

Risk Wrangling: How to Keep Calm and Carry On!

Steven Dunham, Chief Risk Officer

Joe Fiorelli, Director Risk Management & Insurance

Darius Griffin, Director, Environmental Health & Safety

Agenda

Over the next 45 minutes, we will take a whirlwind tour around campus and explore the various resources available to help you keep calm and carry on in the face of adversity.

Objectives:

- Increase awareness of potential risks facing your organization,
- Increase awareness of the myriad of resources available to you throughout campus, and
- Improve the likelihood of achieving your objectives through proactive risk management.

Definitions:

- Risk: Uncertainty's affect on an organization's ability to achieve its objectives.
- Luck: The outcome occurring at the crossroads of preparation, opportunity, and challenge.

Outcome:

- Equip you to create your own “good luck” amid challenges and opportunities.





Information Resiliency

Information Redundancy – Data Resilience

Charlotte offers four primary file storage options for use by faculty and staff:

- Local drives on University owned individual computers
 - Level 0 and 1: Public Information and Internal Information (*not for Level 2 & 3 data*)
 - **User backup required** (Google Drive File Stream, *shared drives, memory sticks, etc.*)
- Cloud Storage (***Preferred Option**): Google Drive*, Office 365 - OneDrive, and Dropbox*
 - Level 0 – 2: Confidential / Sensitive Information as well
 - Automated backup: “Real time” back up as edits occur and retained for 30 days
 - Google Drive is available for all students to access (*student employees have options*)
- Network Drives: On-campus server network drives (H: / S: / J:)
 - Level 0 – 2: Confidential / Sensitive Information as well
 - Automated backup: Snapshot of data at midnight and 11am, data there for ~30 days

Contact college Data Security Officer for additional research system options







Information Redundancy – Data Resilience



General Use File Storage Options for Faculty

Use the decision matrix below to compare the file storage and sharing tools offered at the University of North Carolina at Charlotte.

	Google Drive	Dropbox	Office 365 OneDrive	Network Drive
	 ★	 ★		
Description	Cloud based storage offering both personal and shared folders.			On-campus server solution.
Data Level	Appropriate for storage of public, internal, and confidential/sensitive data. Level 0-2 data.			
Quota Limit	100 GB*	200 GB**	100 GB	200 MB
Availability	Automatically available through your Google account using your NinerNET credentials.	Available upon sign up for Dropbox for Education using your NinerNET credentials.	Automatically available through your Microsoft account using your NinerNET credentials.	Automatically available on your university assigned computer: H/S/J drives.
Collaboration	Shared drives for collaboration with faculty, staff, students, sponsored guests.	Shared folders for collaboration with faculty, staff, and sponsored guests.	Files and folders can be shared with faculty and staff only.	S/J: shared and department drives
Support	FAQs are available online at spaces.charlotte.edu . Google Drive training is available: IT & Computing calendar at events.charlotte.edu			

★ OneIT recommended for general use, ease of access, and level of support



Information Redundancy – Data Resilience

This seems basic, why is any of this important?

- Data could be accidentally or intentionally deleted from a shared drive
 - Data in Network, Google, and Dropbox drives are stored for 30 additional days
- A person who maintains important files leaves the University: *Network & Google*
 - **Employees are asked to transfer data to supervisors or colleagues before departure**
 - If Faculty, Staff, or Students leave, “H:” accounts and data are deleted ~1 year later
 - *NOTE*: S: and J: drive data is not deleted
 - No concerns for 9-month faculty based on these settings, data is active for ~1 year
 - Student Google data is deleted 1 year after their NinerNet account goes inactive
 - Employee Google data (email, calendar, drive) is not currently deleted
 - Shared employee Google data is marked PEND_DELETE for awareness but not deleted



Information Redundancy – Data Resilience

- A person who maintains important files leaves the University: *Dropbox*
 - [Dropbox data](#) is archived 1 yr after becoming inactive (so not accessible but not deleted)
 - If Dropbox account is reactivated, archived data can be restored by [OneIT](#)
- Files can have [individual passwords](#), resolve before they depart, OneIT cannot resolve
- Your laptop / desktop is damaged, lost, stolen, or simply stops working.
 - If damaged or broken, you may recover some data
 - If it is lost or stolen, local drive data will be lost

So, in the end...

