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## Employment Practice Liability Insurance

Now more than ever, business owners need to buy *Employment Practice Liability Insurance* (EPL) to cover charges from employees for unfair pay, wrongful termination, sexual harassment, failure to employ or promote, and for discrimination based on gender, race, national origin, religion, age and disabilities. An employment practice claim is any action arising from the employer-employee relationship where the employee believes the employer has wronged him or her.

Employment-related claims are one of the fastest growing sources of insurance claims by businesses with fewer than 100 employees. There were 95,402 charges of discrimination at the Equal Employment Opportunity Commission (EEOC) in 2008 representing an increase of 15.2% over 2007. The financial ramifications of not having EPL insurance can be crippling, especially for small homes because they do not have the operating budgets to handle the defense costs, let alone settlements or judgments, of an uninsured claim. The medium cost of an EEOC lawsuit in 2006 exceeded \$200,000.

Don't be fooled in thinking you have coverage. There is no EPL coverage under other insurance policies such as General Liability. What can you do to make sure you are protected? Contact your PCALIC Account Manager today at 800-673-2558 to discuss your options and complete an application in just 10 minutes. It's that easy!

## Incident Reporting: Sample Checklist

To make sure that incidents get reported accordingly, use the following checklist to see if you have the following:

- There is a written incident reporting policy/procedure.
- The procedure includes a clear definition of what is reportable.
- The procedure defines responsibility for reporting incidents and emphasizes participation of all staff in all departments.
- The procedure clearly identifies reporting channels.
- The procedure requires reporting and routing of all incident reports in a timely fashion.
- There is a non-punitive approach to incident reporting.
- Each individual report is reviewed by a designated individual in the organization to evaluate for causative factors and if the event was preventable.
- Reports are trended and analyzed on a monthly basis.
- Incident reports and trends are reported to appropriate Committees or Board. Staff receives feedback on the result of an investigation and problem resolution.

## IN THE SPOTLIGHT!

The team at PCALIC appreciates all you do for your communities. We want to acknowledge exceptional organizations for their hard work and to deficiencies.

This month's spotlight is  
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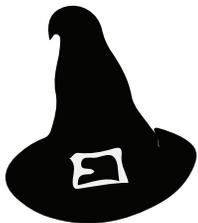
Divine Adult Family  
Dainell Strong  
Beta Nursing  
Brenda Fish  
Armida Medina  
Holly Cordero  
Eight Avenue Living  
Deborah Ferry  
Henry & Evla  
Edens Billa  
Carol Swink  
Bevevolent  
Sherry Stockdall

## Congratulations!

Log on to PCALIC.com to access all the benefits of being a

Member Insured:

Falls Procedures  
Wandering/Elopement  
Procedures  
Risk Assessment Form  
Medication Administration  
Video



Join us this October on  
Facebook For the  
PCALIC Craft or Decorating  
Contest!

Find out more today at:  
[facebook.com/PCALICLLC](https://www.facebook.com/PCALICLLC)

## Discovering the Stressful Situation in the Work Place

Stress in the workplace can lead to unproductiveness. Relieving stress is necessary for a business to run properly and effectively. Understanding what is causing the work place to be an uncomfortable environment can also help. Learning methods to help relieve the stress upon and between your employees can make your company a more pleasant one to work at.

### Discovering the Stressful Situation in the Work Place

As mentioned, discovering the stressful situation in the working environment can greatly reduce stressful matters between co-workers. Some of the situations that might be making your business an unpleasant one to work at are:

- Employees arguing amongst each other
- Team Members not showing up on time
- Being under paid
- Lack of teamwork
- Gossiping
- Lack of structure
- Poor Management
- Poor Communication
- Unsanitary conditions
- Lack of breaks to help employees refresh themselves
- Overworking employees
- Poor scheduling

### Creating a Stress Free Workplace

Creating a stress free work place begins by doing non-profit stress management activities together in the workplace that includes the management team and the working employees. Some of the activities you can do together are:

- Planning and having company cookouts, sporting events, casual dinners, or movie nights
- Taking lunch and dinner breaks for an hour as a team instead of individual breaks
- Have scheduled team meetings where everyone can share their opinions
- Create a schedule each week as a team that helps create working hours that are pleasant for everyone
- Create a cleaning hour at the end of each week where employees have to clean the workplace together to keep it a tidy happy working environment
- Play games that help employees learn to work together so business can be productive

*Using nonprofit activities such as the ones mentioned above can help create a happier environment for employees at your company. You do not just want a company that is about making money and caring on for themselves. You want a company that is family oriented and supports the employees so they will be happy working for you.*

*"The key to success is to keep growing in all areas of life mental, emotional, spiritual, as well as physical."*

*~ Julius Erving*

## Don't Put the Pressure On

Bedsore are also known as pressure ulcers and decubitus ulcers and can be defined as an injury to the skin resulting from constant pressure from staying in one position. This is a result of reduced blood flow to the area eventually resulting in the cells dying, skin breakdown and an open wound. Often resulting around a bony area such as the tailbone, hip or heel.

Those residents most at risk of bedsore are those that are immobile. Other factors that are often associated with bedsore development include the following:

Inactivity  
A reduction in pain awareness  
Incontinence  
Poor Nutrition

To prevent or reduce the chances of bedsore on residents, the following prevention techniques should be used:

Frequently reposition the resident  
Inspect the residents skin frequently  
Take care to prevent friction injury  
Reduce or avoid pressure over bony areas  
Clean areas after incontinence thoroughly and dry thoroughly

If policies and procedures have not been implemented in your facility, it is highly recommended that steps be taken to implement Bedsore Reduction Policies and Procedures. Careful documentation is essential as in any procedure occurring to a resident and should be included in the Policy and Procedure. For more information visit [www.pcalic.com](http://www.pcalic.com) and login to the member-insured section of the website. Under risk management, you will find great resources on implementing skin breakdown policies and prevention procedures in your adult care facility.

## You Asked- We Listened!

The number of our members expanding their services into the home health field has been on the rise in 2013 and 2014. After numerous requests from you- our members- PCH Mutual is now able to offer insurance for your home health care agency that you package with your adult care home insurance.

**To see if your agency qualifies, contact your account manager at 800-673-2558 today.**



## Fun Facts about October

**Fact 1-** October is National Dessert Month and National Cookie Month!



**Fact 2 -** October ends on the same day of the week as February every year

**Fact 3-** The first Jack O'Lanterns were actually made from turnips.

## Halloween Safety Tips for Pets

Halloween is a very festive time of the year and at times it can be loud, scary and unsafe for animals. If you do take your pet out trick or tricking with the family or event staying home please take precaution.

1. Don't leave pets out in the yard on Halloween. Pranksters have been known to mess, hurt, steal, and even kill pets on Halloween night.
2. To Minimize chances of an accident, add reflective tape to your pets costume if they will be out after dark.
3. If you haven't done so already, visit your veterinarian for a microchip prior to Halloween. Also make sure your pet is wearing a collar with proper ID tags.



# Meet the Team!



**Lindsey Holby**  
**Account Manager/Underwriter**

Lindsey brings over five years of customer service experience mixed with one year of insurance experience. When she is not assisting customers with their insurance needs, she is spending time with her fiancé Jeffrey and her beagle, Max. She enjoys attending concerts and reading in her spare time.

*“There’s nothing wrong with staying small. You can do big things with a small team.”*  
~ Jason Fried



*PCALIC Provides Insurance Protection Nationally*



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