

## Avoiding Dance Floor Woes

Your dance studio's floor is one of your largest investments. Markel sees a number of claims involving dance floors. The most common are water damage to wooden floors and slip-and-fall accidents.

You can take these proactive steps to avoid dance floor woes:

- Keep the floor clean. Make sure floors are free of tripping hazards like gym bags, shoes, clothing, and props. Don't use confetti and other materials that can create an unstable walking surface. If food is served in the room, thoroughly clean the floor before dance activities begin. Only use products recommended by the manufacturer to clean or wax the floor.
- Require appropriate footwear. *A Biomechanical Approach to Aerobic Dance Injuries – Preventing Dance Injuries* found that barefoot dancers had a 65% injury rate as compared to 49% for dancers wearing shoes. Studies also show that excessive cushioning in shoes allows extraneous motion to occur in the foot and leg, thereby increasing the incidence of injury. Display your policy regarding the use of proper footwear.
- Inspect your floor daily for wet spots. Water leaks can cause hazardous walking conditions, and can badly damage wooden dance floors. This is especially true if leaks go undetected. If you find a wet area, try to determine its point of origin. Inspect ceiling tiles and walls for discolorations that may be caused by a leaky roof or a leaking pipe hidden behind the wall or ceiling tile.
- If you find discoloration on walls or ceilings, have a professional contractor inspect them. Also consider having a professional roofing contractor inspect your roof.
- Never hang anything from sprinkler heads. They can easily break, resulting in a deluge of water.

Consult your insurance advisor to ensure that your policy adequately covers your floor. If you rent your studio and added the floor as a permanent fixture, make sure your limit for Tenants' Improvements and Betterments coverage is sufficient to cover the cost of the floor and any other permanent additions you made.