# **OPEP Risk Management Manual**

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## **Purpose and Scope**

The purpose of this manual is to provide the parenting education cooperative programs (hereinafter called co-ops) conducted by post-secondary educational institutions in the state of Washington with policies for implementing an effective risk management program. This manual will present policies for implementing safety and loss control techniques appropriate for the activities of the cooperatives. It will include a guide for managing claims that may arise. This manual is to be supplemented by written standard operating procedures specific to each location.

All participating adults must complete an orientation to co-op safety (including indoor and outdoor equipment and procedures) before participating in the classroom. A Risk Management video is available to supplement the orientation.

## **General Definitions**

## Risk Management

Risk management is making and carrying out decisions that will minimize the adverse effects of accidental loss upon the co-ops.

### Loss Control

Loss control includes those risk management techniques which minimize the frequency or severity of accidental losses or which make losses more predictable.

## **Caregiver**

The term caregiver as used in this manual refers to adults enrolled as students and adults designated as responsible for a child by the child's legal parent or guardian.

## **Participant**

The term participant as used in this manual includes adults enrolled as students in the parenting education class and children enrolled in the co-op preschool laboratory.

#### Employee

For the purpose of this manual, an employee is defined as persons whose wages or salaries are paid by the co-op preschool.

## **Attendance at Cooperative Preschool**

All preschool classes, co-op meetings, and co-op activities must meet the insurance definition of appropriate minimum adult to child ratio. The ratio for the youngest enrolled will apply for calculating adult to child ratios. Each attending adult may have a different ratio that is based on the youngest child that adult brings to class.

Only enrolled children may attend. Any child not enrolled in the co-op cannot attend the co-op's regular program, nor can the preschool be running a concurrent child care or nursery operation for siblings. Because of safety concerns and insurance costs, siblings are

not allowed to attend class unless properly enrolled.

In order to protect the co-op, staff, and caregivers; adults shall not be alone with a child or children where they cannot be observed by other adults. A minimum of two adults must be supervising any child(ren) at any given time

#### Minimum Adult to Child Ratios

Children age 18 months or younger	1 Adult to 2 Children
Children age 19 month to 35 months	1 Adult to 3 Children
Children aged 3-5 years	1 Adult to 5 Children

### Multi-Age Classrooms

- 1. College coordinators must authorize multi-age classes. If an individual co-op offers a college approved multi-age class, the class shall be designed and operated accordingly, and it shall include enrolling each child who attends and purchasing accident insurance for each enrolled child.
- 2. Approved multi-age classes will involve multi-ratios. Each attending adult may have a different ratio that is based on the youngest child that adult brings to class.
- 3. All enrolled children in multi-age classes must be listed on the daily attendance records. When younger siblings are authorized to enroll in multi-age classes, the college parenting program and preschool must set policies regarding use of infant packs and designated infant- areas that are appropriate to each facility and classroom.

## Safety at School Site

## Caregiver/Child(ren) Arrival

- 1. Upon arrival, caregivers shall escort child(ren) into the classroom being certain the teacher and at least one working adult are present before leaving.
- 2. Each adult and child attending class must be signed in on the daily attendance record. Attendance sheets must be kept at the preschool for one year.

## Caregiver/Child(ren) Departure

- 1. Departures must be recorded on the attendance record.
- 2. When leaving, a caregiver must notify the teacher or designated responsible adult of the departure and must escort child(ren) out of the building.
- 3. The co-op assumes no responsibility for unescorted children on the grounds.
- 4. At least two (2) adults must remain at the co-op until all children have left.
- 5. All co-ops must have on file a list of the persons regularly authorized to take a child

- from the co-op. Updated forms shall be kept on file for the duration of the child's enrollment in the co-op.
- 6. In the event the child is to be taken from the co-op by those not on the list of persons regularly authorized, the guardian must send a form authorizing the release of the child. They shall also notify the person who takes the child that photo identification shall be required. The teacher must check the photo identification.
- 7. Under no circumstances will a child be released without prior authorization.

## Transportation to and from School

- 1. The co-ops must not operate carpools for the purpose of transportation to and from co-op classes because there is no liability coverage.
- 2. Any carpool formed for this purpose is the sole responsibility of the caregivers. The implementation of appropriate measures to safeguard and insure the financial protection of all participants is the responsibility of the caregivers.
- 3. If, at the caregiver's risk, a child other than his/her own child is in the vehicle, it is recommended that the measures outlined in the field trip section of this manual for the protection of the co-op, its employees and enrollees, be considered as prudent measures to be taken by any responsibly operated carpool.

## **Weapons**

- 1. A weapon means any firearm, explosive, knife, club or other object such as pepper spray, that has been designed with the intent to harm another person or property (or replica of such a firearm or object) or any object used to inflict harm to another person or property.
- 2. No weapons or firearms, whether concealed or not, or any other dangerous items or devices are allowed on the school property.

## Safety Guidelines for Adults in the Cooperative Laboratory

- 1. Adult belongings should be stored out of reach of children, and medications or other dangerous items must be safely secured away from children
- 2. Hot beverages are to be kept out of the children's classroom(s).
- 3. Smoking is not permitted.
- 4. Adults responsible for children must not be impaired by substance use (i.e. medications, drugs, alcohol or marijuana).
- 5. Any adult discovering a safety hazard (i.e. broken toys, equipment, or health hazard) shall immediately remove the hazard from use and shall report the problem to the teacher.

#### **Indoor Safety**

1. Each work or play area is to be evaluated as to the safe limits of occupancy for the

- intended use and only the appropriate number of children will be allowed in each area.
- 2. Furniture is to be arranged for safe evacuation in case of fire and for safe traffic flow around activities.
- 3. All materials used by children are to be evaluated for age appropriateness and degree of risk.
- 4. Floors are to be kept in good repair and free of spills, toys, paper, or other tripping hazards.
- 5. All cleaning and other hazardous materials must be kept in locked cupboards and out of reach of children at all times.
- 6. Any indoor climbing structure taller than 18 inches should be placed on a firm safety surface 2 inches thick. A fall zone of 3 feet around the equipment must be maintained
- 7. Classroom materials and toys should not present a choking hazard. For infant and toddler classrooms, all accessible items should have a diameter of 1.75 inches or more.
- 8. Balloon fragments present a choking hazard. The use of balloons in the classroom is allowed only with direct adult supervision.
- 9. To prevent injury, wooden blocks should be stacked no higher than the shoulder of the shortest child who is playing in the area.
- 10. Children should walk indoors; running is not allowed.
- 11. Further details for indoor safety guidelines can be found in the school safety checklist. These include (but are not limited to):
  - a. Securing furniture
  - b. Choking hazards such as drapery cords
  - c. Ensuring furniture has no sharp edges or splinters

## **Outdoor Safety**

- 1. When outdoors, the teacher must assure the daily attendance roster, emergency contact information and a basic emergency backpack is accessible, in case there is a situation preventing re-entry to the building.
- 2. The Washington State Department of Health has created air quality and hazardous weather guidelines for all schools within our state. Schools should decide on a reputable weather and air quality forecasting organization that shows local data to use as a resource for following these guidelines. To ensure a safe learning environment, OPEP recommends the following policy for outside play during extreme conditions:
  - a. When the local Air Quality Index (AQI) is above 100, outdoor play should be canceled.
  - b. When the Wind-Chill Factor is below 32 degrees Fahrenheit, outdoor play

