one person at a time is permitted on a ladder unless the ladder is specifically designed for more than one climber (such as a Trestle Ladder).
- Ladders must not be placed in front of closed doors that can open toward the ladder. The door must be blocked open, locked, or guarded.
- Read the safety information labels on the ladder.
- When climbing a ladder, it is safest to utilize Three Points-of-Contact because it minimizes the chances of slipping and falling from the ladder. At all times during ascent, descent, and working, the climber must face the ladder and have two hands and one foot, or two feet and one hand in contact with the ladder steps, rungs and/or side rails. In this way, the climber is not likely to become unstable in the event one limb slips during the climb.

HOLIDAY RIDDLES ANSWERS

- 1) I'm going out tonight!
- 2) Water.
- 3) Because every buck is dear to him.
- 4) An iceberg.
- 5) Crisp Cringle
- 6) Because it soots him!
- 7) So he can Hoe! Hoe! Hoe!

ON THE LIGHTER SIDE...



"I never thought you'd make it back in time, so I bought an artificial."

2017 HOLIDAY DECORATING SAFETY TIPS

Before decorating for the holidays, consider the following safety tips from Travelers Risk Consultants:

Planning your Holiday Display

- Plan your display according to the number and location of available outlets, and avoid overloading electrical outlets.
- Use lights that have been tested for safety – look for a certification mark from UL (Underwriters Laboratory), CSA (Canadian Standards Association), ETL (Electrical Testing Laboratories) or other nationally-recognized laboratories. Consider using LED lights when possible – they run cooler, use less energy and last longer than incandescent lights.
- Never exceed the maximum number of strings or devices that may be linked together, as indicated on decoration packaging.
- Carefully inspect all lights and decorations for cracks, damaged sockets and loose or bare wires prior to use – these defects can cause a serious fire or shock.

Decorating Safely

- When decorating the outside of your home, keep yourself, your decorations and equipment at least 10 feet from power lines. Make sure decorations are well-ventilated, protected from weather and a safe distance away from flammable items.
- Use wooden or fiberglass ladders when putting up electrical décor and lights outside as metal ladders conduct electricity.
- Unplug electric lights, devices and decorations before installing or replacing bulbs, changing parts or attempting other repairs.
- Plug all outdoor lights and decorations into ground-fault circuit interrupters (GFCIs) to reduce the risk of electric shock. Portable GFCIs for outdoor use can be purchased where electrical supplies are sold.
- Secure lights, decorations and cords to prevent wind damage. Never staple, nail through or fasten electrical wires or extensions cords in any way that might damage the wire or insulation. This could cause electrical shock or fire.

During the Holidays

- Turn off all lights and electrical decorations before leaving your home or office, or going to bed.
- If possible, use battery-operated candles in place of traditional candles to avoid the hazards of an open flame. If you choose to light candles, place them away from flammable or combustible materials, including other decorations, fabrics, plastic or paper products.
- Do not put candles in places where they might be easily knocked over, and never leave a lit candle unattended.
- Extinguish all candles before leaving a room or going to bed.

Packing and Storage

- Inspect and discard damaged decorations prior to packing and storing them.
- Store decorations in a dry location that is out of the reach of children and pets, as well as heat sources and open flames.
- Stack boxes in a corner or other stable location, and never higher than eye level to avoid injury or damage from toppling.

SAFETY TIPS OF THE MONTH

The National Safety Council has the following tips to avoid carbon monoxide poisoning:

- 1) Install a battery-operated carbon monoxide detector in your home near the bedrooms. Check or replace the battery when you change the time on your clocks each spring/fall. If an alarm sounds, immediately move outside to fresh air and contact 911.
- 2) Have your heating system and any other gas or coal-burning appliances serviced by a qualified technician every year.
- 3) Do not use portable flameless chemical heaters indoors.
- 4) Never use a generator inside your home, basement or garage. Generators should always be properly vented. Fatal levels of carbon monoxide can be produced in just minutes.
- 5) Have your chimney checked and cleaned every year; make sure your fireplace damper is open before lighting a fire and well ventilated after the fire is extinguished.
- 6) Make sure your gas appliances are vented properly.
- 7) Never use a gas oven to heat your home.
- 8) Never let a car idle in the garage.

QUOTATION OF THE MONTH

"There are some things you learn best in calm, and some in storm."

Willa Cather (1873 - 1947), American novelist

