



News & Views

Property & Liability and Workers' Compensation Programs Continue to Grow!

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VACoGSIA would like to welcome the following new members:

Augusta County	Greene County Schools
Alleghany-Highlands CSB	Lancaster County
Bland County Schools	Lee County PSA
Brunswick County	Lunenburg County
Brunswick County Schools	Madison County Schools
Buchanan County	Pulaski County
Clarke County Schools	Rockbridge County PSA
Dickenson County Schools	Russell County Schools
Dinwiddie County	Scott County Schools
Floyd County	Southside PSA
Grayson County Schools	Warren County



VACoGSIA now has 44 counties, 12 county school systems and 24 county agencies.

Special points of interest:

- Flood Insurance is now required on buildings in flood zones A & V to qualify for disaster assistance
- This is the time of year for deer collisions. Drive defensively to avoid collisions

VACoRP would like to welcome the following new members:

Alleghany County Schools	Fauquier County Schools	Prince William County
Arlington County	Frederick County Schools	Rockbridge County PSA
Bland County Schools	Grayson County Schools	VA Rec. Facilities Auth.
Brunswick County Schools	Greensville County Schools	Warren County
Buchanan County PSA	Lee County Schools	Westmoreland Schools
Central Virginia CSB	Lee County PSA	Wise County
Dickenson County Schools	Nelson County Schools	Wise County Schools
Fairfax County	Powhatan County Schools	

VACoRP now has 69 counties, 29 county school systems and 52 county-related agencies participating in the Pool. We would like to thank the membership for its continued support, and encourage all counties and county-school systems to look into all of the benefits the programs have to offer.

Comfort at Your Workstation

If, like most of us, you spend a good part of your day in front of a computer, the following tips can help you work more comfortably and avoid ergonomic injuries.

I. Posture

1. If it is not a right angle, then it is a wrong angle. This simple phrase is easy to remember and applies to how you sit at your terminal. Your ears, shoulders, and hips should be aligned, maintaining the back's natural curve;
2. Your shoulders should be relaxed;
3. Elbows should be close to the body and forearms parallel to the floor with wrists straight, and;
4. Knees should be even with or slightly lower than your hips.



II. Chair

1. Your chair is the most easily adjustable piece of furniture in your work area and contributes the most to your comfort. Check to be certain your chair supports your posture so that it fits the description given above;
2. Your lower back should be fully supported. Use a backrest, pillow or rolled-up towel to help;
3. Contrary to what you might think, your armrests should not be used to lean on while you work at your computer. This also true of your wrist rest (if you have one). Your chair arms and wrist rest should only be used for those periods when you are not keyboarding;
4. Allow at least one to two inches between the seat and the back of your knees, and;
5. Feet should be resting comfortably on the floor. If you need to, use a footrest, a phone book will do, or, if you wear heels, try using a binder.

III. Work Area

1. Arranging your work area to avoid reaching, straining and twisting will do a lot to maintain your comfort;
2. A simple way to verify that your computer screen is at the correct height and distance is to stretch your arm straight out from your shoulder. If your middle finger hits the middle of the computer screen, then you are properly adjusted;
3. Your mouse should be kept adjacent to your keyboard;
4. Objects you use frequently, such as a telephone or dictionary, should be within easy reach;

VACoRP Selected for FEMA Pilot Program

VACoRP was 1 of 6 self-insurance pools selected nationally to participate in a pilot program to write flood insurance direct through the Federal Emergency Management Agency (FEMA), National Flood Insurance Program (NFIP). As part of this program, VACoRP will be able to provide flood coverage for structures located in Special Flood Hazard Areas (Zones A & V). Currently, as with all property policies, flood damage is only covered for structures located within Flood Zones B, C and X, which are not considered high risk flood areas. VACoRP will be able to take the application, provide quotes/renewals and handle the claims. The availability of these services through VACoRP should make the administration of flood policies much easier.



The timing of this pilot program could not have been better, due to the passage of the Stafford Act by Congress. The Stafford Act **requires** that all structures located within Special Flood Hazard Areas (A & V zones) have flood insurance to be eligible for disaster assistance.

“ No applicant for assistance...may receive such assistance unless all insurance required pursuant to this section has been obtained and maintained with respect to such property. The requirements of this subsection may not be waived”



Flood Zones A & V are designated areas that have a 1% chance or greater of flooding in a given year. The only difference in the designation of A & V is that the V Zone deals with property located on the coast that is subject to storm surge and wave action. Local governments are now required to purchase flood coverage on buildings in these zones with limits that equal the value of the building or the maximum amount of coverage available.

