

OHIO PLAN REPORT

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SPRING 2009

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Ohio Plan Report is published three times a year by the Ohio Plan Risk Management Administrator-Hylant Administrative Services.

Additional information about the Ohio Plan can be accessed via the Ohio Plan website: www.ohioplan.org. Then contact your Ohio Plan Regional Representative (agent), one of the current Board Members, or the Plan Administrator about your interest.

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Dear Ohio Plan Members:

As many of you already know, 2008 marked the 20th anniversary of The Ohio Plan. We have seen many changes over the past twenty years, but what hasn't changed is our pledge to continue to provide you with products and services specifically designed to meet the unique challenges and opportunities associated with public sector entities. In our continuing quest to meet those changing needs, The Ohio Healthcare Consortium was formed in 2007 in an effort to provide quality and innovative health care options for member employees and their dependents.

The creation of the healthcare consortium has necessitated operational changes to the organizational structure of The Ohio Plan. Effective January 1, 2009, there are now three new non-profit organizations. Two of the corporations will serve as the next evolutionary steps of the Ohio Government Risk Management Plan and the Ohio Healthcare Consortium. These two organizations are now known as, Ohio Plan Risk Management, Inc. (OPRM) and Ohio Plan Healthcare Consortium, Inc. (OPHC). The Board of Directors felt these changes were necessary since The Plan now has two distinctive lines of business and not all of our members have both the general liability and the healthcare products. The third non-profit corporation will be known as Ohio Plan, Inc. (OPI). This corporation will mirror the oversight function previously performed by the Board of Directors. The new Board of Trustees consists of eleven (11) members that include appointed and elected officials from member organizations.

The OPRM and OPHC organizations will each have their own separate Boards of Directors that will oversee the management and affairs of the two corporations. The Directors of the OPRM and OPHC will be appointed from the membership of the Board of Trustees.

These newly implemented organizational changes will in no way impact the products and services you have come to depend upon. The Board of Trustees of Ohio Plan, Inc. wish to acknowledge and thank you for your on-going support as we continue to explore ways in which to better meet the needs of our membership.

I wish you all the best in 2009.

Sincerely,
Jay A. Weiskircher
Chairman
Ohio Plan, Inc.
Board of Trustees





Managing Risk Today

By Bill Balmat
Director, Risk Management Services

The biggest challenge in effectively managing risk in today's financial and troubled times is Changing the Culture of your organization. Another way to put it would be Changing the Behavior of your employees. And how does one go about changing the behavior of others? Both through example but probably more importantly – through Training!

To that end, the Nonprofit Risk Management Center has introduced a new – FREE – online tool that will help you strengthen your risk management program. This new program is called Hallmarks of a Risk-Aware Nonprofit! Specific detail about this offering can be found at <http://nonprofitrisk.org/tools/hallmarks/intro.shtml>.

The tools presented in this offering are there for you to customize for your own organization. The concept of risk management is NOT a 'one size fits all' mentality.

There are twelve (12) Hallmarks presented in this program and each is described with suggestions for how organizations can incorporate them into their own operations and activities. These tools are there for you to customize and to serve as suggestions for practices and policies to share with others in your organization. Each of the Hallmarks includes sample policies that can be easily downloaded and modified to fit your individual needs. And each Hallmark is followed by practical suggestions and links to other specific resources to assist you and your public entity on your Risk Management journey.

Go check it out now! Don't wait and don't make excuses! Effective Risk Management has to start at the top of the organization, BUT you do not have to feel like you must go it alone!

And looking to the future, the subjects of culture change and effective risk management will be addressed in a forthcoming book from the Nonprofit Risk Management Center. Stay Tuned!

Dear Members,

As the new Chairman of Ohio Plan Risk Management, Inc. (Ohio Plan), please allow me to express my sincere gratitude to each member as we move into our 21st year. The Ohio Plan was created in June of 1988 with 2 founding members and has since grown to nearly 700 members. In fact, over the past two years 160 of Ohio's public entities have joined the Ohio Plan. With that being said, I'm excited to report our member equity remains near \$5 million.

