

STATE RISK NEWSLETTER

2024

FALL

I am happy to announce that all four of the restoration contracts were extended until September 30, 2026. Having restoration contractors on master agreement has been a success by streamlining the restoration process, setting negotiated pricing for services and an increased understanding of the state's requirements for cleaning after an insurance claim. Below are the contracts that were extended:

Company	MA #	Contact Name	Contact Phone Number
New Life Cleaning & Emergency Services	MA 758 2300001219	Mark Sears	859-263-2625
Paul Davis Systems of Lexington	MA 758 2300001217	Jeremy Bailey	859-885-7653
Servpro of Lexington	MA 758 2300000472	Jeff Smith Jason Phillips	502-803-0426 859-225-3193
Spaulding Decon, Louisville	MA 758 2300001218	Venkata S. Kuppala	502-475-1371

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Candles and Other Fragrant Products

By Cecil Sowers, Safety Coordinator



It seems like every year this question is usually asked by someone, “can we burn candles during work hours, or use a candle warmer or an oil diffuser?”

Burning candles in the workplace is not permitted. Other fragrant warming products such as a candle warmer and oil diffusers are also not allowed. While these items create a cozy atmosphere, they come with several risk factors, especially in a workplace.

- **Fire Hazard:** The most significant risk is an unattended or improperly placed candle; easily causing a fire.
- **Air Quality:** Candles release soot and other pollutants into the air, affecting indoor air quality and potentially causing respiratory issues.
- **Allergic Reactions:** Some people may be sensitive or allergic to the candle fragrances; leading to headaches, dizziness, or other symptoms.
- **Burns:** There is always a risk of burns from the open flame, especially if the candle is knocked over or handled carelessly.
- **Wax Spills:** Melted wax can cause damage to surfaces; creating difficult clean up and disposal.

Employees must comply with OSHA’s General Duty clause to keep the workplace free from recognized hazards. Section 5a1 of the OSHA Act says:

Each employer shall provide a place of employment free from recognized hazards that cause or are likely to cause death or serious physical harm.

The General Duty Clause, by definition, means that employers must protect employees from serious hazards once they're aware of them – whether OSHA's rules specifically address it or not.

Let’s keep everyone and state property safe from potential hazards. Follow your building safe practices and guidelines.

Should You Allow Space Heaters in Your Facility?

By: Cecil Sowers, Safety Coordinator

It is that time of the year again when the mornings have a chill in the air and the afternoons feel like summer. During this time, most offices are still utilizing air conditioning because of the warm afternoons, which can pose a chilly morning in the workplace. During this transition, employees typically reach for a space heater to alleviate their discomfort from fall to winter. However, portable space heaters are a fire and health hazard.

The use of unapproved or unsafe space heaters – or use of space heaters in an inappropriate or unsafe manner, presents a significant fire risk. They are nice to provide the extra warmth during the cold mornings, but they can cause fires if not properly used. They also can be a health hazard. Overusing a space heater can result in elevated levels of carbon monoxide or nitrogen dioxide fumes in the air. These fumes can cause cold or flu-like symptoms, headaches and eye, nose, and throat irritation.

Not energy efficient! Space heaters generally use 750 to 1,500 watts, which translates to six 12 kilowatt hours of electricity for eight hours of use, according to the experts with the American Council for Energy-Efficiency Economy. In comparison, electric blankets generally use 50 to 200 watts, or 0.4 to 1.6 kilowatt hours of electricity.

As you transition from fall to winter, think about alternative ways to keep warm. Some suggestions would be:

- Dress in layers that you could remove as the day warms up.
- Open windows to let the sunshine in.
- Drink warm liquids.
- Talk to your building superintendent to potentially adjust the temperatures a bit as the day warms up. Most facilities utilize programming and could possibly make some slight adjustments.

State Risk Appraisals District & Policy Assignments

By: Gerry Hamilton, Program Manager

A few months ago, State Risk appraisers expanded their field site visits to re-visit our existing 6,800+ appraised building inventory. The purpose is to update our files with interior and exterior digital pictures, construction materials such as roofing, HVAC, flooring, fire protection systems, etc.

Per policy, our insured cabinets and agencies are responsible to report all building changes including building additions, demolition of whole or partial building and sold / transferred state agency buildings. Submit an FTR-10/ B117 or FTR-11 Form, and State Risk will update our records and adjust insurance coverage accordingly.

Reminder: Our forms are available on the Division of State Risk website, where you can download the FTR10/B117 form, as well as other forms.

