



**RISK ADVISOR**

**FALL 2020**



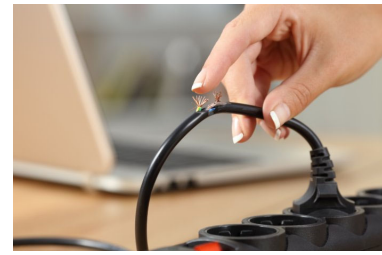
### **YOUR BUILDING'S DRAINAGE SYSTEM MAINTENANCE**

Soon the hot, scorching summer will fade away and transition to cooler temperatures, falling leaves, and rain. As great as that sounds, the combination of leaves and rain can cause quite a bit of damage to your building over time and it all starts with your gutters on pitched roofs and scuppers for flat roofs. Gutters will jam up with leaves, pine needles, straw, dirt, sand, and other items that can be moved around with the wind. Through the years, gutters and downspouts will rust, fall apart, and begin leaking. However, those are just the surface issues we see. They are the early indication that you have a problem with your gutter system. The deficiencies will eventually lead to water damage and expensive repairs. [Read More](#)

## ELECTRICAL SAFETY- THE OFFICE ENVIRONMENT CAN BE AN ELECTRICAL HAZARD

**Office Electrical Safety.** Electrical equipment used in an office is potentially hazardous and can cause serious shock and burn injuries if improperly used or maintained. Electrical accidents usually occur as a result of faulty or defective equipment, unsafe installation, or misuse of equipment on the part of office workers. (State Office of Risk Management, 2020)

[Read More](#)



## CYBER SECURITY DURING A PANDEMIC - REMINDERS AND WHERE TO REPORT A CYBER INCIDENT

For many organizations, the increased dependency on technology and virtual environments as a result of the pandemic have created a breeding ground for cyber criminals. According to the *European Journal of Information Systems, Volume 29, 2020 – Issue 3: Business Process Management and Digital Innovation*, cybercrimes are escalating dramatically, and more alarming are the high volumes of COVID-19 themed scams. Phishing and hacking attacks and threats have increased by 5 to 6 times their usual numbers in the month of March and more than 42,000 websites with domains containing “COVID” and “Corona” have been registered – the majority of these appear to be suspicious (Kumaran & Lugani, 2020). In April, the FBI’s Internet Crime Complaint Centre received between 3,000 and 4,000 cybersecurity complaints daily compared to an average 1,000 daily complaints before COVID-19 (Cimpanu, 2020). Not surprisingly, Web credit card skimming increased by 26 percent in March due to the recent growth in online shopping (Segura, 2020).

It is important to remain diligent and aware of the vulnerabilities we face while online. Below are few reminders and best practices to implement in your daily work. [Read More](#)



## THE DREADED INSURANCE REQUIREMENTS

The only time insurance ever really gets exciting (before a claim) is when you ask contractors and vendors (service providers) for proof of their insurance. A lot of contractors don't think they need insurance "because nothing has ever happened" or think that your requirements are "way too high." We know the answer to the first objection because insurable claims caused by contractors happen all the time. The second objection is a little more complicated because most Centers do impose a "one size fits all" approach to insurance requirements. The Fund's position is that we want the Center to be protected from claims caused by your contractors and vendors and requiring them to carry insurance is a big step in accomplishing that goal. The other indispensable measure to protect the Center is your contract with the contractor that contains hold harmless and indemnification provisions, insurance and safety requirements. The insurance requirements and other provisions the Fund recommends will be the focus of this discussion. [Read More](#)

## REMINDERS AND UPDATES

### [WINTER DRIVING AND OTHER CONSIDERATIONS](#)

### ADDITIONAL TOOLS AND INFORMATION

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