



**Mental health tips for  
the festive season**

**Vegetation close to buildings can be a threat**

**Healthy workers are productive workers**

# Editorial



2015 has been a significant year as we celebrated 20 years of working together with WA Local Government. Without your support and loyalty it would not have been possible; I am very grateful.

I am aware 2015

has been a challenging year for many as local governments grapple with financial sustainability issues particularly in rural and remote areas, along with ever increasing ratepayer demands.

With this in mind, we are continually looking for ways to enhance your membership benefits in meeting your needs. The Scheme's positive financial performance over recent times, along with competitive market conditions has enabled us to provide market leading terms of cover and reduce your contributions across the LGISWA Scheme.

Additionally, we have consolidated Councillors and Officer's, Statutory Liability and Employment Practices Liability by negotiating a policy tailored specifically to local government under the umbrella of Management Liability.

A comprehensive risk management support program is provided as a complimentary benefit of your Scheme membership. Some examples include, injury management and return-to-work

assistance, business continuity risk management training, templates, tools and guidance, assistance in contractor management and expert advice on issues such as workforce systems development. This year the program has been substantially enhanced in all areas.

2016 is shaping up to be another big year for us as we prioritise getting out of the office to meet with as many of you as possible. We will continue to bring you workshops and seminars on a range of relevant and valuable existing, new and emerging matters.

Furthermore, continuing with our strong focus on risk prevention and mitigation, the Scheme has set aside considerable funds to support members in implementing health and wellbeing programs such as the *Healthy Lifestyle Program*.

I hope you enjoy this edition of Risk Matters magazine which explores the importance of ongoing seasonal maintenance in reducing your exposure to risk, tips to manage stress over the festive season, and the positive effect colouring in can have on reducing stress and anxiety.

If you have any questions on Risk Matters magazine or if you would like to discuss any matter relating to your membership with LGIS please contact me directly on 9483 8855.

Finally, I would like to wish you and your family a safe and happy festive season.

**Jonathan Seth**  
CEO



Lvl 3, 170 Railway Parade,  
West Leederville WA 6007

 (08) 9483 8888

 (08) 9483 8898

 admin@lgisw.com.au

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LGIS is the unifying name for  
the dedicated suite of risk  
financing and management  
services for WA Local  
Governments, established  
by the WA Local Government  
Association in conjunction  
with JLT Australia.

Risk Matters is an LGIS journal  
to keep member organisations,  
their staff and elected members  
informed on topical risk  
management and insurance  
issues and LGIS programs  
and services.

## LGIS e-newsletter

### SIGN UP TODAY.....

At LGIS we are committed to bringing you relevant information on local, national and global risk related matters and issues impacting local governments in Western Australia.

Register now to receive a copy of our e-newsletter through the LGIS website [www.lgisw.com.au](http://www.lgisw.com.au)



# Colouring in – Have you tried it?



It seems adult colouring books are everywhere at the moment. Adults are increasingly pulling out the pencils/crayons, claiming it is as effective as meditation for reducing stress and anxiety.

If you haven't already succumbed to it why should you?

In a recent ABC interview neuropsychologist and neuroscientist Dr Stan Rodski, states it makes perfect sense.

Dr Rodski, who is now an author of several colouring books for adults, began exploring the idea when he was treating patients who didn't benefit from traditional relaxation techniques.

*'Watching children and the way that they relax while colouring really prompted the thought, "Why can't adults re-enter that space in a brain state?" he said.*

*'That's what we're trying to do with meditation as well. We're trying to relax for a minute and go off the digital-based world that we're in.'*

*'I was struggling with executives, managers, people who would normally be referred to*

*me with stress, who just found it enormously difficult to do deep breathing, relaxation or meditation, ' he said.*

*'The reality is that we actually enjoy the process. It's a process that takes us to a time that is stress free.'*

*He said there is a sound scientific underpinning for the purported benefits of adults using colouring books.*

*'We now have technology that can measure brainwaves and heart rhythms that allows us to examine the impact certain things that you do have on the brain and its reactions.*

*'The most amazing things occurred—we started seeing changes in heart rate, changes in brainwaves.'*

(Source: ABC, Friday 4th September 2015)

Colouring in activates a number of different brain areas. We engage our focused attention, our visual cortex and areas used for fine motor skills. This focus along with our imagination distracts us from other worrying thoughts. This helps to reduce activity in the part of the limbic system that is associated with the generation of emotion and triggering the stress response, hence the 'de-stressing' effect.

