



# *Post Insurance Times*

December 2011

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## **The Holidays Are Here: Check Our Safety Concerns Off Your List**



As the holidays approach and we look forward to festive celebrations, it is likely that the number of functions at your Post will increase. With all there is to do preparing for the season, consideration of safety risks could be less of a focus. At the VFW Post Insurance Program we encourage you to take time now to pay special attention to safety, as you prepare to host members, family and friends.

There are precautions to take both inside and outside your Post to ensure a safe environment for holiday entertaining.

### **EXTERIOR CHECKLIST:**

The exterior of the building and the grounds should be kept in good repair at all times.

- Check for dead tree branches that could break off in a strong wind.
- To reduce tripping hazards, clear debris, branches and other obstacles in parking lots, on sidewalks and stairs.
- Check the parking areas for large potholes and fill them.
- Fasten loose handrails at the entrance.
- The roof should be checked to ensure it will withstand winter weather conditions.
- Gutters and downspouts should be securely attached to the building and clear of debris.
- Sidewalks, parking lots, floors and stairs should be kept free of ice and snow accumulation. Keep potentially icy surfaces salted to help prevent slip and fall accidents.

### **CHRISTMAS TREES:**

Christmas trees are one of the most popular traditions of the season - and one of the most dangerous. If your Post chooses to decorate with a tree, it is safer to choose a fire-resistant, artificial tree. If a live tree is preferred, be sure it is fresh. Natural evergreen trees present a significant fire hazard and must be kept moist.

- Place the tree in a sturdy, water-holding stand and keep it filled with water at all times.
- Before setting the tree in the stand, cut a diagonal slice off the bottom of the trunk. This will allow the tree to absorb water helping to preserve its freshness.
- Place the tree out of high-traffic areas and where it will not block any doorways.
- Keep the tree away from heat sources such as fireplaces, space heaters and heating vents.
- When it is time to take the tree down, take it outside as soon as possible.
- Never burn the tree - recycle it instead!

## **HOLIDAY LIGHTS:**

When decorating with lights:

- Only use lights that are U.L. approved.
- Do not mix lights approved for outdoor use with lights approved for indoor use. Mixing may create a fire hazard.
- Carefully check all lights before use for frayed wires, damaged insulation, loose connections or broken sockets and discard lights that cannot be safely repaired.
- Do not connect more than three strips of lights together. If extension cords are needed, use heavy duty cords with grounded outlets. Be sure the cords are large enough to carry the intended load.
- Cords should be taped down if placed in areas where they present a tripping hazard.
- Do not run cords through doorways or under rugs. The insulation on the cords can become worn or damaged as people step on the rug, causing a shock hazard.
- Lights should not be left on overnight. Use a timer or be sure to turn off all lights when leaving the Post.

## **BUILDING:**

The presence of additional people creates increased fire and security risks. Follow these safety measures:

- Check the fire alarm system for proper operation.
- Test emergency lights should they be needed in the event of a power outage.
- It may be necessary to increase security to protect against burglary, theft and vandalism.
- Inspect the premise after each function checking that doors and windows are locked and for any missing items.
- If an alarm system is installed, test it as an added safety precaution.

## **FOOD:**

Holiday festivities almost always include sharing meals. Buffets are popular because of the ability to serve many people. To avoid transmission of food-borne illness, the following tips should be adhered to:

- Wash your hands before and after food preparation and handling.
- If preparing foods ahead of time, cook them thoroughly to safe temperatures before storing.
- Food should not sit at room temperature for more than two hours. If entertaining for longer periods of time use smaller containers and rotate them often.
- Do not add fresh food to a container that has been sitting out. There have probably been many hands touching it.
- When the party has ended, discard food that has set out for more than two hours.

## **LIQUOR:**

The holidays are a festive time and your members may frequent your Post's bar more often for drinks and socializing. It's the perfect time to brush up on how to identify intoxicated persons and steps to take to prevent your guests from being involved in an alcohol-related accident. If you are serving a patron and they are involved in an accident you could be liable. The following should be considered:

- Discourage your guests from indulging in straight shots.
- Supply plenty of snacks which help absorb alcohol in the stomach.
- Encourage patrons to follow a "one drink per hour" rule to avoid intoxication.
- Stop serving alcoholic drinks at least one hour before the bar closes or end of a party.
- Never allow an intoxicated person to leave the premises behind the wheel -- encourage guests to choose a designated driver.

The holidays are about sharing time with family and friends. It is your responsibility to provide a safe environment for your members and guests. If you would like additional information about protecting your Post during the holiday season, call the **VFW Post Insurance Program** at (800) 829-8390. From everyone at the VFW Post Insurance Program - have a safe holiday season!