- may be canceled.
- c. When the Heat Index is above 95 degrees Fahrenheit, outdoor play may be canceled.
- d. Outdoor play time is at the teacher's discretion, and may be modified as needed to ensure a safe environment for children.
- 3. No child shall be outside the classroom without adult supervision. Required adult to child ratios must be maintained when children are outdoors.
- 4. Children's outdoor play areas must be fenced or secured.
- 5. Protective surfacing is essential under and around equipment where a child might fall. The National Program for Playground Safety recommends that in general 12" of uncompressed loose-fill material be used for equipment up to 8' in height. Grass and turf lose their ability to absorb shock through wear and climate or environmental conditions. United States Consumer Product Safety Commission (CPSC) provides fall surfacing guidelines for playgrounds.
  - a. 12"uncompressed or 9" compressed material will provide safety for equipment with critical height up to 6 feet. This material must be assessed annually.
    - i. Wood play chips
    - ii. Fine pea gravel
    - iii. Shredded rubber
    - iv. Surface material must provide good drainage and be appropriate for the climate and environment.
- 6. Platforms more than 30 inches above the ground should have guardrails to prevent falls.
- 7. Equipment must be spaced with a fall zone of approximately 6' that is free of other obstacles and equipment
- 8. All digging areas must be free of animal contamination before children play. The areas should be covered when not in use.
- 9. Equipment must be inspected regularly for wear, pinch points, sharp or protruding edges, and other hazards.
- 10. Further details for outdoor safety guidelines can be found in the school safety checklist. These include (but are not limited to):
  - a. No trampolines
  - b. Nails and bolts covered
  - c. No deep holes or ditches
  - d. Fences and storage containers are in good repair

## Playground Equipment

- 1. It is the intent of the Risk Management plan to support and encourage the use of playground equipment for the physical and mental growth of children.
- 2. It is expected that all equipment will be maintained in a safe condition.

- 3. Equipment can be purchased; however, permanent structures should be donated immediately to the property owner.
- 4. If the co-op currently owns permanently installed equipment, the following steps should be taken:
  - a. Attempt to donate the equipment to the landowner. This is most effective if negotiated prior to construction/acquisition of the playground equipment.
  - b. If the landowner refuses to accept ownership, every effort must be made to secure the equipment in such a fashion that it is accessible only by the co- op program.
  - c. Immediately upon termination of a property lease, any playground equipment must be removed from the site
  - d. Under no circumstances should new, permanently installed playground equipment be acquired or installed without prior approval of the landowner to accept ownership of the equipment
  - e. It is the full intent of the co-op to be responsible for injuries sustained on this equipment to children enrolled in the co-op and not to rely on the landowner's insurance. Certificates of Insurance are available on request.

#### Safety Inspections

- 1. Activity areas must be checked monthly or more frequently for toys and furniture needing to be repaired.
- 2. The building, grounds, and facilities shall be inspected quarterly and safety hazards reported to the person responsible for maintenance and repair (i.e. landlord or custodian).
- 3. The Safety Checklist (Appendix K) shall be used to record quarterly inspections and kept on file at the co-op for a period of three (3) years.
- 4. Each quarter an inspection report shall be submitted to the chairman of the co-op board.
- 5. A copy of the Safety Checklist and actions taken shall be sent to the office of the Coordinator of the sponsoring College at established due date(s). These copies are to be kept for a minimum of three (3) years.

## **Health and Disease Prevention**

#### **Hand Washing**

1. Washing hands thoroughly and often is critical to preventing the spread of illnesses.

- 2. Liquid soap and running water shall be used.
- 3. If running water is not available, other sanitary methods must follow Washington State Health Department guidelines.
- 4. Water temperature should be between 85 and 120 degrees F.
- 5. The temperature should never exceed 120 degrees F. to prevent scalding.
- 6. Antibacterial soaps are not necessary. Wash hands for at least 20 seconds.
- 7. Washington State Labor and Industries Regulation (WAC 296) states that running hot and cold (or tepid) water, soap, and single use towels or warm air blowers must be available.
- 8. Alcohol-based hand gel is not a substitute for handwashing when hands are dirty, after diapering or toileting, or before eating.

## **Hand Washing Procedures**

- 1. There are many times throughout the day when children and adults must wash their hands.
  - a. Immediately upon arrival
  - b. After using the restroom
  - c. After helping a child with toileting/diapering
  - d. After sneezing, coughing, or wiping a runny nose
  - e. Before and after eating
  - f. After playing outside
  - g. After cleaning or using chemicals
  - h. After handling raw meat, poultry, or fish
  - i. Before and after giving medication
  - j. After contact with blood or body fluids
  - k. After touching animals or cleaning their environments
  - l. After assisting a sick child
  - m. After taking out the garbage
  - n. Before putting on protective gloves
  - o. After removing protective gloves
  - p. Before preparing or serving food
  - q. Before setting the table
  - r. After touching eyes, nose, or mouth
  - s. Before and after administering first aid (if possible)

## **Hand Washing Steps**

- 1. Wet hands
- 2. Apply liquid soap
- 3. Wash make bubbles for at least 20 seconds
- 4. Dry with paper towel or air blower
- 5. Use a paper towel to turn off the water or activate the air blower

#### Illness and Communicable Disease

Click Here for the Washington State Department of Health Symptom Flowchart

- 1. Children and adults with a known or suspected communicable disease are not permitted to attend class.
- 2. Children and adults with any of the following symptoms will not be permitted at school:
  - a. Fever of 100°F (under arm) or higher
  - b. Vomiting on 2 or more occasions within the past 24 hours
  - c. Sore throat
  - d. Earache
  - e. Diarrhea 3 or more watery stools within a 24-hour period or 1 bloody stool
  - f. Rash, especially with fever or itching
  - g. Eye discharge or pinkeye. Children can be readmitted after medical diagnosis to rule out bacterial or viral infection or 24 hours on antibiotic treatment.
  - h. Fatigue that prevents participation in regular activities, sick appearance, and/or not feeling well.
  - i. Open or oozing sores, unless properly covered, or 24 hours on antibiotic treatment.
  - j. Lice and scabies children and staff may return to school after treatment. Contact the local Health District for treatment protocol.
- 3. Any child who becomes ill must be isolated (not necessarily in another room) from the other children and the caregiver or emergency person notified.
- 4. All adults shall follow public health policies to avoid contact with blood or bodily fluids. Protective gloves must be available and worn when appropriate. Employees must have documentation of training for Blood Borne Pathogens. Caregivers must be familiar with co-op policies and procedures for handling bodily fluids.

#### Reporting Disease Outbreaks

- 1. Child care and preschool providers should report contagious disease outbreaks to their local health department.
- 2. If you are unsure when to make a report, contact your local health department for advice. During a disease investigation, local health staff will give teachers and caregivers step-by-step guidance on how to deal with the situation.
- 3. Depending on the situation and type of disease, guidance may include:
  - a. Preventative treatment for affected individuals.
  - b. Exclusion of at-risk persons or persons showing symptoms.
  - c. Information on the disease for caregivers and teachers.
  - d. Review of immunization records at the preschool.
  - e. Temporary closure of the preschool.
- 4. To help control the spread of the disease, you should determine who in the facility

could have been exposed to the disease and who is susceptible to developing disease. For this reason, you should be able to identify children considered at risk for the disease. At-risk children are those whose immunizations are not complete, including those who are:

- a. In the process of completing their immunization series, which means they have a "conditional" status.
- b. Exempt for medical, religious, or personal/philosophical reasons.
- c. Medically fragile or immune-compromised.
- d. Infants not old enough to have received the vaccine yet.
- 5. Having immunization certificates separated into status envelopes ready will save time and make the investigative process efficient and thorough.