It is through our excellent member loyalty and continued growth we are able to provide you with the service, coverage and member benefits we have prided ourselves on since 1988. Highlights of just a few are outlined below:

- Ohio Plan Advantage is one of the many benefits which demonstrate why we are the preferred program in Ohio. In 2008, the Ohio Plan gave back \$817,000 in renewal credits to you, bringing the total to over \$2,200,000 since Advantage's inception in 2006. We anticipate Ohio Plan members receiving over \$850,000 in 2009.
- Ohio Plan Education Reimbursement Plan awards up to \$300 per member in a calendar year for qualified education training expenses (work, safety, and employment related). In 2008, this program gave back to our members over \$22,000. We know many of you are experiencing budget cuts during these tough economic times, and it is a pleasure to see these benefits offering some financial relief.
- Ohio Plan Preferred Vendors - I would encourage all members to take advantage of the Ohio Plan preferred vendors.
 - Provident Insurance has provided a blanket Accident & Health insurance policy for fire departments since 1928 and now offers blanket Accident & Health for police officers.
 - Industrial Appraisal and CBIZ provide property appraisal services and both offer discounts to Ohio Plan members.

One of the most important membership benefits the Ohio Plan offers is excellent service.

- Forty (40) Independent Agents state-wide are dedicated to serving our members and prospective members. They continue to use their many years of experience and expertise to meet the needs of Ohio's public entities.
- Claim Services is provided by Hylant Administrative Services and consists of six full time examiners dedicated to providing professional claim service to our members. They have handled over 33,000 claims and are well versed in Ohio's public entity law.

In the coming year, we look forward to welcoming the 700th member to the Ohio Plan. The Board of Directors will continue to focus our attention on providing excellent service, coverage and member benefits to our members.

Sincerely,
Michael T. Hinnenkamp
Chairman
Ohio Plan Risk Management, Inc.

Conference Corner

Ohio Township Association 2009 Winter Conference

February 4th – 6th, 2009

Prepared by Jason Chapman, State Sales Manager



This was the Ohio Plan's 21st year attending the Ohio Township Association (OTA) Winter Conference. Each year the OTA Winter Conference has been instrumental in the growth of the Ohio Plan. It has allowed the Ohio Plan's representatives the opportunity to build on current relationships and establish new ones in less formalized settings.

We are always pleased to see Township officials visit the Ohio Plan's booth to enjoy the Edy's Ice Cream and take time to "Spin the Wheel" for an Ohio Plan door prize. There were great conversations, good stories and lots of laughs shared during the 3 day conference. Here's a joke that was shared by

one of the attendees: A horse walked up to a bar and the bartender says "hey horse, why the long face?"

We hope all of you had the opportunity to stop by the Ohio Plan's hospitality reception Thursday night at the Crowne Plaza (Grand Ballroom) for music by Two Bricks Shy, dancing and entertainment. By the looks of it ... a fun time was had by ALL!!!

With your help the Ohio Plan has grown to over 250 Ohio Township members, and nearly 700 entities throughout the State. By year's end we anticipate over 300 Ohio Townships will be enjoying the protection and benefits of the Ohio Plan.

The Ohio Plan would like to thank you for your support during the 2009 OTA Winter conference!!! The Ohio Plan's 17 representing agencies enjoyed meeting and talking with each of you. We hope to enjoy your company at the 2010 Winter Conference. Until then...again...in 2010!!

Please keep an eye out for our summer newsletter where we will recap two more conferences; The Ohio Municipal Clerks Association, and The City/County Managers Association.



Chiefs of Police

Ohio Attorney General

Opinion No. 2009-008

The Ohio Attorney General has issued Opinion No. 2009-008 on March 9, 2009. This opinion states:

"The County sheriff's office and a municipal corporation police department are required to respond to calls for law enforcement assistance on county property that is located within the municipal corporation."

Furthermore, although the county sheriff's office and a municipal corporation police department are each required to respond to calls for law enforcement assistance on county property that is located within the municipal corporation, the county

sheriff's office and municipal corporation police department may determine between themselves which entity should initially respond to such calls. By doing this, law enforcement officers and equipment may be utilized more efficiently and effectively within the county. See generally 1994 Op. Att'y Gen. No. 94-081 at 2-405 ("a county sheriff and municipal corporation police department should strive to reach a mutually agreeable arrangement whereby the sheriff and police department will function cooperatively in executing their respective law enforcement duties").