- Store data on shared drives, or at least have local data automatically backed up to shared
- Have employees transfer data to supervisors or colleagues before departure
- Worst case, the former employee's supervisor can [request access](#) to NinerNET account



Information Redundancy – Document Resilience

- A proactive plan for document resilience is not just a good idea, but it is a law!
 - No public official may destroy, sell, loan, or otherwise dispose of any public record, except in accordance with [G.S. 121-5](#), without the consent of Dept. of Cultural Resources.
 - [University Policy 605.3](#) and the [System's Record Retention Schedule](#) helps us comply.
- Electronically scanning documents can protect against data loss, but:
 - Digitization to destroy paper must meet guidelines and requires Legal (OLA) approval
 - Longer term documents are more cost effective and appropriate for scanning projects
 - Consult with [University Archives](#) before starting any scanning project
- Don't forget, per the retention schedule, documents should be destroyed
 - [Archives](#) can help you evaluate which records can/should be destroyed



Information Redundancy – Document Resilience

- Consider need to physically secure documents to prevent theft
- Consider broader risks such as potential fire or water damage
 - [Archives](#) has vendors with unique storage capabilities, such as climate control, etc.
- A chain of custody can help prevent items being lost, can be as simple as keeping a log
- Designate a “records liaison” with [Archives](#) who will send tips three times a year
- [Request](#) a custom consultation with Archives or using the [QR code](#) on your table
- Archives also have [training available](#) to help with physical and digital record keeping





Business Continuity

Business Continuity (BC) – Emergency Management

BC planning is the process of developing proactive arrangements that enable the University to continue critical business functions, to planned levels, during a disruption.

- Each college, department, and business unit is expected to maintain a Continuity of Operations Plan (COOP) to assess critical business functions, interdependencies, and contingency planning challenges.
- Don't worry, you don't have to start from scratch, your area almost certainly already has one in Emergency Management's (EM) University Resiliency Planner (U.R.P.).
- With so much organizational change since COVID, your COOP could likely use an update:
 - All our areas have experienced employee (maybe even “key”) turnover since COVID,
 - Reorganizations or realignment of responsibilities and offices also affect a plan, and
 - Relocation or remote work can also have an impact your resiliency plan.
- Dominic Minor, Continuity & Resiliency Coordinator joined EM on Sept. 30th and can help.



Business Continuity (BC) – Emergency Management

If you just want to contemplate BC on your own, consider the following best practices:

- A Business Impact Analysis (BIA) helps to inform BC planning decisions, key steps include:
 - *Identify Critical Business Functions*: Identify and prioritize essential functions
 - *Assess Potential Impacts*: Evaluate disruption consequences (financial, operational, etc.)
 - *Determine Recovery Time Objectives (RTOs)*: Maximum acceptable downtime
 - *Identify Dependencies*: Internal and external dependencies and resources
 - *Develop Mitigation Strategies*: Minimize the impact and ensure continuity of operations
- Exercises can be conducted to validate plans and identify areas for improvement
 - Tabletop exercises don't have to be extravagant, they can be done with just your team.
 - Use the [QR code](#) on your table if you would like to request help from Risk Management or BC in developing an exercise or your COOP.





Safety & Security

Campus Safety & Security - Niner Ready

The Office of Emergency Management (OEM) has prepared some simple proactive steps anyone can do to be more prepared for any type of emergency.

- Put Campus Police in your phone: Emergency 704-687-2200; Non-emergency 704-687-5636
- Download and use the University safety mobile app [Live Safe](#)
 - Call or text Police & Public Safety; Anonymously report tips; Get virtual “safety walk”
- Update your emergency contact information through [Banner Self Service](#) for [Niner Alerts](#)
 - Family and guests can text “UNCCharlotteAlerts” to 67283 to receive text alerts
- Follow @NinerAlerts on [X](#) and [Facebook](#)
- Create a [Preparedness Pack](#)
- Variety of other trainings at the [NinerReady](#) website to help you become a NinerReady Pro!



