

BEST'S HAZARD INDEX

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SIC CODES AND CLASSIFICATIONS

8249	Vocational Schools, NEC
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NAICS CODES AND CLASSIFICATIONS

61111	Elementary and Secondary Schools
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ISO CODES AND CLASSIFICATIONS

47470	Schools - Private - Elementary, Kindergarten or Junior High
47471	Schools - Public - Elementary, Kindergarten or Junior High
47473	Schools - Public - High
47474	Schools - Trade or Vocational
47475	Schools - Private - Elementary, Kindergarten, or Junior High - Other Than Not-for-Profit
47476	Schools - Private - Elementary, Kindergarten, or Junior High - Not-for-Profit Only
47477	Schools - Private - High - Other Than Not-for-Profit Only
47478	Schools - Private - High - Not-for-Profit Only

RELATED CLASSIFICATIONS

[Bands and Orchestras](#)

[Bus Operations - School](#)

[Guard and Patrol Services](#)

[Gymnastic Facilities](#)

[Libraries - Public](#)

[Restaurants](#)

[Schools - Elementary - Public and Private](#)

[Stadiums, Arenas and Racetracks](#)

[Theatres - Live](#)

[Vocational-Technical Schools - Public and Private](#)

RISK DESCRIPTION

For many Americans, secondary schools have provided the backdrop for some of the most significant social and educational experiences of their lives. Now, as then, middle schools, junior highs, and high schools continue to be the focal point around which most teenager's lives revolve - both academically and socially. In preparing young people for their adult roles in society, secondary schools allow young people the opportunity to explore various vocational and academic pursuits and to form meaningful relationships with classmates and teachers. By offering a more diverse and complex range of subjects and building upon the foundations laid during the elementary years, secondary schools provide ever-increasing challenges as students continue to grow and mature. Whether public, private, or parochial, secondary schools contribute to the overall social, cultural, and educational development of our nation's young people.

Although most public school districts now have middle schools (that may begin as low as fifth or sixth grade) rather than junior high schools, for the purposes of this classification, "secondary schools" will refer

to those institutions teaching any grades between 7 and 12. Most students will begin secondary school at the age of 11 or 12 and complete high school by the time they reach 17 or 18. Various events, such as carnivals and dances, are commonly held to encourage social interaction among students. Many social gatherings are connected to athletic events, and school pride tends to revolve around support of the sports teams, which are often represented by a mascot.

Most high schools attempt to address the educational and social needs of all students by offering a fairly broad range of subjects. However, others are more specialized in their focus, centering their curriculum around such areas as the performing arts, fine arts, computer technology, or vocational-technical training. Young adults can now choose to receive a general education, prepare for college, or prepare for a career in a specific occupation.

Charter schools are another public school option. Students must apply to a charter school and be accepted by it before they can attend. While still tuition-free and supported by a combination of public and private funds (i.e., many are sponsored by major corporations), charter schools are organized and operated privately and with greater independence from state and local regulations than traditional public schools. In order to gain approval for a new charter school, organizers must submit a proposal to their state or local board of education and prove that their school's curriculum and educational philosophy will provide a true alternative to the existing schools in the area. They must also demonstrate a need for it in the community. Local or state boards will either grant or deny the school its "charter" and conduct periodic performance reviews. The school's charter can be revoked at any time if the board determines that the pre-established performance criteria are not being met.

One quarter of all schools in the U.S. are privately run with 11% of school- aged children attending them. Some private schools operate for profit, while others do not. Parochial schools are educational institutions that are affiliated with a particular religion. Although many private and parochial schools are now co-ed, some of them remain same sex institutions.

In 1980, the U.S. Department of Education (DOE) was established to ensure equal educational opportunities for all children and to improve the quality of education through federal support, research programs, and information sharing. Its leader, the secretary of education, is appointed by the president with the Senate's approval and is also a Cabinet member. Although it provides helpful guidelines and information for education professionals as well as federal funding for continued research, the DOE has no direct authority over individual public school districts' policies or practices. Most of the control over public schools occurs at the state and local levels.

Although states will vary in how they determine the boundaries for their public school districts (e.g., along township or county lines), each individual district will be overseen by a school board of locally elected members that are led by a superintendent. In some larger cities, the superintendent is appointed by the mayor. Collectively, the board acts as the "boss" for its school district, having final say over everything from curriculum and textbook selection, to hiring and firing, to budget allocation, to discipline policies. After allowing for teachers', students', and parents' input, the board's decisions are made by members casting votes either for or against a proposed measure. Naturally, all school district policies must adhere to local, state, and federal laws.

Each school within the district typically has its own principal and one or two assistant principals. Their responsibilities include managing the school's day-to-day operations, setting rules and maintaining discipline, handling media and public relations, and upholding teacher accountability. Teachers answer directly to the principals, and their evaluations are based largely on the administrators' formal and informal classroom observations.

Parochial schools will typically have a principal who reports to a secretary of education who in turn reports to the bishop of the diocese in which the school operates. The bishop's role is comparable to that of the school board. Although private schools will vary in their administrative operations, a headmaster/mistress (sometimes called a dean, director, or principal) is generally appointed by the school's board of directors/trustees or interviewed for the position. Internal structures will vary from one private school to another; however, most strive to maintain a balance of power between the board and the headmaster/mistress. Thus, major policy changes and curriculum decisions will generally have to meet with the approval of both. Many private schools voluntarily submit to an evaluation for accreditation from a legitimate regional or statewide educational association every 5 to 10 years.

Regardless of the system in which it operates, every school must have a prescribed curriculum (i.e., the body of knowledge to be taught for a particular subject area or course). At the secondary school level, the curriculum for each course may cover a single semester or an academic year, depending on its scope.

Methods for determining the curriculum will vary. Some school boards and administrators give great weight to standardized texts when deciding what will be included. Other schools may choose to seek out the input of parents, teachers, and students throughout the decision-making process by way of public meetings or surveys. Parochial schools have an additional goal since they strive to provide a spiritual foundation for students, placing an added emphasis on religious education. Many public school districts will have a curriculum coordinator who oversees curriculum development, determines the need for revisions or alterations (a two- to five-year review cycle is typical), and monitors teachers' adherence to the prescribed curriculum.