## <u>Immunization Requirements</u>

- 1. Immunizations are a safe and effective way to keep children healthy and to prevent disease in the preschool setting.
- 2. Diseases that vaccines prevent spread easily in group settings, so children, teachers, and caregivers are particularly at risk for these in the preschool setting.
- 3. Those not fully vaccinated are susceptible to vaccine-preventable diseases.
- 4. Children, employees, and caregivers in the co-op must meet all local and state health department immunization requirements.
- 5. Immunization information and other confidential information must be secured or sealed and labeled.

## **Confidentiality:**

- 1. Access to immunization records should be limited only to people who need to know this information (e.g. preschool immunization person, teacher/instructor, director).
- 2. Information contained in immunization forms should be kept confidential.
- 3. Immunization records should be stored separately from other preschool records in a secure location at the preschool.

## *Requirements:*

- 1. Children in the program must meet all local and state health department immunization requirements.
- 2. For immunization information and forms, go to the <u>Washington State</u>

  <u>Department of Health website</u> or see the Required Vaccines by Age <u>chart in the appendix</u>

## a. Certificate of Immunization Status (CIS)

- i. The CIS form shall be completed upon registration and updated for each child yearly.
- ii. To avoid excess work, caregivers can simply update the same CIS that the preschool has on file. Caregivers can get their

- child's immunization record from their provider or ask for a copy from the Child Profile Immunization Registry.
- iii. Do not attach a list of immunizations to the CIS. Immunization information must be transferred to the CIS form.

## b. Certificate of Exemption (COE)

- i. For a child to be exempt (excused) from a required vaccine, caregivers must give the preschool a completed COE that has been signed by both the caregivers or guardian and a licensed healthcare provider.
- ii. The healthcare provider must sign to verify that the caregivers got information about the benefits and risks of immunization.
- iii. A child can be exempt (not immunized) against one or more of the vaccine-preventable diseases due to medical, religious, or personal/philosophical reasons.
- iv. By signing the COE, caregivers acknowledge that their child may be excluded from attending preschool in the event of an outbreak of a vaccine-preventable disease for which the child is exempt.
- v. The child would be excluded until the local public health officer decides it is safe to return.

Details on maintaining immunizations records are in the Record Keeping section

## Cleaning

#### Bleach

- 1. Bleach water must be made and mixed daily
- 2. Instructions for the bleach solution must be posted in prep areas and/or on the containers
- 3. Different concentrations are used for General Sanitizing and Disinfecting. For up to date recipes, please see <u>Washington State Department of Health Bleach Guidelines</u> or see the <u>bleach recipes in the appendix</u>
- 4. Bleach solution or other sanitizing substances should never be used when children are present. The solutions must be dry before children return to the space or have access to the sanitized items.
- 5. All cleaning and other hazardous materials must be kept in locked cabinets or cupboards and out of reach of children at all times

#### General Guidelines

- 1. Rooms should be cleared of clutter and cleaned each class session. This cleaning includes bathroom fixtures and floors
- 2. General deep cleaning of rooms and toys should be scheduled no less than once a

month.

- 3. Toys and other objects which have been in a children's mouth or exposed to bodily fluids should be cleaned and sanitized with the General Sanitizing solution before being being accessible to other children
- 4. Food waste and garbage should be taken out each day.
- 5. Refrigerators and stoves would be cleaned at least quarterly
- 6. Precautions should be taken to prevent and eliminate insects and rodents, other than classroom pets
- 7. Elimination of insect and rodent problems should be accomplished in a manner consistent with the safety of children

## **Food Preparation and Meals**

## Choking

- 1. Children under 5 are at the highest risk for choking. Any meal times must be structured to minimize the risk of choking
- 2. Children should be seated while eating
- 3. Adults should be actively supervising any meal time
- 4. Classrooms may have specific guidelines on what foods present a choking or other health hazard (including allergies) that must be followed

## Food Preparation

- 1. All children and adults must wash hands before preparing or eating food.
- 2. Children must not be present when any disinfectant solution is used
- 3. Sinks, counters, and tables should be cleaned with a soap solution first, rinsed with clear water and then sanitized for 2 minutes with General Purpose bleach solution before and after snack preparation. (Appendices L) Most other antibacterial solutions are not adequate to prevent disease, and/or may be required to stay on surfaces for ten minutes or longer.
- 4. Dishes are to be washed with hot, soapy water.
- 5. Use clean towels and dish clothes for dishwashing. Dishes should be air dried
- 6. Dishes are to be sanitized with appropriate equipment or a disinfectant rinse.
- 7. Any edible items left in the co-op, including items intended for craft purposes, shall be stored in a manner to permit safe eating at a future date and in a manner to prevent the attraction of insects and rodents.

## First Aid and Emergency Procedures

## **Emergency Drills-Evacuation and Earthquake**

1. Multi-day co-op classes must conduct monthly fire drills and twice- yearly earthquake drills.

- 2. Single day classes must conduct fire drills quarterly and twice-yearly earthquake drills
- 3. Records of Drills must be kept for 3 years.

### First Aid and CPR

- 1. The co-op teacher, paid teacher's aide(s), and teacher substitutes must hold valid first aid/CPR cards.
- 2. The person(s) holding the first aid/CPR card must be present during the entire coop session.
- 3. A copy of the current first aid/CPR card for the co-op teacher(s) and paid teacher's aide(s) is to be filed at the office of the Coordinator of the sponsoring College.
- 4. At time of employment, all employees must provide evidence of training in the handling of blood borne pathogens.
- 5. Annually, all working adults in the co-op classroom must be informed about the policies and procedures in the proper handling of blood borne pathogens. Protective gloves must be available and worn when appropriate.
- 6. A current first aid kit will be kept at the co-op. First aid kits must be checked and restocked each fall and as needed.
- 7. Established first aid procedures are to be used in case of a medical emergency.
- 8. When a child requires first aid, a caregiver shall be contacted as soon as possible. In case of a serious or life threatening accident, emergency services should be called first, followed by the caregiver.
- 9. If necessary, sunscreen must be provided by a child's caregivers and written authorizations for use and application provided.

#### Medication

- 1. No medications of any kind may be administered without the authorization
- 2. of a licensed physician.
- 3. In specific circumstances, the co-op may have a policy of giving prescription medication to a child. If the policy includes giving prescription medication to a child, the authorized adult:
  - a. shall give prescription medications as authorized, in writing, by a physician or other person legally authorized to prescribe medication;
  - b. shall accept prescribed medication from the caregiver in the original container labeled with the child's name, date prescription was filled, expiration date, and legible instructions for administration;
  - c. shall assure that the prescription medication is stored properly;
  - d. shall keep a record of prescription medication disbursed and provide a copy for the caregiver.

## **Medical Emergency Procedures**

- 1. An emergency medical response unit will be called in cases where an employee or participant needs immediate emergency medical attention.
- 2. The emergency telephone number shall be posted near every phone
- 3. An adult from the co-op will accompany the ill or injured person to the doctor or hospital when emergency medical treatment is required and shall stay until a caregiver or designated adult relief arrives.
- 4. When a child is involved, the teacher/designee will contact the caregiver as soon as possible.

## Fatal and/or Multiple Injury Accident

- 1. If an immediate fatality occurs, equipment involved in the accident shall not be moved except to prevent further accidents/injuries or to extricate the victim. Such equipment can be released only by a Labor and Industries investigator.
- 2. In case of fatality, or if two or more employees are hospitalized, the supervisor will report the accident to the Department of Labor and Industries within 8 hours of the accident occurrence.
- 3. The report shall include a complete description of the circumstances, the number of fatalities, if any, and the extent of the injuries.
- 4. The accident shall also be reported within 8 hours to the Coordinator of the Sponsoring College who will inform the Community/Technical College Safety officer.

