

## School Violence (part 2 of a 2-part series)



### What Can Schools Do?



There are constructive steps that schools can take to significantly reduce the potential for school violence. This article, which follows our examination of this subject in the Spring edition of Advantage, introduces educators and administrators to initiatives they can take to alleviate the epidemic of school violence. With nearly 3 million crimes each year in or near our schools, there is no time to be complacent. As always, Massamont Insurance is prepared to assist schools in developing school-specific programs to address the issue of school violence.

### Zero Tolerance – Policies and Procedures

Each school should have an enforceable, zero tolerance policy on what is and what is not acceptable in and around the academic community, including all off-campus events. In conjunction with a well-disseminated policy, the school should develop and propagate detailed protocols and procedures for each type of situation or incident, including named officials for intervention. The accompanying

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## Discovering and Eradicating Toxic Mold

### Introduction

Molds are multi-celled fungi that flourish in damp environments. They grow from microscopic spores after being in wet environments for 24 to 48 hours. Mold is everywhere in the environment, e.g., buildings, lawns, wooded areas, and athletic fields

According to the EPA, mold has affected approximately one million buildings in the U.S. Schools are a problem because children are vulnerable to allergies. The principal season is from spring to late fall, with the peak being in the summer.

Some molds produce allergies and illnesses, including infections and lung disease. For example, *stachybotrys chartarum*, commonly called toxic black mold, is a virulent, greenish-black fungus that colonizes carpets, ceiling tiles, fiberboard, and other porous materials. *Stachybotrys* can cause severe health problems and is difficult to eradicate.



### Why is mold dangerous?

It is dangerous to persons with poor health and those susceptible to allergies.

Some molds produce toxic mycotoxins that can cause ill effects, e.g., asthma attacks, in sensitive persons. The principle route of exposure is inhalation, but some persons react to ingestion and skin contact.

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# Happenings!

## Massamont's New Chief Operations Officer



### Christi Guardiola

Do all roads lead to insurance? For Christi Guardiola, Massamont's new Chief Operations Officer, the road did. Christi started her career out of college in a teaching position. Although she found teaching to be rewarding, she was drawn to the fast-paced retail insurance brokerage business in 1971. Christi has been involved in exciting transitions in the insurance industry, including a first agency experience with a managing general agency (MGA). Christi continued to hone her insurance and management skills as president of a California-based carrier until she decided to form her own MGA in 1994, which she ran until this year, when she was lured to Greenfield to join Massamont.

Although Greenfield is not Newport Beach, Christi and her German Shorthaired companion Ace, have enjoyed the things that make New England uniquely New England: snow for one! As you can see from the picture below, Ace and Christi have certainly joined in all of the springtime fun that Greenfield has to offer.

Join me in welcoming Christi to our Team!



Team Massamont raised about \$180 for the **Jimmy Fund** at their April 27th Benefit Run/Walk in Amherst MA, AND was awarded the prize for the nicest shirt design. Our team photo shows (l to r by numbers): 1142 Betty Mard, 33 Mark Howard, holding "Ace" is 1182 Christi Guardiola, 1139 Lynn Sallee, 1140 Tara Broderick, Nancy Mc Collough with "Kanuka" and Heather Gymrek.



**At Massamont's April 10 seminar "Good Employment Practices"** Right, Patrick J. McHale, Esq. from the firm of Kainen, Escalera & McHale, speaks about Managing Employees from Hire to Discharge: Practical Methods for Maximizing Productivity, and Minimizing Potential Liability. Left, Sherri DiNello and Michele Korby-Gale of the Southington, CT Board of Education enjoy the presentation.



# ADVANTAGE

## School Violence, cont'd

sidebars provide some guidelines. The policy and procedures should be mandatory. Waivers are acceptable as long as they are explainable and reasonable to all parties, but use them rarely and only after consulting the school's legal counsel.

### Recognition and inclusion programs

All students should be recognized for their accomplishments, those who excel at academics, sports, or other high-visibility student activities. The behavioral sciences have long demonstrated the benefits of positive reinforcement for desired behavior. Most students, however, do not excel in traditional areas; they also need to build on their self-esteem. Therefore, students should be given recognition for their participation in clubs, intramural sports, community activities, local choirs, volunteer work, and part-time jobs.

Students should not be rewarded for bad behavior. Media coverage of socially undesirable acts should not glorify the event. It is important that unacceptable behavior not be publicized without emphasizing the harm and the punishment. Other students need to know that the zero tolerance policy is being enforced.