"The man with a new idea is a crank until the new idea succeeds." – Mark Twain

Contact Us!

We want to hear from you! Please use any of the following methods to contact us:

 1(800) 249-5268 x1923

 www.ohioplan.org/contactus/index.html

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Police Officers Receive Favorable Rulings from our Nation's High Court

Prepared By Ms. Lynnette Ballato Dinkler
 Subashi / Wildermuth / Dinkler

In the 2008 term, the United States Supreme Court agreed to hear four cases involving police officers and the Fourth Amendment. So far, three of the cases have been decided. Two of them are unanimous opinions – something that rarely occurs. All of them have been decided in favor of law enforcement. This is excellent news for those who selflessly serve and protect.

Herring v. United States was the first decision to be published. This is the only decision where all nine justices did not agree.

The facts at issue in Herring are common to police officers across Ohio. Herring entered the police department one day to get his truck out of impound. A police officer at the station saw Herring, knew him because he was a “regular,” and had his name run to see if any outstanding warrants existed for Herring. Sure enough, one did.

Herring was then placed under arrest for the active warrant issued by a neighboring jurisdiction. What's the catch? The neighboring jurisdiction should have recalled the warrant a few months earlier but did not.

Herring was searched incident to arrest. And, as one could expect, he possessed methamphetamine in his pocket and illegally possessed a gun under his truck seat. Criminal charges were filed against him as a result of this evidence being discovered. Herring argued he should go free because but for the stale warrant, he would have never been caught with the drugs and gun – a brazen argument to make when he voluntarily walked into the police department with the drugs in his pocket!

In analyzing whether the Fourth Amendment should allow admission of the drugs and gun into evidence at Herring's criminal trial, the Court made two points. First, the Court said that negligent police mistakes do not justify criminals going free. Secondly, the Court said that only systematic error or reckless disregard of constitutional requirements will lead to suppression of evidence in criminal matters.

This opinion is in harmony with the Court's opinions on affording law enforcement with a “good faith exception” and the protections of qualified immunity from civil rights suits when suspects are mistakenly arrested for stale or recalled warrants. So long as police officers believe, in good faith, that the warrant is active

and should be executed, the officer and city employing the officer will remain entitled to immunity from civil rights suits. It is always important for the city and department to follow its own policy and procedure on keeping the warrant database updated to keep people from being unnecessarily being arrested on stale or recalled warrants.

Next, the Supreme Court decided Pearson v. Callahan. This case involved a police drug bust for methamphetamine. An informant contacted a Utah drug task force to purchase methamphetamine. The informant entered Pearson's home, made the deal, and sent a pre-arranged signal to awaiting officers, who then entered and arrested Pearson. A state appellate court that held the search of Pearson's house violated the Fourth Amendment overturned Pearson's criminal conviction. Pearson then brought a civil rights suit against the police.

The United States Supreme Court, in accepting this case for briefing and argument, asked both sides to address whether its recent decision of Saucier v. Katz should be overturned. Saucier tells us that courts deciding claims of qualified immunity from civil rights suits must first decide if a constitutional right exists, and if yes, then second decide if that right was clearly established such that a reasonable officer (or other public employee) would know of such right.

The Saucier test was highly criticized by federal courts across the country. It created outcomes where the public servant would win a civil rights case on summary judgment because up to that time, the alleged right was not clearly established, but “lose” the case by creating new “clearly established law” that would impose liability for future conduct found to be in violation of the newly created right. No appeal right for the “victorious defendant” exists to challenge whether such a newly created right exists.

Pearson corrects this problem. The Supreme Court modified its Saucier decision to give federal courts freedom to decide whether the asserted constitutional right is clearly established first. If it is not clearly established, the court is under no obligation to address whether such a right even exists.

In Pearson, the Supreme Court granted the officers qualified immunity from suit because the right at issue was not clearly established. The Court declined to comment on whether it believed the search method at issue, the “consent once

removed doctrine,” was constitutional. The Sixth Circuit, which controls Ohio, does not follow the consent once removed doctrine.

