

City of Gaithersburg First to join the Maryland Local Government Health Cooperative

I am happy to report that the Maryland Local Government Health Cooperative (the LGIT-sponsored health insurance program) welcomes the City of Gaithersburg as its first member. The program, which takes effect on July 1st, needed 200 employee lives in order begin operation, and by joining, Gaithersburg was integral in helping us reach that goal. In addition to Gaithersburg, MML and LGIT have each placed its health coverage with the Cooperative.

Robin Richardson of BENECON has been extremely busy "marketing" the Cooperative over the last several months, and informs me that other local governments are interested. The health coverage of many cities, towns and counties renews on January 1st, so we look forward to having many more members beginning in 2011. In addition to those already mentioned, Kent County has decided to join the Cooperative for Dental and Vision coverage.

As you know, the Cooperative is a pool of individual health plans and is being jointly administered by LGIT, BENECON and CIGNA Healthcare. CIGNA was recently rated as the #1 Health coverage provider

in the State of Maryland, and BENECON has been administering public entity health cooperatives since the early '90s. We here at LGIT look forward to serving Gaithersburg and Kent County and hope that you will decide to join the Cooperative in the near future.



Tim Ailsworth
Executive Director, LGIT



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From the Boardroom

The Board of Trustees met on May 19, 2010 and took the following actions:

- Approved the Underwriting Committee's recommendation to add a Cyber-Loss Endorsement to the Primary Liability Scope of Coverage. The endorsement provides a \$25,000 limit to mitigate breaches of our Member's computer system.
- Approved the Underwriting Committee's recommendation for the Clean Up Expense for Infectious Disease Event endorsement. The endorsement provides a \$25,000 limit to pay clean up costs of our member's scheduled buildings in which an infectious disease breaks out.
- Approved the Underwriting Committee's recommendation for a Crisis Intervention Endorsement to the Primary Liability Scope of Coverage. The endorsement provides a \$25,000 limit of coverage to offer crisis intervention counseling services to public officials and employees suffering post-traumatic symptoms arising from a crisis.
- Approved the Underwriting Committee's recommendation to add Sports Fields to the Trees, Shrubs & Bushes coverage section.
- Approved the Underwriting Committee's recommendation to increase the EDP Virus limit from \$2,500 to \$10,000.
- Approved the Underwriting Committee's recommendation for the addition of a "penalty clause" to the Auto Liability Coverage Form.
- Approved the Underwriting Committee's recommendation for the Consent to Settle clause for Public Officials & Law

Enforcement Liability coverages. This will broaden both the Public Officials and Law Enforcement liability coverage forms to provide our Members rights in the settlement of their claims, including another 50% of defense costs.

- Approved the Underwriting Committee's recommendation to broaden coverages for PIP and Uninsured Motorists.
- Approved the Underwriting Committee's recommendation to exclude buses in the Uninsured Motorist Additional Limits Endorsement.
- Approved the Underwriting Committee's recommendation to limit coverage of Mutual Aid Agreements to only "Public" Law Enforcement Agencies.
- Approved the Underwriting Committee's recommendation to exclude contractual assumption of Wrongful Acts.
- Approved the Underwriting Committee's recommendation to broaden the Environmental Impairment exclusion to further prevent coverages for Personal Injury, Advertising Injury and Wrongful Acts.
- Approved the Underwriting Committee's recommendation to broaden coverages for Underground Piping and Sewers.
- Approved the Underwriting Committee's recommendation to add the Historic Auto Endorsement for FY11.
- Approved the Underwriting Committee's recommendation to reduce the \$500,000 limit to \$100,000 for unscheduled property such as traffic light systems, light poles, monuments, parks, parking meters and even buildings.

If you have questions regarding the above, please contact Hank Schomburg, Director of Underwriting and Loss Control.

LGIT NEWS is published quarterly by Local Government Insurance Trust, a not-for-profit organization that provides coverage and risk management services at stable and competitive rates and is owned and managed by its local government members.