Field Research Safety & Security

“[Field Research](#)” refers to academic research, work, or studies conducted outside of a classroom or laboratory, in the natural environment.

Prior to engaging in Field Research, those engaging should:

- Complete the [Field Research Safety Plan](#) (Appendix A) which prompts documentation of:
 - Emergency communication and potential evacuation plans,
 - Any specialized training or first aid that may need to be considered,
 - Highlights the physical demands that participants will be expected to perform,
 - Any immunizations that may be needed, and
 - A brief but thoughtful risk assessment to address various exposures present.
- The [ORPI Questionnaire](#) is also required to answer questions about things like infectious materials, microorganisms, and human subjects among other things.



Field Research Safety & Security

Other Field Research related risk management materials include:

- The [Field Research Hazards Appendices](#) which inform the Safety Plan by prompting consideration of:
 - Regional Physical & Environmental Hazards,
 - Animal & Pest Hazards, and
 - Health Related & Disease Hazards.
- Completing the [Plan to Foster a Safe & Inclusive Working Environment](#) form
- Students complete the [Acknowledgement of Risk, Release, and Behavioral Agreement](#)
 - Serves as a release of liability,
 - An acknowledgement of physical activities involved, and
 - Outlines the expected and unacceptable behaviors and consequences of their actions.



Field Trip Safety & Security

A "[field trip](#)" is a University-sponsored course-related, off-campus activity led by a faculty member and designed to serve educational purposes.

- Complete the [Field Trip Planning Form](#) as it notifies the offices across campus for:
 - Supplemental medical insurance, and
 - Feedback on potential compliance / regulatory issues.
- Students complete the [Acknowledgement of Risk, Release, and Behavioral Agreement](#)
 - Serves as a release of liability,
 - An acknowledgement of physical activities involved, and
 - Outlines the expected and unacceptable behaviors and consequences of their actions.



International Safety & Security - OIP

The Office of International Programs ([OIP](#)) has many international travel resources for faculty / staff engaged in professionally related international travel.

- Strongly encouraged to notify OIP regarding travel plans at international@charlotte.edu
- Register with Dept of State's Smart Traveler Enrollment Program ([STEP](#)) to get real time updates about health, weather, safety & security, and allows the embassy to contact you
- Supplemental medical insurance is recommended as international coverage varies by policy
 - [OIP Finance Team](#) can help enroll you and any accompanying family (~\$5 to \$10 / day)
 - NOTE: These travel insurance requests take up to 2 weeks to process
- Immunizations may be necessary: [Dept. of State](#) and [CDC](#) have alerts and requirements
- Cultural and Legal Implications: [Dept. of State](#) site helps with laws, culture, etc. (next slide)



International Safety & Security – Dept of State Travel Info

Local Laws & Special Circumstances

Criminal Penalties: You are subject to local laws. If you violate local laws, even unknowingly, you may be expelled, arrested, or imprisoned.

- Always carry with you a form of official government photo identification, such as a residence permit or copy of your passport.

Furthermore, some laws are also prosecutable in the U.S., regardless of local law. For examples, see our website on [crimes against minors abroad](#) and the [Department of Justice](#) website.

Arrest Notification: If you are arrested or detained, ask police or prison officials to notify the U.S. Embassy immediately. **Turkish authorities may not inform U.S. officials of dual nationals arrested in Turkey.** See our [webpage](#) for further information on arrests.

- **Insulting the State:** It is illegal to show disrespect to the name or image of Mustafa Kemal Atatürk, or to insult the Turkish Government, flag, President, or security forces, **including on social media.** Erase any sensitive photos, comments, or other materials from your social media pages, cameras, laptops, and other electronic devices that could be considered controversial or provocative.
- **Drug offenses:** Turkish law enforcement is **very aggressive** in combating illegal drugs. Penalties for possession, use, or trafficking of illegal drugs are very strict, and include heavy fines and jail sentences between four and 20 years.
- **Cultural artifacts:** Turkish law has a broad definition of “antiquities” and makes it a crime to remove any from the country. If you buy antiquities, use authorized dealers and get museum certificates for each item. Failure to have a receipt and certificate at departure can result in **your arrest, and jail time.** Contact the [Embassy of the Republic of Turkey](#) in Washington for specific information regarding customs requirements.
- **Dual citizenship:** U.S.-Turkish dual nationals may be subject to laws that impose special obligations or hardships on Turkish citizens.
 - Male dual nationals over the age of 18 may be subject to Turkish conscription and compulsory military service. Consult officials at Turkish Embassies or Consulates with any questions before entering Turkey.
- **Counterfeit goods:** Do not buy counterfeit or pirated goods, even if widely available. They are both illegal to bring back into the United States and to purchase locally.
- **Religious proselytizing:** There is no law against religious proselytizing.