While some schools may still offer additional specialized instruction for students who are learning disabled or physically or mentally challenged, most public schools now employ a policy known as "inclusion." According to this policy, teachers must adapt their instructional strategies to accommodate students with special needs so that these individuals can actively participate with their peers in a "normal" classroom environment.

In an effort to improve overall academic performance, many secondary schools have now adopted "block scheduling." In contrast to the traditional 50-minute class periods, fewer classes are scheduled over 90-minute (or longer) "blocks" of time, allowing students to explore subjects in greater depth and complete more complicated tasks. Courses are often broken up into semesters so that the same number of classes will be completed by year's end. Many secondary schools are also using an instructional strategy well suited to blocked scheduling called the "workshop" approach in which groups of students work on educational projects together under the teacher's guidance. Collective learning is viewed as the outcome or "product" of the "workshop." Many schools have also begun using interdisciplinary "teams" of teachers. The instructors on each team specialize in different subject areas but all teach at the same grade level, working with the same group of students throughout the academic year. The intended result is to develop stronger, more personal bonds between teachers and students and to work toward a common goal of academic success. Yet another significant change in many secondary schools is the increasing use of computer technology in the classroom. Recent research suggests that the most beneficial computer programs are those that provide true-to-life simulations and practical applications, rather than those that are strictly "drill and practice."

Methods of student evaluation will vary, depending to some extent on the nature of the material being studied. The most common methods of evaluation include: objective tests (e.g., multiple choice, true/false); essay tests, where students are encouraged to analyze and interpret the material; and/or the completion of a final project, such as a painting in art class or a hat rack in woodshop class. In addition, many schools participate in national or statewide standardized tests, such as the National Assessment of Educational Progress (NAEP), which is administered by the U.S. Department of Education, that are based on "average" performance levels for each grade. Students' performance on these tests is intended as feedback for educators so they know where their students rank in basic subject areas compared to their peers. However, it is not uncommon for schools whose students perform well to be "rewarded" with increased state funding. Consequently, some secondary school instructors may feel compelled to spend a disproportionate amount of class time preparing students for these standardized tests.

Many secondary schools now practice a policy of standards-based reform. Under this policy, students must demonstrate a minimum level of mastery in a particular skill or subject area before they can proceed to the next course level. An increasing number of schools, both public and private, also require students to pass a comprehensive exam before graduating. In some states, high school seniors are additionally required to pass a statewide competency test before they can receive their diplomas. Proponents argue that employing such measures helps to discourage the practice of social promotion (i.e., when students are promoted from one grade to the next because of their age rather than their proven academic abilities).

Depending on the size of the facility, the number of workers in secondary schools will vary considerably. A small middle school, for example, may have a total staff of less than 30, while the combined faculty and staff of a large high school could total in the hundreds. Most secondary schools require their teachers to hold a bachelor's degree in either education or a specific subject area. Many school administrators (e.g., principals and vice principals) will hold a master's degree in educational administration or a related field. Though not necessarily a requirement in the private or parochial sector, all public schools require their teachers to be certified by the state in which they are employed; certification requirements will vary from one state to another. (There may be some exceptions made regarding certification for vocational-technical instructors.) School workers may also include: librarians, nurses, athletic coaches, audio-visual specialists, guidance counselors, speech therapists, and reading specialists, along with clerical, maintenance, and cafeteria workers. Since hiring criteria will vary from school to

school, some workers may be degreed, whereas others may be certified or have received special training in their respective areas of expertise. Most secondary schools now require all employees to pass a thorough background and criminal check.

The hours of operation will vary for secondary schools. Often, several schools must share a limited number of buses for transporting their students, and the operating hours for each building must be scheduled according to the buses' availability. The typical school day begins as early as 7:00 a.m. with dismissal commonly during the mid-afternoon. Various afterschool activities and meetings may require individuals to remain on the premises long after regular classes have ended. During evening and weekend hours, meetings of school or community organizations, sporting or theatrical events, student-centered social events (e.g., a dance), bingo, religious education classes, or adult education programs may take place on school premises.

Most schools operate on the traditional academic calendar, with classes commencing sometime in late August to early September, and ending around mid-May to mid-June. However, as of 1994, year-round schools were in operation in 32 states, 15% of which are secondary schools. Year-round schools generally operate on a multi-track schedule; a "track" is a group of students who share the same schedule cycle. Typically, 4 separate tracks of students will have 60 days of classes followed by a 20-day break. By overlapping these tracks, schools can simultaneously reduce their student-teacher ratio and maximize their overall student capacity since a portion of the total student body is on a break at any given time throughout the year.

The buildings and property used by public schools are generally owned by the local school board, although some charter schools may be situated on property that is owned by a sponsoring corporation. With parochial schools, the local diocese usually holds the ownership rights to any buildings or property. Private schools may either own or lease their buildings as well as any property that is used for athletic activities.

Most school operations are housed in a large building, often constructed of brick, marble, or stone. Usually freestanding, most traditional secondary school buildings will have numerous, self-contained classrooms, each of which can accommodate up to 30 students. Open concept schools, on the other hand, may have adjoining classrooms. Several classrooms might be contained in one large area divided by movable partitions, such as wheeled cabinets and blackboards, or temporary walls that can be pulled back, accordion-style. Aside from classrooms, secondary schools may also contain: a faculty lounge, a cafeteria, a kitchen area, a library, a gymnasium, an auditorium, lecture halls, locker rooms, conference rooms, administrative offices, a book and/or supplies store, maintenance storerooms, supply rooms, photography darkrooms, and restrooms that are often segregated for use by faculty or students. Many secondary schools will also have indoor pool facilities and/or vocational-technical workshop areas. To accommodate enrollment increases, some schools may have temporary classroom facilities in the form of trailers, usually located on the premises close to the main building. Most secondary schools will also have outdoor athletic facilities on the premises, such as tennis or basketball courts, an outdoor track, baseball diamonds, and football/soccer fields with grandstands. Some larger schools may even have a stadium.