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Please direct questions, suggestions and comments regarding LGIT NEWS by e-mail to editor@lgit.org or by mail to LGIT News, 7225 Parkway Drive, Hanover, MD 21076.
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Farewell Arlene



After twenty-one years plus of service with LGIT, Arlene has resigned to move to another state. Arlene was the third employee hired at LGIT,

following Larry Bradley and Peter Collins. Her title was "Administrative Secretarial Office Manager," better known as "Jack of All Trades." She handled all the training-administrative tasks (Michelle's current job), was the Executive Secretary (now Sandy's job), and took minutes for all committees (Sandy, Pat, Michelle handle those jobs now). In short, Arlene was/is LGIT.

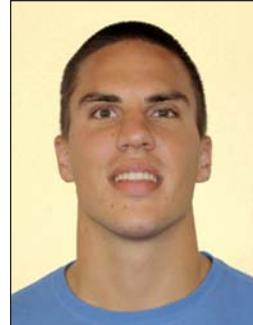
LGIT was only the third job Arlene has held, one of which was with A & A now known as Aon. What a small world insurance is! Arlene has worked for five bosses while at LGIT including Karen

Sergeant, Richard Everett, Larry Bradley, Jon Burrell, and now, Tim Ailsworth. She has worked in three locations while at LGIT: Dobbin Road, Gateway, and our current location, Parkway Drive.

When Arlene was a newly wed when she started working at LGIT in 1989. She has been married for 23 years and is the mother of her daughter, Ashley, who is graduating from high school this year and will be attending Miami International University of Art and Design while majoring in graphic design. Arlene was nicknamed "mother hen" or "house mother" by Vance Petrella, the employee who will now carry the torch as the longest employed at LGIT, with 20 years service in December.

Arlene's long term goal is to move to Florida to begin another chapter in her life. Arlene's LGIT family will miss her, and LGIT will not be the same without her laugh ringing throughout the hallways. Still – we never say goodbye, we only say see you later. Good luck with this next chapter of your life, Arlene!

Our Summer Intern



This summer, LGIT has hired an intern to assist us with our overall communications efforts. Brekan Kohlitz, our intern, comes to us from an internationally

recognized graduate advertising school, the VCU Brandcenter. The Brandcenter began as a joint effort between The Martin Agency (a nationally renowned advertising agency located in Richmond, Virginia) and Virginia Commonwealth University, and has progressed to have close relationships with many of the top advertising agencies across the globe. The Martin Agency, in particular, is responsible for such nationally renowned advertising campaigns as Geico Insurance's "Gekko" and UPS's "Brown". Because of the success of its agency partners, as well as the innovative student work, the Brandcenter annually places its graduates with companies and agencies

throughout the world. We are lucky that Brekan decided to spend his summer with us.

At the Brandcenter, Brekan is specializing in the Creative Brand Management track, which is why LGIT selected him for this internship. When LGIT's Executive Director, Tim Ailsworth, came on board in December, the first thing he noticed was that LGIT was sending out a lot of valuable information, but it was being done in an inconsistent manner. Tim has tasked Brekan with evaluating the different ways LGIT shares its information with its membership and to develop a coordinated strategy that will provide our members with the latest risk management, safety, insurance, and legal information available in a manner that is consistent and easy for the members to use.

Brekan, a native of Michigan, obtained his undergraduate degree in Communications from the University of Michigan. In his spare time, Brekan plays lacrosse, and was even selected 44th in the 2008 Major League Lacrosse draft.

Please join us in welcoming Brekan to our staff for the summer.

Welcome Aboard! The City of Rockville Joins LGIT

The Local Government Insurance Trust is pleased to announce that the City of Rockville has joined LGIT with coverages that include Auto, General Liability, Law Enforcement, Public Official Liability, Property and Equipment Breakdown. With the addition of Rockville, 133 of Maryland's 157 municipalities are currently LGIT members.

