

# Wise Words

State of Alabama · Department of Finance · Division of Risk Management

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## ***Who Needs Flood Insurance? Maybe You Do...***

As a reminder, the State Insurance Fund policy does not cover damage caused by flooding.

**Who needs flood insurance?** Everyone, especially those who are in flood-prone areas. Even if you live in an area that is not flood-prone, it is advisable to have flood insurance. Furthermore, if you are uninsured and received Federal disaster assistance after a flood, you **MUST** purchase flood insurance to receive disaster relief in the future.

It is simple to get flood insurance:

1. Contact your county engineer and obtain the flood zone of the location you wish to insure along with the community number.
2. Call our office (334) 223-6120 and provide the name and address of the facility along with the flood zone and community number.
3. With this information, we can secure a premium quote from an agent.
4. Hurry....a 30 day waiting period applies after you have paid the premium before the coverage becomes effective.

The National Flood Insurance Program (NFIP) has valuable resources to guide you through preparing for a flood, what to do during a flood, as well as, what to do in the recovery stage from floods. You can find this information on their website at [www.floodsmart.gov](http://www.floodsmart.gov).

## Wise Words

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## Wise Words

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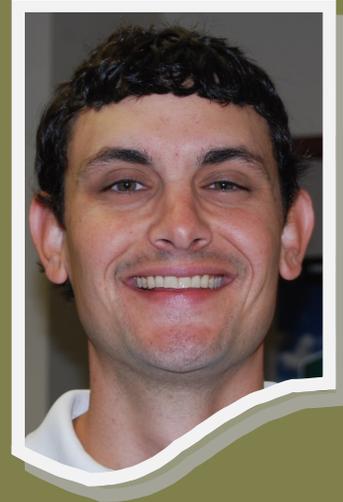
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[Information.riskmanagement@finance.alabama.gov](mailto:Information.riskmanagement@finance.alabama.gov)

## *Welcome Clint Witherington, DORM IT Manager*

Clint Witherington is the newest employee to join our team as the IT Manager with the Division of Risk Management. Clint is serving the division as a programmer analyst in addition to his supervisory responsibilities for the IT department.



Clint came to DORM from the Department of Insurance where he was a programmer for the past eight years. He graduated from Elmore County High School, and he earned a degree in Computer Science from Central Alabama Community College.

Clint is a member of Santuck Baptist Church in Wetumpka, Alabama. He loves the outdoors and is a fan of the Atlanta Braves and the University of Alabama. He has a wife and a five-year-old daughter.

Please join the DORM staff in welcoming Clint to our staff!

## *Should You Buy Event Liability Coverage?*

Event Liability Coverage is an insurance policy designed to protect event hosts if they are sued for bodily injury or property damage by third parties. Many state agencies host special events on state-owned property; however, special event coverage is not always considered. If outside vendors participate, the agency should request a certificate of insurance showing that each vendor carries liability insurance. The agency should also ask to be added as an additional insured under the vendors coverage, though that may not always be possible for a single event.

There is a minimum cost for this type of coverage, and it can be easily obtained by calling the Division of Risk Management for a referral. Call our Underwriting Department at (334) 223-6120 and our staff will refer you to a source for a policy.

## TIME TO CERTIFY PROPERTY INSURANCE

The State Insurance Fund (SIF) property certifications were mailed out in May, 2014. It is important that your certified copy be returned to us by June 30, 2014, to allow our office adequate time to update values prior to October's renewal of FY2015 coverage. Please follow the instructions enclosed with the certification.

Submit changes which occur during the fiscal year such as new construction, renovations, demolition or sale of buildings and increases in computer equipment or contents values promptly to our underwriting office. Your insured values have been updated using the most current cost valuation information available to us, but we request your continued assistance to ensure adequate coverage.