For most public schools, 90% or more of their annual revenue is derived from state and local property taxes with the remainder of the budget being supported by federal funds. While local funding allows communities greater control over their schools, school taxes are usually based on property taxes and property values can vary greatly from one school district to another. Thus, vast disparities in district budgets may exist. Private schools, which may or may not operate for profit, and parochial schools rely heavily on tuition, alumni donations, and corporate or private contributions for their funding. In the case of parochial schools, additional financial support comes from the local diocese of the religious institution with which the school is affiliated. Charter schools are often the recipients of humanitarian grants and/or corporate subsidies. Other revenue sources for secondary schools would include daily cafeteria sales, money generated from fundraisers (e.g., bake sales, candy sales, etc.), and admission fees charged at school-sponsored sporting, theatrical, or musical events. In seeking money for additional security measures, secondary schools can apply for grant monies from organizations, such as the National Institute for Justice, that will help subsidize these costs.

Recently, a great deal of attention has been focused on incidents of secondary school students committing acts of extreme violence against their classmates and teachers. Although they are often isolated incidents, such events can sometimes spark "copy cat" episodes across the country. Statistics from the U.S. Department of Education indicate that even though schools are safe places to be, students' perceptions of their personal safety in schools has diminished in recent years. Educators, parents, and students are collectively seeking new ways to improve the overall safety of secondary schools. More often than not,

when students do engage in antisocial behavior, disputes are settled in a hand- to-hand fashion, although small weapons (e.g., knives) may sometimes be used. On occasion, teachers may be the target of an assault or harmful "prank" (e.g., having a beverage laced with poison) by a student. Many schools enforce a "zero tolerance" policy regarding antisocial or violent behaviors in which certain consequences exist for certain actions, with no exceptions allowed.

In their efforts to combat another common problem, drug abuse, many secondary schools have sought out the assistance of their local police departments. The use of drug-sniffing dogs, increased police patrols of school grounds, and random locker searches are becoming more commonplace. Most states now have laws specifying the "search and seizure" procedures to be followed in schools whenever a teacher or administrator perceives "probable cause" (i.e., has reason to believe that a student is concealing a weapon or some illegal substance). School-sponsored, anti-drug programs, such as "D.A.R.E." (Drug Abuse Resistance Education), are also helpful in combating teenage drug abuse.

MATERIALS AND EQUIPMENT

Notebooks, pens and pencils, textbooks, desks, lecture podiums, chalk, blackboards, bulletin boards, transparencies, portable movie screens, and maps.

Library materials: books, videotapes, audiotapes, DVD movies, compact discs (CDs), encyclopedias, newspapers, periodicals, educational software, microfiche.

Office equipment and audio-visual aids: computer hardware and software, overhead projectors, TVs, VCRs, audiotape recorders, camcorders, photocopiers, micro-fiche viewers, filmstrip projectors, movie projectors, CD players, scantron machines (for correcting standardized tests).

Art supplies: easels, paints, sculpting clay, paint brushes.

Science equipment: various gases, chemicals and compounds; microscopes; bunsen burners; glass beakers; petri dishes.

Musical instruments and theatrical equipment: piano(s); brass, string, and woodwind instruments; drums; spotlights; klieg lights; stage curtains.

Medical supplies: bandages, ice packs, thermometers, blood pressure gauges, stethoscopes, doctor's scale, and condoms (for some insureds).

Athletic equipment: balls; gloves; bats; hockey sticks; protective padding; tennis racquets and nets; uniforms; trampoline; gymnastics floor mats; balance beams; uneven and/or even parallel bars; portable goalie nets; volleyball nets; basketball backboards and nets; flotation devices; weightlifting equipment.

Food preparation equipment: stoves, refrigerators, freezers, food warmers, dishwashers, slicers, knives, small appliances, microwave ovens, flatware, food trays, plates, cups, bowls.

Lawn/groundskeeping equipment: lawnmowers, snow blowers, hedgetrimmers, weed wackers, leaf blowers.

Pool and/or general maintenance equipment: short and tall ladders; power tools; hand tools; floor waxing machines; vacuum cleaners; underwater pool vacuum.

Small animals and/or fish used as classroom pets or laboratory research animals.

NARRATIVE LINES OF BUSINESS

Automobile Liability

Exposures: Multiple claimants possible for school bus accidents. Heavy property damage possible due to size of buses. Bus drivers may be expected to maintain student discipline while operating the vehicle. Exposure reduced if bus service is contracted out.

On-Site Inspection:

School buses (including specially equipped mini-buses and vans) - number; age; type; condition

All other vehicles - number; age; type; condition

What type of warning and cautionary devices (e.g., flashing red lights, attached stop signs) have been installed on school buses?

Are all the buses' standard safety devices (e.g., emergency exits) fully operational?

Driver's education vehicles clearly marked on the front, back, and sides with the words "Student Driver"

Does the school have a driveway that keeps students away from passing traffic while they are embarking and disembarking buses on the premises?

Items to Investigate:

Are bus services provided by the school or by an independent contractor?

Drivers - age; training; experience levels; CDLs (required for bus drivers)

Drivers education instructors - training; experience

Are the school's vehicles owned or leased?

Frequency of travel

Radius of operations

What are the hazards of typical school bus routes?

Hazards of typical routes used by driver's education instructors

How often does the school use its buses to transport students to field trips or sporting events off site?

Are bus drivers responsible for maintaining discipline as well as operating the vehicle?

Rules and procedures for embarking and disembarking; enforcement methods

What is the school's policy regarding school closings, delayed openings, or early dismissals during bad weather that may hamper driving conditions (e.g., snow, sleet, fog, etc.)?

How much emphasis does the school place on its bus drivers adhering to set time schedules?

Are drivers ever required to operate vehicles during hours of darkness?

