



## Water Safety

Last Sunday, summer seemed to hit suddenly with a blanket of heat and humidity. Thoughts quickly turned to cool water in lakes, streams and swimming pools. For some Fund Members, those are off duty thoughts for families, but many Member employees are exposed to water and the hazards associated with it on a daily basis. This exposure may involve work over water, near it or out on it in boats or work barges. Across the Fund's membership, there are 39 Members that operate boats or own lakes ranging in total size from 84 to 106,440 surface acres. In addition to these exposures, there are four Members

that operate park or lake patrols, hundreds of miles of canals, drainage channels, marinas and port facilities. Member employees maintain irrigation canals and gates, keep drainage systems operating during and after tropical storms or severe rain events, monitor flood conditions and patrol lake shores for permit violations or navigation issues. Members also check and maintain water intakes, discharge points and water and sewage treatment plants. The growing development of trail and walkway systems along river courses in metropolitan areas such as San Antonio and Fort Worth also pose water related hazards for the workers who maintain the river reaches as well as the citizens who use them.

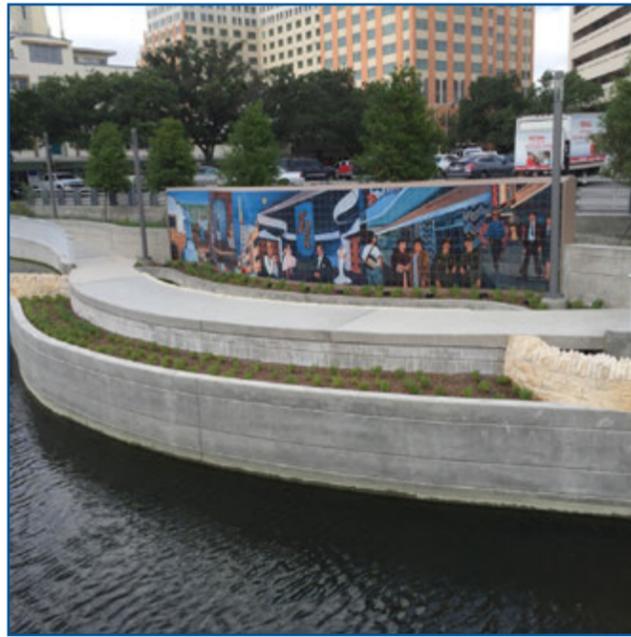
There are a few basic keys to safety around water including safe operation of boats, personal flotation devices, and slip and fall prevention.

### Slip and Fall Prevention

As of May 29, 2019, Fund Members own and operate 162 boats that have all kinds of uses. But all boats require common precautions and awareness. Stability is determined by balance in the boat, motion and being secured to a stable dock before it sets sail. If you enter a boat without regard for balance or lines securing it to a dock, an employee may wind up in the water as the boat reacts to the sudden weight being concentrated on one side. The act of moving from a dock or shore onto a boat should be accomplished with both feet and both hands. Do not carry loads into a boat while boarding. Let someone hand you a load after you



*San Pedro Creek, deep water, San Antonio River Authority*



San Pedro Creek walkway, San Antonio River Authority

are safely aboard with weight distributed to stabilize tipping, as much as possible. Alternatively, set the load down on the dock and move it into the boat after safely boarding. The Fund has handled several claims due to serious knee injuries from the act of boarding or alighting from a boat caused by the boat tipping or moving away as the person sets foot on the dock or in the boat. Employees should also be aware of water and algae on docks or steps near water as this enhances slip and fall potential. Boat decks and hulls can also be very slippery. Proper footwear for boating can help in these situations.

### Operation of Boats

One of the basics of water safety is that bad things can happen in a matter of seconds so boat operators need to be alert to water and weather conditions, other traffic on the water and well aware of their boat's capabilities. There have been "near miss" drownings when district boats capsized, were trapped against logjams or struck submerged logs. Districts should require basic boat safety and operational training for staff that operate watercraft as part of their jobs. U. S. Coast Guard courses are good basic starting points for this training. The United Coast Guard Auxiliary offers seventeen different courses. The length of each course and the number of lessons contained in each course varies. A list of courses and their target audience is available at <http://www.cgaux.org/boating/>



