

City of Hardeeville

Safety & Risk Management Policy

1.0 Policy Introduction

The City of Hardeeville, South Carolina recognizes that as a public municipality it has a responsibility to protect its citizens, employees, assets and customers regarding a broad range of potential risks and safety concerns. The City understands that if potential risks and safety concerns are not managed it could adversely impact the organization along with people in which it is responsible for. Therefore, the City will implement an enterprise-wide safety and risk management framework to identify and address, where practical, areas of potential risk within the City.

Risk management is an administrative process that applies modern professional measures of loss identification, loss control, loss prevention and loss financing to support an entity's organizational safety and risk management objectives and to cost-effectively manage risks and minimize the uncertainties facing the city.

2.0 Policy Purpose

The City of Hardeeville has a moral and legal duty to protect its citizens, employees, assets and customers. In efforts to complete this process, the city will endeavor to provide a work environment free of potential and recognizable hazards and safety concerns. The intent of Hardeeville's Safety and Risk Management Policy is to provide the framework for the establishment and implementation of safety, risk management and loss control measures to provide protection to City employees, public and private property, and members of the public. It will meet its duty by ensuring that risk management plays an integral part in sound governance at both a strategic and operational level. The City of Hardeeville will implement this policy as in accordance to all Federal and State safety regulations and as required in membership of Municipal Association of South Carolina (MASC) SC Municipal Insurance and Risk Financing Fund (SCMIRF) and SC Municipal Insurance Trust (SCMIT) programs.

3.0 Policy Goals

The goals of the City of Hardeeville's Safety and Risk Management Policy is to establish the Safety and Risk Management framework consisting of the following:

- 3.1 To eliminate or reduce the risk of loss;
- 3.2 To apply responsive claims management techniques to losses that do occur;
- 3.3 To protect the City from catastrophic losses, or an annual accumulation of losses, that would cause financial hardship;
- 3.4 To establish a Safety and Risk Management Committee;
- 3.5 To appoint a Safety and Risk Management Director;
- 3.6 To incorporate current knowledge and state-of-the-art risk management approaches;
- 3.7 To describe where the risk management functions reside within the organization, their internal structure and the reporting relationships of the staff;
- 3.8 To provide safety and health education and training in all departments;
- 3.9 To establish medical assistance procedures;
- 3.10 To establish adequate reporting and investigation of all accidents/incidents for all departments;
- 3.11 To implement appropriate record-keeping procedures;
- 3.12 To establish routine workplace inspections in all departments;

- 3.13 To create routine review and updating of safety rules;
- 3.14 To assure contractors/vendors provide proof of all professional documents including insurances and credential;
- 3.15 To require a detailed law enforcement manual;
- 3.16 To establish methodology for law enforcement accreditation;
- 3.17 To require a detailed fire department manual;
- 3.18 To establish methodology for fire department accreditation;
- 3.19 To establish and implement a vehicle use policy;
- 3.20 To establish and implement a seatbelt use policy;
- 3.21 To establish and implement a non-personal vehicle use policy for first responders;
- 3.22 To establish and implement a vehicle maintenance and safety check policy;
- 3.23 To establish and implement a motorized vehicle policy;
- 3.24 To establish and implement a heavy machinery operation policy;
- 3.25 To develop a cyber liability program;
- 3.26 To establish and implement other related policies as needed;
- 3.27 To participate in all SCMIRF and SCMIT training and education opportunities;
- 3.28 To create a Risk and Safety Management Plan.

4.0 Loss Reduction

The City of Hardeeville shall implement safety and risk management measures to reduce or prevent the occurrence of a loss or lessen the impacts of a loss. The City will focus on successful implementation of the risk management methodology and its five key stages:

- *Risk / Opportunity Identification;*
- *Risk / Opportunity Analysis;*
- *Risk / Opportunity Prioritization;*
- *Management of Risks / Opportunities;*
- *Monitoring of Progress and Reviewing Risk Registers.*

Risks are encouraged to be identified by City Council, City Manager, City Attorney, City Clerk, all available staff and all customers of the city. Risks shall be identified by the following:

- *Experience;*
- *Programs, projects and services reviews carried out by internal and external audit and other inspectors or trained individuals;*
- *Risk assessments;*
- *Equality Analysis;*
- *Divisional meetings / workshops;*
- *Internal control processes;*
- *Day to day operations;*
- *Adequate safety and risk management training.*

Types of Risks for identification consist of but not limited to the following:

- ***Reputational risks***, arising from all risk types / categories which are considered to have an impact on how the Council is viewed by both internal and external stakeholders.
- ***Political risks***, arising from a political situation.
- ***Social risks***, arising from the national and local demographics and social trends.
- ***Customer / Citizen risks***, arising from the need to effectively deliver services which meet the needs and expectations of customers and citizens.