Do all school buses (including specially equipped mini-buses and vans) meet the Federal Motor Vehicle Safety Standards minimal requirements for: emergency exits, interior occupancy protection, floor strength, seating systems, crash- worthiness of body and frame, vehicle operating systems, windshields and windows, and fuel system integrity?

How often are students drilled in proper use of the buses' emergency exits?

Qualified substitute bus drivers available when regular bus drivers are out sick

Are employee-owned vehicles ever used to run school-related errands or to transport students to events off premises?

Vehicle maintenance program in place

Mechanics - qualifications; experience; ASE-certified

Automobile Physical Damage

Exposures: Vandalism. Reduced exposure if bus service is contracted out.

On-Site Inspection:

School buses (including specially equipped mini-buses and vans) - number; age; type; condition

All other vehicles - number; age; type; condition

Have warning and cautionary devices (e.g., flashing red lights, attached stop signs) been installed on the school's buses?

Are all the school buses' standard safety devices (e.g., emergency exits) fully operational?

Parking area - locked garage or fenced-in lot; well lit; "No Trespassing" signs prominently displayed

Items to Investigate:

Are bus services provided by the school or by an independent contractor?

Bus drivers - age; training; experience levels; CDLs

Are the school's vehicles owned or leased?

Typical hazards and traffic patterns of established school bus routes

How crashworthy are the school's buses? Are windshields and windows made of shatter-resistant glass?

Are bus drivers expected to maintain discipline while operating the vehicle?

Policy regarding school closings, delayed openings, or early dismissals during inclement weather

How much emphasis is placed on adherence to set time schedules for busing operations?

Are drivers ever required to operate vehicles during hours of darkness?

Does the school use video surveillance cameras on its buses to help maintain discipline and reduce the potential for interior vandalism?

Where are vehicles stored when not in use? Are vehicles locked when left unattended?

Are areas where vehicles are parked during off-hours equipped with security cameras or monitored by security personnel?

Does the school have a vehicle maintenance program?

Mechanics - qualifications; experience; ASE-certified

General Liability

Exposures: Large numbers of visitors. Students are invitees. Improper use of athletic equipment. Students operating heavy equipment in vocational-technical classes. Possible exposure to chemicals, skin irritants, and heat sources in some classes. Field trips. Inadequate supervision. Large crowds at athletic and theatrical events. Student fighting.

On-Site Inspection:

Layout of the premises - either traditional set-up with individual classrooms or open concept design with movable partitions between classroom areas

Is there adequate aisle space between students' desks?

Level of housekeeping - floor coverings securely anchored; hallways and classrooms free of debris and clutter; electrical and telephone cords routed away from aisles and doorways

All bookshelves solidly constructed with materials neatly arranged

Stairways - in good condition; covered with nonskid material; equipped with sturdy handrails

Electrical equipment - type; number; age; properly grounded; cords and wires in good condition; equipped with emergency shut-offs and appropriate safety guards; stored in locked room or cabinet when not in use

Potentially hazardous chemicals - types; amounts; stored in a locked room or cabinet in EPA-approved, appropriate containers

Does the school have a swimming pool? If so, are water depths clearly marked both inside the pool walls and on surrounding deck areas?

If the school has stoves, ovens, or grills in its home-economics classrooms, are they electric or gas-lit?

Does the school keep live animals on the premises?
What is the condition of any permanent or temporary grandstands located on school-owned property?
"Employees Only" signs displayed in restricted areas (e.g., cafeteria kitchens)
Building entrances/exits - self-locking doors; equipped with closed-circuit security cameras and doorbells
Do entrances have metal detectors?
Have signs regarding visitor sign-in/sign-out procedures been posted near all school entrances?
Are signs with the school's Code of Conduct posted in a prominent location on the premises?
Flood lights located around building's exterior
Sidewalks and parking lots well maintained and well lit

Items to Investigate:

Average and maximum number of visitors daily (including students)
Hours of operation
Trash removed daily; floors swept, mopped, or vacuumed regularly; spills cleaned up promptly
If the school has an elevator, how frequently is it serviced and by whom?
Nature and hours of regularly scheduled afterschool activities (e.g., sports programs, club meetings, etc.)
Does the insured offer adult education classes during evening hours?
How frequently are evening social events (e.g., dances, carnivals) held on the premises?
Does the school have any established rules for hallway traffic (e.g., "bear to the right," "no running") in place? How are such rules enforced?
What is the school's policy regarding visitors? Are visitors required to wear badges while they are on school property?
Teachers required to lock all doors and windows of classrooms when not in use
Are vocational-technical or woodshop students ever allowed to operate electrical equipment or specialized machinery (e.g., tool and die machines; welding guns, circular saws, powered hand tools, etc.) in unsupervised situations?
Electrical equipment - NRTL-listed; regularly inspected by licensed electrician; access restricted to qualified personnel
Potentially hazardous chemicals - access restricted to that of safety director and/or qualified instructors
If any students walk to school, are crossing guards situated at busy intersections to help them cross the street safely?
Are students required to wear safety goggles when using bunsen burners in science classes and potholders when handling heated cookware and utensils in home-economics classes?
Does the school require students to wear appropriate personal protective equipment (e.g., gloves, safety goggles, or disposable respirator masks) and have an experienced instructor present when using potentially hazardous chemicals or known skin irritants in art, cosmetology, photography, or science classes? Are emergency eye and hand wash stations provided in such areas?
Mandatory physical exams and parental waivers for students who participate in extracurricular sports
Are students required to wear appropriate protective gear (e.g., padding, shin guards, helmets, etc.) during sports activities? Are they under the supervision of at least one qualified instructor at all times while engaged in such activities?
If the school has a pool, is a certified lifeguard present whenever it is being used? Is diving restricted to those who have received proper instruction? Is the pool ever made available for public use?
Water temperatures in shower areas adjusted to safe, comfortable levels
Are all physical education teachers and coaches trained in basic first aid procedures?
On average, how many field trips are taken by students annually? Are a sufficient number of adult chaperones provided? Are students paired with a "buddy" for the duration of the trip? Does the school require signed parental waivers before students are permitted to go?
If students are permitted to handle or feed animals that are kept on school premises, are qualified instructors present during such times?
School-owned animals periodically examined by a veterinarian for possible disease
Where and how are new animals selected and purchased?
What measures have been taken to minimize exposure to asbestos (a known carcinogen) or other air

pollutants? Are intake valves located near any outside sources of air pollution?

