



Revised Property Protection Program Offers Optional Deductible Buy Down and Personal Property Coverage

Earlier this month, Rick Wood, CFSA's assistant director - finance, sent out a fax regarding changes to the 2008/2009 Property Protection Program necessary for the program's continuation.

Why the changes? Long story short:

Six years of higher than expected losses on top of historically high excess insurance costs nearly drained the Property Protection Pool. In the past, the Division of Fairs and Expositions (F & E) had the resources to fully fund the pool program, but with the high losses and high excess insurance costs, this is no longer possible.

How the New Program Works: F & E will contribute \$450,000 annually to subsidize the purchase of a commercial property insurance policy. Fair premiums, based on individual fair property values, will make up the difference in cost. (Loss modification factors will be developed for future policy years to reward fairs with good loss histories with lower fees and to assess higher fees to fairs with higher loss histories, focusing on frequency of claims rather than severity.)

The revised program went into effect July 1, 2008, however, F & E has asked CFSA to delay billing until January 1, 2009, to give fairs time to incorporate the new expenditure into their operating budgets and to choose program options.

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Rising Petroleum Costs Trigger Convention Taffeta Price Increase

The price per roll of multi-purpose Convention Taffeta/vinyl/vellum — a petroleum-based product — has gone up, reports Cailee DeFoe, CFSA's Purchasing Services buyer. However, she adds, CFSA's preferred purchase price is still nearly \$25 less than the vendor's advertised price per pound for the taffeta.

A 50-pound roll that previously sold to the fairs for \$67, is now \$76.50. (Five-roll minimum and shipping charges still apply).

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WFA's Annual Summer Open House is Set for Thursday, August 21

It's hot . . . it's summer . . . and that means it's time for Western Fairs Association's (WFA's) Open House at the California State Fair. All WFA fair industry friends and guests are invited to join WFA at the Cal Expo Satellite Wagering Turf Club from 5 p.m. to 7 p.m. for hors d'oeuvres, a light dinner and a chance to chat with colleagues from near and far.

Remember to bring your WFA credential for parking and fair admission.

Questions? Give WFA a call at 916/927-3100.

"Money won't buy happiness, but it will pay the salaries of a large research staff to study the problem."

~ Bill Vaughn



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Let's hear from you!
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Hot Topic

California's July Heat Wave Turns Into a Heat Tsunami: How Much Do You Know About Heat-Related Illnesses?

Last week's triple digit temperatures made working outside something best done in the cool of the morning. Even then, you and all fair employees need to work smart and safely. The bottom line? Heat can kill — last year in July alone there were more than 130 heat-related deaths in California.

Heat illness occurs when your body holds in more heat than it loses and as a result, your temperature rises. You're at greater risk when you:

- are dehydrated (dehydration is your worst enemy)
- aren't used to working in the heat
- are in poor health or elderly
- have had a heat-related illness before
- are on a low-salt diet
- take medications or over-the-counter drugs

And temperatures don't even have to be in the 100s to be potentially dangerous. According to the National Weather Service Heat Index, a temperature of 90 degrees in the shade with 30 percent humidity calls for a warning of "extreme caution" for heat illnesses including heat exhaustion, heat cramps and heat stroke. When it's above 100 degrees in the shade, the Heat Index registers "extreme danger." In either case, the prudent choice is

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Wildfire Call to Action
Did your fairground pitch in to help your community during the recent wildfires?
Share your story in fyi. Contact
Melissa Thurber, mthurber@cfsa.org
or 916/263-6163.

"Patience is something you admire in the driver behind you, but not in the one ahead."

~ Bill McGlashen

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Did You Know...

Taking a day off from work? For Safety's Sake, Better Make it a Wednesday

According to a 2006 *Survey of Occupational Injuries and Illnesses* conducted by the Kansas Department of Labor, Wednesday is the most likely day for an on-the-job injury or illness requiring time off from work. Of 3,500 private businesses randomly surveyed, 2,050 such workplace injuries occurred on a Wednesday.