The Supreme Court then again delivered a unanimous opinion in Arizona v. Johnson. This case is truly important to police officers because it allows police officers to use their training, experience, and instincts to protect them while they serve to protect the communities they serve day in and day out.

A car, in a known drug and gang area, was stopped for a minor traffic violation. The officer removed the passenger from the car and engaged him in conversation because she knew he was wearing gang colors, and appeared to her to be dangerous. The officer was, indeed, correct.

Even though the officer did not have reasonable grounds to believe the passenger was then committing, or had committed, a criminal offense, she patted him down and found a gun and marijuana. The Supreme Court deemed the pat down constitutional under the Fourth Amendment because the officer had an articulable basis that the passenger might be armed and dangerous.

This case is a good reminder to police officers that it is always a good idea to take proper time in completing reports. Officers should always put enough detail in the report so that years later the officer will know exactly what he or she observed and, why he or she believed the suspect to be dangerous. Also, this case is a good reminder to supervisors who are charged with reviewing reports that, when necessary, sending a report back to the officer and demanding further detail never hurts. It will go a long way in helping to prosecute the criminal charge and, in the instances when the officer and city are sued for a civil rights violation, it will help to defend against a claim for monetary damages as well.

The case that remains undecided is Arizona v. Gant. That case addresses the issue of a warrantless car search incident to arrest where the car's recent occupants were secured at the time of the search. The decision, when issued, is expected to consider issues related to the need to preserve evidence that may be located in the car and whether a threat to police safety still exists under such circumstances.

Ohio Plan Healthcare Consortium

Prepared by Ms. Kathleen M. Mangus, HA Consulting Practice Leader



The following highlights the provisions of the recently passed legislation.

The Ohio Plan Healthcare Consortium (OPHC) continues its steady growth. It has reached a major milestone of over 1,000 employee participants during the first quarter of 2009. The plans growth averages 2-3 new entities each month and is collecting an annual premium of nearly \$10 million. Our 2009 goal is to double the size of the consortium to 2,000 employee lives.

To support this effort, we have realigned our organizational structure to place an even greater emphasis on sales. Chris Wilson has joined the OPHC team to manage sales in the 2-50 market. Tammie Burkhart has also joined the team to support the underwriting function and provide customer service support to our agencies and clients. Brian Kempton will continue to manage the 50+ market.

As most of you are aware, new legislation regarding COBRA was recently enacted and changes the regulations regarding the administration of COBRA. We have conducted training with our partner agencies so that they can assist you with any issues or questions regarding the new legislation.

COBRA Premium Subsidy

The American Recovery and Reinvestment Act of 2009 (ARRA) created new temporary rights to COBRA premium assistance for employees and their dependents who are involuntarily terminated from employment between September 1, 2008 and December 31, 2009.

Eligibility/Premium Assistance:

An individual who is involuntarily terminated from employment between September 1, 2008 and December 31, 2009 is eligible for a 65% government COBRA premium subsidy for up to 9 months of the maximum COBRA coverage period, or until eligibility for other group health plan coverage or Medicare, if earlier.

Extended Election Period: If an employee who is involuntarily terminated from employment on September 1, 2008 or later does not have a COBRA election in effect on February 17, 2009, the date of enactment of ARRA, the individual may elect COBRA coverage during a special extended election period which begins on February 17, 2009 and ends 60 days after the date on which notification is provided to the individual. COBRA coverage would begin with the first period of coverage after February 17, 2009

(generally, March 1) and would continue for the maximum period of coverage that would have been required if COBRA had been earlier elected.

Plan Enrollment Option: A plan may permit such individual to enroll in different coverage if offered to active employees, is major medical coverage, and the premium does not exceed the premium of the individual's prior coverage.

Notice Provisions: ARRA requires a number of new notices. The DOL is charged with developing model form notices. The required new notices include an additional notification to all individuals who become entitled to elect COBRA between September 1, 2008 and December 31, 2009 and a notice to eligible individuals of the extended election period. Additionally, if receiving premium assistance, the individual is required to notify the plan in writing when no longer eligible for premium assistance.

