



BISHOPS' PLAN INSURANCE COMPANY

Safety and Loss Control News

Prepared by Gallagher Bassett

Summer 2020

Return-to-Work Programs

The best way to manage workers compensation claims is to prevent injuries. An effective safety program will help you to identify hazards within your parish that could lead to injuries and also prevent claims from occurring.

Workers compensation claims, especially those that involve time off from work, can drive up claim costs. However, for the majority of workers compensation claims, steps can be taken early to help expedite an employee's recovery and reduce claim costs. It is good business to use a return-to-work option when a claim happens.

A return-to-work program simply means helping an employee get back to work as soon as possible after a job-related injury or illness. For example, an employee could work shorter hours, complete a different job temporarily, or perform modified duty until they have fully recovered from their injury.

Keeping an injured employee engaged and connected with the workplace is good medicine and good business. Research has shown that effective return-to-work strategies promote a faster recovery and help prevent a downward trend into disability. Returning an injured employee to work will also help them emotionally and spiritually.

Commitment and Communication

A successful return-to-work strategy begins with a commitment from the parish. This commitment means:

The parish believes in the benefits of a return-to-work program;

The parish develops a written procedure for returning an injured employee to work; and

An internal point of contact with the parish is established for this program. This internal point of contact may be the parish business manager, claims coordinator or other designee. The internal contact will work closely on the employee's return-to-work program with the injured employee and their claim adjuster.

A return-to-work program will be successful if: Good communication is established with the injured employee; and

An understanding is established between the parish and the injured employee that states the employee will be performing modified duty tasks or working in another position for a temporary period of time.

Sample Modified Duty Return-to-Work Policy Statements

Below are two sample statements, which can be revised to meet the needs of your parish:

Sample 1

(Parish name) will make every reasonable effort to provide suitable modified duty, return-to-work opportunities for every employee who is unable to perform his or her regular duties following a work-related injury. This may include modifying the employee's regular job or, if available, providing temporary alternate work, depending on the employee's physical abilities.

Only work that is considered productive and meaningful to the parish will be considered.

Injured workers who are participating in the modified duty, return-to-work programs are expected to provide feedback in order to improve the program's future development.

Signature of the Pastor or Business Manager, and date.

Sample 2

(Parish name) is committed to providing a safe workplace for our employees. Preventing work-related illness and injury is a primary concern.

Our modified duty, return-to-work program provides opportunities for an employee who is injured on the job, to return to work at full-duty. If the injured employee is not physically capable of returning to full-duty, the program provides opportunities to perform his or her regular job with modifications or, when available, to perform alternate temporary work that meets the injured employee's physical capabilities.

Signature of the Pastor or Business Manager, and date.

Job Descriptions

It is important for the parish contact to work with

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About BPIC

Bishops' Plan Insurance Company (BPIC) is a nonprofit group reinsurance company established in 2003 to serve the risk management needs of Dioceses across the United States. The Company currently is comprised of 31 members. BPIC offers a customizable program that allows each diocese to select their own program structure. BPIC is led by its Board of Directors along with the input of its Episcopal Moderator. BPIC offers a member's only website comprised of risk management information. Contact information is provided below if you would like more information about BPIC or the website.

Phone
Toll-Free: 877.325.BPIC (2742)

Email
info@bpicmembers.org

Website
www.bpicmembers.org

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Return to Work Programs

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the claim adjuster and the injured employee. It needs to be determined if physical restrictions will keep the injured employee from performing regular duties. Depending upon the answer to the previous statement, the injured employee's job may need to be modified. If you cannot modify the existing job, you may need to consider placing the injured employee in an alternative job during recovery. Always talk with the claim adjuster if you have questions regarding restrictions.

The parish should maintain written job descriptions, with documented physical demands. These job descriptions will prove useful when working with the claims adjuster in developing a modified-duty job for the injured employee.

It is important to remember that work assignments within the context of modified duty, are not necessarily "light duty." Modified duty simply excludes the specific physical activities indicated by the injured employee's treating physician. The parish should review jobs and tasks in order to identify the individual tasks from various jobs, which conform to the physician imposed restrictions. Often times, injured employees on modified work duty can contribute to a variety of tasks that help to increase the productivity of other staff members.

Even with concentrated efforts to identify modified duty assignments, the parish may still not be able to assemble enough work for an employee to perform a 40-hour work week. In the event a modified-duty assignment is available for only a portion of the injured employee's normal weekly hours, it is still beneficial to implement modified duty. It is possible that the injured employee will be compensated, through workers compensation benefits, for the difference between the amount earned and the amount of workers compensation benefits that would have been paid in the complete absence of a modified-duty assignment.