So give it a go, do something different, spend some time on this focussed activity, engage with colour, therefore engaging your brain.

You can purchase books or you can download many beautiful pictures specifically for adult colouring in from the internet, and if you have children what a wonderful way to engage with them.

If you haven't already given it a go at one of our LGIS human resource workshops then grab your crayons/ pencils and get colouring. Colouring is utilised in many of our workshops including, Working Well, Operational Leadership and Performing Under Pressure.

**For more information contact the Workforce Risk Services team on  (08) 9483 8888.**

# Healthy workers are productive workers

The Scheme sets aside substantial funds each year to support you in implementing health and wellbeing programs. If you would like to find out about the funding allocations for your local government, please contact Renee Rohde, Health and Wellbeing Program Manager on (08) 9483 8888



Workers lose 2.4% of their productivity for each preventable health risk factor measured and have greater rates of absenteeism. Risk factors include low fruit and vegetable intake, physical inactivity, obesity, smoking, risky alcohol consumption, high blood pressure or high cholesterol. With 96% of working age people reporting one or more risk factors it is imperative you are supporting your workers to stay healthy, happy and well.

As part of the LGIS health and wellbeing program our panel of service providers offer a range of healthy lifestyle programs that are designed to get your workers moving more, eating better and feeling great. Programs range from 6 – 12 weeks and can be based completely online with daily tips and weekly meal and fitness plans to comprehensive face to face or telephone support from health professionals.

Programs can be individual or team based. In a team based program, employees work together and support each other in improving their health and in an individual program employees can get advice and recommendations specific to their needs and

personal goals. You can also offer prizes or incentives to assist with motivation and to encourage a bit of friendly competition. A healthy, active lifestyle plays an important part in the prevention of Australia's leading causes of death, including type two diabetes, heart disease and some cancers.

The healthy lifestyle programs recommended by LGIS are evidenced-based and developed around the principles of behavioral change, educating and supporting your workers to develop new habits, skills and knowledge to maintain their health long term. Pre and post assessments can be conducted so achievements can be celebrated and you can measure the effectiveness of the program.



The Shire of Northam has been running a 12 week healthy lifestyle challenge in the lead up to Christmas this year. The CEO Jason Whiteaker said there were a number of key drivers to committing to this program. *“First and foremost we consider the health of our staff to be a key element of organisational success. Absenteeism, workers’ compensation and general productivity are viewed as potential beneficiaries of our wellness program. There is also a cultural development element, it is an opportunity for staff to come together in a neutral environment, get to know each other and have a bit of fun. So we have an executive manager, for example, doing pilates with a member of our parks and gardens staff. It has been a very positive experience”.*

The Shire of Northam engaged LGIS to deliver a program through one of our LGIS service providers which included individual pre, midway and post screening, weekly pilates and bootcamp classes and a healthy eating seminar. They have also arranged for a stress management workshop run by our workforce risk services team as a finale to the program to ensure staff are not only looking after their physical health but also their mental wellbeing. Bev Jones, the Shire’s Human Resource Coordinator said *“It’s been an amazing cultural experience, as we have seen staff from all work areas enjoy each others company during the classes. The fact that the cost of the program is covered through the LGIS Health and wellness fund is an added bonus.”*

The Shire of Northam is looking forward to seeing significant improvements in the post screening assessments and are currently working with us to develop a workforce health plan for 2016 utilising their health and wellness funding.

## Feedback from participants has also been very positive



*“I’ve noticed a huge difference in my body shape since starting the challenge. I feel fitter and more energetic, and it’s been a great team bonding experience”*

**Vicky Jones – Manager Tourism & Events**



*“By allowing a lunchtime class each week, the benefits of being able to get away from your desk are significant. It allows those with after work commitments to enjoy being part of the program. We have laughed and smiled and shared the pain. A great team building program that has benefitted all those who have given it a go”.*

**Zoe Macdonald – Accountant**



*“The fitness program was a great idea, not only have I toned up but I feel more motivated. The trainers were knowledgeable and friendly”.*

**Wendy Sofoulis – Coordinator Killara Day Care and Respite Centre**



# Mental health tips for the festive season

For most people, the festive season is a very happy time of the year, however, for some it can be a time of increased stress, anxiety, disappointment, loneliness or increased financial pressures.