Application to States: Continuation coverage under a state program providing comparable coverage (i.e., state "mini-COBRA" laws applicable to employers with fewer than 20 employees) is subject to the COBRA premium subsidy provisions of ARRA.

This Chart is provided to you for general informational purposes only. It broadly summarizes federal statutes, but does not include references to other legal resources (e.g., supporting regulations, or formal or informal opinions) unless specifically noted. Please seek qualified and appropriate counsel for further information and/or advice regarding the application of the topics discussed herein to your employee benefits plans.

(JMS 2/09)

"The trouble with the future is that it usually arrives before we are ready for it."

— Arnold H. Glasow



Pesticide Application

Prepared by Bill Wilcox
Deputy Director of Management Services
Ohio School Boards Association

Even though the calendar says that we have just begun spring, it will soon be the time when public entity personnel may begin applying pesticides and other sprays to and around buildings and property. These products must be handled carefully!

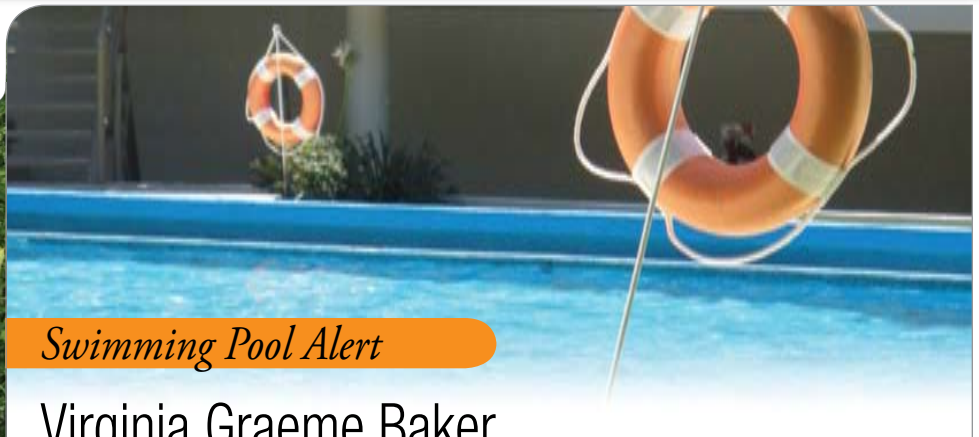
Did you know that Ohio pesticide law requires anyone applying pesticides for a public agency such as a township, village, city, county, etc. to be a licensed commercial applicator or a trained serviceperson who works under the supervision of a licensed commercial applicator?

According to Joanne Kick-Raack, the state coordinator of The Ohio State University Extension's pesticide education program, "A license is required to apply pesticides even if the applicator is using general use products to control dandelions in parks and on playing fields or insect spray to control ants in a shelter house or concession stand."

If you are looking for training for pesticide application - opportunities are available! The Ohio Department of Agriculture (ODA) is offering all-day training courses on April 28th, May 20th, Aug. 26th and Sept. 30. This training will be held at ODA's office located at 8995 E. Main Street, Reynoldsburg, Ohio 43068.

The morning session will focus on pesticide safety and reviewing material for the core exam. Applicators planning to take the pesticide license exam will benefit from the review of the pesticide safety, regulations, formulations and label interpretation. The afternoon session will focus on category training in turf, ornamental weeds and industrial vegetation. This will then be followed with the core exam.

There is a registration fee for the courses. Information about the courses is available on the Pesticide Education Program web-site at <http://pested.osu.edu> or by calling the program at (614) 292-4070.



Swimming Pool Alert

Virginia Graeme Baker Pool & Spa Safety Act

As the weather changes and you begin to prepare your public swimming pools for use, be aware of the following:

The Virginia Graeme Baker Pool and Spa Safety Act

(Act) promotes the safe use of pools, spas and hot tubs by imposing federal requirements for suction entrapment avoidance and by establishing a voluntary grant program for states with laws that meet certain minimum requirements as outlined in the Act. The Act is being administered by the U.S. Consumer Product Safety Commission (CPSC). www.cpsc.gov

1. Mandatory Federal Requirements for Entrapment Avoidance: By December 20, 2008, the Act required:

Safety Drain Covers: Each swimming pool or spa drain cover manufactured, distributed, or entered into commerce in the United States shall conform to the American national Standard ASME A112.19.8-2007 Suction Fittings for Use in Swimming Pools, Wading pools, Spas and Hot tubs published by the American Society of Mechanical Engineers (ASME). Compliance with this Standard will be enforced by the CPSC as a consumer product safety rule.

