



Diocese of Trenton

Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions



Winter Edition

Bullying

Part 4 in a series of articles published
by The National Catholic Risk Retention Group

Both public and parochial schools are increasingly prioritizing student well-being, with increasing awareness of and support for mental health as a primary focus of those efforts. Students should feel free and safe to make reports to school administration about bullying.

However, a latent concern in this space can bring about additional legal troubles for school administrations: how to avoid additional claims of retaliation as a result of a poor handling of student bullying complaints. Similar to retaliation claims in the workforce, students may bring claims of retaliation against schools when students and their families believe they have been subjected to adverse actions as a direct result of a report of bullying. Adverse actions can include something as simple as a negative mark, an undesirable assignment, detention, or something as serious as expulsion. Parochial schools frequently rest their anti-bullying and retaliation efforts on the somewhat mistaken belief that they, as institutions, are categorically immune from claims arising from sex-based discrimination under Title IX and similar state and federal statutes. Retaliation claims, however, provide something of a “back-door” path to liability for would-be plaintiffs whose claims otherwise would not survive due to religious-based protections baked into the law. In *Jauquet v. Green Bay Area Catholic Education, Inc.*, 996 F.3d 802 (7th Cir. 2021), for example, a student brought Title IX and related sex-based discrimination claims against her Catholic

school after she was allegedly bullied by a fellow student and reported the behavior. The Seventh Circuit Court of Appeals ultimately affirmed the lower court’s dismissal of the bullied student’s Title IX claims, but remaining throughout the appeal process was a retaliation-based claim styled as a breach of contract for failure to follow policy. Even though the defendant school “won” on securing dismissal of the Title IX claim, there remained a legal vulnerability as to the retaliation claim, making the Title IX dismissal a pyrrhic victory. How do parochial schools guard against retaliation-based claims? As always, the answer lies in sound policies and consistent implementation. Schools should maintain well-documented policies that explicitly prohibit retaliation. **Mere publication without training simply is not enough – all employees and volunteers within a school system should receive ongoing training on such manuals. Regular training on anti-bullying and retaliation policies can serve to move a document from mere policy into cultural practice, effecting a school’s ethos and ultimately reducing the likelihood of misbehavior and failure to adhere to school policies overall.** Where bullying and retaliation does happen, ensuring

clear reporting mechanisms are in place with thorough and fair investigation plans can mitigate risks of legal claims down the road as well.

In conclusion, retaliation claims after a report of bullying can pose a serious risk of legal threat. By understanding the legal framework, recognizing the potential risks, and implementing robust preventative measures, schools can protect themselves from liability while fostering a safe and supportive learning environment. Ultimately, addressing and preventing bullying and retaliation is not only a legal obligation but also a critical component of maintaining a healthy school culture.

*Author **Ashley R. Lynam** is a partner at Montgomery, McCracken, Walker & Rhoads where she advises clients on institutional responses to sex, gender, and race-based harassment, discrimination, and abuse. Ms. Lynam is a former rape prosecutor who has handled the investigation, prosecution, and defense of high-profile claims involving allegations of misconduct.*

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Decorating Safety

Decorations create a festive atmosphere and highlight important aspects of holidays. When not done right, however, decorations can also be a cause of property damage or personal injury. Special care must be taken when decorating for the holidays.

According to the Consumer Product Safety Commission (CPSC), there are about 160 Christmas decorating-related injuries each day during the holiday season, with over 40% of the incidents involving falls. In the 2022 holiday season, about 14,800 people were treated in hospital emergency departments due to holiday decorating-related injuries. Most frequent holiday decorating incidents involved falls, followed by lacerations and back strains. To help prevent injury and property damage, please keep in mind a few safety tips.

Preventing Falls

Never use a chair or other piece of furniture to hang decorations. Use a stepladder instead and have a spotter down below for extra security. Inspect the ladder before use to make sure it is in good shape, and always place it on level ground. Ladder safety is the most critical aspect of decorating – please take it seriously. For more information on safe use of ladders, please see page 4 of this newsletter.