Maintenance schedule of air filtration and ventilation systems, including regular filter inspections

Who determines when a child is sick enough to be sent home, and upon what criteria are those decisions based?

Are injured or bleeding students prevented from returning to any activities until they have received proper medical attention?

Policy regarding the return to school of students who have been determined to have head lice

Are students required to wear uniforms or abide by a dress code? If so, how are such policies enforced?

What measures have been taken to deter student fighting?

Does the school have a "zero tolerance" policy (i.e., where certain punishments are mandatory for certain offenses, with no exceptions) regarding weapons, drugs, vandalism, and any other violent or illegal activity among students?

Are students required to pass through metal detectors when entering the building?

Are hallways and lavatories routinely monitored by school personnel and/or uniformed security guards, particularly during breaks between classes?

Does the school comply with federal laws regarding "search and seizure" of students' property (e.g., there must be "reasonable suspicion" that a student is in possession of a weapon or illegal substance; a school official of the same gender must conduct "pat downs" with at least one other adult of the same gender present)?

Is there a "peer mediator" system in place by which troubled students can seek out a non-violent resolution to their problems?

Does the school provide a district-wide safety hotline that students can call anonymously to "tip off" administrators about potential problems?

What is the average student-to-teacher ratio per class? (According to the Department of Education, 18-or-less to 1 is desirable.)

How often are "lock down" drills (i.e., classroom doors are locked and everyone remains quietly in their classrooms in a simulated emergency/intruder situation) and safety audits (i.e., weapons and/or drug searches with the help of local law enforcement officials) conducted?

Visitors must have doors opened by office worker through a remote releasing mechanism

Does the school ever host sporting events, theatrical productions, or carnivals on its premises? Are uniformed security guards employed at well-attended events (e.g., football or basketball games, carnivals) to help maintain crowd control?

For general admission events, are doors opened early to avoid a rush for the best seats? At events with assigned seating, are ushers available to help patrons to their seats?

Does the school allow spectators to bring canned or bottled beverages into the stands at sporting events?

Are exits to theatres, stadiums, and gymnasiums clearly marked, unobstructed, and sufficient in number to allow for the expedient evacuation of large crowds in the event of an emergency? Is a public address system available at such events so instructions can be heard by everyone in the event of an emergency?

Are "standing room only" crowds permitted at theatrical events?

If carnivals are held on school property, does the school require evidence of the carnival operator's insurance, ask to be added as an additional insured, and ask to have a hold-harmless agreement signed?

Are alcoholic beverages ever sold at social events held on school property, such as faculty parties, class reunions, or carnivals? If this is done at events not sponsored by the school, is a hold-harmless agreement signed prior to the event?

Who is responsible for checking identification (e.g., driver's licenses) at events where alcoholic beverages are served?

Does the school ever allow outside groups, organizations, or nearby colleges to make use of its classrooms? If so, are hold-harmless agreements signed?

For private schools, obtain a copy of the admissions criteria; is the institution accredited by a legitimate educational association? Does a history of discriminatory admissions policies exist?

Have arrangements been made for the prompt removal of ice and snow?

Product Liability and Completed Operations

Exposures: Contaminated or spoiled foods sold. Unsatisfactory workmanship on products and/or services carried out by vocational-technical students for paying customers.

On-Site Inspection:

Does the school have vending machines on the premises? If so, what types of food products are sold from them?

Food preparation equipment - age; type; number; condition

Are ovens and stoves gas or electric?

Are food and beverage surpluses stored away from cleaning supplies?

Are utensils and trays or plates disposable or reusable?

Is a list of ingredients used in prepared foods posted daily in plain view of diners?

Items to Investigate:

Are all appliances, utensils, or other equipment used for food preparation properly cleaned and sterilized at the end of each shift?

Cafeteria floors swept and mopped daily

Cafeteria trash emptied frequently; trash containers rinsed and sanitized daily

How often are the premises sprayed for pests?

Have all cafeteria workers been trained in proper hygiene methods, including frequent hand washing?

Food preparation workers required to wear hairnets; food servers required to wear long hair pulled back

Have food preparation workers received thorough training in the operation of all ovens, appliances, and kitchen equipment?

In situations where dishes are washed daily, have water temperatures been adjusted to proper levels to ensure sterilization?

What quality control measures does the school employ in the preparation and storage of its foods? Are all fruits, vegetables, breads, and meats checked for signs of spoilage (e.g., mold, rot, or discoloration) prior to sale or preparation?

Adherence to U.S. Food and Drug Administration (FDA) guidelines regarding proper storage and handling of meat, poultry, and seafood products

Are cafeteria workers made aware of students with special dietary needs (e.g., allergies to dairy products, diabetes)?

Have the items for sale from vending machines and/or at sporting and theatrical events been purchased from reputable vendors? What degree of liability is assumed by the school for items sold out of vending machines?

Who typically makes food items for bake sales, students or their parents? Are all applicable local statutes (e.g., cookies and brownies must be individually wrapped) followed when preparing home baked goods for sale?

Do vocational-technical students ever make products (e.g., build houses, print t-shirts) or perform services (e.g., auto repairs, haircuts) that customers must pay for?

If the school engages in home construction projects, what is the inspection policy prior to selling a student-built house?

Qualified instructors present whenever students are working on vehicles owned by paying customers

What is the school's policy of handling customer complaints on goods or services that have already been paid for?

Professional Liability

Exposures: Unfair treatment of special needs students. Inappropriate subject matter. Internet usage. Sexual harassment. Lack of adequate supervision. Breach of confidentiality. Errors in judgement. School board errors and omissions. Educational malpractice.