## **Emergency Evacuation Procedures**

- 1. Each cooperative location shall establish written procedures for emergency evacuations and reunification.
  - a. Post the evacuation route near each classroom exit.
  - b. Exit from the nearest door to the outside.
  - c. Avoid leaving the building from hallways when an exterior door is available.
  - d. Designate an adult to lead the group and an adult to be last to exit.
  - e. Designate one adult to do a final sweep assuring nobody remains in the area
  - f. Gather the group at least 50 feet from the building.
  - g. Remain calm and prepared for further instructions.
  - h. Take daily attendance sheets to the evacuation location and take attendance of all children and adults.
  - i. Take or assure access to supplies needed for an extended time out of the building
  - j. Take all contact information needed for reunification with caregivers.
  - k. Return to the building only when given the "all clear" signal from the authorized teacher, director, or official.
- 2. All sites must have an operating battery-powered radio and an operating heavy-duty flashlight.

- 3. Co-ops that occupy a building with other tenants should develop their evacuation plan in coordination with the other tenants. In some cases, evacuation plans may have already been developed by the building landlord/superintendent. These plans shall include a designated gathering location.
- 4. Evacuation plans shall be posted near all exits for the building.
- 5. Co-ops are urged to locate the nearest community disaster shelter.

## Fire Emergency

- 1. Buildings with Manually Activated Fire Alarm Systems: Upon discovery of a fire, immediately locate and activate the nearest fire alarm.
- 2. Buildings without Fire Alarms: Dial 911 or the fire emergency number posted on the phone.
- 3. Follow Emergency Evacuation Procedures Plan developed for the specific co-op site.
- 4. Fire extinguishers and smoke/heat detectors shall be present and in working condition.

#### Earthquake

- 1. Do not enter or leave a building during the earthquake.
- 2. If indoors, drop and cover, move near supporting doorways, or into halls, or against inside walls.
- 3. Move away from windows, skylights, and suspended light fixtures
- 4. Determine which tables or loft structures are appropriate to duck under.
- 5. If outdoors, move away from buildings and utility wires. Once in the open, stay there until the shaking stops.
- 6. If in a moving vehicle, stop as quickly as safety permits. Stay in the car until the shaking stops.
- 7. When the initial quake subsides, check for injuries and give first aid.
- 8. Be prepared for aftershocks.
- 9. Turn on battery operated radio to get the latest emergency bulletins and instructions from local authorities.
- 10. If in a building that has sustained structural damage, evacuate calmly and carefully.
- 11. Follow emergency evacuation procedures developed for the specific co-op site.
- 12. Get away from exterior walls when outside. Move to a designated safe area and activate the school's reunification plan.
- 13. If utilities have been damaged, shut off main gas valves and water valves (except fire suppression systems), and shut off electricity at the meter box if safely accessible. Evacuate the building following emergency evacuation procedures, and do not reenter until a utility official says it is safe.
- 14. After the quake, check sewage lines before allowing resumption of toilet flushing.
- 15. After a quake, be careful of chimneys and have them inspected.
- 16. Check with the local fire department for emergency services and resources.

#### Lockdown and Intruder Alerts

- 1. From time to time, schools have been faced with the threat of unauthorized individuals entering the facility.
- 2. An intruder is defined as any visitor who, through act or deed, poses a perceived threat to the safety and welfare of children and adults.
- 3. Every school site should contact their local law enforcement to:
  - a. Ensure the school is on the lockdown notification list
    - i. This may include sharing multiple phone numbers to cover all workdays and teachers
  - b. Review the lockdown procedures best suited for that site

#### Basic Lockdown Guidelines

- 1. These are just an overview and schools should consult with law enforcement for a personalized plan
- 2. If at any time you are dealing with a person about whom you feel uncomfortable or are fearful for your safety or the safety of others, then you may be faced with an intruder situation.
- 3. If a person(s) comes into the facility, assess the situation. If you are uneasy or suspicious of the person(s) immediately have someone call 911 or the security officer designated by your site.
- 4. Remain calm.
- 5. If a weapon is present, DO NOT CONFRONT give a predetermined hand signal or code phrase to another adult as a signal for them to call 911 immediately.
- 6. If no weapon is suspected, confront the intruder in the following manner:
  - a. Approach the individual in a non-confrontational manner with the assistance of another adult
  - b. Introduce yourself and the person with you to the individual in a non-confrontational way.
  - c. Ask the individual who they are and how you can be of assistance.
  - d. Inform the individual of the policy that all visitors must be authorized and need to sign in, then guide him/her to the area where that is done.
  - e. If the individual refuses, do not confront him/her. Give the other adult the pre-designated hand signal or code phrase to another adult as a signal to call 911.
- 7. If it is determined that the safety and health of children and adults are in jeopardy:
  - a. Intruder Alert Procedure: If the intruder is already inside the building, a hand signal (which has been predetermined and is known by all) shall be made to the first adult seen. That person will pass on the hand signal to others throughout the building and will call 911.
  - b. If the suspected intruder is not yet in the building, an announcement will be made (or a bell sounded) to alert all of potential danger. The announcement

- will be "This is a Code Red Emergency, repeat, this is a code red emergency." or write your own:
- c. If children are outside when a "Code Red" is called or shots are heard/fired, teachers will quickly direct and move children back into the facility and into the nearest classroom for lockdown.
- 8. Upon hearing the lockdown announcement, the following steps must be implemented:
  - a. Adults should quickly check the halls, restrooms, and all areas closest to their classrooms to get children into the rooms
  - b. Lock all doors, close and lock all windows, cover all windows and doors, and turn off lights
  - c. Keep children away from windows and doors; position children in a safe place against walls or on the floor; turn a classroom table on its side to use as a buffer
  - d. Adults will maintain (as best they can) a calm atmosphere in the room, keeping alert to emotional needs of the children. (Tip: gather in a story circle behind the table.)
  - e. Teachers will keep all children in the classroom until an "all clear" signal has been given
  - f. Teacher or designee will immediately call 911 and stay on the phone until help arrives. Await further instructions from emergency response personnel. You will be informed when it is safe to move about and release children from your rooms.
  - g. Children should not be released to parents until an "all clear" has been called.
  - h. Upon arrival, the local police, in conjunction with the teacher, will assume controlling responsibility and may evacuate the building per police standard operating procedures.
  - i. When "all clear" is heard, the teacher will apprise the adults of the situation and counsel with children.
  - j. When the threat has been eliminated, normal activities should be resumed as soon as possible as instructed by the teacher.
- 9. Teacher will apprise parents of all "lockdowns" whether practice or real.
- 10. Teacher will report the incident to the Coordinator of the Sponsoring College who will inform the Community/Technical College Safety officer.

#### **Power Outages**

- 1. Teacher or designee will try to locate the problem and activate alternate lighting system
- 2. Call 911 if concerned about a fire or safety hazard
- 3. Unplug all electrical equipment; turn off all but one light

- 4. Teacher to contact property manager, if needed
- 5. Teacher to call electricity provider
- 6. All caregivers will be notified if power outage is prolonged
- 7. Washington State OSPI and DYFS mandate a minimum indoor temperature of 65 degrees for public schools and child care. While this rule does not apply to cooperative preschools, consider that threshold when deciding to hold class during a power outage.

## 72 Hour Emergency Kit

- 1. Stored in waterproof containers that are easily accessible in the building
- 2. Materials should be check yearly to ensure everything is usable

Batteries	Food - 3-day supply (for largest number of
Bleach	people in class at one time)
Bucket	Gloves (heavy leather)
Can opener	Hand Sanitizer
Comfort kits (optional)	Lighter or matches
Crowbar	Office supplies (pen, paper, tape)
Disaster plan	Paper towels
Drinking water 3-day supply (largest	Plastic garbage bags (large for rain
number of people in class at one time)	protection and medium for toileting)
Duct tape	Radio
Emergency information for children and	Soap
adults	Toilet paper
First Aid supplies	Whistle
Flashlights	Wrench

## **Animals**

- 1. Caregivers must be notified prior to any exposure or contact with animals, whether at the preschool, on field trips or part of a special event.
- 2. Classroom pets and visiting animals must be carefully chosen in regard to care, temperament, health risks, and appropriateness for young children.
- 3. Children five years of age or less should not physically handle reptiles and/or amphibians.
- 4. Children will be closely supervised while handling any animal.