Like many local governments, Rockville is a full-service city of over 60,000 residents with police, public works, water & sewer, parks and recreation departments and a wide range of cultural opportunities. Rockville has a rich history going back over 250 years and it was named as the seat of Montgomery County in 1776. It is one of the most diverse and international cities in the world, with more than one-third of its residents having been born outside the United States, coming from virtually every country in the world. Another distinguishing feature about Rockville is that it continues to strive to be one of the nation's very best places to live and work. In 2008, *Money Magazine* ranked Rockville 66th in the list of "Best Places to Live in the United States."

LGIT's underwriting and loss control staff have been actively working with staff from Rockville since Fall 2009 to ensure that all of the City's General Liability, Law Enforcement and Public Official Liability risk exposures are properly covered. Much work was devoted to properly scheduling properties and property values. A similar effort was required to create a vehicle schedule. City officials also provided valuable assistance to LGIT staff by giving a tour of city properties.

LGIT would like to recognize the special efforts of Rockville's elected officials and staff in deciding to join LGIT. Especially valuable were the efforts of City Safety and Risk Manager Sheldon Altschuler, whose knowledge of LGIT's high quality insurance programs and added-value services helped guide Rockville toward its decision to join LGIT.

We are pleased to have Rockville as part of the family of Maryland local governments that have found LGIT to be the answer to their insurance and risk management needs.



Ellen P. Nudd
Underwriter

Preventive Maintenance and Self Inspections Go Hand and Hand

With the current difficult economic times and tight local government budgets, preventive maintenance and properly conducted self inspections are more important than ever to help your entity save money and protect insurable interests.

Hard Economic Times

We all know that present economic realities have brought serious challenges in finding funds for maintenance and keeping buildings, equipment, roads, vehicles, utilities, grounds and public safety (to name a few) up-to-date, in proper shape and working efficiently.

The need for Local Governments to find creative ways to keep buildings, vehicles, roads, sewer and water systems, public safety, and other areas properly maintained is an important consideration to minimize hazards and potential losses.

So what about Preventive Maintenance?

Buildings – Vehicles – Equipment – Grounds

A complete inventory of the above items is critical. Having a complete and accurate inventory assists the Member and LGIT, especially if a claim occurs. Each item should be accurately evaluated. When we find that key items are not properly inventoried the claims settlement process may require additional investigation. Periodic review of items in each of the above categories is recommended. If the various inventory lists are kept in a regular diary to be periodically reviewed, the inventory will not be difficult to update.

Leases & Rentals — Third Party Occupancies.

Are we being kept informed of changes and/or modifications that may have been planned or completed? Any of these may affect our preventive maintenance schedules.

Good Records Can Assist In Defending Most Lawsuits!

Proper recordkeeping can greatly assist members in structuring a process for identifying trends and problem areas and to more easily develop or update maintenance policies. A phrase in the Risk Management definition comes to mind here — Risk Management is just “Structured Common Sense.”

Self-Inspections

The benefits of an effective safety inspection program include:

1. Accident Prevention – a structured program to identify the “root cause” of the loss
2. Demonstration of management commitment such as a statement of policy, risk management program, etc.
3. Improved financial performance (using good dollars for good purposes)

4. Compliance with regulations (to help ensure that things are not forgotten)
5. Enhanced reputation (think of how you are perceived by others)

Sample Checklists

There are a variety of checklists that can be used when inspecting facilities (e.g., roads, buildings, electrical equipment, sprinkler systems, sidewalks, water and sewer facilities and playgrounds). Any problems that are identified should be corrected in a timely manner and documented to verify completion of recommendations.

Have an inventory

What will be included? It is important to know what you need to inspect. You may find things that were never added to the various schedules.

If a condition presents an immediate danger, precautions need to be taken (e.g., signage, barricades, reflectors). Consider the type of repair that will be needed during times of the year when “hot mix” plants may not be running (e.g., cold patch repairs). Are they performed properly? Recreational facilities not used during colder periods of the year should be evaluated (e.g., HVAC systems, winterization of plumbing systems). We suggest that Members refer to LGIT’s Home page Seasonal Alerts link for seasonal suggestions. Backup plans should be addressed.