Here are some steps you can take to manage stress and anxiety during the festive season.



## Taking care of money worries

Is the festive season a burden on your wallet? Here are some tips for managing your finances and reducing your stress:

- ▶ **Identify what is causing your financial stress.** Buying gifts and attending social events can be expensive. Plan ways to reduce spending. For example, you could suggest to your family and friends that you only buy gifts for the kids, or organise a 'Secret Santa' among the adults. Set a budget and stick to it.
- ▶ **Find low cost ways to have fun.** Do not let money cut you off from your family and friends. If you cannot afford expensive restaurant meals or cocktail catch-ups, organise a BBQ in the park or a party at home where everyone brings a plate of food.



## Dealing with family tension

Just because you are related, doesn't mean your family members will all get along. Split families and unresolved conflict may contribute to anxiety. Family and relationship problems can be a trigger for anxiety. Here are some ideas for getting through:

- ▶ **Set realistic expectations.** The festive season might not be the fabulous family reunion you hoped for. Plan how you will manage any feelings of anxiety or depression that may arise.
- ▶ **Put the kids first.** If you have children, consider putting aside ongoing adult conflict in their interest. Think about the festive season as a time for the kids and focus on enabling their happiness.
- ▶ **Drink in moderation.** It may be tempting to drink too much during the festive period, but alcohol can contribute to stress, anxiety and depression. Alcohol may be a problem if you're drinking to cope.
- ▶ **Avoid known triggers.** If your family has a history of arguing over a certain topic, do not bring it up.



## Managing loneliness

There are ways to overcome loneliness if you find yourself isolated or grieving a loved one over the festive season.

- ▶ **Connect with friends and family.** Even if you are separated by distance, you can stay in touch with loved ones online or by phone.
- ▶ **Volunteer.** Why not lend a hand to a local shelter? There are lots of charities who need help. You will get the opportunity to connect with people and feel good about making a positive contribution.
- ▶ **Attend a community event.** Find out what is on locally and get involved. Whether it's Christmas carols or local markets, getting out and about can help relieve loneliness.
- ▶ **Make plans for Christmas Day.** Develop a plan in advance to avoid feeling depressed or stressed on the day. Perhaps make yourself a special breakfast, buy yourself a gift in advance to enjoy on the day, attend a local church service or take a stroll through the local park where you can watch families enjoying their Christmas day.

## Avoid anxiety through the festive season

Recognising and changing behaviours that contribute to your stress will help you get through the festive season.

Staying healthy will help you cope with unplanned stress over the festive season, so eat well, exercise and get enough sleep.

If you have concerns about your workers during the festive season and would like some assistance, please contact the Workforce Risk Services team on (08) 9483 8837 or encourage them to contact Lifeline on 13 11 14.

# Vegetation close to buildings can be a threat

Unchecked heavy vegetation close to your facilities can leave you exposed to unwanted damages. If unchecked, this can create a higher vulnerability to harm or loss of people or property. Typically these facilities may include administration buildings, playgrounds, recreation centres, swimming pools, community resource centres and waste / recycle facilities.

Your facilities can be better protected by taking the approach to managing risks by either removing some vegetation or by applying ongoing seasonal maintenance to reduce these threats. With the bushfire, northern cyclone and summer storm season upon us, the time for action is now to protect the community and your facilities.

Here are some helpful tips to assist in managing the threat of vegetation to your facilities:

- ▶ Consider and manage vegetation within 20m of your facilities as vegetation that is more than 10cm high and heavily concentrated increases the risk of adverse effects from a fire. Also consider that areas of dense bushes and trees close to buildings may provide cover for illegal activities to take place such as burglary, consumption of alcohol and drugs or property vandalism.