State Risk Website

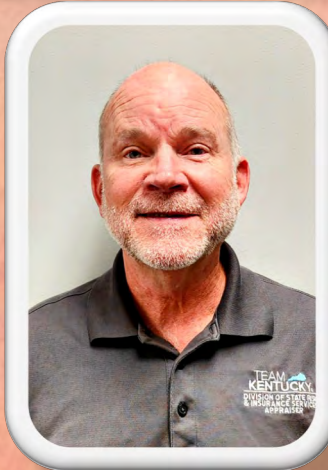
Each State Risk appraiser is the single point contact for the identified districts **PLUS appraiser specialties in University, Military Affairs, Parks and Corrections as shown on the chart.** For direct assistance with an appraiser, first refer to the charted specialty assignments of University, Military Affairs, Parks or Corrections. If not charted, all other appraiser assignments are by defined district and county property location (see county by district chart located on next page). Please reach out to program manager Gerry Hamilton for further clarification. Email: Gerry.Hamilton@ky.gov or call **502-782-5421**.

APPRAISER DISTRICT & POLICY ASSIGNMENTS

APPRAISER	DISTRICTS	UNIVERSITY	MILITARY AFFAIRS	PARKS	CORRECTIONS
Chuck Jackson chuck.jackson@ky.gov (502) 782-5437	1	520 Murray State	1116 Wendell Ford Training Center	407 Barren River	371 Bell Co Forestry Camp
	2	540-542 UK		415 Cumberland Falls	376 Ky Penitentiary-Eddyville
	11	570 WKU		432 Lake Barkley	383 W Ky Corr Complex
	12			433 Lake Cumberland	384 W Ky Corr Farm & Ross Cash
Chris West christopher.west@ky.gov (502) 782-5439	7	490 EKU	025 Bluegrass Station	411 Buckhorn	372 Blackburn Complex
	8	530 NKU		412 Carter Caves	387 Blackburn Farm
	9	560 U of L		416 Dale Hollow	374 Corr Institution for Women
	10			424 Greenbo	379 Northpoint Training Center
Joe Kersey joe.kersey@ky.gov (502) 782-0154	3	500-501 KSU	038 Boone National Guard	442 Pennyrile	380 Northpoint Farm
	4	510 Morehead State		446 Rough River	1004 Little Sandy Corr Complex
	5			410 Blue Licks	377 Ky State Reformatory
	6			421 General Butler	378 Luther Luckett Corr Complex
				427 Jenny Wiley	381 Ross Cash Center
				428 Kenlake	382 Ross Cash Farm
		429 Ky Dam Village	385 E Ky Corr Complex		
		444 Pine Mountain	389 Green River		



Chuck Jackson



Chris West



Joe Kersey

District & Counties

District 1 - Ballard, Calloway, Carlisle, Crittenden, Fulton, Graves, Hickman, Livingston, Lyon, Marshall, McCracken & Trigg PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

District 2 - Caldwell, Christian, Daviess, Hancock, Henderson, Hopkins, McLean, Muhlenberg, Ohio, Union & Webster PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

District 3 - Allen, Barren, Butler, Edmonson, Logan, Metcalfe, Monroe, Simpson, Todd & Warren PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

District 4 - Breckinridge, Grayson, Green, Hardin, Hart, LaRue, Marion, Meade, Nelson, Taylor & Washington PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

District 5 - Bullitt, Franklin, Henry, Jefferson, Oldham, Shelby, Spencer & Trimble PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

District 6 - Boone, Bracken, Campbell, Carroll, Gallatin, Grant, Harrison, Kenton, Owen, Pendleton & Robertson PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

District 7 - Anderson, Bourbon, Boyle, Clark, Fayette, Garrard, Jessamine, Madison, Mercer, Montgomery, Scott & Woodford PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

District 8 - Adair, Casey, Clinton, Cumberland, Lincoln, McCreary, Pulaski, Rockcastle, Russell & Wayne PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