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Volume 30, Number 4

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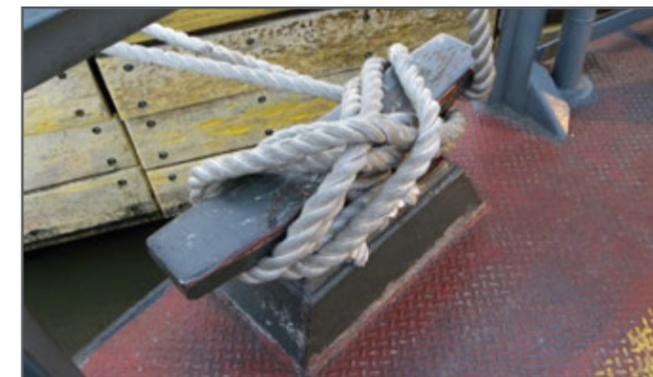


Jacket style commercial vest and inflatable pfd's, West Marine

When operating a boat, everyone on board should be aware of water and weather conditions, other traffic, where everyone on the boat is at all times. Communicate with the driver if anything is threatening or dangerous. Keeping a lookout for floating or submerged objects, shallow water and other large or small watercraft is essential for the safety of all on board. Waterways are now sometimes crowded with paddle boards, kayaks, wind surfers and personal watercraft, each with widely variable speed and maneuverability. No matter who may have right of way, every operator of a boat has the ultimate responsibility to avoid a collision or endangering others.

### Personal Flotation Devices

The most important safety device around water is a personal flotation device (PFD) or life jacket. Although the old standby orange life vest is effective if properly sized for the wearer, it can impede a wearer's ability to work effectively. Less restrictive PFDs provide better arm mobility and are just as effective supporting a worker in the water. There are two types that fit these criteria. One type provides flotation with a CO2 cartridge that either inflates automatically when the employee hits the water or is activated manually.



Proper way to cleat a dock line, New Orleans to Algiers ferry, Mississippi River.

These devices provide the best flexibility or ease of movement and are cooler in hot weather. Another type is a close fitting dense foam vest that is not as bulky as the traditional type and affords good flotation and mobility. However, with any flotation device it must be of proper size to keep someone afloat. The best automatically inflating vest also has the advantage of inflating whether the worker is conscious or not and will right the person so their head is out of the water to prevent drowning.

Water safety basics also include these vital reminders:

- ◆ All boats should have PFDs for every passenger or operator on the boat.
- ◆ All personnel should be wearing their PFD while in the boat or working near or over water.
- ◆ Boats should be equipped with a throwable flotation device for rescuing people who are in the water.



- ◆ Check Coast Guard regulations for other emergency items or standard equipment in boats. This may include flares, air horns, first aid kits and navigation lights. VHF radios may not be required but they serve both work and emergency communications purposes.
- ◆ Member employees should not work by themselves in boats or in isolated locations in or adjacent to water. If that is unavoidable, make sure they check in with supervisors frequently so someone is aware of their status.
- ◆ Do not leave the dock when thunderstorms are nearby or approaching. Sixteen foot Jon boats cannot withstand 40 knot winds and building waves. Move for the closest protected cove or shore, if necessary.

## Claims Workshop

Every other year the Fund's Administrator conducts a Claims Workshop in conjunction with the Texas Council Risk Management Fund. This year's workshop is scheduled for September 20, 2019, at the Crowne Plaza Hotel in Austin. The program consists of topics related to the important principles of responding to and handling various kinds of claims. The agenda for the workshop will include:

- ◆ **Legislative Changes that Impact Your Programs**  
Robert Kamm, Jocelyn Dabeau, Pam Beachley, will review key changes from the 86th Legislative session. Recent Texas legislative changes that may impact Member claims, claims handling and possibly create more exposures to loss. The Fund's legislative consultants who monitor legislative matters related to property insurance, liability insurance and workers' compensation will present their findings and observations from the recent session.



- ◆ **Tort Claims Act – Litigation Landmines**  
Mr. Joel Geary, shareholder with Vincent, Serafino, Geary, Waddell and Jenevin, P.C., who recently won a Texas Supreme Court decision protecting the sovereign immunities of one of the Fund's Members will discuss the top five issues regarding liability claims, the importance of the Tort Claims Act and what Members can do to impact their claims.
- ◆ **Workers' Compensation Program: Is it covered? – Questions of Course and Scope**  
Mike Donovan, partner with Burns, Anderson, Jury & Brenner, L.L.P., a workers' compensation defense attorney who has handled Fund claims for years will discuss the intricacies of "course and scope" in establishing eligibility for workers' compensation claims.

