



Risk Management
Loss Control Manual

Introduction

As part of the University System, UNG has collaborated with the Department of Administrative Services (DOAS) in recognizing risk and minimizing loss for better management practices. We have identified eight areas that are most critical and established this manual. You may also find policies that reflect these areas in the UNG Policy Database and Handbook.

1. **Employee Education and Training** – Given the variety of risk exposures of the University, training and education will improve the loss control program. All employees will have availability to this manual and web based training that fits the employee and department. You can access the training within the Human Resources webpage, under the Skillport eLearning Program.
2. **Employee Accident Prevention Plan** - Most injuries to employees are preventable. The University has systems for identification and control of hazards and exposures within operations.
3. **Theft** – Theft and misuse of state funds, property and services by employees cause financial loss and affect the University’s image. There are systems in place to help maintain property inventories.
4. **General Liability** – The University has created systems to eliminate or reduce the effect of claims, such as Employment Practice claims.
5. **Workers’ Compensation & Return to work** – The University has identified the practice of reporting claims and identified an appropriate return to work program.
6. **Property** – Maintaining University buildings in proper condition is critical to preventing loss and reducing liability issues. Also maintaining an up-to-date inventory of properties with contents and property values at the proper/current levels.
7. **Auto Liability and Physical Damage** – Employees driving on state business regardless of vehicle ownership are covered, while operating the vehicle.
8. **Fleet Management** – Having state-owned vehicles, University employees are expected to be good stewards of state property. Employees are expected to use and follow the direction of the DOAS system.

If you need this document in an alternate format for accessibility purposes (e.g. Braille, large print, audio, etc.), please contact Michael McLeod at michael.mcleod@ung.edu or 678-717-2232.

EMPLOYEE TRAINING

1. Introduction

Training is one of the most important components of a safety management System. It gives employees an opportunity to learn their jobs properly, bring new ideas into the workplace, reinforce existing ideas and practices, helps to put our Safety and Health Program into action. All University of North Georgia employees benefit from safety and health training through fewer workplace injuries and illnesses, reduced stress and higher morale.

2. Management commitment

The University will provide the necessary time to ensure effective safety and health training is provided. This commitment will include paid work time for training and training in the language that the worker understands. Both management and employees will be involved in developing the program. To most effectively carry out their safety responsibilities, all employees must understand:

- (1) Their role in the program
- (2) The hazards and potential hazards that need to be prevented or controlled
- (3) The ways to protect themselves and others.

The University will achieve these training goals by:

- Educating everyone on the nature and system consequences of their actions
- Educating all managers, supervisors and employees on their safety management system responsibilities
- Educating all employees about the specific hazards and control measures in their workplace
- Training all employees on hazard identification, analysis, reporting and control procedures
- Training all employees on safe work procedures and practices

The University training program will focus on health and safety concerns that determine the best way to deal with a hazard. When a hazard is identified, we will first try to remove it entirely. If that is not feasible, we will then train workers to protect themselves, if necessary, against the remaining hazard. Once we have decided that a safety or health problem can best be addressed by training (or by another method combined with training), we will follow up by developing specific training goals based on those needs. Additionally, we will ensure all employees understand the hazards to which they may be exposed and how to prevent harm to themselves and others from exposure to these hazards.

The University will commit available resources to ensure employees receive safety and health training during the circumstances below:

- Whenever a person is hired- general safety orientation will include an overview of company safety rules, and why those rules must be followed;
- Whenever an employee is given a new job assignment-- during formal classroom training, and again, when the supervisor provides specific task training. It's
- extremely important that supervisors emphasize safety during initial task assignment;
- Whenever new work procedures are begun --during formal classroom training and supervised on-the-job training;
- Whenever new equipment is installed --if new hazards are introduced; and/or
- Whenever new substances are used --hazard communication program may apply.
- The bottom line --train safety whenever a new hazard is introduced to an employee.

Employees must know they are responsible for complying with all company safety rules, and that most accidents will be prevented by their safe work practices. They must be very familiar with any personal protective equipment required for their jobs. They must know what to do in case of emergencies. Each employee needs to understand that they are not expected to start working a new assignment until they have been properly trained. If a job appears to be unsafe, they will report the situation to their supervisor.

Supervisors

Supervisors will be given special training to help them in their leadership role. They will be taught to look for hidden hazards in the work under their supervision; insist on the maintenance of the physical protection in their areas; and reinforce employee hazard training through performance feedback and consistent enforcement when necessary.

The University will commit necessary resources to ensure supervisors understand the responsibilities below and the reasons for them:

- Detecting and correcting hazards in their work areas before they result in injuries or illnesses;
- Providing physical resources and psychosocial support that promote safe work;
- Providing performance feedback and effective recognition and discipline techniques; and
- Conducting on-the-job training.

Supervisors are considered the primary safety trainers. They also will receive training on how to apply fair and consistent recognition and discipline.