LGIT Resources/Tools

There are some helpful tools available to Members. For those who don’t have a way to monitor maintenance activities and citizen complaints, LGIT has provided a short form to start documenting maintenance and complaint issues.

Go to LGIT’s website: <http://lgit.org/lcu/maintenancelog.PDF> or <http://lgit.org/lcu/citizencomplaintlog.pdf>

Additionally, there are sections in LGIT’s Risk Management Manual that can be helpful:

<http://lgit.org/lcu/documents/Mod13.pdf> (Preventive Maintenance)

<http://lgit.org/lcu/documents/Mod07.pdf> (Building Inspections)

<http://lgit.org/docs/misc/RMB121.pdf>

(Furloughs and Layoffs)



Richard Furst
Senior Loss Control Manager

Seasonal Alert! Summer Time is Special Events Time

Now that summer is here, many local governments and private organizations are busy preparing for celebrations and special events. Local governments often play an important role in facilitating these events by allowing the public to use streets, parks, fields and other facilities. However, before the fun begins, you need to consider potential liability issues associated with events that utilize public property.

When a LGIT member holds the event, it is covered for third-party liability claims and losses from damage to covered property. If a private group or organization organizes and runs the event, make sure it understands the circumstances in which the local government's liability coverage does and doesn't apply. LGIT members should transfer the risk back to the sponsoring organization by requiring the organization to obtain their own liability insurance. This coverage, known as Tenant User Liability Insurance Program (TULIP), is available to third parties sponsored by National League of Cities (NLC) and HUB International of New England. For additional information, click this link: <http://www.lgit.org/lcu/documents/TULIP.pdf>.

The local government should require the private group or organization to have their liability policy endorsed to name the local government as an additional insured and to provide the local government with a certificate of insurance evidencing such coverage.

Special events must be carefully managed, so that the safety and health of the participants are maintained, the protection of public property ensured, and the impact on non-participating citizens is minimized. Local governments must work to ensure a safe event and to eliminate potential liabilities that can arise during special events. Proper guidance and risk control procedures can reduce the possibility, as well as the severity of incidents, that may occur.



The key to a successful event is to focus on pre-event planning in order to prevent and reduce potential loss exposures. A local government should develop the following strategies for a successful event(s):

- Special events must be carefully managed so that the safety and health of the participants in mind, the protection of public property considered and the impact of non-participating citizens minimized.
- Departments within a local government must work together to ensure a safe event and to eliminate liabilities arising out of special events.
- Proper guidance and risk control procedures can reduce the likelihood, as well as the severity of incidents that may occur.
- Have a Special Events Policy in place.
- Have an application to help regulate and properly manage events sponsored by outside parties.
- Request certificates and additional insured endorsements from all parties involved.
- Use Hold Harmless Agreements and Indemnity Agreements whenever possible.
- Understand the role of Volunteers.

Congratulations to Members

Congratulations go to the following LGIT Members for their loss control and safety efforts:

Tri-County Council for the Lower Eastern Shore – for the thorough revision of its Harassment Policy. This is an excellent and comprehensive update of its policy.

Town of Hampstead – for its enthusiasm toward setting up a Risk Management Committee, and its timely response to LGIT's Loss Control recommendations.

City of Salisbury – in recognition of 15 years of continuous service by its Risk Management Committee. The City has shown a commitment to a comprehensive Risk Management effort. LGIT applauds all of the City personnel involved for recognizing the benefits of Risk Management.



Larry Bohlen
Training Coordinator

How Local Governments Can Avoid Becoming A "Substantial Burden" To Religious Exercise Under RLUIPA

It has been ten years since Congress passed the Religious Land Use and Institutionalized Persons Act of 2000 (42 U.S.C. §§ 2000cc, *et seq.*) ("RLUIPA"). The statute, signed into law by President Clinton on September 22, 2000, was intended in part to protect individuals, houses of worship, and other religious assemblies and institutions from discrimination in zoning and landmarking laws. However, as with all laws, there are unintended consequences. For the past ten years, local governments have borne the brunt of these consequences, which range from having judges make land use decisions once exclusively the province of local governance, to exposing local governments to liability and astronomical damages awards to litigants and their lawyers.