- ◆ **Property Program: Conducting Motor Vehicle Accident Investigations and Best Practices Post Accident**  
Jeremy Wade, Loss Control Consultant, will review the key components of an effective motor vehicle accident investigation to help Members learn from the incident and prevent future accidents of the same type. Micheon Balmer, Director of Pool Management, will review the Post Accident Best Practices that Members should consider that may positively impact their claim's duration and costs.
- ◆ **Liability, Property and Workers' Compensation Programs: Ask the Fund**  
The ever popular Greg Womack, Program Executive, will answer (or try to answer) your questions about coverages, programs and claims related to the two Funds. Questions will be collected during the day for his response.

### Who Should Attend

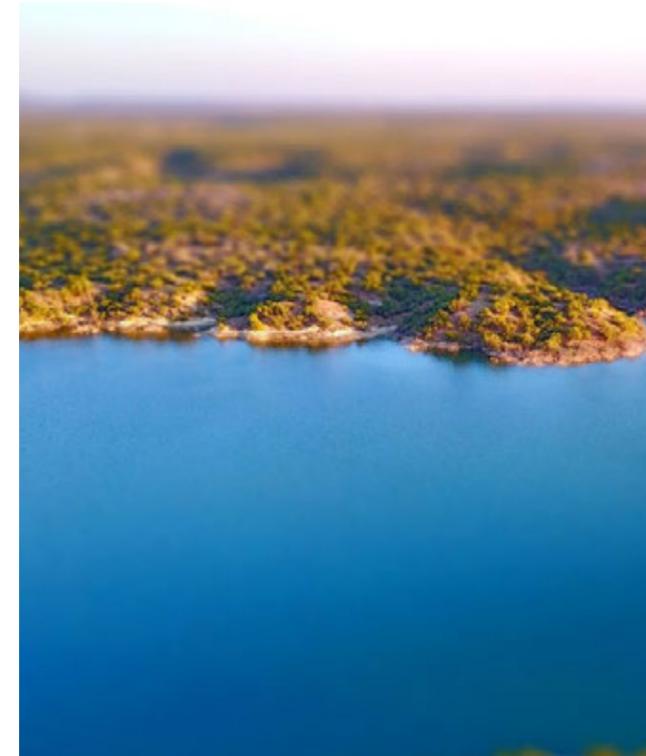
This workshop is designed for all Fund member personnel who handle claims and those who are accountable for claims handling employees. The workshops are open to Fund Members only. There is no cost to attend.

### Schedule

The workshop begins at 8:30 and will adjourn at 3:00. Breakfast will be served at 7:30 and lunch will also be provided. There is no charge for attending this interesting workshop. Continuing Education credits will be available for some licenses.

## Registration

Please pre-register at [www.twcarmf.org](http://www.twcarmf.org) so we can be sure to have enough handouts and food. The deadline for room reservations at the discounted rate (\$129 single/\$129 double) is Tuesday, August 27, 2019. If you have questions or need help with accommodations, please call Kathy Hulse at 800-580-8922, ext. 12420.



## 2019 Safety Seminars

The Fund is hosting, at no cost to its Members, a safety seminar to provide practical solutions to reduce accidents, injuries, and resulting losses. Safety is serious business for Texas water districts and authorities. This one-day seminar will cover current safety issues and provide guidance for managing your safety programs. Seminar topics this year include:

- ◆ **Current TWCARMF Claims Trends**  
An in-depth review of the Fund's last five years of claims experience. We will identify the most common accident types and discuss best practices Members can implement to control their own claims costs.
- ◆ **Driving Safety**  
Motor vehicle accidents rank as one of the top three accident types within the Fund. We will discuss effective measures employees can use to keep themselves safe when behind the wheel.

### Lockout/Tagout

Energizing a piece of equipment while it's being worked on can cause death or serious injury. Lockout/Tagout related injuries and deaths can be prevented. We will discuss the importance of lockout/tagout procedures and safeguards Members can implement to ensure dangerous machinery and energy sources are properly shut off and are not re-started while maintenance or service work is being performed. An effective template for lockout/tagout will be presented.