Managers

All managers must understand their responsibilities within the agencies Safety and

Health Program. This may require classroom training and other forms of communication. Formal classroom training may not be necessary. The subject can be covered periodically as a part of regular management meetings.

Managers will be trained in the following subject areas:

- The elements of the safety management system, and the positive impact the various processes within the system can have on corporate objectives;
- Their responsibility to communicate the Safety and Health Program goals and objectives to their employees;
- Their role that includes making clear assignments of Safety and Health Program responsibilities, providing authority and resources to carry out assigned tasks, and
- holding subordinate managers and supervisors accountable; and
- Actively requiring compliance with mandatory Safety and Health Program policies and rules and encouraging employee involvement in discretionary safety activities such as making suggestions and participation in the safety committee.

Training will emphasize the importance of managers visibly showing their commitment to the safety and health program. Managers will be expected to set a good example by fully following all the safety and health rules themselves.

3. Types of Training

In general safety training will be conducted on the following levels:

- **General Safety Education:** General safety information is communicated to employees. No measurement of knowledge, skills and abilities is required.
- **Specific Safety Training:** Specific safety information and instruction on performing safe procedures and practices. Employees must meet established criteria for successfully completing the course.

A. New Employee Orientation

The format and extent of orientation training will depend on the complexity of hazards and the practices needed to control them. Orientation will include a combination of initial classroom and follow-up on-the-job training (OJT).

- For some jobs, orientation may consist of a quick review of site safety and health rules; hazard communication training for the toxic substances present at the site; fire protection, lockout/tag out, etc.; and, a run-through of the job tasks. This training will be presented by the new employee's supervisor or delegated employee.
- For larger tasks with more complex hazards and work practices, orientation will be structured carefully. We will make sure that our new employees start the job with a clear understanding of the hazards and how to protect themselves and others.

Follow up supervisory training with a mentor system, where a worker with lengthy experience is assigned to monitor and coach a new worker, either for a set period of time or until it is determined training is complete.

Whether the orientation is brief or lengthy, the supervisor will make sure that before new employees begin the job, they receive instruction in responding to emergencies. All orientation training received will be properly documented.

B. On-the-Job Training (OJT)

OJT training relates principles and theories to work skills that are then taught and applied in the work environment. OJT is designed to reinforce formal classroom training. All new-hire employees require training to perform their jobs effectively. In this regard, OJT is an essential supplement to formal classroom training. OJT assignments may be provided concurrently with formal training to emphasize and complement material covered in formal training courses. Time allotted to accomplish OJT assignments should be compatible with the new hire's current knowledge, skill, and experience levels. The employee's supervisor should assess the employee's ability to successfully complete OJT training.

C. Contract Workers

Contract workers will receive training to recognize University specific workplace hazards or potential hazards.

D. Experienced/Current Employees

Experienced/Current employees will be trained if the installation of new equipment changes their job in any way, or if process changes create new hazards or increase previously existing hazards.

E. All Employees

All employees will receive refresher training as necessary to keep them prepared for emergencies and alert them to ongoing housekeeping problems.

F. Personal Protective Equipment (PPE)

Employees needing to wear personal protective equipment (PPE) and persons working in high risk situations will need special training. Supervisors and employees alike must be taught the proper selection, use, and maintenance of PPE. Training will begin with a clear explanation of why the equipment is necessary, how its use will benefit the wearer, and what its limitations are. Individual employees will become familiar with the PPE they are being asked to wear. This is done by handling it and putting it on. Training will consist of showing employees how to put the equipment on, how to wear it properly, and how to test for a proper fit and how to maintain it. A proper fit is essential if the equipment is to provide the

intended protection. We will conduct periodic exercises in finding, donning, and properly using emergency personal protective equipment and devices.

G. Vehicle Safety

All employees operating a motor vehicle on the job (on or off premises) will be trained in safe vehicle operation, safe loading and unloading practices, safe speed in relation to varying conditions, and proper vehicle maintenance. The University will emphasize in the strongest possible terms the benefits of safe driving and the potentially fatal consequences of unsafe practices. Please see the Fleet Safety Procedure in the Accident Prevention manual.

H. Emergency Response

The University will train our employees to respond to emergency situations. Every employee at every work location will understand the following:

- Emergency telephone numbers and who may use them;
- Emergency exits and how they are marked;
- Evacuation routes; and
- Signals that alert employees to the need to evacuate.

Evacuation drills/training will be completed at least annually, so that every employee has a chance to recognize the signal and evacuate in a safe and orderly fashion. Supervisors or their alternates will practice counting personnel at evacuation gathering points to ensure that every employee is accounted for. The University will include procedures to account for visitors, contract employees, and service workers such as cafeteria employees. Severe weather and Active Shooter emergencies are reasonable possibilities; additional instruction may be needed.