Each of the other four standard workdays (Monday - Friday) had between 1,620 and 1,880 injuries requiring time off. The survey reported an estimated total of 46,800 occupational injuries or illnesses during 2006.

The most likely to be injured? Workers age 35 to 44, with men accounting for 68 percent of all injuries requiring time off from work.

Source: *Business Insurance* magazine, June 2, 2008.

Property Protection Program, continued

Program Options: Fairs will have the opportunity to buy down the program's default deductible of \$200,000 and/or to purchase Contents Coverage.

1. There are three deductible levels to choose from: \$50,000; \$35,000; or \$20,000 and the buy down program works the same as with, for instance, car insurance — you pay a little more for a lower deductible. By buying down the Property Protection Program's default deductible, fairs have the opportunity to save thousands of dollars in the event of a claim. (Buy down costs are provided on the Deductible Selection Form that accompanied Rick's fax.)

2. As with the previous Property Protection Program, fairs may also purchase additional insurance to cover the contents of offices, buildings and shops, including tables, chairs, desks, computers, etc., even valuable paperwork such as contracts and accounting records. Contents coverage is a separate fee of 13 cents per \$100 of contents value and has a \$10,000 deductible. *Both F & E and CFSA strongly recommend that all fairs have some level of contents coverage.*

How to Participate: If you currently participate in the Property Protection Program, wish to continue to participate and are comfortable with the \$200,000 deductible, then you don't need to do anything, CFSA will sign you up. If you wish to buy down your deductible, please fax your deductible level choice to Rick Wood at CFSA immediately, if you haven't already done so, otherwise, your fair's deductible will remain at \$200,000.

F & E emphasizes that fairs are not required to participate in the program. If your fair chooses to purchase coverage on its own, you must, however, notify Rick immediately at 916/263-6147 **and** provide F & E with proof of commercial insurance coverage equal to the Property Protection Program. (*Note:* Fairs not participating in the program will not be eligible for assistance with deductibles associated with any commercial policy a fair purchases on its own.)

If you have any questions about the costs associated with this new program, contact Rick at 916/263-6147. For questions about the coverage document, call CFSA's Charlie Mitchell at 916/263-6150.

Heat-related Illness Prevention, continued

to limit work or to stop working outside altogether.

To help prevent heat-related illnesses, health experts recommend wearing lightweight clothing, drinking plenty of cool water **BEFORE** heading out to work as well as while working (at least one 8 oz. cup every 20 minutes) and taking frequent rest breaks in the shade or a cool area when working in the sun. Also try to schedule outdoor work for early mornings, when possible, and to avoid heated areas.

To stay hydrated, choose water or sports beverages over sodas and other drinks containing caffeine or sugar. Avoid alcohol altogether as the more you drink the more dehydrated you'll become.

Symptoms that could indicate trouble ahead include profuse sweating or no sweating, a pale or flushed

Convention Taffeta, con't.

Cailee notes that ProFlex's price increase is the lowest of all her taffeta resources, so even though the price is up, it's still a good buy.

To place an order or for a price quote, contact Cailee at 916/263-6191.

Heat Illness, con't.

complexion and flu-like symptoms such as sudden weakness, nausea, fever, chills and headaches. Other red-flag symptoms include dizziness, loss of coordination, blurry vision, confusion, fainting, vomiting and seizures.

If you or a co-worker experience any of these symptoms or if you simply begin feeling ill, stop working, tell someone, and take a break in a shady, cool area. Workers suffering from painful muscle spasms or tired muscles should also take a break in the shade and drink cool water or a sports beverage. Do not give or take salt tablets or fever medications.

If a co-worker loses consciousness, move him or her to a shaded area and immediately seek medical help. Until help arrives, cool the worker with fanning, by soaking his or her clothing with cool water and by applying cool compresses. Don't attempt to give him or her anything to drink.

If you have any questions about how to prevent or treat a heat-related illness, contact your fair's CFSA safety specialist or Tom Allen, CFSA's safety manager, at 916/263-6186. The Cal-OSHA/DOSH Web site at www.dir.ca.gov/dosh/HeatIllnessInfo.html also has valuable information (in English and Spanish).

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