

August 17, 2023

## Risk Management and Schools

As the summer winds down, communities begin to prepare for the wonderful season of change: autumn. This time of year, we also generally see the school doors open and many kids will be excited to hear school bells ringing again.

In addition to your annual back-to-school preparedness plans, we at RMA Insurance would like to remind you at our school member organizations to consider the following risks as you get ready to welcome staff and students back.

### Facility and Grounds

Ensure your facilities are inspected and any required maintenance is completed. This includes heating and HVAC systems, fire suppression and alarm systems, security cameras, and playground inspections. Particular care should be given to parking lots and sidewalks, with consideration for public and bus traffic, as well as pedestrian or cyclist flow and right of way. Attention should also be given to areas where students are being picked up and dropped off to ensure those areas are safe.

### Transportation

School bus travel, especially for less experienced children, can present challenges. Actions like adequate supervision during loading and unloading, ensuring children wait in groups a safe distance from the curb, instructing riders to use the handrail to enter and exit the bus one at a time, and reminding them to remain seated while the bus is in motion all will help avoid injuries.

### Cyber Risk Mitigation

Review cyber security essentials with staff, students, and volunteers. Consider utilizing multi-factor authentication if you're not already and ensure any applicable software updates are completed. Provide ongoing training for staff to raise awareness of cyber risks like phishing and data protection.

### Staff Training

It is critically important to ensure that your staff comply with the school's training requirements, particularly regarding first aid training. As part of your commitment to providing a safe and secure learning environment for our students and staff, it is imperative that all faculty members undergo and maintain up-to-date first aid training as required by the school policy.

### Risk Register

It may be prudent to assess some of the physical hazards within the school premises. From a risk management perspective, consider using a school risk register. A school risk register can be used to identify hazards in the school environment and associated risks. You can use this simple register to assess existing control measures in schools and determine solutions to ultimately protect the students and faculty. The register should contain the following:

- ◆ Any hazards present within school premises.

- ◆ Any potentially affected people who may be harmed, such as students, teachers, administrators, and other staff.
- ◆ An evaluation about how people might be harmed.
- ◆ A risk rating of the estimated probability the object or occurrence will cause harm.
- ◆ An assessment of whether the existing controls are enough or if further action is needed.

The following is an example of a school risk register:

RISK REGISTER - School (Example)						
Risk #	Identify the hazard	Who might be harmed?	How might they be harmed? (ex: what type of injury or health issues might occur?)	Risk rating (ex: high, medium, low)	What are the existing control measures?	Is further action necessary?
1	Water or spill in the hall	Students, Staff	Slip, fall, physical injury	High	Immediately clean floor spill	Regular hazard identification and adequate signage when needed.
2	Broken glass in staff room	Staff	Physical injury – cuts	Low	Immediately dispose of broken glass	No
3	Broken desk	Student, Staff	Physical injury – fall, cuts	Medium	Remove from service, immediately report to maintenance	Regular inspection of furniture and fixture

We wish you and your staff, students, and volunteers a happy and enlightening school year! Should you wish to have any of your policies reviewed or if you want further information on these or other topics, please contact an RMA Risk Advisor at [risk@RMAinsurance.com](mailto:risk@RMAinsurance.com).