I. Periodic Safety and Health Training

At some work sites, complex work practices are necessary to control hazards. Elsewhere, occupational injuries and illness are common. At such sites, the University will ensure that employees receive periodic safety and health training to refresh their memories and to teach new methods of control. Where the work situation changes rapidly, weekly meetings will be conducted as needed. These meetings will remind employees of the upcoming week's tasks, the environmental changes that may affect them, and the procedures they may need to protect themselves and others.

J. Identifying types of training

Specific hazards that employees need to know about should be identified through total site health and safety surveys, job hazard analysis, and change analysis. Accident and injury records may reveal additional hazards and needs for training. The State of Georgia requires

the agencies to conduct safety training to address the top injuries at each agency. Near-miss reports, maintenance requests, and employee suggestions may uncover still other hazards requiring employee training.

4. Monitoring the Training Program

Monitoring the employee's progress through the developmental period is critical to ensure success of the training program. Monitoring provides information to the supervisor regarding the benefits and effectiveness of the training received. In addition, it provides information on the ability of the employee to achieve training goals and objectives. To ensure adequate monitoring of the safety training program, the actions below must occur:

- The supervisor will ensure that each employee has completed the necessary prerequisites before the start of work;
- The supervisor will review the employee's performance of task assignments;
- When the supervisor determines that the new-hire employee has sufficient experience to successfully complete a task, the OJT review may be discontinued; and
- The supervisor and employee will complete training documentation.

Employee Accident Prevention

Conducting work in a safe manner, protecting the safety of employees and the general public are extremely important to the University and the State of Georgia. It is the policy of Georgia Risk Management Services to establish and adhere to the following risk management and loss control procedures that will protect the assets of the University, State of Georgia, the safety of its employees and members of the general public. All State of Georgia employees and officials have certain responsibilities in the risk management and loss control process that must be carried out in order to have a successful program. These responsibilities include such activities as establishing safe workplaces, following safe practices, limiting exposure to potential liability and loss, and carrying out the steps necessary to maintain an effective and efficient risk management and loss control program.

Duties and Responsibilities

1 Employees

All employees are responsible for ensuring safe and healthful working conditions along with practices for protecting the safety of the public. Each employee will:

- Comply with the rules, regulations and policies set forth in this manual applicable to personal actions and conduct;

- Operate all equipment and vehicles in a safe manner and refrain from removing, displacing, or damaging any safety device installed on equipment or property;
- Report unsafe conditions or possible violations of the procedure to the supervisor;
- Report all accidents according to the proper procedures set forth in this manual; and
- Operate only those machines and equipment for which the employee has been trained and authorized to operate.

2. Management

Management personnel have the responsibility for maintaining safe and healthy conditions, whether it be out in the field or within State of Georgia facilities. Although personnel exposure to hazards varies widely from department to department, it is expected that an unrelenting effort will be directed toward preventing injuries, accidents, and liabilities.

Therefore, Department Managers will:

- Ensure that the policies and procedures set forth herein are complied with by all personnel under his/her direction and maintain the Safety/Loss Control Manual;
- Provide the leadership and positive direction essential in maintaining firm loss prevention policies as a prime consideration in all operations;
- Devote a portion of staff meetings, as necessary, to a review of losses (accidents) and to discuss plans to bring about more positive loss reduction;
- Hold each supervisor accountable for an explanation of the preventable injuries, collisions, and liabilities incurred by employees;
- Ensure that all employees are briefed and fully understand your agency's work procedures and existing policies which enforce their use;
- Ensure that all accidents are thoroughly investigated, recorded and promptly reported in accordance with existing directives; and
- Ensure prompt, corrective action is taken wherever hazards are recognized, or unsafe acts are observed.

3. Supervisory Personnel

Each supervisor has the responsibility and full authority to enforce the provisions of this manual along with your agency's work practices, in order to keep losses at an absolute minimum. Each supervisor will:

- Assume full responsibility for safe and healthful working areas for all employees while they are under the supervisor's jurisdiction;
- Be accountable for preventable injuries, accidents, and liabilities occurring in his/her area of the facility;
- Ensure that all management policies pertaining to safety and loss control are fully implemented for maximum efficiency of each job and maintain the corresponding manuals and directives;

- Take the initiative in recommending correction of deficiencies noted in facilities, work procedures, employee job knowledge, or attitudes that adversely affect the loss control efforts;
- Be firm in enforcement of work policies by being impartial in taking disciplinary action against those who fail to conform and by being promptly to give recognition to those who perform well; and
- Ensure that each employee is fully trained for the job the employee is assigned to do, and familiar with the published work rules, by certifying in writing that he/she understands that compliance is mandatory.

4. Safety/Loss Control Officer/Risk Manager

The University Safety/Loss Control Officer/Risk Manager is responsible for the staff direction and administration of the loss control program to prevent injury, liability, and damage to property. The Safety/Loss Control Officer/Risk Manager will:

Develop and maintain your agency's Safety/Loss Control Manual.