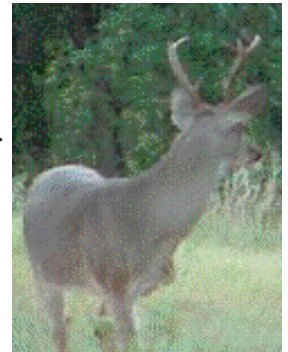
For example:

Sample County has two buildings located within Flood Zone A. Building 1 is valued at \$250,000 with \$100,000 in contents, Building 2 is valued at \$1,000,000 with \$600,000 in contents. For Building 1, Sample County must purchase \$250,000 for building coverage and \$100,000 for contents coverage. For Building 2, Sample County must purchase \$500,000 for building coverage and \$500,000 for contents coverage. The maximum amount of coverage available through the National Flood Insurance Program is \$500,000 separately for buildings & contents..

If coverage is not purchased on buildings in Flood Zones A & V, the amount of coverage that should have been purchased will be deducted from the disaster relief.

Avoiding Deer/Car Collisions

Cars and deer can be a disastrous combination on the highway. Each year there are approximately 500,000 deer/auto collisions resulting in over 100 deaths and thousands of injuries. Deer/auto collisions cost the auto insurance industry about \$2,000 per claim. The explosion in the deer population has led to an increase in deer/auto collisions. In the 1980's the deer population was approximately 10 million. Today, there are more than 25 million. Losses due to deer and car encounters will only increase as the deer population continues to grow and urban habitats encroach upon rural environments.



The following are defensive driver tips to avoid hitting deer:

- Be vigilant in early morning and evening hours, the most active time for deer.
- During hours of darkness, use your bright lights when no traffic is approaching. The high beams will illuminate the eyes of the deer on the roadway or approaching the roadway much sooner, allowing a greater reaction time.
- The majority of deer/auto collisions occur during the months of October through December. However, these collisions occur every month of the year, so always stay alert.
- Slow down and blow your horn with one long blast to frighten the deer away.
- Brake firmly when you notice a deer in or near your path. Do not swerve. It can confuse the deer as to where to run. It can also cause you to lose control and hit a tree or another car.
- Be alert and drive with caution when you are moving through a deer crossing zone.
- Always wear your seatbelt. Most people injured in deer/auto collisions were not wearing their seatbelt.
- Continually scan the fields and area adjacent to the roadway for deer. Often you can see them approaching the roadway and can slow down.
- Look for other deer after one has crossed the road. Deer seldom run alone.
- Always drive at a safe and prudent speed.

If your vehicle strikes a deer, do not touch the animal. The frightened animal, in attempting to move, could hurt you or itself. The best procedure is to get your car off the road.

Deer/auto collisions are one of the leading causes of vehicle claims for sheriffs' deputies. Please pass this article on to appropriate sheriffs' office personnel to be reviewed with deputies that have use of a county vehicle. These types of accidents can be prevented.

If you would like additional information on safety measures that can be taken to reduce the frequency and severity of deer/auto collisions, please contact VACoRP's Safety Manager at 1-888-822-6772.



Comfort at Your Workstation – *continued*

5. If you spend a good deal of time on the telephone, consider use of a headset rather than propping the phone between your shoulder and neck, and;
6. Keep your computer monitor directly in front of the keyboard.

“Keep your computer screen clean and use an anti-glare screen if necessary.”

IV. Lighting

1. Glare off of your computer screen can be a real headache. Keep your screen clean and use an anti-glare filter if necessary;
2. Light from outside windows should be blocked by blinds, or place your computer screen at a right angle to the window, and;
3. Adjust your contrast and brightness features for maximum brightness without blurring.

Remember, sitting in the same position all day can restrict your circulation and cramp your muscles. Periodically get up from your desk and move around. Adjust the height of your chair slightly on a regular basis. Every hour or so, take some time to work on another job that uses different muscles, and try closing your eyes for a few moments to give them rest (no napping allowed). You will be surprised at how much less tense you will feel.

VACoRP Selected for FEMA Pilot Program - *continued*

For example:

Sample County has a building valued at \$1,000,000 within Flood Zone A, which is totally destroyed as the result of a flood. Sample County chose not to purchase flood coverage. Instead of receiving \$1,000,000 in relief for that building, only \$500,000 would be paid since Sample County chose not to purchase the maximum \$500,000 coverage on the building.



VACoRP is pleased to be in a position to offer this coverage to all members through the Pool. VACoRP can manage renewal and new flood policies effective immediately. If you have any questions or need any assistance in assessing your need for flood coverage, please call us at 1-888-822-6772.



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Wanda Wingo, Botetourt County

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Serving Virginia's Counties