# Protecting Your Leadership Decisions

As a participant in the VFW Post Insurance Program, you've taken the first steps to protect your Post in case of theft, accidents or damages. There are other dangers to look for, though: issues involving leadership decisions and employees.

Like any business, decisions made by Post leadership regarding the hiring and firing of employees, and even day-to-day activities, can lead to costly litigation. Considering the increasing frequency of these types of suits, it is a genuine concern. Fortunately, the VFW Post Insurance Program has remedies to help you mitigate the cost of litigation through Employment Practice Liability Insurance (EPLI) and Directors and Officers Liability Insurance (D&O). Both coverages help insulate the insured from the costly expense of litigation; most plans are designed to cover the cost of judgments, settlements and defense costs. Other plans may cover fines, penalties and punitive damages; always review your needs with a VFW Post Insurance sales representative before making a decision.

While EPLI and D&O coverages are similar, there are important differences between the two. Many insureds have found it advantageous to add both policy types to their insurance plans to ensure adequate protection for their Post. Consider the following scenarios:

## Employment Practices Liability Insurance (EPLI)

*Sue has worked at the Post for 20 years as a bookkeeper. She's been a valued employee, but, with increased technology, the Post feels the Treasurer can manage the books and no longer has the need for an employed bookkeeper. Sue feels that the Post is letting her go not because they no longer have a need for the position, but because she had a stroke last year and isn't as efficient as she was when she was younger and healthier. She sues the Post for wrongful termination stating that she was fired due to her age and disability, which is discrimination under the EEOC. The Post only has a basic Business Owner's insurance policy, which in most cases, excludes this type of loss. Therefore, the Post has no coverage for defense costs or a settlement if one is awarded. If the Post would have purchased an Employee Practices Liability policy they would have coverage for this claim.*

EPLI coverage shelters employers from the cost to defend against sexual harassment, wrongful termination and other employment-related

accusations and litigation. These sorts of claims are highly technical and may incur extensive legal bills; with EPLI coverage, not only are the costs of discovery and trial covered, but damages may be covered, as well.

## Directors and Officers Liability (D&O)

*John, the Quartermaster of his Post, prides himself on being a skillful trader in the stock market. The Post has been struggling to keep up with expenses, so he decides that to help them get back on their feet, he's going to invest the balance of their savings account into a big company. One month later the company John invested in goes into bankruptcy.*

*Subsequently, the Post loses all their savings that John invested. When John has to explain to the membership what happened to the Post's money, several members decide to sue John. After all, it was his poor decision to invest their money in the first place. If the Post had a Directors and Officer's liability policy, the policy would pay to defend John and would reimburse him for any amounts he is found legally obligated to pay.*

Leaders make daily decisions that impact the success of their Posts and are expected to accept the same guidelines and duties that the heads of major corporations follow: the duties of diligence, loyalty and care. When members or other Post employees question the decisions of a leader, especially ones that forced a financial burden on the Post, costly claims could ensue. D&O Liability Insurance protects both the Post and Post leadership from the cost of these claims.

The best way to protect your Post is to keep your insurance portfolio up-to-date. Call the VFW Post Insurance Program today at 800-829-8390 to review your current policy and learn more about D&O and/or EPLI coverage.

## 8 Ways to Protect Against Theft & Vandalism



Over the past couple years, copper theft has been an issue for a variety of businesses. Thieves target the expensive copper pieces in HVAC units and will eagerly take advantage of buildings that

do not adequately protect their property. Recently, a large Post in Georgia filed a claim for over \$20,000 when copper pieces were stolen from 3 of their HVACs. The Post replaced the units but did not fix the security problems. The thieves returned and stole the copper from 2 of the new HVACs. Had the Post simply improved the building's lighting or added motion detectors, these thefts could have been prevented. Is your Post safe from burglars? Here are some simple steps you can take to help protect your Post from being the target of theft:

**Lighting.** Check exterior lighting and replace any dead bulbs. Consider installing lighting in dark areas around the parking lot and building. Consider motion sensor lights.

**Privacy.** Keep blinds to windows closed to hide room contents.

**Security.** Consider installing a security alarm.

**Doors.** Install deadbolt locks on all exterior doors. Consider double key locks in doors which contain a glass window. This will prevent burglars from gaining entry by breaking the glass window.

**Maintenance.** Repair damaged property promptly as to not attract additional vandalism

**Reduce Hiding Places.** Trim trees and shrubs near doors and windows so burglars can't hide in the shadows.

**Warn Intruders.** Post signs regarding prosecution of trespassers/vandals.

**Community.** Get to know your neighbors and keep all apprised of news regarding other vandalism so they can be on the lookout.