Volunteers should not be climbing ladders; parish maintenance staff are covered by workers' compensation insurance and volunteers are not. Move boxes, wrappings and other items out of doorways and to the sides of rooms and hallways. Clean up spills right away and mind where you step.

Preventing Lacerations

Before reaching into a package, check for broken lightbulbs, ornaments or other sharp objects. Wear non-skid shoes and take care to keep ornaments and glass objects off the floor. Some decorations are packed in tamper-proof plastic that can be a challenge to open. Use scissors to cut through the plastic – avoid using knives or other sharp implements.

Fire Prevention

Most of us enjoy the fresh scent of a real Christmas tree, but real trees are a fire hazard if not cared for properly. Make sure real trees are potted and freshly watered at all times to prevent dry, brittle leaves which become a potent fuel source. Check the water level daily. Do not allow the tree to become a semi-permanent fixture - the National Fire Prevention Association recommends taking down live trees four weeks after purchase. A fresh wreath can dry out quickly. Consider using a water bottle to spritz it and keep it away from heat sources. Best practice is to use a fake wreath that is fire-resistant. For other living decorations, purchase fresh versions and avoid dry items like hay, grass and cornstalk. As for non-living decorations, many have a flame-retardant mark on their tags, making it easy to find safe garlands and hanging items.

Check labels on lights for the UL mark - this indicates that an accredited testing facility performed the safety evaluations. Never place lights on a metallic tree. Aside from the altar area and advent wreath display, real candles are best avoided as decoration as they lead to the most fire-related death and damages. In schools with small children, avoid heavy, breakable or sharp decorations and keep small items out of reach. Never string together more than three sets of incandescent lights, and never overload electrical outlets.

Decoration Placement

Placing decorations in doorways can impede traffic or cause trip and fall accidents. Keep entrances clear and never place a decoration over or in front of an exit sign. People should be able to see fire exits from all areas of a

room. Keep hanging decorations at least 18 inches away from sprinkler heads and never hang anything from a sprinkler pipe. Trees and other live decorations should not be placed near heat sources like vents, furnaces and radiators. In school settings, do not hang decorations from light fixtures as the ballast or light fixture may become overheated, making it easy for the decoration to catch on fire.

Extension Cords

A common cause of fires is a faulty or incorrectly-used extension cord. Use one extension per outlet, keep them confined to low-traffic areas to prevent accidents, and cover them with ground covers to keep them secure. Try to avoid running them under rugs or through doors. Purchase three-pronged, grounded cords with a heavy-duty rating to prevent overheating the socket.

Storage

Once the holiday ends and the decorations come down, proper storage becomes an important task. Keep boxes from becoming too heavy by periodically testing the weight while packing and being sure to distribute weight evenly. Thoroughly label the boxes, number them and store all related containers together so that volunteers next year can find them easily. Wrap up any breakable or fragile items with plenty of tissue paper or bubble wrap. When unplugging items, grip the base of the plug without tugging on the cord. Check lights for broken bulbs and throw out those with defects. Wind functioning light strands into neat, separate piles for easy unwinding next year. Keep electrical decorations in a dry place such as a plastic container. ■

Diocese of Trenton Risk Management Quarterly

If you have any questions, comments or topic requests for future newsletters, please send an email to newsletter@dotinsurance.org

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Workers' Compensation Claims Reporting and Claim Management

Every Workers' Compensation injury should be avoidable; however, accidents happen. The primary concern of the Diocese of Trenton, its churches, schools, cemeteries, ministries and affiliated organizations is the safety and well-being of every employee, parishioner, visitor and guest.

Workers' compensation is a benefit program for every employee, whether full or part-time. In recent years, between 80 and 115 workers' compensation injuries have been filed in a 12-month period. Lost work time occurs with 60% to 70% of all reported workers' compensation injuries. Most employees return in three to 45 days after an injury, but others are out for extended periods of time, especially if the injury involves a knee, shoulder or back.