Public Pool Drain Covers: Each public pool, both new and existing, shall be equipped with drain covers conforming to the ASME/ANSI A112.19.8-2007 Standard described above.

Public Pool Drain Systems: Each public pool with a single main drain, other than an unblockable drain, shall be equipped with one or more additional devices or systems designed to prevent suction entrapment that meet the requirements of any applicable ASME/ANSI Standard or applicable consumer product safety rule. In addition to a complaint drain cover, such additional devices or systems include a safety vacuum release system (SVRS), or suction limiting vent system, or gravity drainage system, or automatic pump shutoff system, or drain disablement, or other system determined by the CPSC to be equally effective in preventing suction entrapment.

A list of cover manufacturers and SVRS manufacturers can be found at www.cpsc.gov/whatsnew.htm1#pool

"Good instincts usually tell you what to do long before your head has figured it out."

— Michael Burke

For Sale - One Slightly Used "S" Hook: \$270,000

By Thomas M. Kalousek (Reprinted here with permission from the Playground Magazine)

On a summer evening in 1991, a family is camping at a regional park in Illinois. Mom and her two daughters decide to go over and play on the play equipment. Mom looks on while the girls play on the swings. Soon the girls move on to other pieces of play equipment. Enjoying the summer evening, Mom recalls the fun she enjoyed playing on the swings as a child and decides to give it a try. She takes over the swing just abandoned by her daughter and pumps her legs back and forth. Presto! She's swinging! Just like she remembered!

After about five minutes on the swing, Mom manages to swing high enough (nearly eye-level with the "S" hook on her backswing) to notice the chain about to come off and she falls to the ground, suffering injuries to her head and back.

Although her injuries were not life-threatening or permanently disabling, Mom files a lawsuit against the district, seeking damages for her injuries. The suit claimed the district was guilty of willful and wanton conduct (neglect), which caused the swing chain to break. The suit stated the district failed to replace the "S" hook, failed to warn the users the swing was in dangerous condition, failed to maintain the "s" hook and failed to inspect or test the "S" hook.

The case came to trial in December 2000, nearly ten years after the incident. A jury of 12 men and women found the district guilty of "willful and wanton" negligence and awarded a judgment of \$257,982.02. "Willful and wanton" negligence is a serious and devastating accusation. It implies the district knew or should have known about the condition, but chose to ignore it by "utter indifference or conscious disregard." Under the Illinois law the Tort Immunity Act, "willful and wanton" means "a course of action which shows an actual or deliberate intent to cause harm or which, if not intentional, shows an utter indifference to or conscious disregard for the safety of others or their property" (745 ILCS 10/1-210).

The district appealed the decision. However, the Second District Appellate Court upheld the judgment. Upon appeal to the Second District appellate Court, they reaffirmed and upheld the original verdict. The appellate Court stated:

"As a landowner; the District owed a common-law duty to protect its invitees from dangerous conditions. That it had a duty to the public to maintain playground equipment in a safe condition. That the District had the responsibility to exercise ordinary care (maintenance) in order to prevent or discover damages in normal use."

The evidence at the trial indicated that the District was aware, or should have been, that gaps in "S"

hooks posed a danger to individuals using its swings, that the employees had access to manufacturers information and training about safety, that they inconsistently applied the knowledge and expertise, failed to document repairs and corrective actions, and that there was not written policy, or procedure for playground inspections. Therefore, the verdict of willful and wanton conduct was affirmed by the appellate Court and the judgments stands."

The District further appealed to the Supreme Court, but later rescinded the appeal due to a final out-of-court settlement totaling \$270,000.