Some are concerned that, if they bring an injured employee back to work on a modified-duty work assignment, they risk being sued if the injured employee is re-injured. Because workers compensation is the sole remedy for work-related injury compensation, this is an unrealistic fear. Besides, it is much easier when the injured employee is at work, to observe and ensure that he or she is not doing anything to prolong the recovery period.

Healthy Attitudes

Return-to-work programs promote a healthy attitude on the part of both the parish and the employee. To injured employees, these programs demonstrate that the parish cares about their well-being and wants them to remain active during their recovery period. Return-to-work programs also show other employees that the parish takes an employee's limitations seriously and that the parish wants to get an injured employee back to work as quickly as possible.

Please remember that ongoing support of the injured employee is necessary, once the injured employee is returned to work. It is important to follow-up with the injured employee and the claim adjuster; maintain contact with the injured employee and the claim adjuster; maintain contact with the injured employee for the status of recovery; follow through on any of the employee's concerns; and work with the claim adjuster to revise a modified-duty job as the injured employee is recovering and transitioning back into his or her regular job.

Developing and Implementing Facility Self-Inspection Checklists

By Mat Matsumune, CSP, Senior Loss Control Consultant
Gallagher Bassett

A self-inspection program is not only about making sure your organization is in compliance with federal and/or state regulations but also for identifying unsafe acts and conditions so that workers, guests and visitors do not become injured. A self-inspection program is critical to ensuring a safe work environment for everyone who works at and visits your facility. One caveat, or word of caution—the self-inspection process only captures a moment in time of your workplace. There may be infrequent or rare processes or procedures that the person or group conducting the inspections may never see. The self-inspection process is only one facet of a comprehensive safety program.



The first step in a self-inspection program is assigning responsibility to someone in your organization for the program. This person will need to have the authority to affect change in the workplace and would most likely be a Facilities or HR person. The designated person must be trained in hazard recognition and know the types of hazards to look for that correlate with your facility's operations.

The next step is to determine how often to conduct the inspections. Consider whether or not inspections should be a scheduled event, conducted as a surprise, or staggered at different times during the day. Keep in mind that facility operations and activities are often different at various times throughout the work day. You may want to consider implementing a two-tiered approach: weekly or monthly walk-throughs at the facility level performed by facility personnel and then a more extensive audit walk-through performed by leadership representation either quarterly or semi-annually.

One of the best ways to perform a self-inspection is by using a checklist. The checklist is a valuable tool because it outlines specific items to check for that will not be forgotten or overlooked if conducted by memory. The checklist also provides written documentation, which is extremely important to government entities such as state and federal OSHA.

The checklist should be meaningful and tailored to your organization's operations. For example, don't include bench grinders on the checklist if they are not part of your operations. The checklist should include unique hazards that are present in your work operations. The checklist should also be flexible and specific to hazards for which your organization has experienced a high number of injury claims. It should include items that present physical hazards such as floor surfaces, ladders, and handrails as well as behavioral observations of employees who are performing work tasks. Behavioral items may include observations of employee lifting practices, body posture and work pace. Upon reviewing your checklist, ask yourself the following question, "What does the information on this checklist truly mean?" This will help to ensure that you arrive at the true cause of the identified hazard.

Once the checklist is completed, it is time to go out into the workplace to identify and analyze hazards. The analysis of the hazard is just as important as its identification. For example, if you found a puddle on the floor, you identified it and then cleaned it up. However, after cleaning it

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Understanding and Preventing Cyber Attacks

Cyber attacks have become an escalating threat to institutions and businesses of all types. In March 2018, the City of Atlanta's IT systems were under siege for five days by hackers looking for ransom money. It was reported that the SamSam hacking crew installed ransomware on the City's IT systems and demanded a substantial sum of money in exchange for continued operation of these systems. This attack was described by the *New York Times* as "[...] one of the most sustained and consequential cyberattacks ever mounted against a major U.S. City." The lesson learned from this event? According to the *New York Times*, "[...] local governments need to make digital security a top priority." The following articles, reprinted with permission from *The GB Journal*, provide a spotlight on cyber attacks and what organizations can do to avoid being victims.

Blinder, Alan and Perlroth, Nicole. (2018, March 27). A Cyberattack Hobbles Atlanta, and Security Experts Shudder. *The New York Times*. Retrieved from <https://www.nytimes.com/2018/03/27/us/cyberattack-atlanta-ransomware.html>.

