Peru Public Library
Tort Levy Expenditures/Risk Management Plan

The Peru Public Library shall have in operation a comprehensive Risk Management Program which shall reduce or prevent the library's exposure to liability and liability risks. It is of the utmost importance for the library to: 1) ensure that statutory and common law, as well as health and safety rights, are extended to all visitors and employees; 2) ensure that the library's facilities and grounds are maintained in a safe condition; 3) provide careful supervision and protection of all the library's real and personal property.

The Illinois Local Government and Governmental Employees Tort Immunity Act (*745 ILCS 10/9 - 101 et. seq.*) provides for a governmental body to levy a tax which when collected will pay the cost of risk management (*Section 9-107*). In addition, this statute provides for funds raised pursuant to this Section to be used to pay the cost of insurance, including all operating and administrative costs and expenses directly associated therewith, claim services and risk management directly attributable to loss prevention and loss reduction, educational, inspectional and supervisory services directly relating to loss prevention and loss reduction, to purchase claim services, to pay for judgments or settlements, or to otherwise pay the cost of risk management programs.

In addition to the library's purchase of insurance protection for general liability, building, contents and property damage insurance, and related coverages like Director's and Officer's Liability coverage, Workers' Compensation and Unemployment Compensation insurance, the library hereby resolves to create and continue a plan and program of Risk Management and Loss Control using funds as provided by statute for such purposes, and hereby sets out that plan.

Library Director

The library's Risk Management Program shall provide for: 1) identification of the various components of the Risk Management Program; 2) clearly delineated personnel responsibilities in respect to loss control and risk reduction; 3) the purchase of adequate insurance against liability exposure of all appropriate types; 4) identification of allowable costs for the maintenance of the Risk Management Program, necessary personnel, equipment and inspections, to be included in the library's annual budgeting and tax levy.

The general, overall responsibility for the development and maintenance of the library's Risk Management Program rests with the Board of Trustees and, specifically under this policy the Library Director. The Library Director shall be responsible for the development of the program, identifying the various components of the program, and delegating responsibilities for these components to the appropriate personnel. It is expected that the Director will continually evaluate the effectiveness of the program and be apprised of needed revisions, additions, or deletions to the components and assigned responsibilities. It is also expected that, because of the delegation of responsibilities, the Director will spend no less than one percent (1%) of his/her time toward the fulfillment of this portion of the Risk Management Program.

One primary component of the Risk Management Program is the provision of an insurance/compensation program that provides protection to the library against liability of all types. Portions of this component shall include, but not be limited to:

1. Purchase of Insurance Consultant Services, if needed.
2. Premiums for the various necessary insurances, including all liability insurance, property damage insurance, Directors' and Officers' Liability insurance, workers compensation[1] unemployment compensation, etc.
3. Payment for judgments or settlements arising or which may arise against the library.
4. Payment for all legal fees connected with protecting or defending the library against liability, including employment practice charges and citizen or patron charges.
5. Allowance for the time expended by assigned library personnel concerning the above mentioned assignments.

The Library Director is assigned the responsibility for the administration of this component of the Risk Management Program and shall serve as the library's liaison to the various consulting services, claim and adjustment services, and insurance companies. In addition, the library Director shall be responsible for communicating claims against, or on behalf of, the library. Because the Director is also responsible for any and all environmental remediation required, as well as the bidding of supplies and contractual services in such a manner that the library meets all the requirements for freedom from tort situations (which include meeting the requirements for Toxic Materials, Equal Opportunity Employment, Prevailing Wage Rates, Responsible Bidders, etc.), it is expected that he/she will devote one percent (1%) of his/her time toward the fulfillment of these duties.

The library's Risk Management Program must relate to the safe condition of the building and grounds and protection of the library's real and personal property. This shall also primarily be the responsibility of the Library Director. The Library Director's responsibilities and duties shall include, but not be limited to:

1. Development and identification of the various components and responsibilities concerning inspection of buildings, grounds, and equipment to provide protection to the library, its employees, and the public. Within this parameter, the Library Director is responsible for the supervision of the library staff (e.g. custodians), daily inspection of the building and grounds, and operation of the library building's security systems.
2. Maintenance of the legal and safe conditions of the building and grounds.
3. Responsibility for the library's compliance with state and federal laws regarding employee and patron health and safety, asbestos, radon, lead, etc. He/She shall be the library's official Asbestos Management Director and shall be responsible for the training of the library's custodial personnel in performing work on safety and health matters.
4. Supervision of all personnel performing maintenance duties within the Risk Management Program, on library facilities, grounds, furnishings, and equipment.
5. The preparation and continuous operation of a "liability risk early warning system" for

the gathering of warnings, complaints, concerns or alerts pertaining to the library's facilities, grounds, furnishings, equipment, as well as its programming and activities, and the monitoring thereof, from any source, including citizens, patrons, employees, consultants, visitors, board members, etc. to include the assessment of risk presented, follow-up and attention to such risks or conditions, their removal or abatement thereof, and all appropriate follow-up steps advisable for the library.

It is expected that the Director will expend an additional three percent (3%) of his/her time directly related to fulfilling those additional responsibilities of the position in the library's risk management/tort avoidance program and Health/Life Safety program.

Responsibilities Performed by Other Personnel

The library's Risk Management Program in relation to safe conditions, supervision, and protection of the library's real and personal property includes other components than those described in the responsibilities of the Director. Included here are responsibilities performed by different members of the staff or outside consultants, vendors, and contractors. Portions of this component include, but are not limited to:

Custodians: The library's custodian is responsible for daily building inspections to ensure a risk free environment. It is expected the custodians will devote 5 percent (5%) of his/her time in these endeavors.

Maintenance: The library's custodian is responsible for the evaluation of building and grounds safety throughout the library and make sure all necessary building maintenance is completed to ensure a safe environment for visitors and employees. The custodian is expected to inspect, correct, and prevent all safety hazards, control hazardous materials, provide safety training as necessary for employees, ensure proper building sanitation, and report to the Director all such matters and efforts related to risk management and loss control. It is expected that the custodian will devote five percent (5%) of his/her time to these endeavors.

Tort Levy Expenditures/Risk Management Plan - Personnel

(Salary and wage percentages charged to Tort Liability Funds)

Director of the Library

Development and maintenance of the Risk Management/Tort Expense Program	1%
Insurance/Compensation Plan management	1%
Risk Management/TORT avoidance and Health/Life Safety of employees and visitors	3%
Total	5 %

Building Custodians/Maintenance Staff	Total	10%

Adopted by board action (insert date)