Items to Investigate:

Teachers and administrators - number; ages; professional credentials; experience; state certification (where required)

All other employees - number; ages; training; experience

Does the school require background checks on all volunteers, student teachers, and employees, both those that it hires directly and those whose services are contracted out (e.g., bus drivers)? Are all references checked and previous employment verified?

In keeping with the Individuals with Disabilities Education Act (IDEA), does the school practice a policy of "inclusion" for its special needs students? What strategies does the school have in place to meet its students' special needs?

Are teachers given additional training to help them adapt their instructional methods to include all students? Do teachers provide a learning environment in which specially designed activities engage all students equally?

Prescribed curriculum for each course offered

All teachers aware of their specific curriculum and informed of any significant changes

How frequently are teachers' unit and lesson plans reviewed by administrators? Is deviation from the school's curriculum strongly discouraged?

How often do administrators conduct unannounced classroom observations of teachers?

Does the school or district employ a curriculum coordinator?

Are parents given the option of withdrawing their children from classes in which they deem the subject matter objectionable? Are alternative courses offered?

If students have Internet access at school, are filtering devices installed on computers to prevent them from reaching inappropriate websites (i.e., those depicting or describing explicit sex or violence)?

Does the school provide parents with information regarding its Internet usage policies? Are signed parental waivers required before students are allowed to access the school's Internet service?

School employee present at all times whenever students are using the Internet

What is the school's policy regarding sexual harassment? Are all employees (whether contracted or hired directly by the school) informed of this policy upon hiring and required to sign a waiver stating that they have been made aware of it?

How does the school respond to and investigate allegations of harassment?

School-sponsored mandatory, periodic seminars on sexual harassment for all employees

Does the school have "zero tolerance" policy regarding any harassing behaviors exhibited by employees toward students?

Is an attitude of acceptance and diversity encouraged among both staff and students?

Adequate supervision of students by school staff provided at all times

Typical information included in student files (e.g., personal data, academic records, psychological profile, criminal record, etc.)

If student files are stored in computer databases or on disks, who has the authority to access them? What safeguards are used to protect the school's computer system from "hacking" by unauthorized parties?

If hard copies of student files exist, where are they located and who has access to them? What security measures are used to prevent students or other parties from gaining unauthorized access to these files?

Policy concerning the release of information in student files

How directly involved is the school board in setting up appropriate safety measures, assuring adequate staffing, and determining the curriculum?

Does the school have a full-time nurse on staff? Are equally qualified substitutes available when he or she is absent?

What is the extent of the nurse's medical authority? If the school does not have a full-time nurse, who is responsible for dispensing medications to students and/or making key decisions during medical emergencies?

Are parents required to complete annual medical emergency cards in which they must specify treatments that they will or will not allow (e.g., the dispensing of over-the-counter medications) for their children, as well as any particular medical conditions their children may have that could prove life-threatening (e.g., allergies to medications or bee stings, asthma, epilepsy, diabetes, etc.)? Are nurses informed of any changes in the health status of students who receive daily medication?

What medical criteria are used to determine when a student should be sent home or taken to a hospital?

Does the school have a standard policy to contact parents regarding hospital preference before transporting an ill or injured student to a medical facility?

Do laws in the school's state allow students with specific medical conditions to carry necessary treatments with them at all times (e.g., asthmatics may carry inhalers)?

Signed parental waivers and physical exams required prior to students' participation in extracurricular sports

If the school offers cosmetology classes, is proper supervision by qualified instructors provided whenever students are performing services on actual clients?

Does the school practice standards-based reforms in which a minimum level of mastery over a particular skill or body of knowledge must be demonstrated before students can advance to the next academic level?

What is the process by which the school selects its textbooks? Are teacher committees (comprised of individuals with backgrounds in the appropriate subject areas) appointed to review similar texts from various publishers before final purchasing decisions are made?

Reputation of textbook companies that the school buys from most often

Environmental Impairment Liability

Exposures: Underground storage tanks for automotive and/or heating fuels. Use, storage, and disposal of environmentally hazardous chemicals.

On-Site Inspection:

Potentially harmful chemicals stored in EPA-approved containers in locked cabinets with access restricted to qualified personnel

Are elements that can be combined in potentially dangerous ways stored at safe distances from each other?

If the school has a swimming pool, where and how are pool chemicals stored on the premises?

Items to Investigate:

Workers - training; levels of experience in dealing with hazardous substances

Does the school employ a full-time environmental safety officer?

How frequently are fuel levels in storage tanks checked to detect possible leakage?

Determine who is responsible for maintaining and inspecting all underground storage tanks

Are the school's tanks subject to integrity tests at least once a year?

Have workers been thoroughly trained in the proper handling of pool chemicals and the disposal of chemically treated pool water?

How is the school's pool water analyzed before being discharged into public waterways?

What types and amounts of hazardous substances are used by the school?

How are chemicals that could cause harm to the environment disposed of?

Does the school contract out its pest control services?

Workers' Compensation

Exposures: Slips, trips, and falls. Back injuries. Burns and skin irritations. Electrical or machinery-related accidents. Assaults by students. Sports injuries. Stress-related disorders. (Volunteers, substitute teachers, and student teachers should also be covered.)

On-Site Inspection:

Layout of the premises - either traditional set-up with individual classrooms or open concept design with movable partitions between classroom areas

Level of housekeeping - hallways, classrooms, and reception areas free of debris and clutter; electrical and telephone cords routed away from walkways; floor and floor coverings in good condition; library and classroom bookshelves solidly constructed with materials neatly arranged

Stairways - in good condition; covered with a non-slip material; equipped with sturdy handrails

Metal detectors used at all building entrances

Does the school house animals on the premises for educational purposes or as classroom pets? If so, are cages and pens sturdy and properly secured to prevent possible escape?

Items to Investigate:

Workers - number; ages; experience; duties; training; state certification (where required for teachers and administrators)

Volunteers - number; ages; training

Does the school's hiring process include a thorough background check? Are references verified on all volunteers?

Are new food service and maintenance personnel paired with a more experienced worker until they have learned their duties?

Hours of operation

How often are evening events scheduled that workers are expected to attend?

