



**RISK ADVISOR**

**WINTER 2020**



### **If I Catch Covid-19 Am I Covered by Workers' Compensation?**

If an employee is injured at work, there is usually little question about Workers' Compensation coverage. There are often witnesses and the employee is hurt while doing something related to his or her job. With a disease like Covid-19, where the virus naturally spreads within the community, it's a little harder to pin down where someone was infected because the disease has been so prevalent, and exposure can and has occurred just about everywhere we go. There must be a strong causal link between exposure to the virus while on the job and contraction of the disease.

[Read More](#)

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### **Leading Change in Changing Times**

Pandemic, shelter at home, work from home, 6 feet, masks, business shutdowns, school shutdowns, hurricanes, fires, police involved shootings, social unrest,

protests, riots, elections, political turmoil, voting rights, Supreme Court nominations, world events, domestic terrorism, and more. Welcome to 2020! [Read More](#)

## APPLICATION OF NEW DOL RULES REGARDING THE FFCRA TO CENTERS

On Wednesday, September 16, 2020, regulations went into effect that significantly changed how provisions of the Family First Coronavirus Recovery Act apply to Centers. Up until now, Centers were exempt from the provisions granting Emergency Sick Leave and paid Family and Medical Leave because the center as an employer was exempt as a health care provider. The amendments were considered necessary in light of the August 3, 2020, decision by U.S. District Court for the Southern District of New York which held portions of the regulation invalid. [Read More](#)



## Risk Control Services for the TCRMF

The Texas Council Risk Management Fund Risk Control team provides a wide array of services to Fund Members to help reduce frequency and severity of loss through exceptional risk control services including risk management consulting, cyber risk control and training. Risk Control provides Member Profile reports, risk assessments, security assessments, consultations, program development, training and website resources. [Read More](#)

## Cybersecurity Risk Management



## Cyber Risk Control Services

### Why Cyber Risk Control?

Risk management is a fundamental component of any successful public entity and has been for quite some time. The primary function of risk management is to allow public entity leadership to determine the best course of action based on the probability of a given outcome. As entities have embraced more technology, risk management has had to evolve to oversee not just traditional forms of potential risk such as operational, strategic, and financial; but also, the risks associated with technology. As entities have digitized, cyber risk control has become a pillar of an effective risk management strategy. [Read More](#)

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### Death in the Workplace, What's Different About Catastrophic Workers' Compensation Claims?

When the company's workers' compensation claim coordinator and the risk management consultant walked up to the plant entrance, the first person they saw was a grim-faced man wearing a county sheriff's office jacket just leaving the site of the fatality. His presence was one of the differences in catastrophic on the job injuries compared to other on the job injuries. He was there to investigate any possible criminal activity associated with the cause of the accident. Workplace fatalities are serious enough, but the involvement of law enforcement adds another layer of concern and something to consider as the accident investigation unfolds. The employee was working by himself and there was no nearby witness to the accident. Someone heard it, but no one saw it. Fortunately, there was no indication of criminal activity in this fatality so there was no criminal investigation opened. [Read More](#)

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### Flood Modeling Now More Accessible

When was the last time your center tried to get information about the potential for a flood affecting your facilities? Five years ago, virtually the only source was a flood map from FEMA as part of the National Flood Insurance Program or the property schedule in your Fund coverage documents. Access was difficult and time consuming. It was hard to find the map that illustrated risk to your location then and many changes have been made to flood zones since. [Read More](#)

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## HOUSEKEEPING

Have you ever seen those signs that say, “Please clean up after yourself. Your mother does not work here”? What if your mother really did work there? It would be funny but beside the point. As adults, we can’t get away with creating a mess and then walking away – at least not if we value our co-workers – simply because we’re too “important” (or too busy, lazy?) to be bothered with clean-up work. Did you do this when you were a child? Did you ever stop to think about the message you were sending to your mother (or father) and how that made them feel? Well, you should. No one is too important to pick up a broom and dustpan or simply to put the tools and materials back where they belong. Is housekeeping a safety issue or a morale issue? It’s both. Have you heard the saying, “You never get a second chance to make a good first impression”? This absolutely applies to housekeeping at work. [Read More](#)



## ADDITIONAL TOOLS AND INFORMATION

Recent Member  
Communications

COVID-19 Resource  
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Workers' Compensation  
Forms

Liability and Property  
Loss Notices

Fund Contact List

[www.tcrmf.org](http://www.tcrmf.org)