- ▶ Lop or prune tree limbs that overhang your facilities roof space as trees with limbs expose you to a higher likelihood of storm damage and may increase the spread of structure or crown fires.
- ▶ Maintain clean gutters. Regularly, the Department of Fire and Emergency Services (DFES) ask the community to clean their gutters as part of the *Winter Safe Campaign* but this applies all year round for a higher level of protection from heavy summer storm rainfall and ember attack during the bushfire season.

To further manage your facilities threats beyond vegetation it is also worthwhile removing the practice of having waste bins under the eaves of buildings and re-consider combustible fencing construction material decreasing the vulnerability of your asset.

It is the simple things and those that do not require large expense, that can be highly effective in reducing unwanted seasonal interruption to normal business activities. DFES have produced a *Government Building Survivability Assessment* to evaluate the level of vegetation and flammable material located within the building protection zone, the assessment can be found at the DFES website, under the section safety information.

For further information, contact Greg Cook, Senior Risk Consultant on

0427387404 or

greg.cook@lgiswa.com.au



Extreme Hazard

Hazard Separation Zone

Building Protection Zone



# Professional Risk and Natural Hazard seminars a great success

LGIS, working in collaboration with WALGA, recently delivered two thought provoking seminars on the legal risks associated with natural hazards and the consequences of ignoring climate change. Both seminars generated significant interest, amongst members with sessions held in Bunbury and Perth.

Tapping into the expertise of Dr Michael Eburn, Professor of Emergency Management Law at Australian National University, meant that we were able to address two thorny issues often faced by you, our members. Those being: (1) disclosure of hazard information to the public, and (2) the legal consequences of ignoring climate change.

Local government planners, senior managers and CEO's were given a unique opportunity to challenge Dr Eburn, debate the legal implications, and consider your own organisation's governance, resilience and decision-making processes when it comes hazard information. Those who attended also had the opportunity to question LGIS and WALGA on the availability of risk services and make inquiries about our strategic approach to legal risks associated with natural hazards.

Dr Eburn's presentations stimulated much debate and provided a degree of reassurance to those members concerned about potential liability for disclosing sensitive hazard information to developers and to the general public at large. Although we covered the subject matter in great detail over the two sessions, what we learned from the seminars can best be summarised as follows:

- ▶ The risk of releasing reasonably accurate hazard information in a planned way is less than the risk of deliberately withholding it.

- ▶ Local governments need to make information available in a careful way, with due consideration of how the information will be used and by whom.

- ▶ Develop a policy that explains how you will deal with requests for hazard information and then apply that policy.

- ▶ Local government decision makers have to act according to law.

- ▶ Failing to act according to the law can lead to liability, this means understanding statutory obligations and keeping informed about legal developments; but

- ▶ Acting in accordance with the law does not rule out a number of possible outcomes; even if a bad outcome follows, legal liability may not always be an automatic consequence.

- ▶ It is strongly recommended that local governments maintain comprehensive documentation in relation to actions, inactions (in relation to disclosure of hazard information) and the reasons for the same. Bear in mind the adage, "good documentation equates to a good defence, poor documentation equates to a poor defence, but no documentation will certainly equate to no defence"

- ▶ When considering the question of the consequences of ignoring climate change it is important to understand that it is answered prospectively: that is, it is what you know at the time of the decision you make; not what you learn subsequently with the benefit of hindsight. The courts will not determine liability by looking at the conduct of a local government retrospectively.

These seminars demonstrate our commitment to servicing you with leading edge learning opportunities and keeping you informed of frontline thinking on the legal risks affecting you.

In the next phase LGIS and WALGA will work on formulating a joint risk and policy position statement that will make it clear how you should go about disclosing hazard information, a matter which will be a particular interest to decision-makers in local government and more specifically those at the vanguard of implementing crucial planning decisions on vulnerable land sites.

We will continue to offer similar workshops and seminars to members addressing the range of existing, new and emerging risks faced by local government in WA.

**For more information on the outcome of the seminars or the next phase, please contact Paul McBride, Senior Risk Consultant - Legal on**

**☎ (08) 9483 8888.**





# Obtaining Legal Advice on Workers' Compensation Claims

Sometimes we are required to seek legal advice for matters involving third party or common law action, for example a motor vehicle accident claim.

The legal advice that LGIS receives from its legal providers is extremely important in the context of putting in place strategies to manage the future conduct of your workers' compensation claims.