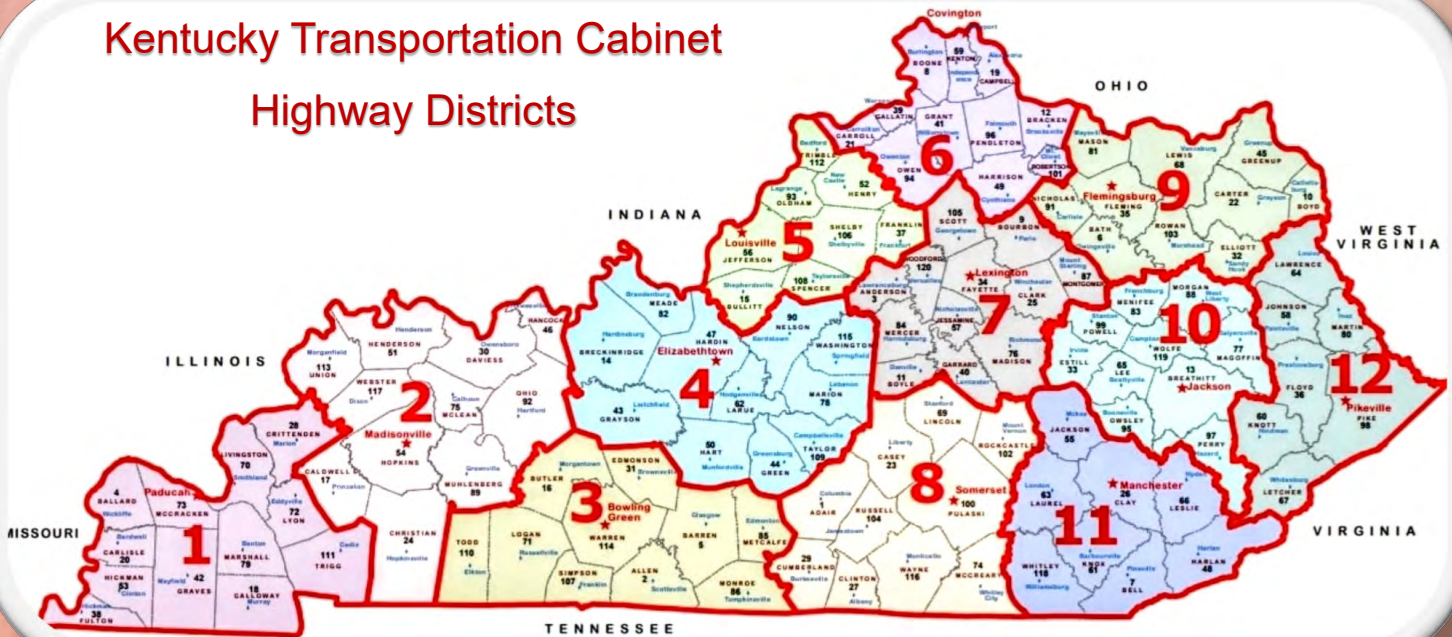
District 9 - Bath, Boyd, Carter, Elliott, Fleming, Greenup, Lewis, Mason, Nicholas & Rowan PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

District 10 - Breathitt, Estill, Lee, Magoffin, Menifee, Morgan, Owsley, Perry, Powell & Wolfe PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

District 11 - Bell, Clay, Harlan, Jackson, Knox, Laurel, Leslie, & Whitley PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

District 12 - Floyd, Johnson, Knott, Lawrence, Letcher, Martin & Pike PLUS appraiser specialties in University, Military Affairs, Parks & Corrections as shown on chart

Kentucky Transportation Cabinet Highway Districts



Reference map available: <https://transportation.ky.gov/DistrictPages/Pages/default.aspx>

IMPORTANT CHANGES to the KY Self-Insured Auto Program (KSAP)

By: Sandy Etherington, Insurance Program Manager

We're excited to announce a significant change to our auto accident reporting process for the KSAP program. State Risk has implemented a new online reporting system: [KSAP Incident Portal](#). This new platform will streamline the accident reporting process. **Please note that the traditional KSAP Claim Form (paper and online) will no longer be accepted.**

You will find a user-friendly interface that guides you through the reporting process by accessing the portal one of two ways:

Click the following link:

[KSAP Incident Portal](#)

OR

Scan the QR Code:



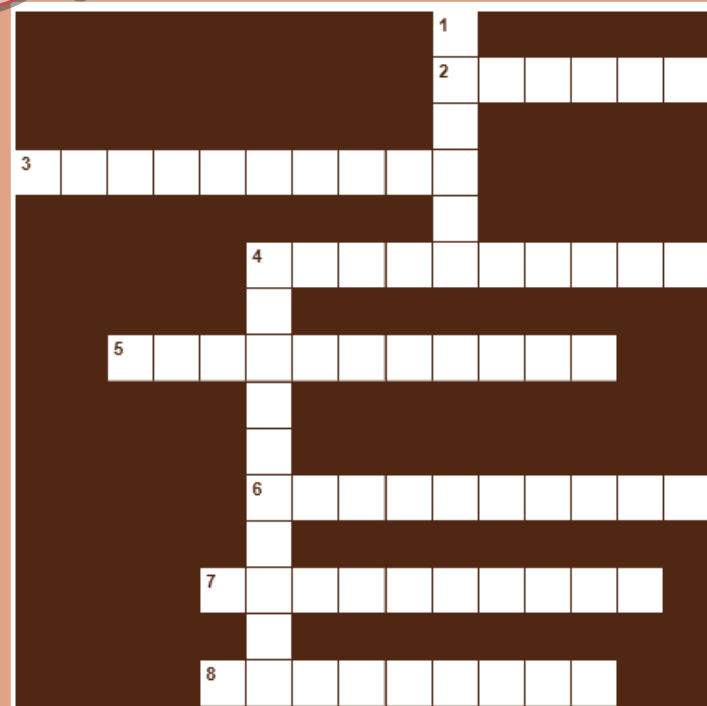
If you have any questions or require assistance with the KSAP Incident Portal, please contact our KSAP claims team at 502-782-5442 or KSAPAutoClaims@ky.gov.

