

Pollution:

A Risk Schools Should Not Ignore

Traditionally, we think risks caused by pollution as something contained to smoke stacks, hazardous waste sites, and outdated buildings. The more we learn about pollution risks, the more obvious it has become that we need to think differently about these risks.

School buildings are a community resource which range in age and activity, and those differences create pollution risks that we may not usually think about. Let's explore some of those types of risks:

- **Operational Risks:** Normal activities, such as upkeep, can have implications for your district. Wisconsin has seen a few cases of mold or indoor air quality issues caused by cleaning activities. We also have seen minor imbalances with general maintenance products such as swimming pool chemicals or fertilizers that can cause problems.

Being aware of these issues can help prevent problems and avoid an incident. An incident caused by honest mistakes in your procedures can result in a costly clean-up, loss of school days, an expensive insurance claim, or even worse – expenses caused by not having the proper insurance coverage in place.

- **Legacy Risks:** Older buildings bring a unique set of risks. As buildings and materials age, risk factors tend to increase. Older facilities were often constructed with the best materials available at the time. Unfortunately, as we learn more we realize that once state-of-the-art building materials such as asbestos, lead paint, and lead pipes aren't as safe as once thought. Don't forget about the risks of older supply structures such as storage tanks, often used as an energy source.

Legacy risks not only have the potential to cause extra expenses and general liability insurance claims, but can also become neighborhood issues due to the perception of the safety risk.

- **Emerging Risks:** We are seeing a growing number of risk issues when it comes to waste disposal. Disposal issues come in two forms: contractual and unknown. In a contractual situation, a vendor may dispose of waste in a non-compliant manner without the proper insurance in place; hence shifting liability to the district. In an unknown situation, you may be unaware of how a science teacher is disposing of chemical waste or how a shop class is disposing of their hazardous materials.

Emerging risk can cause unforeseen expenses for a district that may or may not be covered by your insurance. Fortunately, most of this risk can be managed by thorough good processes, and professional contract reviews.



For many districts this may be a new way of thinking about facilities and insurance coverage. We all know that prevention is the best protection against problems that could not only have great expense, but could do damage to your relationship with the community.

We advise school districts do a review of these risks and understand what resources your insurance partners can deploy to help you avoid pollutions risks before they start.

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About M3

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