Oh, Dear! Frightfully Complicated!

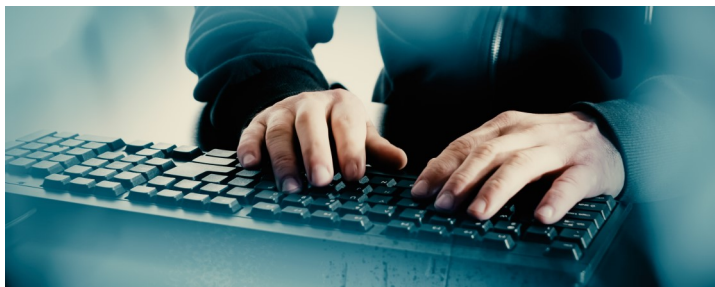
On a spring morning in Glasgow, Scotland, in 1966, engineer James Goodfellow was describing his new invention over breakfast to his wife, Helen. He'd just developed the first ATM for a group of Scottish banks. He told Helen how the customer would only have to punch in an eight digit code (the PIN, of course) to access an account. "Oh, dear," Helen replied. "Eight digits will be frightfully hard to remember. Couldn't you make it shorter? Maybe four?" And that, dear reader, was the world's introduction to the push-pull we all encounter daily between cyber security and the convenience of customers and other users.

A recent article in the Houston Chronicle tells the sad story of how, even today, American government and business are falling over even the low bar set by Helen half a century ago for basic cyber security. "We're going at a snail's pace," said Mike McConnell, former director of the National Security Agency and former U.S. Director of National Intelligence. "The problem is becoming more severe, and the ones who can see what's going on are being forced to say more and more to get the nation to react in a serious way." While many recent reports on cyber attacks focus on Russian or other state actors going after American government and/or infrastructure targets, the same story applies across the country. The City of Atlanta was recently brought to its cyber knees by a hacker who captured the city's online files and held them for ransom—in bitcoin, of course.

Being underprepared for cyber attacks seems an unlikely problem in the home of Silicon Valley and many of the world's most advanced IT industries. Nevertheless, as the Chronicle report points out:

[...] cybersecurity experts said even after years of increased awareness among corporate boards of online threats, the vast majority of energy and industrial companies lack technologies and personnel that would allow them to constantly monitor control system networks. That leaves companies blind to industrial attacks.

You guessed it. Cyber security is expensive and complicated. And inconvenient. Requiring strong passwords, for example, may be seen as an imposition by folks who still use "password123" on all their devices. Helen was right. Strong security is frightfully difficult. It requires complex sign-on procedures or expensive tech, like retinal scanners or fingerprint readers. Couple that with the fact that both government and industry have striven mightily to keep cyber attacks under wraps and out of the headlines. This has served to dampen widespread public support for and understanding of tougher security requirements.



Still, cyber security lands square on your desk if you're a risk manager. Check out the excellent article in the Houston Chronicle and anything else you can find. Make the folks in the C-suite think the uncomfortable thoughts. How much money do we think the City of Atlanta saved by not investing in security—until that hacker shut half the city down?

Speaking of Which...

Verizon does much more than produce annoying TV commercials. Today's exhibit is an excellent new report, the *2018 Data Breach Investigations Report, 11th Edition*. "Businesses find it difficult to keep abreast of the threat landscape, and continue to put themselves at risk by not adopting dynamic and proactive security strategies," says George Fischer, president of Verizon Enterprise Solutions.

The report focuses on ransomware. It's the most common type of intrusion, featuring in 39% of all malware incidents. The report provides a detailed look into what's really going on now in the world of cybercrime and what you can do to protect your systems data, reputation, and revenue (assuming that interests you). Some highlights:

- Ransomware is the most prevalent variety of malicious software: It has started to impact business critical systems rather than just desktops. This is leading to bigger ransom demands, making the life of a cybercriminal more profitable with less work.
- The human factor continues to be a key weakness: Companies are nearly three times more likely to get breached by social attacks than via actual system/software based vulnerabilities, emphasizing the need for ongoing employee cybersecurity education.
- Financial pretexting targets HR: Pretexting incidents have increased over five times since the 2017 report, with 170 incidents analyzed this year.
- Phishing attacks cannot be ignored: A cyber criminal only needs one victim to get access into an organization.
- DDoS (Distributed Denial of Service) attacks are everywhere: DDoS attacks can impact anyone and are often used as camouflage, often being started, stopped, and restarted to hide other breaches in progress.
- Most attackers are outsiders: Malware is increasingly a business of pros.