Trash removed daily; floors swept, mopped, or vacuumed daily; spills cleaned up promptly and "Caution - Wet Floor" signs displayed over affected areas

If the school has an elevator, how frequently is it serviced, and by whom?

Does the school have established rules of hallway traffic (e.g., "bear to the right," "no running") to help reduce the frequency of collisions? If the school does have such policies, how are they enforced?

What precautions have been taken to prevent burning or scalding incidents in areas where open flames or high heat sources are used (e.g., kitchens, science labs)?

New cafeteria workers properly supervised when working near ovens or stoves

Do home-economics instructors and cafeteria workers consistently use potholders when handling hot cookware or utensils?

Do science teachers use safety goggles when using bunsen burners?

Are workers required to wear appropriate personal protective equipment (e.g., goggles, respirator masks, rubber gloves) when working with harsh chemicals or known skin irritants? Are emergency eye and hand wash stations provided in areas where workers might be exposed to such substances?

Is all electrical equipment used for educational or maintenance purposes properly grounded and NRTL-listed? Are cords and wires routinely examined for fraying or cracking?

Appropriate safety guards and emergency shut-offs on all school machinery and electrical equipment

Is the school's electrical equipment and machinery maintained and serviced by a licensed electrician?

Maintenance schedule in place for all electrical equipment and machinery

Have all employees been trained in conflict resolution and basic restraining techniques?

What is the school's average student-to-teacher ratio per class? (According to the Department of Education, 18-or-less to 1 is advisable.)

Are uniformed security guards or full-time hall monitors employed, or are teachers expected to monitor hallways between classes?

Does the school use paid or volunteer lunchroom, lavatory, and/or hall monitors between classes and during lunchtime when anti-social behavior is most likely to occur?

Uniform or dress code policy

"Zero tolerance" policy regarding student assaults on faculty or staff

How frequently do local law enforcement officials patrol the premises?

Random locker searches conducted periodically

To what extent are physical education instructors involved in the various sports activities? Are annual physical exams required to ensure that they are in good physical condition?

Are instructors required to wear appropriate protective equipment (e.g., padding, helmets, etc.) when participating in athletic activities (e.g., umpiring a baseball or softball game)?

What safety measures does the school have in place to protect its workers from possible exposure to bloodborne pathogens? Are protective gloves worn whenever workers (e.g., nurses) are exposed to blood or other bodily fluids?

Are instructors required to teach year round?

What are the school's sabbatical, vacation, and sick leave policies? Are qualified substitutes available?

Have all employees been trained in proper lifting techniques and instructed in how to maneuver rolling carts loaded with large or heavy objects?

All workstations ergonomically designed

Are office employees encouraged to take frequent breaks?

What steps have been taken to minimize or eliminate workers' exposure to asbestos, which is a known carcinogen, or other harmful air pollutants?

Do any outside sources of air pollution exist near the school's intake valve?

Air filtration and ventilation systems checked and cleaned regularly by qualified personnel

If the school has animals on the premises, are they routinely checked by a veterinarian for possible disease?

Have the appropriate personnel been properly trained in the feeding, care, and handling of these animals?

What is the process by which new animals are selected? Are they purchased from reputable breeders or pet shops?

Crime

Exposures: Some cash on the premises daily due to cafeteria sales. Large tuition payments (for private and parochial schools). Substantial collections of audio-visual equipment and computers will be attractive to thieves. Employee dishonesty.

On-Site Inspection:

Does the school have a cafeteria?

Is there a book and/or supplies store on the premises?

Checks, credit card receipts, and petty cash stored in a torch-, tool-, explosive-resistant, time-delay safe until deposits can be made

All electronics equipment and computers permanently etched with identification numbers

Where are hard copies of student files stored?

Self-locking doors; barred windows or windows with tamperproof locks; outdoor floodlights; closed-circuit video surveillance cameras in hallways and/or classrooms

Central-station alarm monitoring system installed

Does the school have perimeter fencing with "No Trespassing" signs displayed?

Items to Investigate:

Average and maximum amounts of cash on the premises daily

For private and parochial schools, what forms of payment are accepted for tuition payments?
 Who is responsible for handling any cash kept on the premises?
 Are events for which an admission is charged (e.g., sporting events, theatrical productions) ever held? Who is responsible for collecting and managing these funds?
 All checks stamped "For Deposit Only" immediately upon receipt
 Appropriate personnel fully trained in proper credit card verification procedures
 Are bank deposits made daily at staggered times to avoid suggesting a routine?
 Are accounting functions performed by more than one employee?
 Periodic, unannounced audits conducted
 Does the school require background checks on all employees, both those that it hires directly and those whose services are contracted out (e.g., bus drivers)? Are all references checked and previous employment verified?
 Library books and materials affixed with magnetic sensors that trigger an auditory alarm at exits if they have not been properly checked-out
 Does the school have a designated employee who monitors the distribution of school supplies?
 Unannounced inventories of supplies and computer equipment conducted periodically
 Who has access to hard copies of students' files? What policies does the school have in place to prevent unauthorized individuals from obtaining access to confidential files?
 If student and personnel records are stored on computer, what security protocols has the school installed to prevent unauthorized persons from "hacking" into its system?
 Does the school have uniformed security guards on duty during and/or after regular school hours? Are watchdogs ever used to guard the premises?
 How frequently do local police patrol the school? Are these patrols done inside or outside the premises, or both?
 Location and response time of the local police

Fire and E.C.: Property

Exposures: Possible ignition sources will include smoking, faulty electrical wiring, stoves with open flames, and high intensity spotlights. Fire load will consist of books, furniture, combustible chemicals, trash, and miscellaneous instructional materials. Values exposed to loss may include musical instruments, athletic equipment, electronics equipment and computers, library collections, and artwork. Vandalism.