More than 30% of all workers' compensation claims involve litigation. As part of our effort to reduce workers' comp claims throughout the Diocese, we investigate all claims to determine if a hazard exists that may have caused or contributed to the injury, or if there is an opportunity to prevent similar incidents from occurring in the future. A brief summary of the incident and a root cause investigation report is requested from the employer. If a hazardous condition exists that either caused or contributed to the injury, corrective action to prevent future incidents is determined and implemented. If the incident was the result of unsafe employee activity, recommendations regarding training for some or all employees to prevent a similar occurrence is determined and implemented. If any assistance is needed to investigate the circumstances of the claim or to provide safety training materials, the Risk Management Department is available to assist as our primary concern is the safety and well-being of all employees.

When an injury occurs, a quick determination of the nature of the injury needs to be made in order to provide the best and most timely care possible. A serious injury requires an immediate response, including a call to 911. Any workers' compensation injury that involves an amputation, loss of eyesight or inpatient hospitalization requires reporting to OSHA within 24 hours. (See Diocesan Risk Management Manual for the reporting process.) An injury resulting in a death requires reporting to OSHA within 8 hours. The fines are significant for late reporting. Less serious injuries should be reported to PMA CARE 24 immediately.

CARE 24 is a Nurse Triage Program. The nurse will coordinate care, including scheduling a visit at a local and appropriate medical care facility based upon the type of injury and the care needed. PMA CARE 24 posters should be prominently displayed with all employment labor postings and in areas where employees congregate, such as lunch or break rooms. Every employee should have a PMA CARE 24 Benefit card with the reporting instructions and the Rx BIN number for no-cost prescriptions related to a workers' compensation claim.

Communication is the golden rule for any claim. For an injured worker, a prompt post-injury response can lead to more immediate medical treatment, lower risk of long-term disabilities, peace of mind, and

faster acclimation to a full duty return to work when possible. However, any possibility of these benefits relies heavily on communication and cooperation between the employer, the employee, the PMA claims team, and the medical providers assisting with the immediate treatment and post-injury recovery/physical therapy.

"Post-injury can be very scary for an injured worker and their family, who may not know what to do or where to start. If an injured worker feels abandoned by their employer post-injury, this can lead to adverse claim outcomes," said Jayde Laxton, Managing Director – Claims at Safety National.¹

"Immediate contact and open communication from their employer provides a level of empathy and compassion necessary to ease their concerns. Involving PMA Claims Support (the Diocese of Trenton third-party administrator) early on can also keep the injured employee and family updated on the process and recovery expectations."

Communication can yield the following benefits, which can be extremely helpful in optimizing the outcome of a workers' compensation claim:

1. Build trust and enhance meaningful conversations.

Trust is the eternal motivator for any claim progression, but how can an employer build trust without seeming overly eager to benefit their organization? The first step is always empathy. The PMA nurse case manager is involved early on for a lost work-time claim. The direct supervisor or management-level employee from the work locations should actively communicate with the employee to provide support and answer employment-related questions. FMLA runs concurrently with a workers' compensation work-related absence and all paperwork should be completed in accordance with diocesan policy.



PMA Care 24 Nurse Line



Diocese of Trenton Workers Compensation Benefit Card

If an employee has sustained an injury that is **NOT** life, limb or eyesight threatening: **At the Point of Injury**, please call Nurse: **1-855-347-7334**

Inform your supervisor as soon as possible and complete a Diocese incident report

Present this card to the medical provider and pharmacist if medical care and prescriptions are needed.

PMA Care 24 Nurse Line

1-855-347-7334

The nurse will make a recommendation if the injury is self-care or if medical attention is required.

For Prescriptions:

If the employee requires medications as a result of their injury, the nurse will provide a list of area pharmacies. Use employee SSN and group #KVQA

PMA CARE 24 cards can be requested from Sherrie Sporek sspore@DioceseofTrenton.org

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Maintenance is *hard*.