- **Legal risks**, arising from possible breaches of legislation.
- **Environmental risks**, arising from inherent issues concerned with the physical environment.
- **Competitive risks**, arising from the organization’s competitive spirit and the competitiveness of services.
- **Physical risks**, arising from physical hazards associated with people, buildings, vehicles, plant and equipment.
- **Cyber risks, arising from** financial loss, disruption or damage to the reputation of an organization from some sort of failure of its information technology systems.

Once risks have been identified, the Committee will analyze and prioritize each risk by assigning it a category of low, moderate, significant or high and utilize a matrix to measure its impact, likelihood and cost. The assessment of risks will be provided to the City Manager with recommendations from the Committee for corrective action.

5.0 Safety and Risk Management Oversight

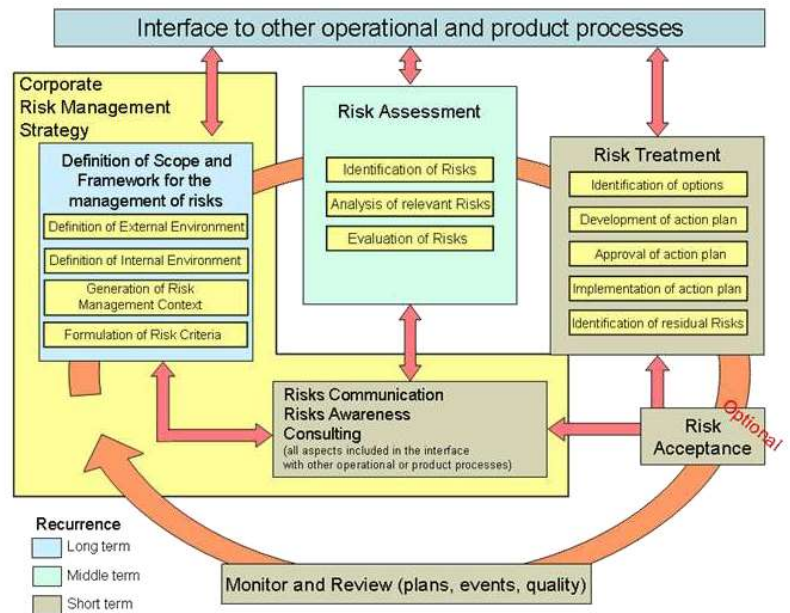
The City of Hardeeville will establish and sustain the Committee to serve as the principle body responsible for the directive and implementation of the City of Hardeeville’s Safety and Risk Management framework and its goals.

Membership of the Committee shall consist of the following and represents individuals who are committed to the Safety and Risk Management framework and will attend all necessary meetings. Department Heads/Directors can solicit volunteers who are interested in serving on this committee prior to making any appointments. All appointments shall be confirmed by the City Manager.

Appointed Members:

- *1 Member of the Fire Department;*
- *1 Member of the Police Department;*
- *1 Member of the Public Works Department;*
- *1 Member shall be occupied by the Director of Public Works;*
- *1 Member of the Parks, Recreation and Tourism Department;*
- *1 Member of the Planning Department;*
- *1 Member shall be occupied by Building Inspections Official,*
- *1 Member of Media and Public Relation;*
- *1 Member shall be occupied by the Director of Finance;*
- *1 Member shall be occupied by City Clerk;*
- *1 Member shall be occupied by the Public Works Director*
- *Safety and Risk Management Director.*

The Risk Management Process



Date Adopted: _____
Date Amended: _____

The Director shall be appointed by the City Manager. The Director will be responsible for the everyday operations of the Safety and Risk Management framework and will serve as chair of the Committee.