Additional Changes

- **Deductible Increases:** Agency deductibles have increased from \$500 to \$1,000 per covered loss; Kentucky State Police deductible will remain at \$5,000 per covered loss.
- **Simplified Policy Changes:** Making changes to your policy, such as adding or removing vehicles, is now easier than ever with the new KSAP Change Form. We have replaced the old vehicle listing report (VLR) with the KSAP Change Form, and only changes to your policy are needed on this form, not the entire list of insured vehicles. The form can be found in the Forms section on the right side of our [website](#) or you can download the form by clicking here: [KSAP Change Form](#).
- **Billing Cycle Changes:** Your billing cycle will change to monthly instead of three times a year.
- **Vehicle-Specific Insurance Cards:** We're replacing your traditional proof of insurance letter with vehicle-specific insurance cards for presenting more accurate proof of insurance information when needed. Target date for sending insurance cards to agencies is December 31, 2024, or sooner.

If you're interested in scheduling a virtual training session with a KSAP specialist, please email sandy.etherington@ky.gov.

State Risk Playground



Across	Down
2. Potential source of harm.	1. Possible danger to a project or plan.
3. Adhering to laws and regulations to manage risk.	4. Efforts to reduce risk impact.
4. Regularly checking and tracking risks.	
5. Plan for unexpected events.	
6. Process of identifying and evaluating risks.	
7. Probability of a risk occurring.	
8. Financial product to protect against risk.	

Across: (2) Hazard (3) Compliance (4) Monitoring (5) Contingency (6) Assessment (7) Likelihood (8) Insurance
 Down: (1) Threat (4) Mitigation

Brag Board

Kentucky State University

I would like to thank Jennifer Linton, for ensuring that Kentucky State University is well maintained and safe for all students and employees.

The Universities annual inspection was completed recently, and the only findings were two minor deficiencies, and they were corrected soon after. I am proud to say KSU has "zero" deficiencies.



University of Kentucky Medical Center

I would like to thank the University of Kentucky Medical Center and Brandon Ernest for maintaining and keeping all sprinkler deficiencies at "zero".

All your hard work and efforts are very much appreciated in keeping the University of Kentucky Medical Center safe. This is an extremely large task, keep up the excellent work.



State Risk Mailboxes

To help keep emails organized and to ensure they are processed in a timely manner, we have mailboxes dedicated to each program.

Below is a listing of all the mailboxes associated to our programs

Fire & Tornado Property Underwriting:

StateRiskUnderwriting@ky.gov

Fire & Tornado Property Claims:

FT.PropertyClaims@ky.gov

Sprinkler Program:

StateRiskSprinklerProgram@ky.gov

Boiler Program:

StateRiskBoilers@ky.gov

KSAP Underwriting:

KSAPUnderwriting@ky.gov

KSAP Auto Claims:

KSAPAutoClaims@ky.gov

Staff Directory

Sheri Whisman, Director
Buryl Thompson, Assistant Director
Stephanie Young, Fiscal Manager

(502) 782-5444 or (502) 229-3905
(502) 782-5438
(502) 782-5423

Sheri.Whisman@ky.gov
Buryl.Thompson@ky.gov
Stephanies.Young@ky.gov

Fire and Tornado Fund

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Jeni Collins, Insurance Policy Specialist
Teresa Cook, Procedures Development Specialist
Chuck Jackson, Insurance Appraiser
Chris West, Insurance Appraiser
Joe Kersey, Insurance Appraiser

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Claims: FT.PropertyClaims@ky.gov

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Audra Perkins, Procedures Development Specialist
Jamie Collins, Procedures Development Specialist
Rebecca Pearl, Staff Assistant

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(502) 782-0369
(502) 782-0165
(502) 782-4382

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Kentucky Self Insured Auto Program

Underwriting: KSAPUnderwriting@ky.gov

Claims: KSAPAUTOCLAIMS@ky.gov

Sandy Etherington, Insurance Program Manager
VACANT, Procedures Development Specialist

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(502) 782-1866

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Risk Management

Sheri Whisman, Director

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Sheri.Whisman@ky.gov

Commercial Liability/Special Event Policies/Public Official Bonds

Buryl Thompson, Assistant Director

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Sprinkler, Boiler and Safety Program

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StateRiskBoilers@ky.gov

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Cecil Sowers, Safety Coordinator

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Origami & Training Assistance

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Ryan.Barnard@ky.gov