There are many activities that can be developed to capture students' attention, make them feel part of a group, give them useful lifetime skills, and reinforce their positive feelings about themselves. Schools can sponsor intramural sport teams for the less athletic students and encourage sponsors for bowling leagues, string quartets, student choral groups, DVD clubs, chess meets, language clubs, etc. The entire faculty, administration, and the general public should be involved in supporting inclusion programs.

Use student newspapers, bulletin boards, and student assemblies to promote programs and to

acknowledge student activities and accomplishments. Students who feel accepted and good about themselves are far less likely to commit crimes.

### Awareness

Most school administrators and faculty members need to be trained before they can be watchful for anti-social behavior, e.g., loners and students with signs of depression. They need to know what to look for and how to distinguish between playful or harmless statements or acts and cues to serious behavioral problems.

When signs of pending trouble appear, educators should share their observations with school officials. This should be clear in the policy and protocols. If there is a troubled student, the school should develop an action plan specific to that student (or troubled teacher or administrator). In select situations, it may be appropriate to confer with the student's parents or local officials. In some cases, consult legal counsel first.

### Intervention

Any corrective action should be taken without delay. If a student is being harassed by a bully and has become the object of teasing by other students, a low-key talk with the offending student may be sufficient. Listen to each of the students. Be sympathetic but firm. Invite the parents to the school. Suspend the bully if necessary. Change the students' academic schedules to mitigate contacts between the parties. Make referrals to a professional, if appropriate, such as a youth counselor or therapist.

***School administrators and faculty members need to be trained before they can know what to look for and how to distinguish between harmless acts and cues to serious behavioral problems***

## Toxic Mold, cont'd

Foods – such as peanuts, dried fruits, bread, and grains – may be contaminated with mold or mycotoxins. Mold can also damage building materials, finishes, and contents.

Mold-related respiratory symptoms include nasal and sinus congestion, sneezing, coughing, shortness of breath, soreness of throat, fatigue, headaches, watery or reddened eyes, rashes, itches, and sensitivity to light. Mycotoxins can cause nausea, diarrhea, fatigue, headaches, respiratory problems, and eye and skin irritation. Because none of these symptoms are exclusive to mold or mycotoxins, initial diagnosis is difficult.



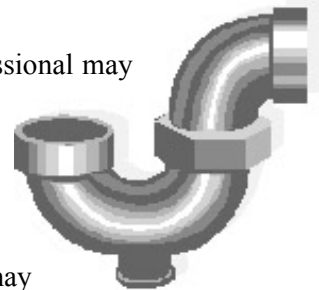
### Causes and prevention

Schools are susceptible to mold infestation from leaking plumbing and roofs, poor drainage, condensation, and flooding. Energy-efficient buildings often do not allow adequate air changes to avoid dampness in building materials or in wall cavities, thus creating ideal conditions for mold.

Schools should be inspected periodically for visual signs of mold and for moldy odors. Include roofs and windows, piping systems, pipe chases and utility tunnels, ventilation ducts, flexible 4" tubing, air filters, HVAC drip pans, ceiling tiles, thermal and acoustic liners, sheetrock walls, sewage systems, downspouts, shower rooms, kitchens, basements, poorly ventilated areas, entryways, and carpets and padding.

Inspectors should look for dampness, discoloration, staining, and condensation around equipment or piping. Check foundations for cracks and moisture buildup; make sure there is adequate drainage. Check attics for bird and bat droppings; they may contain mold or mycotoxins. Ensure moisture-generating equipment is vented to the outside.

An inspection by a professional may be necessary. Specialized equipment, such as a boroscope or a moisture meter, may be needed. For equivocal situations, bulk or surface sampling may be advisable. Send the collected samples to a mycology laboratory for analysis. Air monitoring may be valid if HVAC systems are suspect or if there is reason to believe that there is mold behind walls.



Mold-related symptoms are not exclusive to mold. Investigate other possible sources, e.g., insects, pet dander, HVAC blockages, dirty air filters, organic vapors and gases, mists, dusts, and other biological materials.

All sources of flooding, seepage, or dampness must be found and the problems fixed or mold will persist. If a building with mild mold contamination must remain occupied, it may be necessary to shut down the HVAC system until the problem is corrected.

If dampness is a problem in your buildings, increase the air circulation and dehumidification. Make sure all HVAC control valves are operating. Maintain relative humidity below 60 percent.