Faith-Based Travelers: See our following webpages for details:

- [Faith-Based Travel Information](#)
- [International Religious Freedom Report](#) – see country reports
- [Human Rights Report](#) – see country reports
- [Hajj Fact Sheet for Travelers](#)
- [Best Practices for Volunteering Abroad](#)

LGBTI Travelers: Homophobia, transphobia, and intolerance towards homosexuality are widespread throughout Turkey. Lesbian, gay, bisexual, transgender, and intersex (LGBTI) individuals are **not protected by anti-discrimination laws** and have been the targets of violence in recent years. References in the law relating to “offenses against public morality,” “protection of the family,” and “unnatural sexual behavior,” are sometimes used as a basis for abuse by law enforcement officials. In addition, the law states that “no association may be founded for purposes against law and morality,” a clause which has been used by authorities in attempts to shut down or limit the activities of associations working on LGBTI matters.

Political Implications:

Insulting the State is illegal, including social media

Legal Implications:

Very strict, heavy fines and jail time

Cultural Implications:

Important to know for various identities



International Safety & Security – OEA and Research

If students are involved:

- They must be registered with Office of Education Abroad ([OEA](#))
- Mandatory [international medical insurance](#) for students (provided by [GeoBlue](#))
- OEA provides guidelines on [restricted travel areas](#) and [emergency procedures](#) as well

[Import / Export Control](#):

- [Export Controls](#) are Federal laws restricting the transfer of goods, technology, and the performance of services for persons and entities outside the United States
- Has a [list of nations](#) on one or more U.S. or international sanctions or embargo lists
- Submit [this form](#) for approval by the Export Control Officer at least 2 weeks prior to travel if you plan to take any University-owned property (phones, memory sticks, etc.) abroad





Employee Health & Safety

Workplace Safety & Security - Avoiding Preventable Injuries

“Work-related Injuries” refers to an injury or illness that occurs as a result of an event or exposure in the workplace.

“Preventable injuries” are injuries that can be prevented and are not the result of fate or bad luck.

“Objective” Provide a safe and healthy working, teaching, and learning environment, as well as an atmosphere of safety and health awareness.



Workplace Safety & Security - Avoiding Preventable Injuries

Common Types of Preventable Work-Related Injuries

1. Slips, Trips and Falls

- **Causes:** Wet floors, uneven surfaces, clutter, lack of awareness.
- **Prevention:** Proper signage, regular maintenance, training.

2. Lifting and Overexertion Injuries

- **Causes:** Improper lifting techniques, excessive weight, lack of awareness.
- **Prevention:** Training on proper lifting, use of equipment, training.

3. Contact with Objects or Equipment

- **Causes:** Walking into stationary objects, materials handling, lack of awareness.
- **Prevention:** Use of protective equipment (PPE), securing loose items, training.



Workplace Safety & Security - Avoiding Preventable Injuries

The Office of Environmental Health & Safety (EHS) has a myriad of work-related injuries prevention and reporting resources for [students, faculty and staff](#).

Prevention

- Submit a [safety service form](#) to request consultative injury prevention assistance.
- Complete [injury prevention training](#) to help you become a safety champion.
- Complete a [self-inspection](#) of your work environment to eliminate hazards.
- Bookmark the [safety.charlotte.edu](#) website.

Reporting

- Call: 704-687-1111; Email: ehsoffice@uncc.edu; Hazards: [safety.charlotte.edu](#).
- Injury Incidents: Submit the [Employee Incident Form](#) immediately.
- Emergencies: 704-687-2200; Non-emergency 704-687-5636.



