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Brian Barrick's

April 2010

“THE CIRCLE OF SAFETY”

ADULT CARE AWARENESS ADVISOR
*News and Tips to Make Your Life Easier, Safer and
Happier!*

For Friends and Clients of PCALIC, LLC

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Become a fan of PCALIC by logging on to Face Book.

Brian recently just launched his online blog at:
<http://brianbarrick.wordpress.com>.
Use this as a valuable resource for information on claims, risk management, and news in the Adult Care industry. Let us know if there is something you want to hear about by posting your own comments or e-mail Kathi at kathi@pcalic.com.

Follow us on Twitter!

We recently just launched a Twitter account where you can track where we are and what we are doing to improve our services to you!
Name: BrianBarrick

Important Dates to Remember:



- February-** Olympics in Vancouver
- February 15th-** President's Day
- March 14th-** Daylight Savings Time
- March 17th-** St. Patrick's Day
- April 4th-** Easter

It's About the Relationship

It seems that we have become less and less personable in society today. With the development of e-mail, chat rooms, text messages, etc., we tend to lose that personal touch. That brings me to the topic of this week “It's About The Relationship”.

We cannot control every situation and accidents are inevitable, however, we can control the results of an accident or a claim by utilizing a few simple tools. I am not talking about things that take a great deal of time or money, I am talking about some simple common courtesies that we learned as children and have often forgotten about. Do you remember as a child when you had a disagreement, your parents would sit you down with the other party involved and have you talk about it, perhaps even have you apologize. Why I can remember having to sit on a chair until I apologized like I meant it. The awesome thing about this is that often times these discussions ended with a hug and/or no hard feelings and everything went on as normal. Those were the days... Then came along the age of the internet and everyone seeking to communicate faster and more efficiently. Not that this is bad, but it has lead to a great lack of personality in communication and ultimately is being carried into our one on one conversations with others. We are humans, with feelings and one of our greatest assets as humans is our ability to communicate with one another and that doesn't just mean sharing words. Communication comes from not just the brain, but the heart too. We do not just communicate with the words we use, but how we express them, our body language our tone and so much more that cannot be expressed in an e-mail, text or even in a chat room. These are skills that need to be practiced on a regular basis, however, it seems like we lose some of this skill because we hide behind these other forms of communication and do not practice it often enough.

Lawsuits are on the rise in America. Some people blame this on the attorneys, the economy, people looking for an easy buck, etc. I believe that a lot of the reason for the increase in lawsuits is a result of our reduced communication skills. Don't get me wrong, I do not feel we intentionally try to be less personable, we simply get caught-up in trying to save time in this fast paced society we live. If we would only take the time to communicate our remorse when something goes wrong or someone is hurt to those affected by the situations. Let them know that we are sorry they have experienced this (you do not have to admit fault), and that you are there to help if they need it (showing that you care and are truly concerned). Isn't this what we all want, just to know that we have support and that people do care? This is one of the greatest tools in reducing a lawsuit from occurring to you or your organization.

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GESUNDHEIT! HOW TO BEAT THOSE SNEEZES

If there's anything that turns the joy of spring into a torrent of misery, it's seasonal allergies – sensitivity to pollens that keep you sneezing and eye-streaming.

These days pharmacies have a whole cornucopia of natural and chemical remedies, but there's no single product that works for everyone. And some of the most effective treatments have side effects like drowsiness and nose-bleeds.

But what about prevention rather than cure? Here are some ideas to consider.

Visit an allergy clinic to discover what sparks your sneezes. There are literally thousands of allergens and some of them may be growing in your back yard.

Then, during the season, keep windows and doors closed and stay indoors at the critical dawn and dusk times. Sorry ☹

If you can afford it, consider installing pollen filters in your air conditioning system (and drive a car with a filter too).

Have your own personal filter – wear a facemask outdoors. Even a scarf over your nose when gardening will help.

Then, when you've been out and return home, take a shower, change clothes and use a gentle eyebath. Ah! Feeling better?

