

EIIA Risk Management Newsletter

April 13, 2021

Return of Camps to Campus

After the pandemic abruptly suspended camps last year, everyone is optimistic that institutions will see a Return of Camps to Campus this year. Now is the time to include lessons learned during this unplanned hiatus in your review of risk management practices for camps. Camps are complex activities with many risks; higher education underwriters understand this and are watching more closely than ever. Before the summer camp season begins and prior to the upcoming September insurance renewal, be sure you have written policies and procedures addressing sexual abuse prevention of minors on-campus that include background checks and training for camp staff. All third-party camps should be required to provide evidence of adequate insurance coverage with your institution added as an additional insured. Contact your EIIA Risk Management Director to discuss the return of camps on campus further.

Use POLP to Minimize Malware Risks Including Ransomware

The costs associated with a data breach or ransomware attack can be substantial and result in significant downtime and reputational harm for your institution. A recent article by HP Inc. reports that 88 percent of malware was delivered by email into users' inboxes, in many cases having bypassed gateway filters. Trojans made up 66 percent of malware samples analyzed, driven largely by malicious spam campaigns distributing Dridex malware. The most common email lure was fake invoice attachments. Documents, archive files, spreadsheets, and executable files were other common attachments. Computers become infected with malware when a user accidentally installs it by clicking on a malicious attachment or link in an email; navigating to an infected website; or opening an infected file allowing the malware to install itself on the computer. The best practice is to apply the Principle of Least Privilege (POLP) which is defined as allowing users or applications the lowest possible permission levels necessary to perform their intended function. Using POLP, Local Admin Rights on a computer should be removed from users to minimize the associated risks. This best practice will significantly increase the strength of the institution's cybersecurity profile and reduce the chances of a successful breach. Additional information on addressing this exposure is available in the recently posted EIIA best practice for restricting Local Admin Rights on computers. Members are encouraged to continue their user education campaigns highlighting the importance of users being vigilant against these threats.

SafeColleges Employee Training System Has a New Name

The SafeColleges employee training product which ETIA sponsors for participants in the Master Property and Casualty Program has a new name. The new product name will be *Vector LMS*, *Higher Education Edition*. The product itself is not changing. The current processes for logging in to complete or to assign training will not change, nor will your institution's custom training site URL. When users access the training site, they will see the new name and logo. There will be no disruptions to any current training assignments or reporting of the completed training. If your institution also subscribes to the SafeSchools or SafeColleges Student packages, users

Window Safety Week

In case you missed it, the first full week of April was Window Safety Week. The EIIA consortium has paid over \$1 million for window-related claims. These claims arose from children falling from residence hall windows; claimants sitting on window ledges, leaning back against the window and the window breaking; claimants struck by windows that fell out of the building or while sitting in class; students falling to the ground after climbing outside their window; windows closing on a claimant's fingers; and claimants falling into window wells. Members are encouraged to review the National Safety Council's window safety toolkit for guidance on window safety. While some of the materials focus on the residential setting, the guidance is still very applicable to preventing the types of injuries experienced on campus. For institutions seeking to reduce operating costs, the National Association for Child Window Safety reports the best method to protect against falls from windows is a passive, unobtrusive system that allows occupants to fully open the lower windows of the units they occupied. That study discovered that a major additional benefit of this prevention method was the significant reduction of maintenance costs for windows in the buildings.

Swab Test for Concussion in Sports

Concussion testing in sports may soon be reduced to a simple saliva test that can diagnose a concussion in minutes. A study published in the British Journal of Sports Medicine found a group of 14 biomarkers¹ that appear in the saliva of concussed athletes. More than 1,000 professional rugby players in English rugby's Premiership and Championship unions participated in the study. The test has an accuracy rate of 96 percent. It is expected that this diagnostic tool may be used in addition to current head injury assessment protocols and return to play evaluations to further ensure the individual's safety. This is a promising development in concussion management. The researchers plan to continue their work to develop a FDA-approved test that will be widely available.