#### **Classroom Pets**

- 1. Responsibility for animals and their enclosures will always be with the classroom teacher.
- 2. Co-op must have a written plan for approved classroom pets describing care and maintenance
  - a. Plans must include roles and responsibilities of designated adults, habitat/cage placement, maintaining a sanitary environment, procedures for child and animal interactions, and an updated record of the animals' vaccinations or health status.
  - b. Children handling pets will be under the direct supervision of a designated adult.
  - c. Children five years of age or less should not physically handle reptiles and/or amphibians.
  - d. Anyone handling pets will wash hands before and after contact. This includes handling equipment or supplies used for feeding and maintenance.
  - e. All animals shall be kept out of areas or spaces used for storing food, food-related equipment and supplies, and food prep areas.
  - f. Habitats/cages will be placed away from eating areas.
  - g. Cages/habitats must prevent any bedding from scattering out of the animal's enclosure. Enclosures must have solid sides.
  - h. Cleaning cages and disposing of waste must be the responsibility of designated adults.
    - i. Children must not participate in this process.
    - ii. All waste must be disposed of appropriately solid waste in sealed bags, liquid waste (including fish tank water) down toilets or waste drains.
    - iii. Pet enclosures must not be cleaned in the same sinks used for hand washing or food preparation.
  - i. All animal food and supplies will be kept out of the reach of children
  - j. Any animals and all animal areas shall be maintained in a healthy, sanitary condition, safe to animals and children

## Field Trips

## **Definition**

Field Trips are part of the regular preschool curriculum and will typically be scheduled during the regular class at off-site locations.

## Field Trip Approval and Insurance Coverage

1. Liability insurance coverage applies to field trips since they are a part of the co-op

- program. Therefore, all risk management guidelines and adult-child ratios must be followed throughout the field trip
- 2. The Coordinator of the Sponsoring College must authorize field trips. The teacher is to be left free to circulate among all the children, giving individual attention when necessary.
- 3. Caregivers, the co-op instructor/coordinator, and the college program office must be notified in advance of each field trip.
- 4. Written permission must be received from each caregiver prior to any field trip. This may be one form for the entire year or individual notices for each trip.
- 5. Caregivers must be notified for any field trip including animals

## <u>Items to be Taken on Each Field Trip</u>

- 1. Consent to Medical Care: For authorizing treatment for a child whose guardian cannot be reached
- 2. Emergency Medical Information: Includes essential medical, allergy, and family information for each child
- 3. Emergency Contact Information: Includes name of contact person and phone number

## <u>Authorized Volunteer Carpool Drivers for Field Trips</u>

- 1. Carpool drivers for field trips must complete Voluntary Driver Automobile Notice form
- 2. Minimum liability limits of \$100,000 per person, \$300,000 for bodily injury/accident, and \$50,000 property are required.
- 3. These records must be kept on file in the co-op as long as insurance is in effect and the caregiver is a field trip carpool driver.
- 4. All carpool drivers of preschool field trips must have a valid driver's license. A copy must be kept on file at the co-op for as long as the caregiver is a field trip driver.
- 5. Authorized Volunteer Carpool Drivers must not be using medication that could affect driving capabilities, nor be under the influence of any form of drug or alcohol.
- 6. Car doors must be locked when traveling.
- 7. Each child must have his/her own seating place in the car.
- 8. In carpools, at least one adult must be in the car who is responsible for the children only.
- 9. Drivers will be responsible for driving only.
- 10. All occupants shall wear the appropriate seat restraint for their age and size.
- 11. Children should sit in the back seat whenever possible especially when airbags are in use, as airbags can cause serious injury and children are more at risk than adults.
- 12. Children shall never be left in a vehicle without adult supervision.

## **Special Events**

## **Definition**

A special event is a co-op sponsored event which is NOT a part of the regular preschool curriculum or which includes people not regularly enrolled in the preschool class or college course (e.g. picnics, auctions, guest exhibitors, other family events

## Approval and Insurance Coverage

- 1. Some co-op sponsored events may be uninsurable. It is important that special events be authorized. Please complete the form for special events.
- 2. A description of the event or activity shall be submitted to the Coordinator of the Sponsoring College for approval at least 30 days prior to its occurrence. Please refer to the Sponsoring College for the appropriate procedure to submit for approval
- 3. This description must include the location, number of participants, cost or
- 4. total revenue expected, dates, and description of products sold (if any).
- 5. The Coordinator of the Sponsoring College may request or need to arrange for the following:
  - a. Event authorization from the insurance carrier
  - b. Certificate of Insurance for the host facility or landlord
  - c. Request listing the host facility as Additionally Insured
  - d. Evidence of Insurance from other parties or providers.

#### *Restrictions on certain event types*

- 1. Activities requiring waivers are uninsurable: Neither the co-op or members shall ever sign a waiver of responsibility unless authorized by the college program coordinator. (E.g. Most gymnastic and bouncy house facilities will require a waiver; therefore, will not be approved for field trips or special events.)
- 2. The host site for the field trip or special event must assume responsibility and liability for the premises and the activities they provide.
- 3. Swimming may be authorized if at a public facility with a life guard provided.

#### 4. Parades

- a. Participation in a parade requires prior approval of the college coordinator
- b. Cooperative schools and members may not sign a waiver to participate in a parade.
- c. Cooperative schools may not use motorized vehicles in parades.
- d. Parades may not be sponsored by the cooperative school
- 5. The following **are not approved for cooperative preschools** and will not be covered by the liability insurance policy:

- a. Trampolines
- b. Gymnastic or tumbling activities where a waiver is required. Inflatables and "bouncy houses"
- c. Horseback Riding
- d. Animals, other than house pets, are not covered. Other exhibitors of animals must provide evidence of insurance e.g. Reptile Zoo exhibitor
- e. Incubators to hatch chicks, chicken and other fowl
- f. Fireworks (use or selling of)
- g. Third party telemarketing, direct mail or internet advertising firms (including spam)
- h. Any event with greater than 500 people at any one time
- i. Any event lasting more than 5 days
- i. Rodeos
- k. Political rallies
- l. Events including contact sports
- m. Carnivals and fairs with mechanical rides
- n. Firearms and weapons
- o. Aircraft

#### Animal Visitors to Class

- 1. Caregiver(s) must be notified in advance of any animals visiting the classroom.
- 2. If children have allergies to animals, those animals will not be allowed in the classroom.
- 3. No birds, chickens or incubators will be allowed in classrooms specific insurance exclusion.
- 4. No ants or ant farms will be allowed.
- 5. Co-op members' family pets may visit the classroom with approval of the Teachers.
  - a. Pets may include cats, dogs, fish, insects, guinea pigs, rabbits, rats, gerbils, and hamsters.
  - b. Cats and dogs must be on a leash and under the control of a designated adult.
- 6. Prior to guest exhibitors (e.g. reptile zoo, frog lady, etc.) bringing animals to the co-op, the teacher must submit risk management Special Event Form A to the college coordinator for approval.
  - a. Guest exhibitors must provide evidence of liability insurance.

## Alcohol and Liquor Liability

1. Special events with liquor served must have prior approval from the

coordinator of the college parenting education program and the OPEP Risk Management Committee.