The hits just keep on coming. Cybercrime isn't going away. It's getting worse. It may well be the biggest risk on your desk.

Anderberg, Dr. Gary. (2018, April 19). Oh, Dear! Frightfully Complicated! and Speaking of Which. Reprinted with permission from *The GB Journal*, published by Gallagher Bassett Services. To access or subscribe to *The GB Journal*, click on the link: <https://www.gallagherbassett.com/whats-new/the-gb-journal/>.

Autumn Maintenance: Preparing Facilities for Changing Weather

Preparing for the change of seasons leading to the fall and winter months is critical to persevering your facilities and keeping your staff and visitors comfortable and safe. The following maintenance tips are designed to help your organization's facilities ensure a smooth transition into the season of autumn.

Boiler and HVAC System Check-ups and Maintenance

Enlist a qualified boiler inspector to inspect your facility's boiler and heating system. Corrosion, pressure and faulty parts are frequent culprits of fires and explosions. Ask the inspector to show your maintenance staff what to look for between their visits. Knowing how to look for leaks, building pressure and reading gauges can prevent a tragic accident or costly repair from occurring.

In addition, make sure the boiler room is clear of unnecessary items and clean. Many times, this area becomes a convenient storage location. Remove flammable materials from the room and lock them in a safe cabinet elsewhere. Take out any clutter that may have accumulated over time. Do not stack boxes, mops, equipment or anything else on top of or lean these items against the boiler.

If your facility is heated by a commercial HVAC system, have it inspected and maintained prior to the cold-weather season. This will minimize the risk of breakdown as well as prevent costly repairs and energy consumption. Crockett Facilities Services reports, "Heating demands account for 33 percent of the overall energy consumption of most commercial buildings." In addition to inspections, be sure to replace air filters once a month. Dirty filters restrict air flow and hamper HVAC efficiency. Calibrating thermostats, using a programmable thermostat, and adjusting the supply registers on each floor will also help to keep the building warm and maximizes the efficiency of the HVAC system. Lastly, check to make sure the humidifier is operating properly and monitoring humidity levels. Be sure to change the filter as appropriate.

Inspect Roofs

Autumn is a good time of year to have your facility's roof inspected. Before the weather changes bringing cold temperatures, heavy rain and snow, contact a qualified roofing contractor to inspect low-sloped built-up and membrane roofs as well as higher sloped shingled roofs. Look for loose shingles, especially around the building eaves. Missing or loose shingles can contribute to the formation of ice dams, which allow moisture to enter under the shingles. Check flashings at vertical wall intersections, chimneys, and plumbing vent boots to confirm there are no holes or other damage that can allow water to enter the building during periods of heavy rain or snow. Taking care of the roof reduces leaks and extends the life of your roofing system.

When leaves are falling it is a good idea to check low-sloped roofs on a weekly basis to make sure that roof drains are not clogged with leaves and debris. Roof drains on flat roofs should be routinely cleaned of leaves and debris. Standing water on flat roofs can lead to eventual roof leaks. Higher-sloped roofs can be checked at the end of the season to make sure gutters, valleys, and other areas are not clogged with leaves and debris as well. Water damage from faulty roofs, blocked gutters or downspouts and flashing that has pulled away from the building is one of the largest areas of losses and should be proactively addressed.



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On a side note, some organizations have begun enlisting contractors to provide roof inspections using drones or "Unmanned Aircraft Systems" (UASs). Inspections conducted by UASs greatly reduce the numerous accident risks that could occur to a contractor from slipping and falling while climbing a ladder or navigating angles and footholds if physically on the roof. In addition to reducing the physical hazards related to a roof inspection, the UAS can capture excellent views of chimneys and other hard to reach places typically present on a rooftop/elevated structure.

Clean Gutters and Downspouts

Make sure that gutters and downspouts are clear from debris so that water is adequately drained away from the building. This is especially critical when leaves begin to fall. Overhanging trees should also be pruned at this time to keep leaves and debris off the roof. Water back-up resulting from clogged gutters will damage the roof as well as the trim around the roof, soffits and siding. Standing, backed-up water on roofs can cause ice dams which can freeze and lead to roof damage and leaks. Be sure that downspouts discharge water into underground storm drain leaders or empty onto splash blocks that divert the water away from the building's exterior.