Workplace Safety & Security - Avoiding Preventable Injuries

The Office of Environmental Health & Safety (EHS) has a myriad of work-related injuries prevention and reporting resources for [managers](#).

Prevention

- Read [EHS Policy 703](#), [Incident Prevention PIM 26](#), and [Incident Reporting PIM 27](#).
- Add safety to your departmental budget and supply appropriate equipment.
- Complete assigned supervisor [safety training](#), ensure direct reports complete training.
- Model safe work practices for the employees you supervise.

Reporting

- Review the list of safety services and submit a [safety service request](#) form for assistance.
- Investigate reported safety issues and enforce safety rules.
- Review the [list of departments with special EHS considerations](#) and submit a [consultative compliance safety service request](#) if your department is listed.





Environmentally Sensitive Inventory Management

Environmentally Sensitive Inventory Management

(1) “Research Value”

- Altered specimens v. unaltered specimens
- No ‘objective’ value

(2) No coverage for power failures

(3) Broad scope of negative impacts

- Financial costs
- Detriment to career
- Missing critical deadlines



Environmentally Sensitive Inventory Management

Mitigation Techniques

- Specimen Inventory/Controls
- Inquire with Grant Providers
- Equipment Inventory
- Access Controls
- Data Integrity
- Temperature/Climate Sensors





Trip Planning: University Sponsored and Team/Club Trips

Trip Planning: Rules of the Road

(1) Only Charlotte employees are allowed to drive

- Includes student employees *in their role as employees*
- Does not include volunteers, spouses, family members, etc.

(2) Auto insurance only covers University-owned vehicles (or rented for official business)

- Your personal vehicle is not covered no matter the circumstance



Trip Planning: Mitigation Techniques

(1) Plan Ahead

- Rent vehicle through Motor Fleet
- Document route
- Multiple drivers
- Emergency contact information
- Rest/break time
- Retain insurance information
- First aid kit
- What to do if involved in an accident

(2) Table-Top Exercises

(3) Field Trip Insurance





Property Insurance

Property Insurance: General Information

True Cost of Property Insurance

Two Factor Analysis

- Covered v. Uncovered Property
- Covered v. Uncovered Cause of Loss




Property Insurance: Covered v. Uncovered Property

Covered Property	Uncovered Property
<ul style="list-style-type: none">• Building<ul style="list-style-type: none">• Building itself, attached fixtures, permanently installed machinery, building systems (e.g. fire detection and suppression)• Business Personal Contents<ul style="list-style-type: none">• Furniture, equipment, University-owned property used in University business (catch-all)	<ul style="list-style-type: none">• Money• Land• Retaining Walls• Electronic Data• “Research Value”• Trees, shrubs, bushes• Fences, antennas, signs• Fine Arts• Your own personal property<ul style="list-style-type: none">• Office decorations• Glasses• Personal Computers• Clothing• Memorabilia• Jewelry



Property Insurance: Covered v. Uncovered Causes of Loss

Covered Causes of Loss	Uncovered Causes of Loss
<ul style="list-style-type: none">• All Risk Coverage<ul style="list-style-type: none">• Fire• Lightning• Windstorm• Hail• Explosions• Smoke/Vapors• Vandalism• Sprinkler Leakage• Falling Objects• Water Damage• Theft	<ul style="list-style-type: none">• Specifically excluded:<ul style="list-style-type: none">• Failure of utility services• Wear and tear• Nesting/infestation (including )• Dishonest/criminal acts• Pollutants• Failure to use reasonable means to save/preserve



Property Insurance: Mitigation and Prevention

(1) Safeguard Business and Personal Property

- Lock doors, windows, vehicles
- Access controls
- Security cameras

(2) Documentation

- Document items valued at over \$10,000

(3) Inspect

- Regularly inspect outdoor fixtures, fences, walls

(4) Provide Prompt Notice

- Report issues to FM as soon as you notice them
- Consult with RMI if you want to submit a claim

- High value items
- Store laptop out of sight
- Don't bring expensive/sentimental items





Final Thoughts



QR Code for Presentation w Links



QR Code for Follow Up