### Remediation

It is important to drain standing water and dry effected areas within 48 hours to prevent mold growth. Walls, flooring, furniture, partitions, and other permanent and portable materials and objects may be air dried with fans and dehumidifiers. Wet vacuuming equipment may be used, except on wallboard, but only while the area is still wet to prevent the mold from spreading. Wet-vac equipment must be thoroughly cleaned and dried after use. Non-porous materials may be washed

# ADVANTAGE

## School Violence, cont'd

It is just as important to treat the victim as it is to deal with the perpetrator. Build-up the victim's self-esteem. For example, in the case of a victim of bullying, and after discussion with the parents, encourage the student to participate in a contact sport. Give public recognition for something that the victim has done. Let the victim know that the school will be supportive and not allow the unwanted and unacceptable behavior to continue.

*To determine if your school system is doing all it can to eradicate violence and other crimes, we suggest you consult with Massamont/Knapp Schenck loss prevention personnel. Our L/P staff will help you with analysis, evaluation, action plans, training, and other needs to improve your security and diminish violent exposures and risks.*

### PROFILE OF TROUBLED STUDENTS

*The following checklist is a profile of children who are most likely to commit violence. It was prepared by the National School Safety Center. A former FBI profiler, however, cautions that while helpful, the profile will fit a lot of kids who will never become violent.*

- ✓ Has a history of tantrums and uncontrollable angry outbursts.
- ✓ Characteristically resorts to name calling, cursing or abusive language.
- ✓ Habitually makes a violent threat when angry.
- ✓ Has a history of serious disciplinary problems at school and in the community.
- ✓ Is known for drug or alcohol abuse or dependency.
- ✓ Is on the fringe of his/her peer group with few or no close friends.
- ✓ Is preoccupied with weapons, explosives or other incendiary devices.
- ✓ Has previously been truant, suspended or expelled from school.
- ✓ Displays cruelty to animals.
- ✓ Has brought weapons to school.
- ✓ Has little or no supervision and support from parents or a caring adult.
- ✓ Has witnessed or been a victim of abuse or neglect in the home.
- ✓ Has been bullied and/or bullies or intimidates peers or younger children.
- ✓ Tends to blame others for difficulties and problems he/she causes him/herself.
- ✓ Consistently prefers TV shows, movies (and games) or music expressing violent themes/acts.
- ✓ Prefers reading materials dealing with violent themes, rituals and abuse.
- ✓ Reflects anger, frustration and the dark side of life in school essays or writing projects.
- ✓ Is involved with a gang or an antisocial group on the fringe of peer acceptance.
- ✓ Is often depressed and/or has significant mood swings.
- ✓ Has threatened or attempted suicide.



## Toxic Mold, cont'd

with water and detergent, but must then be dried thoroughly. Use HEPA filters with dry vacuuming equipment.

If flooding has been deeper than one inch, it is recommended that baseboards be removed and holes drilled into the drywall panels to allow drying in the wall cavities. If the water contains sewage or is otherwise contaminated, the effected areas and possibly the entire building may need disinfecting. In some cases carpeting, insulation, ceiling tiles, and wallboard may need to be replaced. Discarded items should be put in plastic bags for disposal. Do not paint over non-decontaminated areas.

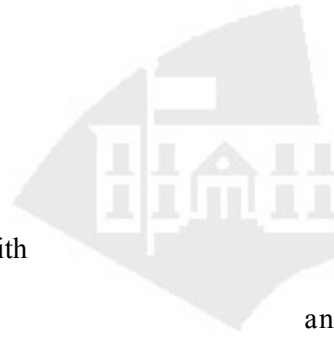
Small, non-porous surfaces may be cleaned with detergents. The use of bleach or other cleaners to remove mold, however, may be ineffective, unless the spores and mold fragments are treated. Care must be taken not to spread the mold from contaminated to non-contaminated areas.

Areas that exceed 30 ft<sup>2</sup> (10 ft<sup>2</sup> for HVAC systems) are usually jobs for professionals. It may be necessary to isolate the area, close HVAC systems, enclose work areas with plastic sheets, use HEPA filters on vacuuming equipment, and apply dust suppression techniques.

Maintenance personnel shouldn't remove visible mold before consulting health department officials or mold specialists. Whenever remediation work is being performed, personal protective equipment and clothing should be worn, especially gloves, fully enclosed eye protection, and respirators. Personal hygiene practices should be followed before eating and at the end of each work shift.

### Public relations

If parents express any concerns their children may



be exposed to mold, investigate the matter immediately. If mold is found, determine the extent and whether classes need to be suspended until remediation is completed.