The majority of advice we receive from our legal providers is written and based on the documentation and information they receive from LGIS, which has been sent through by you.

It is therefore very important that you provide us with as much relevant documentation as possible so the legal provider can provide expert advice in a manner and format which maximises the value of that advice to proceed to a satisfactory outcome for all parties involved.

The documentation provided by you will usually consist of, but is not limited to:

- ▶ a claim form, medical certification;
- ▶ correspondence;
- ▶ internal investigation reports;
- ▶ and photographs.

It is useful to provide a cover sheet when sending documents to us that clearly identifies the content and relevance of the documents. It is quite important, for example, to know who took a photograph and on what date.


It will also be useful and time saving in more complex workers' compensation claims to provide a chronology of material events or background to the matter. This enables the legal provider to reach an understanding of a complex matter much quicker without the 'toing and froing' thereby saving time and money in preparing the advice.

The outcome of the claim will be based on the material facts you provide. The lawyer involved will often set out specific case law that will apply to their advice. The

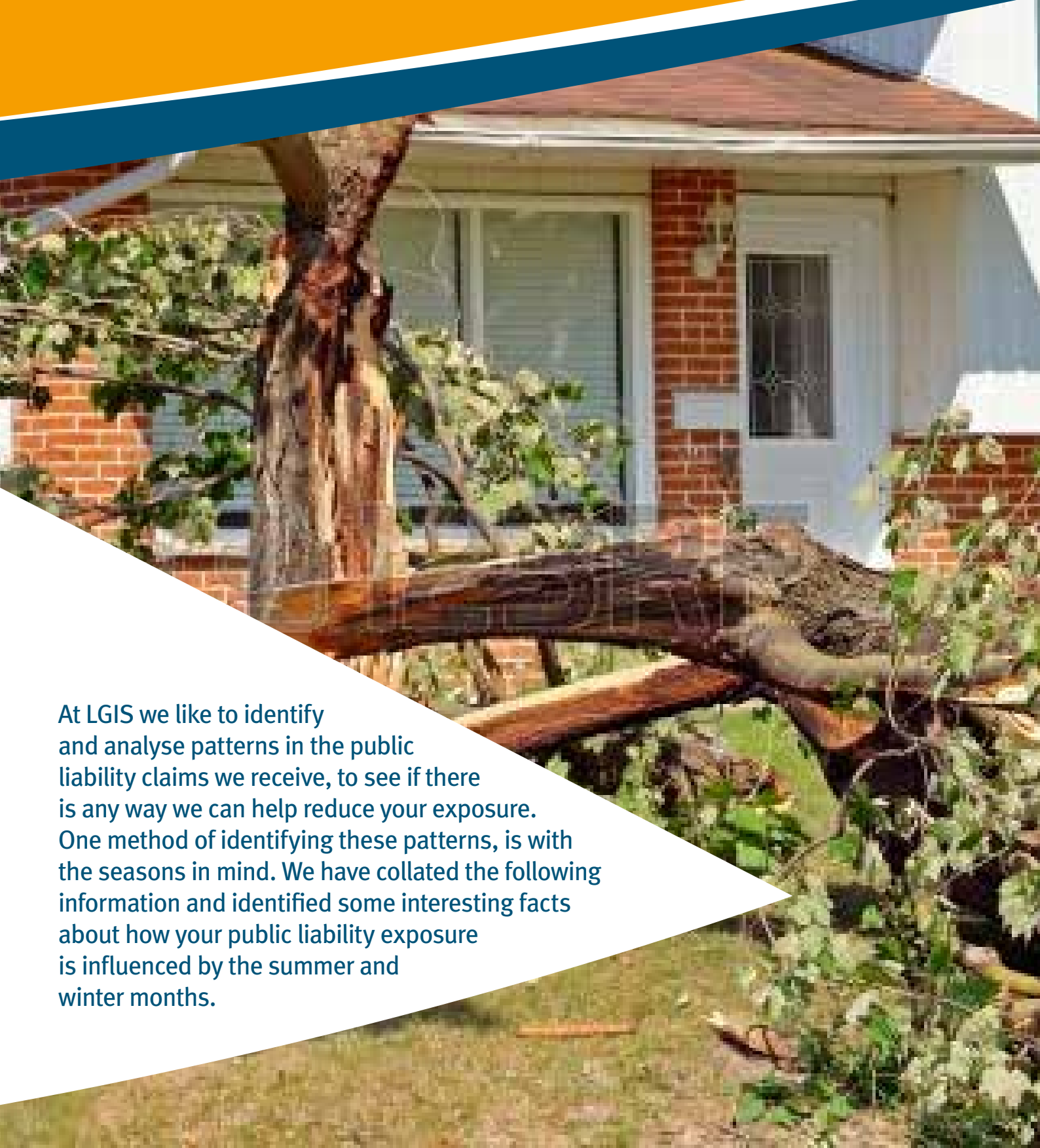
examination of case law is undertaken to look at similar circumstances to see if the courts have made any comments or remarks on the application of any particular section of the Workers' Compensation and Injury Management Act 1981. The lawyer recites relevant extracts in their advice and how this may impact on the current claim.