- a. Special approval is required at events serving alcohol or if alcohol is being auctioned or raffled
- 2. Due to the special permits, approval for liquor at events must be 60 days in advance.
- 3. Cooperative preschools are not authorized to hold a Liquor License or Banquet Permit allowing service of alcoholic beverages. Cooperative preschool employees and members are not authorized to serve or sell alcoholic beverages.
- 4. Cooperative preschools may:
  - a. Hold the event at a facility such as a community center, grange, hall, etc. and require evidence of their liquor liability and /or the caterer's liquor liability.
  - b. Hold the event at a restaurant, hotel, or lodge (Elks, Eagles, etc.) that routinely serves liquor during business hours.
  - c. The co-op must provide evidence of the liquor liability held by hired caterers or servers.

## **Fundraising**

- 1. It is the intention of the Risk Management plan to support the fundraising efforts of the individual co-ops. These funds may be used both to enrich the classroom experience and assist those in financial need.
- 2. All fiscal controls must be followed in the handling of funds

## **Raffles**

Raffles have very specific regulations and will differ depending on if tickets are sold to non-members. When cooperative preschools consider holding a raffle, they are advised to review regulations with the Washington State Gambling Commission – unlicensed gambling activities for charitable/nonprofit organizations (GC5-204b) and Raffles (GC5-165).

## **Record Keeping**

## **Caregiver Agreement**

An acknowledgement as to the receipt and understanding of all co-op policies and guidelines must be signed at the beginning of each school year by each enrolled

adult to ensure all policies and guidelines are understood and followed

#### Children's Records

- 1. Information on immunizations, allergies, permission for emergency medical attention and contacts must be obtained and kept at the co-op.
- 2. These forms should be kept as long as the child is enrolled
- 3. The information should be kept in a portable file and must be taken on every field trip and be accessible during outdoor play
- 4. Files for Individual Children should include:

## Consent to Medical Care

- 1. In case of a medical emergency when a caregiver cannot be reached, the consent form will enable the teacher to authorize medical attention for the child
  - 2. This form must be kept in the same place as the child's medical information and copies taken on field trips.

## **Emergency Medical Information**

- 1. The preschool must keep completed medical information forms in case of an emergency.
- 2. Information should be included about where to reach the caregiver, a neighbor or relative, the family physician, and the child's general medical condition and allergies.

## Permission to Photograph

The preschool must have a signed permission form for each child for use of photographs, digital images, and video.

## **Child Release Information**

All co-ops must have on file a list of the persons regularly authorized to take a child from the co-op.

- 1. Updated forms shall be kept on file for the duration of the child's enrollment in the co-op.
- 2. In the event the child is to be taken from the co-op by those not on the list, the guardian must send a form authorizing the release of the child
- 3. They shall also notify the person who takes the child that photo identification shall be required
- 4. The teacher must check the photo identification
- 5. Under no circumstances will a child be released without prior authorization

## **Immunizations Records**

1. Create and maintain a secure storage system for confidential immunization records to identify susceptible children to use in the event of a disease outbreak.

- 2. Immunization records should not be kept in the individual child's file.
- 3. Each preschool should designate 1-2 people to oversee immunization record keeping
- 4. Having this information readily available is important during an outbreak or suspected outbreak to protect children, teachers, and caregivers from the spread of diseases that vaccines can prevent.
- 5. This role could be assigned to a caregiver, teacher, or director. A new board or committee position could be created for this role.
- 6. This person's duties would include the following:
- 7. Gather, check, and assess Certificates of Immunization (CIS) and Certificates of Exemption (COE)
- 8. Create and maintain a secure storage system for immunization records to identify susceptible children to use in the event of a disease outbreak
- 9. It is recommended that four separate sealed envelopes be created for each class, labeled as follows:
  - a. Complete (fully immunized)
  - b. Conditional (in the process of being immunized)
  - c. Exempt (have a signed COE)
  - d. Out of Compliance (none of the above statuses, must get in compliance within 30 days)
- 10. The confidentiality statement at the beginning of this section should be written prominently on the outside of each envelope.
- 11. Keep immunization forms on file for as long as the child remains in the preschool, then return form to caregiver when child leaves program
- 12. Determine each child's immunization status as complete, conditional, exempt, or out of compliance:
  - a. Complete: fully immunized according to minimum requirements.
  - b. Conditional: in the process of being immunized according to minimum requirements.
  - c. Exempt: if guardian and health care provider signs a COE indicating a vaccine or full required dosage of vaccine will not be received.
  - d. Out of Compliance: if the child does not have any of the other statuses. Must be in compliance within 30 days to continue in school.

## **Policies on Child Abuse and Neglect**

## **Employees and Adults Working in the Classroom**

- 1. All paid employees teaching in co-ops must complete a class on Child Abuse/Neglect Recognition and reporting procedures as required by state law.
- 2. Signed verification of this training will be filed with the Coordinator of the

- **Sponsoring Institution**
- 3. The law requires that paid employees report suspected abuse or neglect
- 4. Employees will be screened by the appropriate law enforcement agency using the Criminal Background Check from the Washington State Patrol.
- 5. In order to protect the co-op, staff, and caregivers; adults shall not be alone with a child or children where they cannot be observed by other adults. At least two adults must be present in any child supervision
- 6. Co-op staff or adults working in the classroom may not physically, verbally, or emotionally abuse or punish children.
- 7. Employees and caregivers shall protect the child(ren) in their care from child abuse, neglect, or exploitation as required under RCW 26.44.
- 8. Cooperative preschools are required by insurance to follow specific steps in the hiring process. See OPEP Insurance Requirements for Hiring Employees in the appendix

## Reporting Suspected Child Abuse and Neglect

- 1. At the first reasonable cause to believe that child abuse exists, the reporting adult will immediately inform the Instructor. The Coordinator of the Sponsoring College must also be called.
- 2. A phone call to Child Protective Services (CPS) or local law enforcement must be made by the reporting adult immediately. A written report, as a backup to the phone report, shall be completed and filed with the Coordinator of the Sponsoring College.

## Responsibilities of Nonprofit and Tax Exempt Organizations Cooperative preschools are expected to follow local, federal and state regulations.

## Liability and Compensation

Officers and board members should not be compensated or have a reduced tuition.

#### Volunteers Protection Act of 1997

- 1. A federal statute entitled Volunteer Protection Act of 1997 (the Volunteer Act) may provide some protection to directors and officers of nonprofit corporations.
- 2. This statute, which took effect in September 1997, provides immunity from personal liability to volunteers, including unpaid directors and officers, working for nonprofit corporations
- 3. A person is considered a volunteer if he or she performs services for an organization without the expectation of or receipt of compensation for his or her services. (Washington Nonprofit Handbook)

## IRS Form 990

IRS Form 990 has extensive reporting requirements and requests thorough and complete information about an organization's compensation arrangements, as well as possible conflict of interest for officers and others. Section 501 (c) (3) contains excess benefits rules which bar board members from profiting from their positions within a nonprofit organization.

## **Insurance Coverages**

## **Eligibility**

On February 25, 2000, members of the Organization for Parenting Education Programs voted to accept the following criteria to determine a group's eligibility for the statewide parent cooperative preschools insurance program.