Keep parents, staff, the school board, and health officials informed. Direct all concerned parties to your website, and update it on a daily basis until the problem is under control and normal activities are resumed. If the problem is significant, involve staff and the school community.

### Insurance

Typically property insurance policies don't cover toxic mold remediation unless there is an underlying insured event, such as sudden and accidental water damage from a broken pipe, or wind damage to an insured roof. Long-term seepage resulting in mold generally wouldn't be covered. Mold remediation can be expensive. The EPA reports that schools with serious mold problems have spent from \$200,000 to \$13.1 million to rectify their problems.

The general liability policy usually covers personal injury claims, but there may be sublimits for mold-related injuries. If there is an insured event, it is the policyholder's obligation to promptly notify the insurer and to take steps to prevent further property damage and injuries.

### Additional resources

The EPA has several programs that have been helpful to schools, including the "IAQ Tools for Schools" indoor air quality initiative. The agency's "Indoor Air Quality Tools for Schools Action Kit" is a free guide that has been successfully used by many school districts. The kit may be ordered on the EPA's hotline at (800) 438-4318. The kit has simple checklists, videos, sample memos, policies, a management plan, and a problem-solving tool. Helpful EPA websites for schools include

## Prevention

- ☛ Design school layout to minimize and contain exposures to violence.
- ☛ Prepare an isolation, lockup, and closure plan for the facility – include entrance controls for all doors and other openings.
- ☛ Develop an emergency crisis plan and incident protocols for each type of event.
- ☛ Train educators/administrators on terrorism, aggressive behavior management, and the protection of students – where continuing education credits are required, grant CECs to educators who participate in these programs.
- ☛ Stop harassment, discrimination, bullying, and other violent acts on school property and school buses.
- ☛ Provide counseling and anger management to students who need it.
- ☛ Encourage children to report activities that might endanger students; discredit the “code of silence” among students – many of the shooters in the last four years signaled their intentions to other students long before the events.
- ☛ Provide a hot line that people can use to report anti-social behavior or statements.
- ☛ Take immediate action on student reports of potential threats.
- ☛ Take all “best practice” steps to keep weapons, explosives, alcohol, and drugs out of school.
- ☛ Provide school buses with radio communications in case there is an incident.
- ☛ Prepare teachers/administrators for first aid, triage, hostage-taking situations.
- ☛ Isolate kids with troubled personalities; address their individual needs.
- ☛ Adopt an anti-bullying policy and action program.
- ☛ Conduct semi-annual security and procedural audits, assessments, and security drills.
- ☛ Encourage parents to get involved in their children’s lives and to be more aware of what their children are doing, with whom their children associate, the neighborhood, and the community.

## Incident Action Plan

- Lock up school immediately upon incident.
- Immediately notify authorities.
- Care for the injured.
- Cooperate with police, fire and EMTs.
- Activate plan to immediately alert families.
- Control media coverage to protect privacy, image (slander, libel) and the innocent.
- Investigate the incident thoroughly; determine the etiology, identifying all root causes.



## Potential Consequences and Damages

- \* First party property damage.
- \* Other party property damage.
- \* Victims and hostages: injury, death, emotional trauma, ransom.
- \* Liable or slander: was anything damaging said or written by a school official.
- \* Managerial and professional liability: school board, educators

# ADVANTAGE

## Toxic Mold, cont'd

[www.epa.gov/iaq/molds](http://www.epa.gov/iaq/molds), [www.epa.gov/iaq/molds/mold\\_remediation.html](http://www.epa.gov/iaq/molds/mold_remediation.html) and [www.epa.gov/iaq/schools](http://www.epa.gov/iaq/schools).

The National Institutes of Health website, [www.niaid.nih.gov/publications/allergens/mold.htm](http://www.niaid.nih.gov/publications/allergens/mold.htm) is helpful, as is New York City's [www.ci.nyc.ny.us/html/doh/html/epi/moldrpt1.html](http://www.ci.nyc.ny.us/html/doh/html/epi/moldrpt1.html). The California Department of Health Services and the CDC also have good websites.

*If you need additional assistance with a mold problem, Massamont's loss prevention team is only a telephone call away. We will help you make preliminary assessments, find resources and educational material, and locate qualified mold remediation firms. Massamont's claims staff can help you with coverage concerns. If you have a claim, it is strongly suggested that you promptly notify us.*

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**Want more info on our programs?**

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