Meetings

The Committee will tentatively schedule meetings for the 2nd Thursday of each month beginning at 9:30AM. In the event of conflicting dates per a single month, the chairperson of the Committee can reschedule the regular schedule meeting for the 4th Thursday of that same month and notify all members of the change in date. The Committee will have an opportunity to modify the meeting schedule in regard to date, time and frequency during the first 6 months of an inaugural year. The meetings will be held at City Hall and if an alternative meeting place is required, an effort will be made to utilize the Hardeeville Library community room or the Hargray Building.

Responsibilities of City Officials in Relation to the City’s Safety and Risk Management Policy:

- **City Council:** The City Council shall support the safety & risk management effort through setting overall policy in accordance with its resolution and adoption. City council also shall support the safety & risk management framework by appropriating necessary resources to accomplish the goals of the policy.
- **City Manager:** The City Manager shall have overall responsibility for the risk management program and for assigning responsibilities to City staff.
- **Safety and Risk Management Director:** The Director shall have responsibility for the day-to-day administration of the City’s risk coverage, claims processing, and safety training program. The Director shall serve as chairman of the Committee. The Director shall serve as an advisor to the City Manager and City Council on safety and risk-related matters.
- **Police Chief:** The Police Chief shall have responsibility for the day-to-day administration of the police department’s risk management program and safety training.
- **Fire Chief:** The Fire Chief shall have responsibility for the day-to-day administration of the fire department’s risk management program and safety training.
- **Department Heads/Directors:** Shall be responsible for conducting an accountability review with employees who have accidents/incidents (accountability review checklist provided by the Director), responsible for the employee’s completion of the incident form and its submittal to the Director and for ensuring that employees are evaluated on their safety record in addition to the other core performance competencies. Department Heads/Directors shall be responsible for staff completion of continual education and training modules on an annual basis. Department Heads/Directors shall be responsible for the implementation of all identified policies and procedures referenced and established with the creation and adoption of the City of Hardeeville’s Safety and Risk Management Policy. Department Heads/Directors shall be responsible for the department’s implementation of the City of Hardeeville’s Safety and Risk Management framework guidelines as identified by the Committee.
- **Employees:** Shall be responsible for the understanding and utilization of the City of Hardeeville’s Safety and Risk Management Policy and all it entails.

Date Adopted: _____
Date Amended: _____

6.0 Management of Risks

The Director has the main responsibility of managing the Safety and Risk Management framework. The Department Heads/Director will enforce the city-wide utilization of the City of Hardeeville's Safety and Risk Management Policy and all policies established and administered in relation to the adoption of this policy. The Director shall track incidents daily and shall utilize all available tools, software or programs to track each incident occurrence creating a dashboard of data.

The Director shall provide routine monthly reports to the Committee. The Director shall also provide monthly reports to the City Manager and provide routine updates to City Council. The Committee is responsible for reviewing the dashboard of data and monthly reports in order to make recommendations and identify corrective and preventive measures for all risks. The Committee shall also review all incident reports and liability claims.

7.0 Incident Reporting and Workers Compensation

City of Hardeeville participates in comprehensive insurance programs, SCMIRF for general liability insurance and SCMIT for workers' compensation insurance.

In the case of an emergency, any employee involved with the incident or who witnesses the incident shall call **911**.

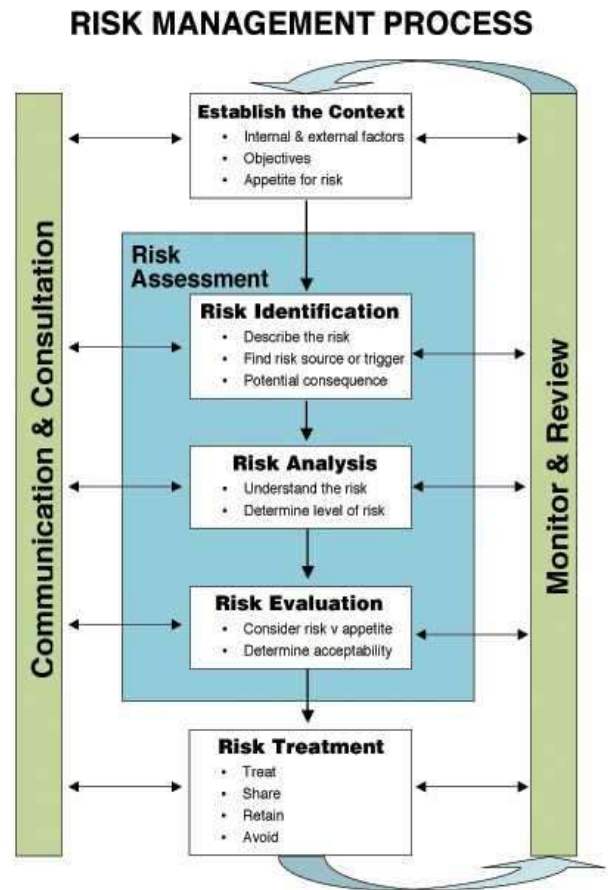
Incident Overview

All employees are responsible for reporting any and all work-related incidents of a City employee immediately to their Supervisor/Department Head, City's Workers' Compensation Claims administrator and Director.