In relevant part, RLUIPA prohibits local governments from imposing a substantial burden on religious exercise through the application of land use regulations. Specifically, the statute reads:

No government shall impose or implement a land use regulation in a manner that imposes a substantial burden on the religious exercise of a person, including a religious assembly or institution, unless the government demonstrates that imposition of the burden on that person, assembly or institution-

- (A) Is in furtherance of a compelling governmental interest; and
- (B) Is the least restrictive means of furthering that compelling governmental interest.

While this policy statement is all well and good, the statute fails to define, or thoroughly define critical terms such as "substantial burden," "religious exercise," and "compelling governmental interest." This means that the courts are called upon in virtually every case to determine what these words and terms actually mean. The meaning of "substantial burden" is critical, since, without it, there can be no violation of this key protection provided by RLUIPA.

Recently, Maryland's highest court, the Court of Appeals, had the opportunity to consider the meaning of "substantial burden" in *Trinity Assembly of God of Baltimore City, Inc. v. People's Counsel for Baltimore County*, 407 Md. 53 (2008). In this case, which concerned a requested variance to the Baltimore County Zoning Regulations pertaining to a church's proposed expansion of an existing identification sign, the Court of Appeals had to decide whether the limitations imposed by the zoning regulations were a "substantial burden" on religious exercise.

The court held that, under RLUIPA, a land use regulation or a zoning authority's application of it only imposes a "substantial burden" on religious exercise "if it leaves the aggrieved religious institution without a reasonable means to observe a particular religious precept." Such a regulation would, in the court's words, be "oppressive to a significantly great extent." If, however, the religious institution may adhere to its religious principles or teachings through some other viable means, the land use regulation should not be seen as a substantial burden on religious exercise, even though it may make religious exercise more difficult or expensive. In light of its announced standard, the Court of Appeals concluded that legitimate and "run of the mill" zoning requirements rarely, if ever, will rise to the level of a substantial burden.

Since even without the expanded sign, the Trinity Assembly of God had numerous ways of publicizing its activities and evangelizing, its religious exercise was not substantially burdened by the denial of its variance request. Further, the requirements of the zoning code did not require the church to restrict or alter any of its current religious practices. For all of these reasons, Trinity Assembly of God's challenge under RLUIPA failed.

In interpreting what is and what is not a substantial burden on religious exercise, courts will focus on the particular facts and circumstances of each case. As an over-simplification however, the inquiry may be seen as one of "want" as opposed to "need." In other words, is the religious institution's request a "want" or a "need?" If the request is a need, the more likely a court is to find that adverse action by the local government amounted to a substantial burden. If the request is more of a "want," as was the larger sign sought by the Trinity Assembly of God, the less likely it is that a court will find that the local government's action amounted to a substantial burden. Also, courts are less likely to find substantial burden in circumstances where the local government provided alternative means of relief from its regulatory requirements. In any event, local governments are well advised to carefully consider each and every individualized land use assessment sought by a religious entity and to be aware of the implications under RLUIPA that may be triggered by an adverse decision.

John F. Breads, Jr.
Director, Legal Services



* John will be addressing this issue in a panel discussion titled "Municipal Hot Button Issues" at the MML Summer Conference. For more information please see page 8 of this newsletter.

Employment Law Hotline

The Hotline is a phone service available to Liability Program members. It provides up to 30 minutes of free legal advice on employment matters. We have selected one inquiry of interest that was posed through the Hotline to print. This member service is provided by LGIT, with the assistance of attorneys Daniel Karp, and Kevin Karpinski.

**Call Before
You Act!**

QUESTION: After an employee has submitted a letter of resignation is the local government under obligation to accept the withdrawal of the employee's resignation letter? (The employee resigned and then advised his/her employer that he/she did not mean to do so.)