- Acquire and make available to department directors, supervisors and employees all applicable standards and requirements;
- Coordinate and/or conduct safety-training programs that are beyond the scope of individual supervisors;
- Perform ongoing evaluations of the Safety /Loss Control program and make recommendations to management for improvements;
- Review and analyze accident reports and investigations for causes and corrective actions;
- Establish a review of procedures to insure the proper investigation of accidents;
- Consult directly with management and employees on loss prevention matters and provide guidance to assure effective program administration; and
- Review of all driver reports including training and safety policies.

Accident Reporting and Investigation

A successful and well-designed loss control program includes unbiased, prompt and accurate accident reporting and investigation process. All accidents, incidents and near misses should be reported and investigated regardless of extent of injury or property damage. The extent of the investigation may vary but all accidents and incidents reflect potential hazards, which should be identified and corrected.

The University has established guidelines for reporting and investigating incidents where claims and losses could potentially arise, including occurrences (near- misses) that could have resulted in injury or property damage but did not, in order to initiate corrective and/or preventive action

as needed. The incident reporting and investigating requirements, apply to all incidents involving entity employees, on-site vendors, contractor employees and visitors, which results in (or might have resulted in) personal injury, illness, and/or property and vehicle damage. The report and investigation of all accidents, incidents and events are to be conducted in a professional manner to identify probable causes (root cause (s) and are used to develop specific management actions for the prevention of future accidents (Corrective action(s)).

1. Responsibilities

Management:

- Establish and maintain an effective accident reporting and record keeping program;
- Train all employees in the accident reporting procedures;
- Train custodians in proper record entry, maintenance and release procedures;
- Conduct annual program audit;
- Conduct accident prevention and investigation training for supervisor;
- Ensure all accidents and incidents are properly investigated;
- Ensure immediate and long-term corrective actions are taken to prevent reoccurrence; and
- Provide all necessary medical care for injured persons.

Supervisors

- Conduct immediate initial accident investigations;
- Report all accidents to management as soon after the event as possible;
- Collect and preserve all evidence that may be useful in an investigation;
- Conduct interviews of witnesses in a polite professional manner;
- Do not attempt to find or assign blame for accidents; and
- Take action to protect people of accidents and property from secondary effects.

Employees

- Comply with the accident reporting procedures;
- Immediately report all accidents & injuries to their supervisor;
- Assist as requested in all accident investigations; and
- Report all hazardous conditions and “near-misses” to supervisors.

2. Incidents and Accidents

Incidents requiring reporting include those which result in any of the following: Injury or Illness, damage to a vehicle, entity property damage, or injury to third party or their

property.

3. Events (Near Misses)

Other incidents that, strictly by chance, do not result in actual or observable injury or property damage are required to be reported. The information obtained from such reporting can be extremely useful in identifying and mitigating problems before they result in actual personal injury or property damage.

4. Training

To ensure that all employees understand the incident reporting and investigation requirements, annual documented training sessions will be held with all employees to review procedures and responsibilities. New employee orientation training will include information on incident reporting and procedures.

5. Program Audits

The effectiveness of a program can only be accomplished if the program is implemented and maintained. Periodic reviews and audits shall be conducted by the University Safety/Loss Control Officer/Risk Manager and Supervisors, to confirm that all employees are familiar with the incident reporting and investigation requirements and that the program is being managed properly.

These audits will consist of:

- Annual review of incident reports to ensure all records have been maintained and are complete;
- Annual refresher training for employees involved in record entry and record keeping; and
- Annual refresher training for all employees detailing the incident reporting procedures

6. Timing

Incidents involving serious bodily injury, death, or serious property damage **must be reported immediately** to a Supervisor and to the Safety/Loss Control Officer/Risk Manager. All other events should be reported within 48 hours of their occurrence.

7. Accident Investigation

The objective of any accident investigation is to identify the causal factors and recommend corrective actions. An accident investigation should determine what happened, how it happened, and why it happened. It should also lead to measures to prevent similar events from happening in the future. An accident investigation should take place in timely fashion

in order to obtain as much information as possible to reduce the risk of further injury or property damage.

A. Investigation

The investigation of minor accidents involving only an employee and or University property only is the responsibility of the involved employee's Supervisor.

The University Safety/Loss Control Officer/Risk Manager will be in charge of conducting the investigation of accidents involving: property damage, injury to a third party, serious property damage, injury or death of an employee.

These investigations may also include outside officials or lawyers and other safety people. Management may initiate any other accident investigations if deemed appropriate.

B. Investigation Procedures

The accident investigation has three purposes:

1. Prevent further possible injury and property damage;
2. Collect facts about the accident; and
3. Collect and preserve evidence.

Depending upon the severity of the accident, the following activities may be necessary:

1. Secure the area where accident occurred to prevent other injuries or property damage;
2. Visit the accident site before the evidence is disturbed;
3. Document observations of the condition of the accident site;
4. Photograph or video tape the accident scene from all angles;
5. Identify and interview eyewitnesses and other persons who can provide pertinent information; and/or
6. Review other sources of information such as design specifications, drawings, maintenance records, or employee training records.