## Criteria for Insurance Eligibility

- 1. An insured group must hold an official affiliation agreement with the parenting education program at a community or technical college.
- 2. The college parenting education coordinator must be a member of OPEP.
- 3. The college program must operate under WAC 131-28-036(4)(b) and current community and technical college guidelines for parenting education programs.
- 4. An insured group must be in compliance with the current OPEP risk management guidelines.
- 5. An insured group must be one or more of the following:
  - a. College operated program
  - b. College affiliated and Washington non-profit corporation
  - c. College affiliated and determined 501(c) 3 by the IRS

#### Fiscal Controls Required for Eligibility

- 1. In order to maintain eligibility for OPEP insurance coverage, College Representatives are responsible for ensuring that the following fiscal controls are complied with and enforced at their participating cooperative preschools. These are the minimum requirements, colleges and/or co-op's may institute additional controls as they deem necessary. In this document Coop and Cooperative Programs refers to all college affiliated preschools, once a week programs and other types of affiliated programs.
  - a. All expenditures must be accompanied by a receipt or documentation that includes; date, amount and the purpose of the transaction.
  - b. Co-op's must have at least 2 but no more than 4 authorized signers on the coop's bank account. Check signers must be voted in at a board meeting and recorded in the meeting minutes.

- c. Co-op employees are not allowed to have access to the co-op's bank account, with the following exception:
  - i. Co-op's may hire an individual to help with the operations of the business, such as an Administrator, Director or Bookkeeper. If necessary for the performance of their job, this person is authorized to do the following:
  - ii. Write checks (to be reviewed and signed by an authorized signer)
  - iii. Make deposits at the bank (recording of the collection of funds is to be completed by the Treasurer)
  - iv. Hold a debit card to make authorized purchases
- d. It is the co-op's responsibility to have a written policy, published in the membership handbook, for oversight of this employee to ensure that co-op funds are not at risk of theft. Someone other than this employee must reconcile the co-op's bank account
- e. Only one member per household may be an authorized signer on the co-op's bank account.
- f. Signers are not allowed to sign checks payable to themselves.
- g. The monthly co-op accounts (income and expense register) must be reconciled to the bank statement by someone not authorized to deposit or withdraw co-op funds.
  - i. If the preschool uses an e-payment platform, like Jovial, the reconciler must have viewing access to this platform to ensure that all transfers out of the platform are deposited into the co-op's bank account.
- h. Only the 4 executive officers of the co-op are authorized to sign contracts, MOU's or agreements on behalf of the co-op. Any signed contracts should be reported at the next board meeting and be included in the meeting minutes.
- i. Co-op's must have a spending policy that is published in the members handbook. This policy should include spending limits and identify individuals who are authorized to purchase items on the co-op's behalf.
  - i. The policy should differentiate between funds that are spent out of the current approved budget and purchases using co-op reserves.
  - ii. If the co-op has a debit card, guidelines for the use of the card should be included in the spending policy.
- j. Co-op funds should never be mixed with member personal funds.
- k. Checks should never be made payable to cash and blank checks should not be pre-signed.
- l. Non-members of the co-op should never handle co-op funds.
- m. Co-ops are not allowed to use mobile payment services that are not secure and where payments can be reversed (this includes Venmo, PayPal, Zelle, etc..). Any service used should have complete accounting transparency to

prevent potential fraud. Before using any payment service the co-op needs to have a written plan in place to ensure that there will be no theft of co-op funds. This plan must be presented to the board and be recorded in the meeting minutes.

- i. The co-op should NEVER use a payment service that requires the use of an individual's SSN.
- ii. Due to Federal Regulations against Money Laundering, including the USA Patriot Act, the majority of online platforms are required to collect an individual's personal information. As a nonprofit, a co-op should not be using an individual's personal information.
- iii. Paypal business account is an example of a mobile payment service that meets the above requirements and would be considered secure. Check with your college coordinator before using any platforms/services. .
- n. Cooperative programs may have a debit card under the following conditions (credit cards are not allowed):
  - i. The use of the card is intended for situations that require online payment or would cause an undue burden for a member, or employee, to purchase and then be reimbursed. They are not intended to be used as a replacement for checks.
  - ii. Board members must vote and approve, and have recorded in the meeting minutes, authorization to obtain a card from their bank. The card is only to be used by authorized check signer(s) as designated by vote and/or an authorized employee as designated by vote
  - iii. The card must be kept in a secure/locked location. The location will be determined and approved by the board and recorded in the minutes.
  - iv. The card is only to be used for individual authorized payments as outlined by the co-op's spending policy.
- On-line banking may be used for viewing transactions and bank statements.
   It does not allow for unauthorized transfers of funds and expenditures online.
- p. All electronic withdrawals and transfers of funds, including debit card transactions, must be fully documented by an authorized bank signer.
   Documentation should include; date, amount and purpose of transaction, reported and recorded in the following meeting minutes.
- q. College Representatives must follow the practices and guidelines from the OPEP Treasurers Handbook.
- r. College Representatives must require an annual financial review for each coop. The financial review may be performed by a past treasurer, college staff

or another qualified person, such as a member with accounting experience. The co-op may also hire a qualified individual to perform the review. The review should not be performed by an individual who had access to co-op funds during the year being reviewed, nor a person with a close relationship to such an individual.

## **Property Insurance (Optional)**

- 1. Insurance coverage for fire, theft, and vandalism is available at the option of each coop. Contact the Coordinator of the Sponsoring College.
- 2. Preschools should maintain an annual inventory of furnishings, equipment materials and supplies.

## **Accident Insurance**

- 1. Children enrolled in the co-op program are covered by the accident policy as part of their enrollment in the co-op.
- 2. The enrolled child is covered during the regular activities for the class in which the child is enrolled.
- 3. Contact the Coordinator of the Sponsoring College to submit a Hartford Accident Insurance Claim.
- 4. Adults participating in the co-op program are not covered by the accident policy.
- 5. Employees should report an injury to their health care providers as an on- the job injury to be reported to the state Dept. of Labor and Industries (L & I).

#### Liability Insurance

The co-op maintains General Liability Insurance to protect the co-op, the employees, and the caregivers against suit for negligent acts in the performance of their duties for the co-op.

## Non-Owned Auto Coverage

- 1. The co-op does not provide auto insurance for any individual. Carpool drivers for co-op field trips must provide evidence of their own automobile insurance.
- 2. The co-op's policy does provide non-owned auto liability coverage that protects the co-op from suit resulting from an accident by an "employee." The coverage does not protect the "employee" who must rely on his/her own insurance

## <u>Dishonesty Coverage for Officers</u>

This coverage is designed to protect each cooperative school against losses resulting directly from officer dishonesty.

## Summer Coverage

- 1. Only existing co-ops that continue over the summer are covered.
- 2. The teacher must be an employee of the co-op.

- 3. The same by-laws, operating procedures, and financial accounts must apply.
- 4. Risk management standards, including adult to child ratios, apply.
- 5. The college may or may not have working adults enrolled for credit; however, it is assumed that the working adults were enrolled and trained for risk management during the preceding Fall, Winter, and Spring quarters.
- 6. Summer social events, such as park days, are not covered.
- 7. Summer special events such as community fairs or participation in community parades must have prior approval from the Coordinator of the Sponsoring College.

## Filing an Insurance Claim

- 1. Contact the parenting education office of the sponsoring college to obtain a current claim form.
- 2. After completing the claim form, return the form to the Coordinator of the Sponsoring College. Coordinator's signature is required.
- 3. Provide all relevant details associated with the loss.
- 4. The co-op may be required to file a report with local law enforcement.

## **Liability, Safety and Health Communication**

## Americans with Disabilities Act

- Participants in the parenting education program who have a documented disability
  as defined by the Americans with Disabilities Act and who seek a reasonable
  accommodation must contact the Coordinator of the Sponsoring College for
  assistance.
- 2. The cooperative preschool may be legally responsible for providing what is deemed a reasonable accommodation for enrolled children with documented disabilities.