This action is to be completed for any incident, whether an employee is involved in the incident or if the employee witnesses the incident of another employee. Pictures of the incident area should be taken immediately following any incident. Pictures shall not include any impacted persons.

Reporting of the incident shall be completed utilizing the following communication:

- Emailing the occurrence of the incident to *incident@cityofhardeeville.com*;
- Contacting City Hall via phone at 843-784-2231 and speaking either to the *City's Workers' Compensation Claims Administrator or the Director of Safety and Risk Management*;



Date Adopted: _____
Date Amended: _____

- Face to face communication with *City's Workers' Compensation Claims Administrator) or Director of Safety and Risk Management* located at City Hall.

Employees are also responsible in notifying the corresponding Department Head/Supervisor.

An employee's **immediate notification** will consist of who was involved in the incident, date and time of the incident, the type of incident and if an injury exists. This notification will be recorded in the Incident Report.

Incident Report

Employees are then required to complete an incident report providing a detailed summary of the incident. These incident reports shall be available in an electronic and print version. Electronic versions of the incident reports shall be emailed to each employee and available at www.cityofhardeeville.com for download.

Print versions are available from each Department Head, or they shall be located in the Administration office and shall be available in each vehicle.

In case of a vehicle incident, employees shall contact the corresponding police department and report the incident and request an accident report. This is in addition to completing the incident report.

In case an employee is unable to complete the incident report, the report shall be completed by the Department Head/Supervisor. In case of an **Employee Injury**, the incident report shall be completed by the injured employee, if physically or mentally able to complete. If an employee is unable to complete the City's Workers' Compensation Claims Administrator or Director of Safety and Risk Management would complete the incident report on behalf of the injured employee.

Incident reports for injured employees shall be completed immediately or soon after the incident. These reports need to be submitted **immediately** to the City's Workers' Compensation Claims Administrator or Safety and Risk Management in order for a worker's compensation claim to be filed with the SCMIT. Depending the severity of the incident, notification may include contacting the City Manager, City Attorney, Media Department, City Mayor and City Council. The City Manager will work with the Media Department for release of public statements if needed.

Any non-injury incident report shall be submitted to the City's Workers' Compensation Claims Administrator or Director of Safety and Risk Management within 24-hours of the incident or the first business day following the incident.

Non-injury incident report forms shall be signed by the staff person who was involved in the incident or witnessed the incident. The signed incident report form shall be hand delivered to the Department Head/Director, Fire Chief or Police Chief for initial review and immediate course of action.

The Department Head/Director, Fire Chief or Police Chief shall provide generalized comments on the incident. The Department Head/Director, Fire Chief or Police Chief will sign and date the incident report form and make a copy for the department file and hand deliver it to the Safety and Risk Management Safety Coordinator. The Director shall review the incident, record its details and begin the claim process.

Worker's Compensation Claim Submittal

All workers' compensation claims will be reported by the City's Workers' Compensation Claims Administrator or the Director by utilizing the online claim reporting services at www.masc.sc and

selecting online claims submission. Notification of an injured employee and workers' compensation claim should be made to SCMIT immediately.

Workers' Compensation Claim Summary

If an employee sustains a work-related injury that requires time off of service for more than ***seven days***, they are eligible for payment of lost wages. Employees out of work for more than ***fourteen days*** are entitled to compensation from the day of the accident. Employees can use PTO to cover time missed that is not covered by worker's compensation. If for some reason, it takes longer than typical to determine compensability and the injured worker is ultimately deemed to be compensable, SCMIT can repay the appropriate amount to the city for the employee's PTO account.