800.845.8055

ANSWER: The local government is not under any obligation to accept the withdrawal of the employee's resignation.

Safe Digging: Avoiding Miss Utility Losses

Summer excavation projects are beginning and LGIT's Department of Claims Services knows from experience that next to automobile accidents, utility cut claims are the most frequently reported claims by our members. A recent verdict against a LGIT member who struck a copper cable during excavation exceeded \$80,000.

Maryland's Miss Utility Act

Public utility damage claims occur when a local government public works department strikes a utility line — such as BG&E, Verizon or cable television — during an excavation project within a right of way or easement. Maryland's Miss Utility Act (*Md. Code Ann. Public Utility Companies Art. §12-101, et seq.*) was enacted in 1974 and regulates excavation and demolition activities near underground facilities. The legislative intent of the act was to protect underground facilities of public service companies from destruction, damage or dislocation in order to prevent: 1) death or injury, 2) property damage to private and public property, and 3) loss of public services. The Miss Utility law defines excavation as an operation in which earth, rock, or other material in or on the ground is moved, removed, or otherwise displaced by using any tool, equipment or explosive. This includes grading, trenching, digging, ditching, drilling, auguring, tunneling, scraping, cable or pipe plowing and driving a mass of material.

The "One-Call" Notification System

The Miss Utility law requires owners of underground facilities to participate in the Miss Utility Call Center's "one-call" notification system and submit a telephone number for each county to which calls concerning proposed excavations or demolitions may be directed. The owner of the utility company or its designee is then required to mark the line when notified of a potential excavation. However, the Miss Utility law places the sole obligation on those contemplating excavations, as defined above, to notify the utility owner or its designated "one-call" designee at least 48 hours (but not more than 10 working days) before starting excavation. Furthermore, the excavator must exercise "due care" during the excavation to avoid damaging the utility line. Therefore, all persons who engage in excavation have a legal

obligation to avoid damage to underground utilities.

Complying with Miss Utility Requirements

In dealing with our members on these frequent claims, we have noted that many local governments have enacted policy, local ordinances, or permit requirements that mandate the depth (usually 24 inches) that a utility company must bury its cable within a right of way. Consequently, members do not always comply with the Miss Utility requirements of notification and due care when an excavation is not expected to reach the depth of the buried lines. Please note that local government policies mandating utility depth requirements do not relieve a member of its obligation to comply with the Miss Utility law. *Bd. of Co. Commissioners of Garrett Co. v. Bell Atlantic-Maryland, Inc.*, 346 Md. 160 (1996).

The following procedures must be followed prior to excavation projects:

- Call "Miss Utility": At least 48 hours (but not more than 10 working days) prior to a dig, to have any underground utility that may be in the area of the proposed excavation site located and marked. This MUST be done for any excavation project, including those that involve minimal dirt removal. If the work does not begin within 10 days of the call to "Miss Utility," a repeat call is required.
- Maintain Records: Keep a record of the date, time and confirmation number that you receive from the "Miss Utility" call.
- Test the Area: If the proposed excavation project is within 18 inches of the locator mark, the excavation crew must first "test pit" or hand-dig the area to locate the utility prior to using any heavy equipment. The excavation crew must use "due care" when digging. "Due care" may be defined as the degree of care that a prudent and competent person engaged in the same line of business or endeavor would exercise under similar circumstances.
- Occasionally, our members will strike utility lines during excavation because utility owners are often negligent and do not bury or properly mark the utility area. A "Miss Utility" locate marker must be within

18 inches on a horizontal plane on either side of the utility. When a utility owner is negligent, LGIT will vigorously defend against those claims; however, we must have members' help to preserve certain evidence at the time of a utility cut. If a utility strike occurs, public works departments are advised to follow these procedures in order to assist LGIT in defending against the claim:

- Notification: Immediately notify the owner of the utility whenever a strike or damage occurs.
- Document the Strike: Compile a list, which includes the date, time and location of the occurrence, along with the name of the supervisor and all employees who were present on the excavation site. A copy of the "Miss Utility" locate ticket should be attached. List the name of the utility company that sustained damage, along with the name, badge number, and any statements that may have been made by the utility employee who was called to the site.
- Measure and Photograph: Measure the distance from the excavation site to the locate mark. Take photographs showing the damaged utility and its relation to the "Miss Utility" marking using a ruler. This will show whether the utility had been properly marked and buried.