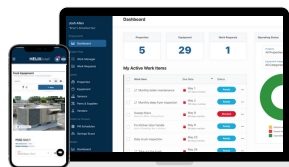
HelixIntel is here to make it easier for you.

The Diocese of Trenton knows that managing maintenance can be a tough job. That's why we've partnered with HelixIntel to offer their simplified Computerized Maintenance Management System (CMMS) at no additional cost, included in your Equipment Breakdown Coverage provided by the Diocese of Trenton.

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- ✓ Preventative Maintenance Schedules
- ✓ Work Order Management
- ✓ Asset Management
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“ [HelixIntel] made our work simpler, helped us make better decisions, and saved us a lot of money. This system has really improved how we manage our [property].

- Wade Elms, St. Joseph Toms River



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HSB Environmental Sensor Program Claims and HelixIntel Information Management Tools

More than 4,000 HSB Environmental sensors have been deployed at close to 90% of all parishes and schools throughout the Diocese of Trenton. Efforts continue to reach full deployment. If your parish or school is not a current participant, the benefits are significant with program participation at no cost.

HelixIntel, working with several of our parishes, has developed the requested tools

to better manage maintenance scheduling and work order processing with the recent launch of its new CMMS (Computerized Maintenance Management System) online module designed to maximize maintenance scheduling and efficiency. Although this technology will directly benefit parishes with a significant number of buildings serviced by a multi-person maintenance staff, there are benefits for parishes with a staff of one, as the tools can easily be used to manage all equipment maintenance and to schedule outsourced service providers.

CMMS is a software program that helps organizations streamline maintenance and manage assets:

- **Maintenance scheduling:** CMMS software can help organizations assign work to the right people.

- **Work order management:** CMMS software can help organizations create, assign, and track work orders. This can help ensure that technicians complete tasks efficiently and on time.
- **Energy efficiency:** CMMS software can help ensure that equipment is operating optimally, which can reduce energy consumption and extend the life of assets.

Ease of use, quantifiable benefits, and cost are the usual concerns. There is no cost, and the benefits are improved efficiencies with maintenance scheduling as a loss prevention tool. The learning curve and time devoted to becoming familiar with and implementing the technology can be perceived as an obstacle; however, the **HelixIntel** team will devote the time and effort to assist with deployment and training if there is an interest. Contact Joe Cahill jcahill@dioceseoftrenton.org or 609-403-7189. ■

The HSB Sensor Technology Group has been working with the Diocesan Risk Management Group for more than four years and **HelixIntel** data management for more than a year. Both technologies are provided at no cost to the churches and schools of the Diocese of Trenton as part of our Loss Prevention initiatives designed to lower claim costs incurred from property damage and to reduce or avoid losses through effective preventative maintenance programs.

HelixIntel data management was launched in conjunction with the HSB Boiler & Machinery Insurance loss prevention effort directed to improving the care and maintenance of our aging boilers and air conditioning systems. As with any new technology, there is a learning curve that includes customer-driven product modification to maximize end user benefits.

Ladder Safety

According to recent studies, 81% of building maintenance and construction fall injuries involve the use of a ladder. Ladders are the leading cause of fatalities on construction sites. Proper setup, usage, and maintenance are necessary to prevent fall injuries, yet ladder safety remains the third most cited Occupational Safety and Health Administration (OSHA) violation. The first two most often cited violations are for failure to utilize the proper fall protection equipment and the failure to implement the necessary Hazard Communication Program especially as it relates to PPE – Personal Protective Equipment.

#1 - Fall Protection

This standard sets requirements for guardrail systems, safety nets, or personal fall arrest systems for employees working six feet or higher. It includes extensive protections for walking and working surfaces and supervision of employees in preventing accidents. Simple techniques like assessing for hazards before starting a job and proper training can prevent these occurrences. New prevention technologies are proving to be beneficial in this area, including capabilities to help companies record accident details, determine hazards, and possibly incorporate corrective actions to prevent someone from slipping and falling.