- ◆ **Strains, Sprains, and Ergonomics**  
Some of the most common and serious injuries are caused by not focusing on the relationship between what we do and how we do it. We will help bring clarity to this relationship in order to reduce these types of injuries. We will examine the ergonomics of slips, trips, falls and strains.

### Who Should Attend

This seminar is designed for all water district or authority personnel with safety responsibilities including safety or risk management staff, project managers, management, and supervisory personnel. Non-members are not eligible to attend.

### Locations

Seminar will be held at the following locations:

- ◆ **October 16, 2019, San Jacinto River Authority, Conroe**
- ◆ **November 6, 2019, Valley Districts at Tropical Behavioral Health Training Center, Weslaco**

### Schedule

Seminar will begin at 9:00 a.m. and conclude at 4:00 p.m. Lunch and snacks will be provided.

### Questions

If you have questions or need assistance, please contact Kathy Hulse at 800-580-8922, ext. 12420 or [kathy.hulse@yorkrisk.com](mailto:kathy.hulse@yorkrisk.com). Please pre-register at [www.twcarmf.org](http://www.twcarmf.org) so we will have plenty of handouts and food. If you don't register we may not have materials for you.

## Risk Management Briefs

### Summer Heat

Member employees often have to work through the hottest days of the year going about their normal work or responding to some kind of emergency. Supervisors especially should be aware of the danger of heat related illness and make sure their crews have plenty of cool water, proper hats and clothing, sports drinks and occasional respite from the heat. Work schedules should be shifted to earlier in the day to avoid the hottest hours, if possible. As a reminder and refresher about heat injuries, prevention and treatment the following updated article from the Spring 2016 Risk Advisor is presented.

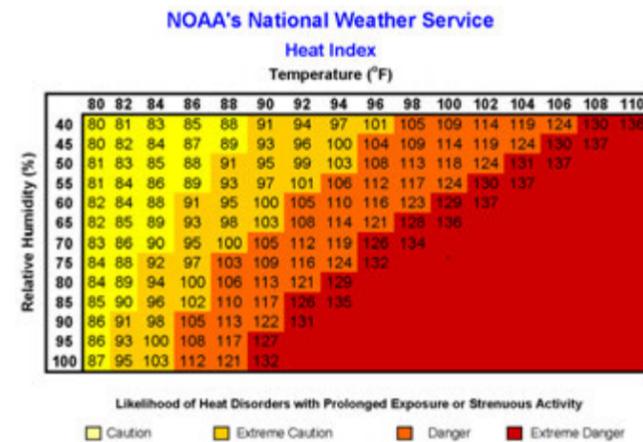
### Hot Weather Precautions

We often worry about the effect of hot weather on employees and take precautions to prevent heat related illness. Crew chiefs and managers should monitor the “heat index” which combines the effects of temperature and humidity to create a measure of discomfort. When it is high, consideration should be given to re-scheduling work assignments or finding productive work a crew could do inside. Other precautions include:

- ◆ replacing lost salt and minerals with sport drinks
- ◆ avoid extremely cold drinks that can cause stomach cramps
- ◆ not waiting until you are thirsty to drink
- ◆ avoid alcoholic or sugary drinks as these actually work against hydration
- ◆ consulting a doctor about working in extreme heat if an employee is diabetic, overweight, has high blood pressure or other chronic conditions
- ◆ using sunscreen and protective clothing

The National Weather Service chart below indicates the temperature a person feels when temperature and humidity are at the values shown in the axis labels of the “Heat Index” chart. The higher the humidity, the lower the temperature it takes to create dangerous heat conditions.

If a work assignment is not re-scheduled, make sure employees have plenty of water and cool drinks, have a place to get out of the direct sun and are carefully monitored by staff for any signs of heat illness. Be especially aware of signs of confusion or loss of consciousness.



Staff should also be trained in the other symptoms of heat illness and first aid measures if someone begins to suffer from the heat.

Common heat related illnesses, their symptoms and basic first aid include the following:

- ◆ **Heat Stroke** is the most serious heat related illness and can cause death or permanent disability. It occurs when the body loses its ability to shed heat. When this happens the body’s temperature rises rapidly. Symptoms include:
  - ◆ hot, dry skin or profuse sweating
  - ◆ hallucinations
  - ◆ chills
  - ◆ throbbing headache
  - ◆ high body temperature
  - ◆ confusion or dizziness
  - ◆ slurred speech

First Aid for Heat Stroke: **1st call 911**, move the person out of the heat and direct sunlight and begin cooling by soaking clothes with water or spraying, sponging

or showering them with water and fanning their body. The Centers for Disease Control recommends not giving them anything to drink.