At the scene, the accident investigator(s) will carefully survey the scene, noting any debris from the accident. The investigator(s) should take photos of the scene, with careful notes of what the photos depict. A map of the site should be drawn to scale, with any landmarks near the scene noted as to position. Photos of all property damages incurred from accident should be taken from all sides, with careful notes made. It is important that the accident investigator(s) be as objective as possible in gathering and evaluating data from the accident scene. Investigators should avoid any emphasis on identifying the individual who could be blamed for the accident.

This does not mean that unsafe acts, improper actions, poor judgments, or lack of knowledge of hazards should be ignored.

C. Employee Responsibility in Accident Investigation

Accident investigation begins right at the scene. That means certain employee responsibilities must be carried out at the scene of an accident.

Two main concerns at the scene of an accident are to respond to immediate problems and to gather and report pertinent accident information promptly. These two items can be broken down into a 6-step accident procedure for employees to follow. For vehicle accidents (See Fleet Safety Plan for driver responsibilities in accident investigation).

Step 1: Stay calm, "make sure the accident area is safe to enter".

Step 2: Do a quick evaluation of accident victims, if there are injuries, then provide assistance to them.

Step 3: Either contact local law enforcement personnel and your supervisor or arrange to have someone do it for you. Be courteous and cooperative when providing information to authorities. Never admit guilt or liability at the scene of an accident. Never leave the scene of an accident.

Step 4: Write down names and other information regarding the accident and those people involved in it. Draw a simple diagram of the accident scene. The more detail you can provide, the better it will be for insurance and/or legal purposes later. If you have a camera for use at the accident scene, document the situation with photographs from various angles.

Step 5: After the accident area has been secured, warning devices put in place, assistance rendered to injured person(s) (if any), and law enforcement personnel contacted, you (the employee) should communicate the accident to your supervisor.

Step 6: Complete Incident Report Form (Non-Vehicle) at the scene of the accident.

D. Making Statements

Following an accident or incident, the involved employee may be contacted by several people seeking information. NOTE: The employee should contact his or her immediate supervisor before making a statement or discussing the incident with anyone other than law enforcement personnel.

E. Conducting Interviews

Accident Investigators should conduct interviews of all witnesses to any accidents. The interviews should be conducted in a quiet and private location. It is essential to get preliminary statements as soon as possible from all witnesses. Investigators should not provide any facts to the witness - only ask non-leading questions. Proper interviewing techniques include the following:

1. Explain the purpose of the investigation (accident prevention) and put each witness at ease;
2. Listen, let each witness speak freely, and be professional, courteous and considerate;
3. Take notes without distracting the witness;
4. Use sketches and diagrams to help the witness;
5. Emphasize areas of direct observation;
6. Do not argue with the witness;
7. Record the exact words used by the witness to describe each observation; and
8. Identify each witness (name, address, etc.)

8. Accident Review

The University is committed to the fair and equitable treatment of its employees. This commitment includes the fair judging of causes in all accidents. The accident review, conducted by the University Safety/Loss Control/Risk Manager, is to analyze data and determine the causes and corrective actions necessary to prevent reoccurrence. For accidents involving State of Georgia vehicles and drivers, the Committee will determine if the accident was preventable or non-preventable.

Safety/Loss Control/Risk Manager's Responsibilities

After the accident investigation has concluded, Risk Management, as soon as possible, will objectively consider evidence presented and determine the true cause of the accident. The findings and recommendations provide guidance for management decisions on loss control policies. Risk Management will take the following steps in reviewing accidents:

- A. Analyze the data obtained in the initial accident investigation and police reports;
- B. Repeat any of the prior steps, if necessary;
- C. Determine
 1. Why the accident occurred;
 2. A likely sequence of events and probable causes;
 3. The most likely causes;
- D. Conduct a post-investigation briefing; and
- E. Prepare summary report to determine cause of accident and recommendations for corrective action and submit to management, if needed.

9. Investigation Report

An accident investigation is not complete until a final formal report is prepared by The Safety/ Loss Control/Risk Manager. If a report is needed, it will be submitted to management. To be an effective tool, an accident report should be clear and concise. The purpose of the investigation is to prevent future accidents. The following outline will be useful in developing the information to be included in the formal report.

- A. Background Information
 - 1. Where and when the accident occurred?
 - 2. Who and what was involved?
 - 3. Operating personnel and other witnesses
- B. Account of the Accident (What happened?)
 - 1. Sequence of events
 - 2. Extent of damage
 - 3. Accident type
 - 4. Agency or source (of energy or hazardous material)
- C. Discussion (Analysis of the Accident - HOW; WHY)
 - 1. Direct causes (energy sources; hazardous materials)
 - 2. Indirect causes (unsafe acts and conditions)
 - 3. Basic causes (management policies; personal or environmental factors)
- D. Recommendations (to prevent a recurrence) for immediate and long-range action to remedy causes.