On-Site Inspection:

Building - age; type; condition
 Layout of premises - either traditional set-up with individual classrooms (helps contain fire spread) or open concept design (may enable fires to spread more quickly)
 Level of housekeeping - aisles and hallways free of trash, debris, and clutter; sufficient aisle space between desks
 Stairways equipped with automatic fire doors
 Elevator shafts enclosed (if elevators are present)
 Electrical wiring - age; type; condition
 Electrical equipment - properly grounded; NRTL-listed; cords and wires in good condition
 Food preparation equipment (e.g., stoves, ovens, grills) - age; type; condition
 Stoves, ovens, or grills equipped with an automatic fire extinguishing system
 In library areas, are bookshelves located at safe distances from heat sources (e.g., heating ducts, hot water pipes, or lighting fixtures)? Is shelving located at a sufficient distance from overhead sprinkler systems to avoid interfering with its efficient operation in the event of a fire?
 How and where is trash stored prior to final disposal? Are areas where trash is stored of fire-resistant construction?
 Smoke detectors located throughout the premises

Annually tagged, Class ABC fire extinguishers located throughout the facility
All science classrooms and welding workshop areas equipped with bucket of sand or Class D fire extinguisher for putting out burning metals
Signs showing emergency escape routes posted throughout the building
What security measures has the school taken to deter vandals (e.g., surveillance cameras in hallways and classrooms; outdoor floodlights strategically located around the building's exterior; perimeter fencing with "No Trespassing" signs displayed; self-locking doors)?

Items to Investigate:

Are the premises owned or leased?
What hazards are posed by any nearby structures?
Average and maximum values of materials exposed to loss
What is the school's fire load?
Floors swept, mopped, or vacuumed regularly (particularly in workshop areas where sawdust or metal particulate may accumulate quickly); trash removed at least daily
Are metal trash containers with self-closing lids provided in areas where rags tainted with flammable substances (e.g., motor oils, gasoline, oil-based paints) are stored or disposed of?
Is the electrical power supply adequate to meet the school's needs?
Wiring in compliance with NFPA 70, National Electrical Code
Planned program of scheduled inspection and preventive maintenance by a qualified electrician for all electrical wiring and equipment
Does the insured regularly clean and de-grease the hoods, ducts, filters, deep-fat fryers, and fans in its food preparation areas?
Are metal hoods equipped with non-combustible hood filters and explosion-proof lights? If grills are used, are they equipped with grease traps?
Are laboratory countertops in science classrooms where bunsen burners may be used composed of flame-resistant materials?
How frequently does the school hold indoor sporting events or auditorium presentations where large crowds will be present?
Are all stage presentations requiring the use of high intensity lights supervised by experienced personnel?
Stage curtains composed of fire-resistive material
Does the school allow smoking anywhere on the premises? In areas where smoking is permitted, are self-closing, fire-resistant receptacles provided? Are "No Smoking" signs displayed throughout the rest of the facility?
Does the school have a history of problems with students smoking in lavatories? If so, how frequently and by whom are the lavatories monitored throughout the day?
What type of fire detection and suppression systems does the school have in place? How frequently are they tested?
Have all employees been trained in the proper use of fire extinguishers?
How often are fire safety drills conducted?
Response time of local fire department
Emergency building evacuation plan in place
How does the school handle bomb threats?
Has the school taken any preventive measures to deter vandals (e.g., uniformed security guards during and/or after school hours; use of watchdogs; police patrols)? Have any additional measures been taken to protect the school's outdoor sports facilities (e.g., tennis courts, grandstands) from vandalism? What is the school's loss history?
For private schools, financial records and enrollment figures for the previous three to five years

Business Interruption

Exposures: Finding a similar replacement facility may be difficult. Exposure increased for year-round schools.

Items to Investigate:

Are the premises owned or leased?

Does the school operate on the traditional nine-month academic calendar (e.g., Sept. - June), or does it offer classes year round? Are evening classes offered?

Detailed contingency plan in place

How long would it take to rebuild or repair the premises in the event of a loss?

What impact would repair schedules have on the school's operations? Could repairs be performed without disrupting class schedules?

Dependence of the school upon location

In the event of a complete loss where rebuilding is required, how easily could temporary alternate facilities be located? If a replacement building cannot be located quickly, could displaced students be temporarily divided among neighboring schools?

Could the school purchase or borrow texts from neighboring schools until its own can be replaced?

Availability of essential materials and equipment for purchase or rental

For private schools, how would full or partial tuition reimbursements resulting from a short- or long-term shutdown (along with possible drops in subsequent semesters' enrollment) affect their ability to continue operations?

Inland Marine

Exposures: Mobile equipment. Computers. Valuable papers and records. Fine Art.

On-Site Inspection:

Mobile (groundskeeping) equipment - age; type; condition; permanently etched with identification numbers; stored in locked, protected area (e.g., storage shed or garage)

Computers - number; age; type; permanently etched with identification numbers

Are computers bolted or chained to desktops or workstations as an added security measure?

Outdoor sign - type; condition; freestanding or anchored to the building

Items to Investigate:

What are the approximate value of the school's computers?

Backup copies of important software and documentation stored off premises in NRTL-listed, fire-resistant safe

Are student transcripts revised every semester with duplicates stored in a fire-resistant, NRTL-listed safe off premises?

Is all other important documentation stored off premises in a fire-resistant, NRTL-listed safe?

Is any valuable artwork owned by the school?

Does the school ever feature short- or long-term displays of special collections (e.g., dolls, antiques, model railroads, etc.) that are on loan from individuals or other institutions? Are hold-harmless agreements signed with the lenders?

If guest speakers bring materials or equipment onto the premises for presentations, are they required to sign a hold-harmless agreement with the school beforehand?

OSHA REFERENCES

OSHA Standards: (Pertinent OSHA standards that apply to this classification; for other appropriate OSHA standards, see the Introduction.)

1910.37	Means of Egress, General
1910.38	Employee Emergency Plans and Fire Prevention Plans
1910.94	Ventilation
1910.133	Eye and Face Protection
1910.138	Hand Protection
1910.157	Portable Fire Extinguishers
1910.164	Fire Detection Systems
1910.212	General Requirements for All Machines
1910.242	Hand and Portable Power Tools - General
1910.1001	Asbestos