A lawyer will set out various options in the management of workers' compensation claims and the consequences that may follow by adopting one of the options. In most instances these options are relayed back to you by your LGIS claims consultant so that a collaborative decision can be made on the future of your claim.

The focus of LGIS is to work together with you to manage your workers' compensation claims as effectively as possible obtain better outcomes for you and your workers alike.

**For more information on what documentation is required in the assessment of workers' compensation claims, please do not hesitate to contact any of the WorkCare claims consultants on  (08) 9483 8888.**

# *Public Liability claims trends 2014-2015*



At LGIS we like to identify and analyse patterns in the public liability claims we receive, to see if there is any way we can help reduce your exposure. One method of identifying these patterns, is with the seasons in mind. We have collated the following information and identified some interesting facts about how your public liability exposure is influenced by the summer and winter months.



## Summer

61%



▶ 61% of claims occur from people tripping over on uneven surfaces. These claims can primarily be attributed to the general public being more active in the warmer climate. We expect to see an increased flow of personal injury claims for the summer of 2015. These claims cover a wide spectrum of injuries; anything from a grazed knee to a fractured skull or worse can be caused from uneven footpaths.

64%



▶ 64% of claims received are caused from branches falling from trees. Arborists believe that this link can be accredited to trees suffering from heat stress during the dry summer months. Trees struggle for resources through increased heat stress dropping their own limbs in an attempt to retain energy.

↑ 20%



▶ There is approximately a 20% increase in mowing related claims during summer. This is due to photosynthesis working more efficiently during summer when the sun is at its peak. We also find ourselves having to mow verges, parks and open spaces more frequently. This surge in frequency directly translates to an increase in exposure and incidents such as smashed windows from catapulted debris as a result of mowing activities.



## Winter

53%



▶ 53% of incidents arising from issues with road surfaces, namely potholes, occur in winter. This is due to the heavier and more frequent rain fall we receive during these months. A high amount of stress is placed on road ways during summer as a result of the sun, add to this the pressure of constant traffic all year round and the roads begin to develop cracks. It is these cracks that are exposed by the elements allowing rain water to affect the underlay which in turn weakens the roadway.

76%



▶ 76% of flooding claims are received during the winter months. Catastrophic storm events resulting in floods can occur at any time during any season. These storm events are mostly unpredictable however preventative measures such as ensuring drains are regularly cleared of debris can assist in mitigating potential losses.

42%




▶ 42% of tree root claims occur in the winter months. Ultimately the growth of tree roots is unpredictable and unforeseeable. The claims we receive are generally in relation to tree roots encroaching pipes and drains on private property. Tree roots however, will only enter a pipe where there is an existing leak. The roots tend to detect and invade areas where moisture is present.

With these statistics in mind you can attempt to prepare good governance practices to mitigate liability exposure. The best way to prevent the number of claims received is to develop and regulate a maintenance schedule that covers all areas from which damage is known to primarily arise within the season it is most evident.

Unfortunately we cannot control the seasons, therefore preventative measures are a good place to start. Make sure your drainage systems

are cleared before the winter months and all trees that require pruning are actioned before summer.

**For further risk prevention measures, please contact the Organisational Risk team on**  
 (08) 9483 8888.