Those LGIT members that are responsible for risk management must ensure that their public works departments and all personnel responsible for excavation projects have a copy of the Miss Utility law and understand its obligations. Furthermore, please provide report forms and a camera to those employees so that evidence of negligence on the part of a utility company may be preserved at the scene of the utility strike. **From grading the shoulders of a roadway to digging ditches, Miss Utility is the law!**



Sherri N. Butler
Director, Claims Services

Training & Seminar Class Schedule

Summer 2010

June

Law Enforcement Officers' Bill of Rights

City of Hagerstown
Fire Department and Training Facility
Thursday, June 24, 2010
9:00 a.m. - 12:00 p.m. (lunch provided)

NSC Defensive Driving Course

Kent County Community Center
Friday, June 18, 2010
8:30 a.m. - 2:30 p.m. (lunch provided)

July

Three-Part Supervisors Training

Garrett County Garrett College, McHenry MD

Supervising with Confidence
Monday, July 26, 2010
9:00 a.m. - 3:00 p.m. (lunch provided)

Harassment in the Workplace
Tuesday, July 27, 2010
10:00 a.m. - 12:00 p.m.
(lunch provided)

Reasonable Suspicion
Tuesday, July 27, 2010
1:00 p.m. - 4:00 p.m.

August

Continuity of Operations (CO-OP) Training

Presented by The University of Maryland Center for Health and Homeland Security
Eastern Shore Location TBA
Wednesday, August 4, 2010
Thursday, August 5, 2010
8:00 a.m. - 5:00 p.m.

Training & Seminar Class Registration

800-673-8231 or [\(General information\)](#)
443-561-1700
<http://www.lgit.org/training/registration.htm> [\(Online registration\)](#)
443-561-1701 [\(FAX registration forms to Attn: Michelle Yannone\)](#)

New Materials Added to the Loss Control Resource Library

Understanding the New FMLA

Item No.	Format	Language	Length
HR-002	DVD	English	19 min

The Family and Medical Leave Act (FMLA) has been broadened to include the families of military personnel. The changes can be confusing, becoming a source of devastating conflict and costly lawsuits between management and employees. More importantly, supervisors are now personally liable for violations and non-compliance, making training more critical than ever. *Understanding the New FMLA* helps employees — especially managers who shoulder this heavy legal responsibility — comply with the law and prevent lawsuits.

LGIT STAFF WELLNESS PROGRAM

We recently hosted a Lunch & Learn entitled, "Acupuncture and Chinese Herbal Medicine." In this one-hour informative session, we learned how to find relief from whatever is creating discomfort in our lives by using alternative medicines such as Chinese herbs and acupuncture.

We participated in a six-week kettlebell exercise class during our lunch hour workout sessions. The large, compound movements used in kettlebell exercises both increase muscle development and tax the cardiovascular system, leading to greatly increased athletic ability and fat loss.

If you would like more information about how to start a Wellness Program in your workplace, please give us a call — we would be pleased to share our growing program with you!

Maryland Municipal League Annual Convention

Ocean City Convention Center
June 27-June 30, 2010

Municipal Hot Button Issues (Elective)

Monday, June 28, 2010
2:00 p.m. – 3:30 p.m.



For the listing of all Academy for Excellence in Local Governance classes being offered at the MML Annual Convention in Ocean City, please go to: <http://www.mdmunicipal.org/documents/2010cvworkshopdesc.pdf>

Save the Date and Plan to Join us for

2010
LGIT's 23rd Annual Meeting

Leading in Challenging Times

Thursday, October 7, 2010
Sheraton Annapolis Hotel
Annapolis, Maryland

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Local Government Insurance Trust
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