Clear Debris from Drains

In addition to inspecting roof drains, regular inspection and cleaning of exterior stairwell drains to basements should be conducted to lower the risk of flooding. Wherever possible, make sure that downspout extensions are long enough so that water is drained away from the building. Internal floor drains should be periodically rodded and inspected with cameras as necessary.

Protect Pipes and Plumbing

Another area to inspect and protect is pipes and plumbing. If there are areas within your facility that allow the water pipes to be exposed to freezing temperatures, the pipes should be insulated. Not only will this help to prevent pipes from bursting, but will also save money on water and gas bills.

Exterior Doors and Windows

Changes in temperature and humidity can cause window and door seals to crack and shrink. Check windows and doors for drafts and

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Autumn Maintenance

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leaks inside and out. Caulk areas to seal gaps between window/door frames and exterior walls. Sealing off these areas ensures that warm air remains inside the building and also protects the exterior building envelope from water penetration and leaks. Check the weather stripping at all exterior door frames to be sure it is still in place and serving its purpose.

Attic Insulation

If your facility has an attic, check the insulation to make sure it is the proper thickness and that it is distributed evenly. Proper insulation can make a significant, positive difference in heating costs—especially in older buildings. Make sure that all vents are operating properly and that insulation is not blocking the continuous soffit vents around the attic perimeter. If fire sprinkler lines are located in the attic, make sure they are properly insulated to prevent freezing and breaking.

Make Sure Exterior Lighting is Functioning

Periodically inspect exterior lighting around all buildings and grounds areas to guarantee it is functioning. During this inspection, determine where additional light fixtures would be beneficial for security and theft deterrents, as well as the potential for slip, trip and fall accidents. Remember that exterior lighting is the first and often most effective means of defense against theft, vandalism, and slip, trip and fall accidents. Immediately make repairs to lights and fixtures that are not functioning.

Prevent Outdoor Slips, Trips and Falls

Facility sidewalks, handrails, steps and parking lots should be inspected on a regular basis. All noted hazards should be addressed to help ensure the prevention of slips, trips and falls. Off-hour activity times should also be addressed. *Keep in mind that the identification and correction of any pot holes present in parking lots is especially important.* It is also important at this time to review your organization's winter snow and ice removal plan and make any necessary adjustments or updates.

Change the Batteries in Carbon Monoxide and Smoke Detectors

Autumn is a good time to test carbon monoxide and smoke detectors and put in fresh batteries, whether they appear to need to be changed or not. Inspect or install fire extinguishers, review fire escape plans and rid buildings of items such as old newspapers, paint cans and other fire hazards. Repair any frayed plugs or wires on appliances.

Taking the time to perform preventive maintenance at your facility will go a long way in making sure it is physically ready for the challenges of the upcoming cold weather season. These measures will not only protect your facilities from unexpected claims and expense, but will also help to ensure that your employees and visitors are comfortable and safe while on your premises.

-Information excerpted from "Fall Building Maintenance Tips-Prepare for the Cold Weather to Come," by Doug McMillan, P.E., LEED AP, www.zumbrunnen.com; "Fall HVAC Preventive Maintenance Tips for Your Commercial Building," www.crockett-facilities.com; and "10 Home Maintenance Tips to Prioritize This Fall," www.diy.skiltools.com.

Developing and Implementing Facility Self-Inspection Checklists

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up it is important to analyze why the puddle was there in the first place so that it doesn't happen again.

As you go through your facility identifying and analyzing hazards, you may find that there are several hazards that need to be addressed. You will need to be able to prioritize addressing some hazards over others. For example, let's say you find a leaky gas line and stairway carpeting that has serious damage. Both of these are hazards capable of causing serious injury, so which one would you address first? Hazard evaluation and prioritization is the process of evaluating each hazard that you find and then prioritizing the corrective actions that should be taken. One method for evaluating risk is by using established methods such as a Risk Evaluation Matrix. This matrix prompts you to look at the extent of Severity, Frequency and Probability to determine what the priority is compared to other hazards.

Another item to consider in the analysis, evaluation and corrective action stages of your self-inspection is who will be providing it. Will the designated safety coordinator be appointed? The Facilities personnel? Will it be done in conjunction with Safety Committee, local branch management, or senior leadership input? At times, it is good to get input from others to obtain fresh ideas. At other times, corrective actions could get bogged down in personalities and squabbling if there are too many voices. From a regulatory perspective, if your organization has a Safety Committee, then that committee must review the inspections, per the regulation.

Once you have determined the items that need corrective action, you will need to document those actions. Corrective action documentation may be completed on the self-inspection checklist form or on a work order as per the discretion of your organization.