#2 - Hazard Communication

This measure addresses classifying the potential hazards of chemicals and provisions for communication. This can include developing and maintaining a written hazard communication program, chemical labeling, and distribution of safety data sheets.

Employers should keep a running inventory of all onsite chemicals, ensuring they are all labeled with hazard statements, and assess the exposure of these chemicals to employees.

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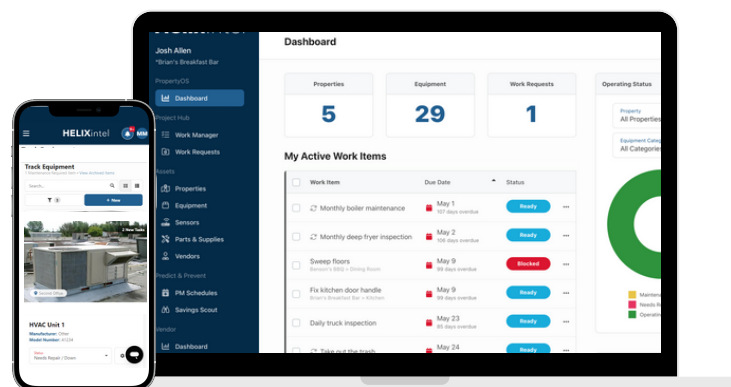
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Workers' Compensation Claims – Reporting and Claim Management, *continued from page 3*

In catastrophic cases, a highly experienced PMA nurse case manager will be assigned to appropriately discuss the recovery process with the family. Regardless of severity, empathy should always be prioritized, demonstrating urgency in care coordination and recovery.

2. Expedite the claims process.

Unlike employers and adjusters, an injured worker is typically unfamiliar with the workers' compensation system. Employees may self-educate or receive inaccurate information from friends/relatives, but they mostly rely on their employer to explain the process, providing information like medical and indemnity benefits. PMA claim managers are involved early on and will communicate with the employer to obtain necessary information to properly administer benefits. If at any time the communication process seems to stall or break down, contact Joe Cahill by email or phone. The first 12 weeks of wage continuation is at full pay for a claim-related work absence and is paid by the employer. For non-exempt employees, PMA can assist in the calculation process for the weekly wage rate. This policy is in place so that an injured employee doesn't feel the pressure to return to work before full recovery for financial reasons

and to assure the employee that they are a valued member of the team.

3. Prevent long-term claims occurrence.

An injured worker should feel supported for the length of the claim and beyond. Inconsistent communication after the initial injury can lead to unpredictability from the employee. If they feel the claim is being mismanaged or left as an afterthought, they may feel more inclined to retain an attorney and engage in litigation. Building rapport with an employee can reinforce a sense of security, making them feel valued throughout the life of the claim. An employee has the right to engage an attorney to represent them during and after a workers' compensation claim has ended or been closed. Retaliation or even the appearance of retaliation related to a workers' compensation injury claim is unacceptable and contrary to Diocesan policy. Workers' compensation retaliation is when an employer takes negative action against an employee for filing a workers' compensation claim. This is illegal and unethical, and employees should not fear losing their job for seeking compensation after a workplace injury.

4. Empower the injured worker.

Full transparency of benefits and assistance with the challenges in their recovery allows them to make informed decisions and take ownership of their recovery and return to work process.

5. Promote a culture of cooperation.

Enhanced communication with an injured worker may reduce the chance that they obtain an attorney for their claim. Sometimes employees will still retain an attorney, which is their right, but injured workers may reach settlements quicker and sometimes for lower amounts through constant communication with their claims team. Attorneys may encourage their clients to disengage with their employer, but the injured worker may have already established a relationship of trust.

Refer to the Diocese of Trenton Risk Management Manual for additional information about the Diocese of Trenton Workers' Compensation Program and Benefits.

