

Anticipating Accidents May Help Avoid Them

We all wish we had a crystal ball to see into the future. Here at Markel we have the next best thing: statistical data on claims most frequently reported during the autumn months. These include:

1. Falls from playground equipment.
2. Slip and falls/trip and falls.
3. Drivers backing into other parked vehicles and stationary objects.
4. Water damage losses caused by leaky roofs and internal water system failures.

Here are some guidelines to help you prevent these types of accidents at your center.

Falls from Playground Equipment

Falls usually occur when a child falls from a platform structure, overhead horizontal ladder, and other climbing equipment. To reduce falls, you can focus on two key areas: supervision and playground upkeep.

Supervision: Children on the playground need close supervision, which means supervisors should stand close enough to children to rescue them if they are in distress. Close supervision is critical when children are playing on elevated platforms, climbing structures, and slides. Children under age five may be unable to use some climbing equipment.

Slides: Allow only one child at a time to go down the slide. Have children line up at the base of the slide and allow only one child at a time on the stairs.

Surfacing: Make sure surfacing under playground equipment is maintained at least 12 inches deep and extends six feet in all directions. For swings, surfacing should extend twice the length of the swing's chain, 12 inches deep. Rake surfacing underneath equipment to remove any trenches that may have developed. If you use unitary surfacing materials, review the manufacturer's maintenance guidelines and make sure you are in compliance.

Structures: Install secure guardrails or barriers on structures with elevated platforms. According to the Consumer Product Safety Commission, guardrails should be designed to prevent unintentional falls off the platform, discourage climbing on the barrier, prevent the possibility of entrapment, and aid supervision.

Slip and Falls/Trip and Falls Slip and fall accidents usually occur when the person dropping off or picking up a child slips on water at the entrance area, or slip on leaves or snow in walkways. Trip and falls occur when children trip on playground hazards, such as tree roots and holes. You can take these steps to reduce slip and fall/trip and fall accidents:

- Regularly inspect your building, playground, and grounds and remove anything people could trip over.
- Place absorbent, nonskid mats at entrances and under water fountains.
- Pick up toys, and keep your rooms and hallways clutter free by removing boxes, furniture, and car seats.
- Rake leaves and dispose of them properly.

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- Apply ice melt immediately after a storm, and reapply as necessary to prevent refreezing and black ice.
- Watch out for Heelys—sneakers with a wheel embedded in the heel. About.com reports that Heelys have caused broken wrists, spinal injuries, nosebleeds, broken ankles, and head injuries. Consider instituting a policy restricting the use of Heelys at your center.

Backing Accidents

Backing 15-passenger vans and alternative school buses can be challenging. Using a spotter is one way to help you back up safely. AAA's Driver Improvement Program provides these recommendations:

- Check behind your vehicle before you get in.
- Turn around and look through the rear window while backing in a straight line or to the right.
- Look over your left shoulder while backing to the left.
- When you are turning while backing, check the vehicle's front fender opposite your turn to make sure you have clearance.
- Do not depend on one mirror or window for a complete view.
- Back slowly. Your vehicle is much harder to control and stop while you are backing.
- Avoid backing into traffic.
- Try to find parking spaces you can drive through.

Water Damage

- Inspect your ceiling tiles and walls for stains that might indicate a leaky roof. If you find a leak, hire a roofing contractor to make repairs before conditions worsen.
- Wrap attic pipes with insulation to prevent them from freezing and bursting.
- Keep the heat on in your building during cold weekends, nights, and holidays.
- Turn off the water to outside faucets, remove hoses, and drain the pipes.
- Cover computers and other electrical equipment with a dust cover at night.
- Back up important computer records monthly and store paper records on elevated racks. Consider storing important business records offsite.
- Identify a local water extraction expert and include their contact information with other emergency phone numbers.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.