10. Record Keeping

All accident reports will be maintained on file permanently. They shall receive timely review by management to ensure proper corrective or preventive action.

Theft and Security

University of North Georgia employees shall take every reasonable step to develop and implement effective physical access control and security systems procedures in order to facilitate safety and instill a culture of security throughout the University locations.

University campuses have the responsibility for making day-to-day decisions regarding their overall building security. These decisions include establishing guidelines for qualifications required for access to buildings under their control, door lock schedules, and alarm activation and deactivation schedules. Each campus has the responsibility for security protocols for any individual building location. Ultimately, the senior-most administrator housed in that building, or overseeing the personnel housed in that University building is responsible for the security/safety at that location. Further guidelines and instructions may be found with UNG

Public Safety.

Theft Deterrent Systems:

The University expends significant efforts to provide a safe environment for all University employees and visitors. It utilizes various methods to achieve this mission. Measures such as closed-circuit cameras, access cards, door lock and key maintenance, alarm systems, call boxes, security forces, and inventory control, routine light surveys, etc. are utilized. These provisions should be a part of the building planning and construction. The extent of the protection shall be determined by the agency based on the exposures at the location. UNG Public Safety and Facilities finalize the logistics of each of our buildings.

State Accounting practices

All business and accounting operations shall follow the Georgia State Accounting Office (SAO) provisions.

State Accounting Policy Manual:

<https://sao.georgia.gov/policies-and-procedures/accounting-policy-manual>

State Business Process Policy:

<https://sao.georgia.gov/policies-and-procedures/business-process-policies>

Asset Inventory

UNG uses the PeopleSoft Asset Management module to maintain an equipment inventory. An annual physical inventory, to keep the inventory up to date, is conducted by Logistical Services.

Segments of the overall physical inventory may be conducted at varying times during the year, as opposed to counting the complete inventory at one point during the year. Each asset included on the fiscal year-end equipment asset listing should be part of a physical inventory during the fiscal year.

Special Property All Risk (SPAR) coverage

Items of significant value that move from one agency location to another should be identified. A list containing the item name, description, identifying number, and value should be compiled. The list should be sent to DOAS annually to ensure proper coverage. If one of these items is stolen, then the list will be needed to determine if the item is covered.

Property Identification

The agency should assign an identification number to inventoried equipment that is considered capital assets. The inventory number should be placed on the equipment prior to the equipment going into service. Large items that are not capital items should be identified as State Property. This can be done with decals, barcodes, stickers to reduce pilferage.

If assets are, stolen or damaged claims should be reported to DOAS within 48 hours. See the Property Component to further details on how to report a loss.

Note Please see [UNG Policies](#):

- Equipment Management
- Removal of Items from University Premises

General Liability

DOAS Risk Management Services administers a self-funded Liability Insurance Program that protects state government and its employees from claims brought against them while performing official duties.

This program provides financial protection to state entities and employees for third party property damage and/or bodily injury claims. The Liability Program offers coverage to state agencies for third party liability exposures including general liability, automobile liability, and professional liability. It also provides timely and effective claims management and resolution. Liability functions include coverage determination, investigations, liability assessment, case assessment and claim evaluation, settlement negotiation, litigation management and claim resolution for: Tort (for state entities under the Georgia Tort Claims Act), General Liability (for state employees), Automobile Liability, Professional Liability and Employment Practices Liability.

Department of Administrative Services: <http://doas.ga.gov/risk-management>

Contracts and Agreements

The University of North Georgia often enters into contracts that expose it to third-party claims for bodily injury, personal injury or property damage. If work performed on the University's behalf by a contractor results in damage to a third party, the University could be held liable even if the contractor is solely negligent.

An important part of the Comprehensive Loss Control Program is loss avoidance and the transfer of risk through the terms and conditions of contract agreements. UNG follows the policy and guidelines set forth in the Board of Regents Policy Manual.

<https://www.usg.edu/policymanual/>

Further review of UNG practices can be found in the General Counsel's Policy, [in the UNG Policy Database](#).

- Contract Review, Approval, and Execution

State Workers' Compensation Coverage

Risk Management Services self-insures the Workers' Compensation Program for the State of Georgia. The program is administered through a contract with Georgia Department of Administrative Services by a third-party administrator.

The Workers' Compensation Program provides for monetary supplements for absences from work, as well as medical care through the Amerisys Managed Care Organization and other costs associated with job related injuries.

A part of the Workers' Compensation Program, is "Georgia Focus," which is a three-tiered approach to the safety, care and recovery of employees. The program places its focus on taking care of employees.

Georgia Focus Program Manual:

https://doas.ga.gov/assets/Risk%20Management/RTW%20Publications%20and%20Forms/RTW_GeorgiaFocus.pdf

Tier 1 is a proactive approach to the safety of employees through job hazard analysis, education and corrective actions to hazardous conditions

Tier 2 is a managed approach to the care of employees in the event of an injury. Through the Amerisys Managed Care Organization, employees who have suffered a job-related injury are provided timely and effective medical care. Timely reporting of injuries by the supervisor ensures injured workers are receiving prompt care and benefits to which they are entitled.