¹ Safety National in the Excess Insurance Company for the Diocese of Trenton Workers Compensation Program

Ladder Safety, *continued from page 4*

Consider how often the chemical is used and who is using it. Elimination or substitution options can help control chemical risks in addition to proper engineering controls, training, personal protective equipment (PPE), and housekeeping.

#3 - Ladders

This standard covers general requirements for all ladders, including self-supporting portable ladders and fixed ladders. It also includes specifics regarding rung spacing, obstructions, cages, and mountings.

“Nearly every industry uses a ladder to some degree, but it is particularly critical to consider specific needs for each to prevent incidents,” said Kevin O’Sadnick, Senior Risk Service Manager at Safety National.¹ “For example, in construction, ensuring an extension ladder is available and long enough to adequately extend beyond the landing point is critical.” Ladders are often used on church and school property, both inside and outside, for simple maintenance or extensive repairs.

Many factors can adversely impact a ladder's safety, but the following four tips can help prevent known risks. Ladder safety should be included in every training program.

Pick the correct ladder for the job.

Many OSHA citations are a result of the wrong ladder being chosen for a project. When selecting a ladder, first consider the load-bearing capacity necessary based on the employee using the ladder and the additional equipment they will be carrying. Ladders are rated for specific uses, from heavy-duty commercial to light-duty household, and should be used accordingly.

Employees should maintain three points of contact at all times – two hands and a foot or two feet and a hand – while climbing and descending. Barricades should also be used to keep the area around a ladder clear of pedestrian traffic. Additionally, the 4-to-1 rule should be applied, requiring that the ladder be one foot away from the wall for every four feet the ladder is raised.

Store ladders properly and inspect regularly.

The best way to keep ladders in proper working order is to ensure they are correctly stored. They should be protected from weather elements, and when stored horizontally, they should have consistent

support to prevent sagging. When inspecting, workers should look for any loose pieces, dented rungs, bends and breaks, corrosion, and sharp edges or burrs. Repair and maintenance should be scheduled regularly to prevent further damage.

Train employees on proper usage.

Workers should be trained on usage and maintenance during initial onboarding as well as at regular intervals, but practical demonstrations, safety videos, and group exercises can reinforce these principles. A critical piece of any training discusses height requirements, such as fixed ladders above 24 feet needing fall protection. Musculoskeletal disorders can also be a risk for employees lifting ladders.

Clear the area around the base of the ladder.

The surrounding surface of any ladder should be clear of obstructions and level with the ground. Many job sites have uneven surfaces; proper placement of the ladder is essential. ■

¹ Safety National is the excess insurance carrier for the Diocese of Trenton Self-Insured Workers' Compensation Insurance Program

Protecting Workers and Visitors

During Winter Weather

Winter presents unique hazard exposures for workers, from slipping on icy surfaces to driving on snowy roads. To protect your workforce, plan for these exposures and then take appropriate action if hazardous conditions occur.



Preparing for Hazardous Weather

- Examine the condition of walking surfaces in and outside of the facility; repair cracks.
- Ensure all exterior lighting is in proper working order.
- Contact your snow removal company to ensure they are ready for your needs, including notification and communication processes, property problem areas, and response expectations.
- Inventory snow removal equipment and accessories. Remember to document your inspection of all equipment. Remind all employees to avoid reaching into any power equipment to remove jams. Follow the manufacturers' instructions for safe operation, repair, and maintenance of all equipment. Employees under the age of 18 should not be permitted to operate power equipment. **Volunteers should not be utilized for snow removal activities.**
- Establish a weather advisory notification plan for all employees. Post weather-related closures on your website, making sure that employees, parishioners, and visitors know to check the website before traveling to work or church services.

During Hazardous Weather—Take Precautions

- Ensure walking surfaces are clear.
- Manage employee breaks to avoid overexposure and common cold-weather hazards, such as hypothermia and cardio stress from shoveling snow.
- Establish priorities for snow removal. Fire lanes must be open for emergency equipment. Fire hydrants, main entrances, ADA ramps and curb cuts, weather-exposed stairs, primary sidewalks, and parking lots should always be clear.