The staff was shocked and dismayed by the ruling. Children had played on the equipment for many years and no one had ever been injured. The park employees cared about the park and cared for the safety of the park users. How could this have happened? Many factors led to the judgment. Much of the evidence and testimony focused on the fact that at the time of the incident:

- There were no signs indicating safety or use guidelines or information.
- There were no organized systems or procedures to document inspections and record repairs and corrective action.
- There was inconsistency in the playground inspection process. Under oath, the Director stated inspections were to be performed monthly; the Supervisor said they conducted them quarterly; and the maintenance employees stated they completed them annually.
- The maintenance inspection was inadequate (inspecting swing hangers and "S" hooks from the ground, not on a ladder checking each link).
- There was inconsistent use of guidelines for inspections.
- There were not testing or measurement gauges to verify closed "S" hooks to within .04 inches (or manufacturer's recommendations).
- The District did not have a written safety plan, written procedures, or documented training of in playground safety management.
- The plaintiff presented expert witness testimony which shed doubt on the expertise and professionalism of staff and the District.

The organization could have taken steps to prevent playground injury and manage the risk of litigation by developing a Comprehensive Playground Safety Management Plan.

What is the purpose of a playground safety management program?

- To reduce or prevent injury to the playground user.
- To prevent damage To destruction to the playground environment.
- To transfer risk which cannot be controlled by other means.
- To show intent.

There are five key steps to a Safety management Program:

- Step 1** An organizational commitment to safety; a Statement of Philosophy or Mission.
- Step 2** Appointment of a safety coordinator.
- Step 3** Establish a site history for each play area.
- Step 4** Perform a comprehensive playground safety audit.
- Step 5** Establish a periodic inspection and maintenance program.

The benefit of implementing a Comprehensive Playground safety Management Program:

- Fewer playground injuries.
- Legal defense against charges of negligence.
- Better cost accounting.
- Effective resource utilization.
- Efficient annual and life cycle budgeting.
- Better public image and relations.

A final thought. Not all playground accidents "just happen." They occur because those who, by proper actions, could have minimized the opportunities and removed the conditions for accidents, failed in this responsibility to the children. Don't let this be said of you.

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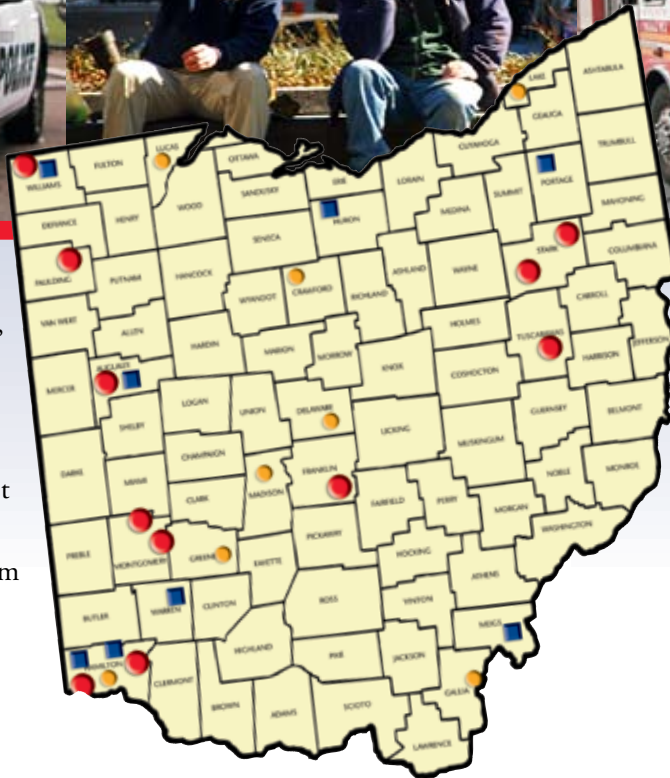
OHIO PLAN
Risk Management, Inc



Since its establishment in 1988, the Ohio Plan has grown to nearly 700 members, the largest group property/casualty program for public entities in the state.

One reason for this growth is the plan's long-term stability.

As a member, you'll rest easy knowing your coverages are solid and supported by some of the best-known names in the business.



Plan Members Working for You

- Board Member
- Law Enforcement Committee Member
- Fire/EMS Committee Member

For more information about the Ohio Plan, contact Hylant Administrative Services. We'll put you in touch with a public entity specialist near you.

THE OHIO PLAN ADMINISTERED BY:



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