- ◆ **Heat Exhaustion** is the body’s response to excessive loss of water and salt through sweating. Older people and those with high blood pressure are more susceptible to heat exhaustion. Symptoms include:

- ◆ heavy sweating
- ◆ extreme weakness or fatigue
- ◆ confusion or dizziness
- ◆ nausea
- ◆ clammy, moist skin
- ◆ pale or flushed complexion
- ◆ muscle cramps
- ◆ fast and shallow breathing

First aid for heat exhaustion includes moving the person to a cooler, preferably air conditioned space. Have them drink plenty of cool water or other non-alcoholic beverage and have them take a cool shower or bath. Monitor for worsening symptoms and be prepared to seek medical aid.

- ◆ **Heat cramps and heat syncope (fainting)** are other heat related illnesses. Heat cramps usually occur in leg, arm or abdominal muscles and are the result of depleted salt content due to heavy sweating. First aid includes stopping all activity and moving to a cooler place, drinking clear liquids or a sports beverage to replace lost electrolytes and avoiding strenuous effort after the cramps subside. Heat syncope or fainting / dizziness may occur after rising suddenly from a sitting or squatting position or from standing for a long period. It is the result of dehydration or lack of acclimatization to a hot and humid climate. First aid is similar to that for heat cramps. In both cases, the person should be monitored for other symptoms that may indicate onset of heat stroke or heat exhaustion.

Members should train their employees to recognize signs of heat related illnesses and basic first aid measures. Although any worker may suffer from some of the symptoms of heat related illness, they are preventable and treatable before a life threatening condition arises.

Train all staff to watch out for the signs and symptoms in each other and the employees under their care and to not be afraid to take action.

*Sources: Centers for Disease Control & Prevention, “Tips for Preventing Heat-Related Illness.” NOAA National Weather Service*

### Flood Emergency Response Plan

In cooperation with FM Global, one of the Fund’s reinsurance companies, the Fund Risk Control Consultants are developing a series of model emergency response plans. The first plan under development is the Flood Emergency Response Plan (FERP). It will have the following elements:

- ◆ Overview of the flood threat at specific locations and facilities. Flood elevations, presence in 100 year or 500 year flood plains and the names and locations of rivers, creeks or lakes that expose the facility to flood
- ◆ Plan for monitoring the approach or development of flood conditions
- ◆ Preparations before the flood and actions to take during the event
- ◆ Recovery and resumption of business after the flood including salvage, clean-up, repair and restoration of services
- ◆ Lists of contractors for various recovery jobs and those pre-contracted to provide equipment (such as pumps or generators) and supplies necessary to prepare for the flood and recover from it.

The plan will also provide guidelines for the safety of personnel who respond to the flood during preparations, monitoring the approach of flood conditions, during the event and during the recovery and resumption process.

Other templates for emergency response plans will also be developed as part of this process. Recent wind events in Texas shed light on the need for a similar plan for wind emergencies.

# A Hurricane Harvey

## Wrap-up

Hurricane Harvey roared ashore near Rockport, Texas on August 25, 2017, as a category 4 storm. It bedeviled Texas with record amounts of rain, winds, tornados and flooding for days and affected several Fund Members across seven counties. The following table shows what those effects were in terms of property damaged and claims paid. All of the totals are as of April 4, 2019.

Hurricane Harvey Claims for TWCARMF	
Total Paid	\$ 2,648,775
Total Number of Claims	88
Property Claims	70
Auto Claims	18
Number of Members affected	12
Number of Counties	7

Now Members face the current Hurricane season with predictions of several named and major storms impacting the US and Texas coast. Take this recap as an alert to be watchful of the Gulf and prepared to take action in the event of a tropical storm headed your way. Fund Loss Control Consultants can help evaluate and update your emergency response plans as you prepare your district for the current season. Loss Control Consultants can be reached at 1-800-580-8922. The recent Risk Alert about a potential tropical disturbance was a good notice to prepare. Although the “storm” was never named it did bring very heavy rains to areas around Houston. Take the time to be prepared.