Workers' Compensation Benefits

Injured employees who qualify for workers' compensation will receive ***66 2/3 percent of their average weekly wage*** subject to the maximum and minimum compensation rates in effect on the date of the injury. Benefits paid through worker's compensation are not taxable. Benefits are payable for a maximum of ***500 weeks*** for all injuries except those resulting in brain damage, paraplegia or quadriplegia. For those types of injuries, benefits may be payable for the lifetime of the employee. All other compensation benefits are paid as either temporary, total or partial disability.

Workers' Compensation Medical Expenses

Injured employees are entitled to all necessary medical treatment which helps reduce the period of disability, including surgery, hospitalization, medical supplies, prosthetic devices and reimbursement for prescriptions. Except in the case of an emergency, the injured worker typically must go to the doctor chosen by the employer or authorized by SCMIT.

8.0 Accident Investigation and Claims Processing

The Safety and Risk Management Director shall investigate all work-related injuries and illnesses. Vehicle collisions, citizen injuries, property and equipment damage or theft/vandalism shall be investigated by the Director and Police Department with the full cooperation and assistance of other departments, as needed.

The Director or City's Workers' Compensation Claims Administrator shall notify SCMIRF and file all related claims ***immediately***. This type of incident will trigger the activation of the City's crisis communication protocol. Incident notification will include contacting the City Manager, City Attorney, Media Department, City Mayor and City Council. The City Manager will work with the Media Department for release of a public statement.

All other claims shall be submitted by the Safety and Risk Management Director or other designated claims administrator within 24 hours of the incident or the first business day following the incident. The Director shall keep the City Manager apprised of all incidents and claims and shall be responsible for all related paperwork & documentation of claims and applicable OSHA reporting.

All City employees are responsible for identifying and reporting potential hazards to the Department Head/Director, Police Chief or Fire Chief who are responsible for correcting the potential hazard item in each department. Each Department shall notify the Director of all potential hazards and the corrective action. In case of the potential hazard cannot be repaired, or the costs places a financial burden beyond that covered in the existing budget, the Director shall work with the Committee to assess and analyze the potential hazard and prioritize for funding.

9.0 Coverage, Litigation and Settlement Authority

The City of Hardeeville shall maintain a retention limit, with primary and excess coverage being purchased in appropriate amounts consistent with the City's financial resources. The City shall work with MASC's SCMIRF and SCMIT Insurance Programs once a year to determine the appropriate budgetary allocations to cover the cost of its insurance program.

- ***Reserve account** shall be maintained for legal fees and settlements associated specifically with claims against the City.*
- ***Property**, the City shall maintain insurance sufficient to cover the replacement cost of its real and personal property, with appropriate deductibles.*
- ***Employee Crime/Errors and Omissions**, the City shall maintain coverage for employee crime/errors and omissions with appropriate deductibles.*
- ***Claims administration**, the City shall use outside contracted professional claims management for all of its insurance claims.*
- ***Settlement authority**, the Department Heads/Directors, Police Chief, and Fire Chief of the City of Hardeeville shall not have the authority to approve any settlements. These actions shall be handled by the City Attorney and City Manager.*

10.0 Vendor and Contractor Requirements

The City Attorney, in consultation with the Safety and Risk Management Director, Director of Finance and City Manager shall be responsible for determining indemnity requirements for City contractors, facility users, and providers.

The Director shall be responsible for monitoring certificates of insurance and endorsements required from such entities. The Department Heads/Directors shall be responsible for obtaining all necessary vendor and contractor documents. The Department Heads/Directors shall provide a copy of such documents to the Director.

11.0 Training and Education

The City of Hardeeville shall implement a new hire training and education module to properly detail the Safety and Risk Management framework. Annual trainings and continued education modules shall be completed by all necessary staff as provided by MASC. The Director shall attend all necessary training and educational programs provided by MASC for the purpose of Safety and Risk Management.

12.0 Complimentary and Supplemental Policies to the Safety and Risk Management Framework

As part of this policy, the City of Hardeeville shall establish and implement related polices which shall be attaching documents as appendices to the Safety and Risk Management Policy and housed administratively under the Safety and Risk Management framework.

*Any other pertaining policies as noted by the Committee, City Administration, City Attorney, City Council or required by SCMIRF and SCMIT Insurance Programs.

The City Police and City Fire Department shall work towards any necessary development and implementation of departmental operation manuals that are recommended or required as participation in SCMIRF and SCMIT Insurance Programs.