Use the appropriate ice melt products dependent upon outdoor temperatures and type of hardscape. Do not use rock salt on concrete. Calcium chloride, magnesium chloride, or calcium/magnesium acetate are preferred for concrete and temperatures below 20°F. Rock salt is preferred for blacktop at temperatures above 20°F.

- Before travel becomes seriously impaired, release workers for the day.

Weather Mats

- Place weather mats at all entrances.
- Mats need to be large enough to capture as much moisture as possible.
- Keep porous scraper mats outside to absorb as much snow/ice/water from footwear as possible.
- Use a relatively rough surface (scraper mat) in foyer areas.
- Use absorbent walk-off mats to remove moisture in entrance areas especially on hard surfaces that become slippery when wet.
- Change mats once saturated with water and clean frequently to eliminate tracking soil throughout the building.
- Consider placing shoe brushes near entranceways to remove snow and ice.
- Post caution signs and block access to areas of concern when slip and fall conditions exist.

During the winter season, the dust and dirt concerns of the summer are replaced with slush and melted snow that creates slippery conditions that greatly increase the likelihood of slip and fall incidents and injury. In addition, ice melt compounds can eat away at floor surfaces and create irreparable damage when tracked indoors.

A single entrance mat cannot do the job of protecting your church, school or office space. A combination of selectively-placed commercial entrance mats is required.

- **Outdoor commercial entrance mats:** These are the first line of defense. Select sturdy, made-for-the-outdoors mats that have scrapers on their surfaces. The scraper surface will remove the first layers of dirt and moisture from visitors' shoes and boots.
- **Scraper entrance mats:** The use of indoor scraper mats is highly recommended. Like outdoor commercial entrance mats, these mats are designed with an abrasive surface to remove residual snow, ice and mud on shoes and boots.
- **Cotton action wiper mats:** Wiper mats remove the excess moisture on shoes and boots that was not removed by the scraper mats located inside and outside of an entrance.

Winter Mats: Other Things to Consider

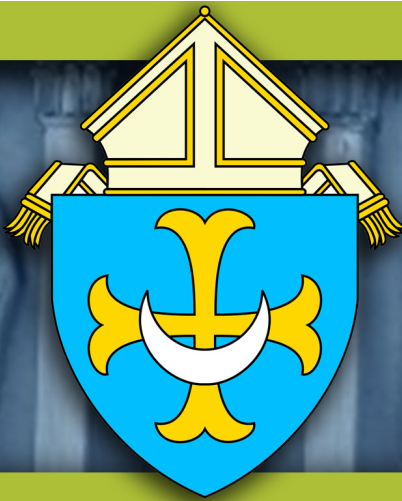
- **Placement:** Ideally, there should be three mats at every entrance as noted above. Additional mats may be required when foot volume traffic is high.
- **Size of mats:** Are the entrance mats the right size? A general guide for winter season mat coverage is between 25 to 30 feet (linear) of matting for moderate volume foot traffic.
- **Quality of Mats:** This is an important factor. The National Floor Safety Institute (NFSI), provides mat certifications. Mat durability is a significant concern. Pick the right mat with an NFSI certification for your needs and clean them as often as necessary to keep them fully functional. ■



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Parishes, Schools, Cemeteries & Catholic Institutions

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Certificates of Insurance

For our online form, go to:
dotinsurance.org/forms/certs

Claim Reporting

PMA Management Corp.
 PMA Corporate Processing Center
 Tel: 800-482-9826; Fax: 856-727-3186

PMA Workers Comp Nurse Triage
 CARE 24 Tel: 855-347-7334

Auto Insurance Cards

Porter & Curtis, LLC
 Tel: 484-445-7174
 Email: trenton@aeti-inc.com

Online Form: dotinsurance.org/forms/auto-forms

www.dotinsurance.org

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