If you have any questions, please call the Underwriter assigned to your region of the state:

<b>Southern Alabama Territory:</b>	<b>Dale Whittle at (334) 223-6139</b>
<b>Central Alabama Territory:</b>	<b>Casey Dunn at (334) 223-6156</b>
<b>Northern Alabama Territory:</b>	<b>Heather Whorton at (334) 956-7110</b>

## Prevention: Heat-Related Illnesses

Hundreds of State employees routinely work outdoors. We experience extremely hot and humid weather conditions here in Alabama which can result in serious illness and even death if certain precautions are not taken. These are some of the heat-related illnesses, their symptoms and suggestions for immediate first-aid treatment:

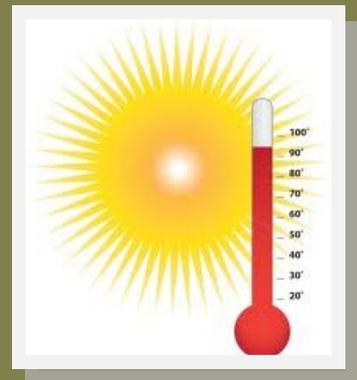
**Heat Cramps** – are caused by excessive sweating which depletes the body's salt and moisture levels. Symptoms are muscle pain or spasms usually in the abdomen, arms or legs. First Aid should include: stop all activity and sit in a cool place; drink clear juice or sports beverage; do not return to strenuous work for a few hours after cramps subside because further exertion may lead to heat exhaustion or heat stroke.

**Heat Exhaustion** – symptoms may include heavy sweating, weakness or fatigue, dizziness, confusion, nausea and muscle cramps. First Aid includes: have worker rest in a cool, shaded or air-conditioned area; drink plenty of water; have them take a cool shower or bath.

**Heat Stroke** - Symptoms may include: rapid high body temperature, hot dry skin, hallucinations, chills, headache, confusion and slurred speech. First Aid should include: call 911; move the person to a cool shaded area; cool the worker by soaking their clothes with water; spraying, sponging or showering them with water; or fanning their body.

The first step to preventing any heat illnesses is by drinking plenty of fluids. Some additional tips to prevent dehydration and other heat-related illnesses are:

- Wear light-colored, loose-fitting, breathable clothing such as cotton.
- Drink water frequently. Drink enough water that you never become thirsty.
- Avoid drinks with caffeine, alcohol and large amounts of sugar.
- When staying outside wear a hat and stay in the shade as much as possible.
- Stay in cool, shaded areas when possible; protect your skin with a sun block.



## GAP Coverage Now Provided as Part of DORM Policy

Representative Scott introduced a bill in the 2014 Legislative Session which has been passed and signed by Governor Bentley allowing Gap and Gap Plus coverage to be a part of DORM policy for K-12 public school properties. Gap and Gap Plus coverage was developed to allow improved construction to destroyed buildings for the benefit of Alabama's K-12 public schools. With the passage of this bill, DORM can provide this coverage to school properties having construction grades lower than an ISO-4 on a per building basis. In order for GAP coverage to be utilized, the building must be at least 80 % destroyed from a covered peril.

Examples of how this coverage benefits Alabama's schools are as follows:

- All frame buildings may be upgraded to non-combustible or fire resistive
- Non-combustible may be upgraded to fire resistive
- Coverage under this endorsement falls into two categories which are selected by you:
  - A- Construction Type Upgrade
  - B- Increased Square Footage Upgrade
- GAP Plus covers additional items not normally covered (i.e. foundations, underground wiring, plumbing, drive-ways, parking lots, new site preparation, etc.)

## Stress Management & Coping with Life's Challenges

The State Employee Assistance Program (EAP) has a seminar in June for employees of participating state agencies. The training is designed to improve employee performance and management of their job responsibilities and life-related issues. The June seminar will discuss, "Stress Management & Coping with Life's Challenges." Dates are as follows:

6/10/14 Mobile County      6/11/14 Montgomery County      6/12/14 Madison County  
6/17/14 Houston County      6/18/14 Jefferson County      6/19/14 Tuscaloosa County

The number of participants for each session will be limited at each location, so register today!

For more information about EAP, please visit our website ([www.riskmgt.alabama.gov](http://www.riskmgt.alabama.gov)) or contact Mr. Sam Boswell, State EAP Director at (334) 223-6153 or [Sam.Boswell@finance.alabama.gov](mailto:Sam.Boswell@finance.alabama.gov).

## Check Out the New DORM Website!

Here are some features:

- News related to protection of life and property
- Access to past issues of Wise Words Newsletters
- Access to BHS-ASSIST Newsletters
- Easy navigation to find information on each program administered by DORM
- Contacts list for each department to help you find the answers you need
- Forms for adding coverage and reporting claims are listed with the program information

[WWW.RISKMG.T.ALABAMA.GOV](http://WWW.RISKMG.T.ALABAMA.GOV)