Tier 3 is a return to work team approach that focuses on an employee's ability as opposed to their disability. This approach enables the employee to return to work sooner and within their medical restrictions.

Workers' Compensation REPORTING OF INJURIES TELEPHONIC Reporting Instructions

Call Toll Free 1-877-656-RISK (7475) 24 Hours A Day / 7 Days A Week

Claims should only be reported by a supervisor. Employees cannot call in their own claims. As soon as possible after the accident call with the following information:

- Name and Address of Injured Employee
- Name, Address and Telephone Number of Employing Agency
- Age and Sex of Injured Employee
- Date & Time of Accident Description of Accident (How, Where, Why)
- Type of Injury (cut, scrape, burn, etc.)
- Exact Part of Body Injured
- Hourly / Weekly / Monthly Wage
- Name and Address of Physician / Hospital • Has Injured Employee Returned to Work?

Supervisors should call to report injuries within 24 hours of an accident. Reporting should be delayed only long enough for the supervisor to take the employee to the doctor. Once a claim has been reported through the Telephonic Reporting System any correction to the above information should be made by calling your dedicated DOAS Workers' Compensation Specialist. A copy of the completed first report of injury will be emailed or faxed to the office of UNG Risk Management.

Part of Workers' Compensation is the **Return to Work Program**. Specifics on returning to work are also found in the [UNG Handbook](#).

The goal of the Return-To-Work (RTW) benefit program is the safe return of employees to transitional or regular employment. Medical research has shown that people recover more quickly if they remain active and return to their normal routine as soon as possible, avoiding isolation and the mind-set of disability.

The RTW program offers an employee access to transitional duties that are approved by his or her physician. This is where a Georgia Activity Analysis comes in, the Doctor needs to know what the employee is physically doing. Here is a link to the Georgia Activity Analysis form: (http://doas.ga.gov/assets/Risk%20Management/Workers%20Compensation%20Publications%20and%20Forms/GA_Activity_Analysis.doc) The accommodations could be as simple as a flexible schedule to permit attendance at medical/therapy appointments or an assignment to a special project that provides duties suited to reduced capacities.

As a participant in the RTW program, employees become an active part of the decision-making process related to the design of transitional employment. Employees. Agency needs are best served when medically appropriate job tasks are provided to serve as a bridge to regular

employment.

The RTW program also helps employees maintain their earnings. This is particularly important when an employee does not have enough sick or annual leave accrued to cover lost work time. In those circumstances, it also helps employees maintain health insurance and other benefits that may be jeopardized by an extended absence. In addition, it can help maintain job security and retirement plans.

Transitional Employment

At the heart of the RTW process is Transitional Employment. The Transitional Employment team meets with an employee and his or her supervisor to design a plan that provides meaningful and medically approved temporary assignments. As an employee's condition improves, the team may meet periodically to redesign the plan to increase activities. This might help an employee gain strength and endurance before returning to his or her regular position.

The RTW policy requires all team members to maintain medical confidentiality. As a member of the team, an employee is an active participant in the decision-making process and may be asked to help gather necessary documentation from his or her physician.

Permanent Restrictions Unfortunately, there may be occasions when an employee never fully recovers from an injury or illness. In those situations, the team meets and looks at the essential job functions versus the permanent restrictions documented by the physician. In many cases, permanent restrictions do not affect an employee's ability to do his or her job at full productivity. However, if the restrictions impact the essential job functions, attempts will be made to permanently accommodate the employee or locate another position within the Agency.

Occupational Injuries

The state makes every effort to provide a safe work environment. However, employees who incur injuries during the scope of their employment are covered by Workers. Compensation and are entitled to receive medical and compensation benefits. Georgia's Workers. Compensation Self-Insurance Program covers all fulltime, part-time, salaried, and hourly employees. Medical benefits are provided at 100 percent of the Georgia Workers. Compensation fee schedule when treatment is administered by an authorized physician. Each work site has posted a panel of physicians, (https://doas.ga.gov/assets/Risk%20Management/Workers%20Compensation%20Publications%20and%20Forms/WC_P3_2_.pdf) The treatment administered by a panel physician for job related injuries will be authorized. Other covered Workers. Compensation medical expenses could include hospital bills, physical therapy, prescription drugs, medical/vocational rehabilitation, and medical-related travel. Compensation benefits will be paid for lost work time due to temporary total disability, temporary partial disability, or permanent partial disability.

Each agency has its own assigned Workers' Compensation Specialist in the Risk Management Section at the Department of Administrative Services. For more information on the Workers' Compensation benefits resulting from a lost time claim, employees should contact their agency's DOAS Worker's Compensation Specialist at 404-656- 6245. DOAS is dedicated to providing prompt, courteous service to help ease the burden that often follows on-the-job injuries.