Title IX Investigator

Given the complexity of the Title IX process, EIIA Members often look for skilled outside investigators and hearing officers. Natasha Baker with Novus Law Firm has noted an increase in questions from EIIA Members surrounding these issues in recent months. There are many groups across the country doing good work in this area. Grand River Solutions is one such group that has worked closely with Natasha and comes highly recommended. Their managing director is Jody Shipper, who spoke to the consortium about Title IX issues at the 2018 November Members' Meeting and understands the challenges Title IX presents to private liberal arts institutions. A final note: regardless of the firm, if you are considering the services of an outside Title IX investigator or hearing officer, be sure to check the EIIA Insurance Guidelines for Contracts and let your EIIA Risk Management Director know if you have any questions.

¹ Biomarkers are characteristics of the body that you can measure.

Sharps Disposal Container Shortage

Due to the pandemic, sharps disposal usage has significantly increased. Production has not kept up with the increase in demand and there is now a shortage of sharps disposal containers. In response, OSHA has issued two new fact sheets on sharps disposal containers addressing supply shortages and reducing needlestick injuries for vaccinators and others assisting at COVID-19 vaccination sites. Members should review these documents and implement the suggested practices.

Return to Campus from International Travel

If your campus is planning to reinstate your international travel programs, considerations should include students and employees returning to campus who decline or can not be immunized. The Novus Law Firm has updated the Waiver: Study Abroad Students Refusing Recommended Immunizations to include "illness" in the release and indemnification provisions and "COVID-19" to the certification of health section. The Waiver: Employees Refusing Recommended Immunization for International Travel was previously amended to address these issues.

Free Speech and Unrest

As more students are vaccinated against COVID-19, many campuses will consider easing the restrictions on the size of public gatherings. And as the temperatures begin to warm, the potential for rallies and protests on campus increases. This creates the potential for a return of last summer's unrest experienced across the country. Members are reminded of EIIA's Campus Protest Resources document consolidating resources related to protests, free speech, and administrators' responses. The major underlying factor of these resources is communication with the group leaders ahead, during, and after the protest. While you will find these resources are not intended to deal with violent protests, the proper application may prevent a peaceful protest from turning violent.

Changes to Your Hot Work Permit

Hot work is any operation that involves open flames or produces heat and/or sparks including welding, cutting, thawing pipes, cutting, brazing, and torch-applied roofing. The National Fire Protection Association (NFPA) estimates between 2013 and 2017 local fire departments responded to an annual average of 4,630 structure fires involving equipment associated with hot work. The recently updated National Fire Protection Association (NFPA) 51B standard addresses safe hot work operations. The revision includes 1) definitions on fire protection system, fire monitoring, and fire watch; 2) language differentiating between fire watch and fire monitoring; 3) guidelines added for fire extinguishers to comply with NFPA 10, Standard for Portable Fire Extinguishers; 4) expanded discussion of precautions to take when fire protection systems are impaired; 5) permit re-issuance guidelines; and 6) a requirement extending a fire watch to be maintained for at least one hour. NFPA offers certified training online for hot work. While applicable to Facilities and the Arts, Theater scene shops, in particular, are frequent violators of safe hot work operations. Members should review the Cutting, Welding, and Hot Work section of the EIIA Property Risk Control Manual to verify their operations and hot work permit system comply with these changes and is used whenever applicable.

Getting to Know EIIA Campuses - Pools

- 76 campuses have swimming pools
- 74 campuses have lifeguards on duty
- 71 have certified pool managers
- 58 campuses have raised lifeguard chairs
- 67 rent their pool to third parties
- 61 require the third party to provide evidence of liability insurance

Why are pools the focus of this feature? Institutions that open their pools to the general public or rent their pools to third parties should consider the risk/reward factor. Consider the recent \$21.5 million court settlement in Estate of Michal Duda v. Justice Park District, 2020 IL App (1st) 191032-U involving the pool drowning of a 6-year-old third-party camper. Certainly, the pool rental fee did not justify the risk of such a verdict. All Members with pools should review these pool safety resources: UE: Checklist for Swimming Pools and United States Lifeguard Standards.

This document is presented to EIIA members strictly as a guideline. As individual circumstances may vary, the contents and concepts presented should be reviewed and amended as necessary to properly address your institution's unique exposures. Additionally, it is recommended that the contents and concepts presented be reviewed in the full context of its use with legal counsel prior to implementation.

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