#### Safety and Health Bulletin Boards

- 1. Each cooperative shall maintain a safety bulletin board. This is an important medium to increase the caregivers and employees' awareness of safety and health issues.
- 2. The following should be considered for maximum bulletin board effectiveness.
  - a. A specific safety bulletin board, or portion of an existing board, will be designated exclusively for safety information
  - b. It shall be placed in a location where there is greatest exposure.
  - c. All appropriate Labor and Industry communications will be posted.

#### Other Protocols and Postings

1. Posters listing the site's phone number and address (including cross streets), emergency numbers, procedures, etc. will be strategically located (e.g. on the first

- aid kit, beside the phone).
- 2. Locations of first aid kits will be prominently marked with a Red Cross symbol and the words "First Aid" in order to facilitate the retrieval of the first aid kit in an emergency.

## **Court Orders**

- 1. Co-op members occasionally will have some type of court order limiting proximity or contact with another individual.
  - a. Court orders are public documents.
  - b. They are not confidential but may be sensitive.
  - c. Individuals with any type of court order should provide a copy for the preschool teacher and college instructor.
- 2. Consult college security and/or local law enforcement for advice and procedures for handling the situation.
- 3. Determine what procedures need to be written and who needs to know should a situation occur.

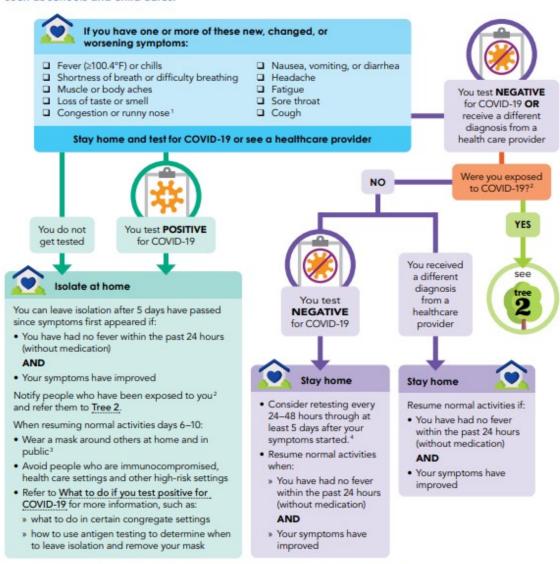
## **Appendix**

**Department of Health Symptom Flowchart** 

# What to do if you have COVID-19 symptoms —



This decision tree is for the general public and non-health care settings, such as schools and child cares.



If the person is under the age of two and ONLY has this symptom, testing and isolation are not required. If the child's symptoms worsen or persist beyond 5 days, contact a health care provider.

<sup>&</sup>lt;sup>2</sup> Exposed to COVID-19: someone who was within 6 feet of a COVID-19 case for more than 15 minutes within a 24-hour period during the case's contagious period. The definition of a close contact may vary in some situations.

<sup>&</sup>lt;sup>2</sup> If you cannot wear a well-fitting mask, you should complete a full 10-day isolation at home.

See Self-Testing Guidance for the Public for additional information about using repeat testing if you test negative. If you tested negative with a molecular laboratory test (e.g., PCR), you do not need to repeat testing.

## Required Vaccines by Age

As of August 2023

## **Child Care Vaccines Required Chart for Parents**



Instructions: To see which vaccines are required for child care, find your child's age and look at that row going across to find the vaccines and doses needed. Children must meet minimum vaccine intervals and ages to meet the requirements. Please talk to your health care provider or child care provider if you have questions.

	Hepatitis B	DTaP (Diphtheria, Tetanus, Pertussis)	<b>Hib</b> (Haemophilus influenza type B)	Polio	PCV (Pneumococcal Conjugate)	MMR (Measles, mumps rubella)	Varicella (Chickenpox)
By 3 Months	2 doses	1 dose	1 dose	1 dose	1 dose		
By 5 Months	2 doses	2 doses	2 doses	2 doses	2 doses	Not routinely given before 12 months of age	Not routinely given before 12 months of age
By 7 Months	2 doses	3 doses	2 or 3 doses**	2 doses	3 doses		
By 16 Months	2 doses	3 doses	3 or 4 doses**	2 doses	4 doses**	1 dose	1 dose
By 19 Months	3 doses	4 doses	3 or 4 doses**	3 doses	4 doses**	1 dose	1 dose
By 7 years or preschool/ school entry at ≥ 4 years*	3 doses	5 doses**	Not routinely given to children age 5 years and older	4 doses**	Not routinely given to children age 5 years and older	2 doses	2 doses

 $<sup>\</sup>hbox{$^*$Children attending Preschool-12th grade must meet the immunization requirements for their grade in school.}$ 

## **Bleach Guidelines**

Disinfecting Solutions  For use on diaper change tables, hand washing sinks, bathrooms (including toilet bowls, toilet seats, training rings, soap dispensers, potty chairs), door and cabinet handles, etc.					
Water	Bleach Strength*	Bleach Strength*	Bleach Strength*		
	2.75%	5.25-6.25%	8.25%		
1 Gallon	1/3 Cup, plus 1 Tablespoon	3 Tablespoons	2 Tablespoons		
1 Quart	1½ Tablespoons	2 <sup>1</sup> / <sub>4</sub> Teaspoons	1½ Teaspoons		
Sanitizing Solutions  For use on eating utensils, food use contact surfaces, mixed use tables, high chair trays, crib frames and mattresses, toys, pacifiers, floors, sleep mats, etc.					
1 Gallon	1 Tablespoon	2 Teaspoons	1 Teaspoon		
1 Quart	1 Teaspoon	½ Teaspoon	½ Teaspoon		

Disinfection of non-porous non-food contact surfaces can be achieved with 600 parts per million (ppm) of chlorine bleach. To make measuring easier, the strengths listed in this table represent approximately 600-800 ppm of bleach for disinfecting, and approximately 100 ppm for sanitizing. Chlorine test strips with a measuring range of 0–800 ppm or higher can also be used to determine the strength of the solution.

## OPEP Insurance Requirements for Hiring Employees



One Bala Plaza, Suite 100 Bala Cynwyd, PA 19004

## ABUSE & MOLESTATION SUPPLEMENTAL APPLICATION

	icant's Name: Washington State Parent Cooperative Preschools		
1.	Does the Applicant's employment process include verification of whether the individual has ever been convicted of any crime, including sex related or child-abuse related offenses, before an offer of employment is made?	ĭ∆Yes	□No
2.	Does the Applicant's state permit them to do criminal background investigations?     If yes does Applicant routinely request and receive such background investigations?	X Yes X Yes	□ No
3.	Does the Applicant verify employment related references?	XYes	□No
4.	Does the Applicant conduct a personal interview?	X Yes	□ No
5.	Does the Applicant have written procedures for dealing with sexual abuse? If yes, please attach a copy.	Yes	□No
6.	Does the Applicant have a plan of supervision that monitors staff in day-to-day relationships with clients, both on and off premises?	XYes	□ No
7.	Will any independent contractors have access to clients or children in a closed door setting or perform operations where they will be physically touching another person?  a. Does the Applicant perform background checks on hired independent contractors?  b. If no, please explain:	Yes Yes	ĎNo No
8.	a. Has the Applicant's organization ever had an incident which resulted in an allegation of sexual abuse? If yes, please describe below.  b. Was a claim made against the organization?  c. Was the case settled?  d. Was the case taken to trial?  e. How much money was paid as damages to the victim? \$	Yes Yes Yes Yes	X  No
9.	Regarding coverage for abuse & molestation, does Applicant's current insurance program:  Exclude coverage  Limit coverage (Please indicate limit of liability.) \$ 1,000,000  Neither exclude nor limit coverage:		
10.	Please indicate age range of clients: Preschool Students and their Parents		