** Always seek professional advice for medical care.*

(Continued from page 1)

But communication cannot start at the time something goes wrong, we need to have a relationship and communication with those you work with on a regular basis to set the ground work. Then if something goes wrong, you already have a relationship established.

No, this will not eliminate every lawsuit, but it will minimize many situations from erupting into a lawsuit. Should a lawsuit result from something that occurred against you or your organization, don't give up on communication, I mean real personable communication. You don't have to go to court to resolve these matters, we have other options available that are much less confrontational, more personable, less time consuming and less costly than going to court. Mediation and/or arbitration are means of resolving these matters without going to court in a more relaxed and less formal atmosphere. Allowing the parties to discuss the situation with the intention of coming up with a fair resolution for all involved. Isn't that what we all want? To learn more about the benefits of Mediation and Arbitration, how you can implement this as a means of resolving disputes that may arise against your facility and why you may want to consider this as part of your agreements, sign-up for our next CareShare at www.careshare.zreply.com. I will be interviewing a special guest who practices law and is a great advocate of communication, mediation and arbitration as a way of handling disputes and minimizing the stress, time and money of going to court.

Are You Protected Against Employee Claims?

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. So 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!**

WELCOME!

We would like to welcome our recent new insured's:

Monticello Manor, Virginia
Davis Care Network, Michigan
Hans Stone, California
Juliana Iumin, Washington
Kay Quality Home Inc, Washington
Marjorie Carr, Washington
Melanie Varga, Oregon
Northern Lighthouse, Alaska
Loving Living, LLC, Maryland
First Heaven AFH, Washington
Hunter Hill Assisted Living, NC
Woodland View of Fedonia, WI
Caring Arms AFH, Washington



Log on to www.PCALIC.com to access all the benefits of being a Member Insured:

- Falls Procedures
- Wandering/Elopement Procedures
- Risk Assessment Form
- Sign in/Sign out form
- Medication Administration Video
- Mediation Agreement, Video, and Brochure

Thank You! Thank You!

We would like to thank the following for referring their fellow friends and family to PCALIC for a quote:

- Tanisha Farquharson
- Karen Baker
- Veronica Vedallon
- Angelo Balisi
- Daryl Jarrett
- Tracey Morrison

Every Home Should Have One

It couldn't happen to you, could it? Wrong! It's almost certain that at some time in your life, you, a member of your family, or a resident will be injured or put at risk at home.

But whether it's a hammer thwack on your thumb or a blaze in the dead of night (we hope not!) you can reduce the pain or possibility of more serious trouble with the Boy Scout motto: Be prepared.

Here's a list of the Top 10 things you need to make your home a safer place to live:

1. A first aid kit. They cost a few dollars and should be regularly checked to replenish supplies and replace outdated stuff.
2. A hallway smoke/fire detector on each story of your home and in the kitchen. Test, and check batteries regularly.
3. Strategically placed fire extinguishers, regularly checked and replaced when outdated. Know the different types needed for, say, kitchen fires versus electrical fires.
4. Carbon monoxide detector if you burn gas. Again, check regularly.
5. An easily accessible list of emergency phone numbers. Preferably also store them in your phone.
6. Safety goggles and gloves for when you're working with items that could damage your eyes or skin.
7. A flashlight. Consider a rechargeable one that doubles as a night light and is always accessible and ready for use.
8. Regular checks and immediate repairs to any potential hazard – like burned out lightbulbs and loose carpeting or floorboards.
9. Portable gates that prevent children or pets from going where they shouldn't – like into the kitchen or upstairs.
10. An escape ladder in a two or more story home. Every family member should be able to escape via a window in emergency.

And here's a bonus tip: What do you know about your neighbors' skills? For instance, knowing who's a first aider or an electrician could save your life. Find out now!



PCALIC, LLC
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“The money saved is very important. However, receiving tools to keep our facility out of a lawsuit is Huge. Nice & expert people make PCALIC stand out.”

-Philip Harns, Williamston
Compassionate Care

Always remember that you are absolutely unique. Just like everyone else.

-Margaret Mead



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Out page 3 and see how many individuals received free coffee just for talking about us!