Communicating corrective actions is the next step in this process. Work with your organization to determine how the corrective actions will be communicated. Is the place of origin notified of the corrective action or is the information shared with other departments/locations when appropriate? Information-sharing is an opportunity to address hazards across the entire operation before they cause injuries at individual locations.

Finally, be sure to follow up on the corrective actions that are made. It is important to put into place formal follow-up procedures to make sure that the corrective actions that were developed were actually enacted and effectively addressed the problem. Establish a timeframe for the follow-up process. It could be within one week, one month, 90 days, or may depend upon the extent of the corrective action. Be sure to document the corrective actions that are taken.

Establishing a formal self-inspection program is critical to maintaining safe operations and should be a part of your organization's Injury and Illness Prevention Plan. It is also important to remember that a self-inspection program is only one facet of a comprehensive safety program. For more information on establishing a self-inspection program, contact your Gallagher Bassett Loss Control Consultant.



The information in this report, provided by Gallagher Bassett Services, Inc., was obtained from sources which to the best of the writer's knowledge are authentic and reliable. Gallagher Bassett Services, Inc. makes no guarantee of results, and assumes no liability in connection with either the information herein contained, or the safety suggestions herein made. Moreover, it cannot be assumed that every acceptable safety procedure is contained herein, or that abnormal or unusual circumstances may not warrant or require further or additional procedures.

Special Insert: Concussion Awareness for Coaches

Whether in gym class or an after-school sport, as a teacher/coach it is important to be educated on student athlete concussions, including: what they are, how they are caused, how to recognize symptoms, and where to go for help should an athlete suffer a fall or blow to the head. Many states, schools and organizations throughout the U.S. have enacted policies or action plans on concussion in youth and high school sports.

The Centers for Disease Control and Prevention's (CDC) *Heads Up* website offers a number of resources on the topic of concussion for athletes, teachers, coaches and parents. To find out your state's policies and laws, log on to:

- Heads Up Website: <https://www.cdc.gov/headsup/youthsports/index.html>
- Resources for Coaches: <https://www.cdc.gov/headsup/youthsports/coach.html>
- Resources for Athletes: <https://www.cdc.gov/headsup/youthsports/athletes.html>
- Sports Concussion Policies and Laws: <https://www.cdc.gov/headsup/policy/index.html>

Below is general information for teachers/coaches, excerpted from the CDC, on recognizing a possible concussion, taking action, and how to prevent concussions from occurring to student athletes.

Recognizing a Possible Concussion

As a coach, you have the responsibility of protecting your athletes on the field, especially during practices. You are an advocate for their safety with the responsibility to recognize when they may be in danger. Be on the lookout for any forceful blow to the head or body that results in rapid movement of the head. You may also want to be aware of any changes in your athletes' behaviors, thinking or physical functioning.

Action Plan

When in doubt, take them out! If you have an athlete that experienced a blow to the head or body and is exhibiting any of the above signs or symptoms, remove them from play immediately. See to it that the athlete is evaluated by an appropriate healthcare professional immediately. It is not up to you, the coach, to judge the severity of the injury. It is critical that you enforce these regulations consistently for all players, even if it means pulling your star athlete from a championship game. Communicate with the athlete's parents the events that have occurred and importance of observation, rest, and seeking the evaluation of a healthcare professional. The following will



help the healthcare professional assess the athlete after the injury:

- Cause of the injury and force of the hit or blow to the head
- Any loss of consciousness (passed out/knocked out) and if so, for how long
- Any memory loss immediately following the injury
- Occurrence of seizures immediately following the injury
- Number of previous concussions (if any)

Prevention

Preventing concussions from happening in the first place is the best plan of action and a key responsibility of a coach. As the coach it is imperative that you:

Ensure that your athletes wear the right protective equipment for their activity and that all protective equipment fits properly, is worn correctly, and is well maintained.

- Teach your team safe playing techniques and enforcing the use of these techniques in all games and practices.
- Encourage athletes to practice good sportsmanship at all times.

Information excerpted from:

- U.S. Department of Health and Human Services, *Heads Up Concussion in Youth Sports*, July 2007, www.cdc.gov/ConcussionInYouthSports.
- National Federation of State High School Associations, *Suggested Guidelines for Management of Concussion in Sport*, Pgs. 1-5, January 2011, www.schsl.org/2010/concussion3-17-11.pdf.
- Center for Disease Control and Prevention, www.cdc.gov/concussions/ and www.cdc.gov/TraumaticBrainInjury/.