Non-occupational Injuries and Illnesses Full-time employees who are absent because of non-occupational injuries or illnesses are entitled to use accrued sick, annual and personal leave, or compensatory time. In the event an employee exhausts all available leave, he or she may be granted a leave of absence without pay. In most cases, the use of accrued leave and a leave of absence without pay will be approved as family medical leave under the Family and Medical Leave Act (FMLA). The act provides that an individual who has been a state employee for 12 months and worked a total of 1,250 hours during the 12 months immediately preceding a family leave can return to his or her position or an equivalent position after an absence of up to 12 weeks. The state also has a Leave Donation Program that permits fellow employees to donate leave under certain circumstances. Employee medical benefits will depend on the elected coverage and health care provider. Also, some employees have elected to purchase short- or long-term disability insurance through the state benefits program. For more information regarding leave policies, amount accrued, donated leave opportunities, FMLA, and other benefit programs, including disability retirement, contact your Human Resources department or representative.

Further information on workers' compensation and instructions for reporting an injury is located in both of the websites below:

<http://doas.ga.gov/risk-management> & <https://ung.edu/risk-management/>
[USG Policy on Worker's Compensation and Return to Work](#)

Property

Insurance

The State of Georgia owns or occupies over 15,000 buildings throughout the state, and pursuant to O.C.G.A. 50-16-9, DOAS Risk Management Services Division, covers more than \$30 billion worth of state-owned buildings and personal property (contents) through a combination of self-insurance (State Owned Building and Personal Property Agreement) and excess property insurance purchased thru a commercial insurance brokerage.

In addition to providing insurance to all state owned building and personal property, DOAS makes available, at the state agency's option, a Special Property All Risk Agreement (SPAR), to cover an agency's exposure to loss of money and securities. This extends to watercraft used on inland lakes; fine arts; mobile equipment (e.g. backhoes, forklifts, brush hogs, golf carts);

personal property temporarily away from premises (e.g. audio/visual equipment taken to a conference) or leased equipment (e.g. copying machines, fax machines, modular classroom or office).

DOAS provides building and content insurance coverage based on properties and values reported by each agency into BLLIP, (Buildings, Land, Lease and Inventoried property). This system enables registered users to access and update their existing information online.

More information is located on the DOAS website: <http://doas.ga.gov/risk-management>

Emergency Plans and Procedures

Having plans in place for dealing with unexpected emergencies is critically important to preventing the loss of life and controlling injury to people and damage to property. There is no substitute for being prepared when an emergency arises. UNG has prepared an [Emergency Action Plan](#), located in hardbound notebooks distributed throughout campus and on the following website:

<https://ung.edu/police/emergency-preparedness.php>

Auto Liability and Physical Damage

Auto Insurance

The Auto Program is a self-funded program through the State of Georgia that covers state employees while driving on state business. Our goal is to resolve claims fairly and swiftly while protecting state agencies and state employees.

To report an automobile accident: Call Toll Free Phone: 1-877-656-7475

Report accidents within **48 hours**. If you are in an accident, be sure to get the following information before leaving the area:

Date, Time, Place;

Your Vehicle - year, make, model, tag;

Describe accident - Include direction each vehicle was traveling, weather conditions, and details of accident;

For all individuals - include name, address, employer, home and work phone numbers. Describe injuries claimed and observed; ID hospital, if applicable;

- Insured (State Employee) driver;

- Your passengers;
- Another driver;
- His/ her passengers;
- Witnesses;

Other vehicle(s): year, make, model, tag, insurance co. and policy #; and
Police: agency, officer, citations issued (?), to whom?

Motor Vehicle Use

University of North Georgia employees and qualified others may have work assignments that involve driving a vehicle to accomplish University business. In an effort to promote a safe work environment and minimize the number of motor vehicle accidents that occur on-the-job, the University System of Georgia established a Motor Vehicle Use Policy setting driving qualification standards for USG drivers. It requires training or other appropriate action for employees who fall outside those standards, and requires USG institutions to develop a university-level policy on motor vehicle use. [UNG Motor Vehicle Use Policy](#)

Motor Vehicle Training

The Department of Administrative Services Risk management Office has developed Auto Liability Coverage and Safety Training Videos for state employees. UNG can find the training on the Risk Management website at <https://ung.edu/risk-management/driver-safety.php>

Fleet Management

Management and Maintenance

UNG follows the Office of Planning and Budget Policy on rules, regulations and procedures governing the use and assignment of motor vehicles for purchase, operation and disposals. As part of the Automotive Resources International Program (ARI), our fleet management will adhere to regulations for acquisition, utilization, maintenance, repair, and replacement of passenger carrying vehicles.

You can find the policy and Georgia Fleet Management Manual on the DOAS Risk Management website.

<http://doas.ga.gov/fleet-management/rules-policies-and-compliance>