

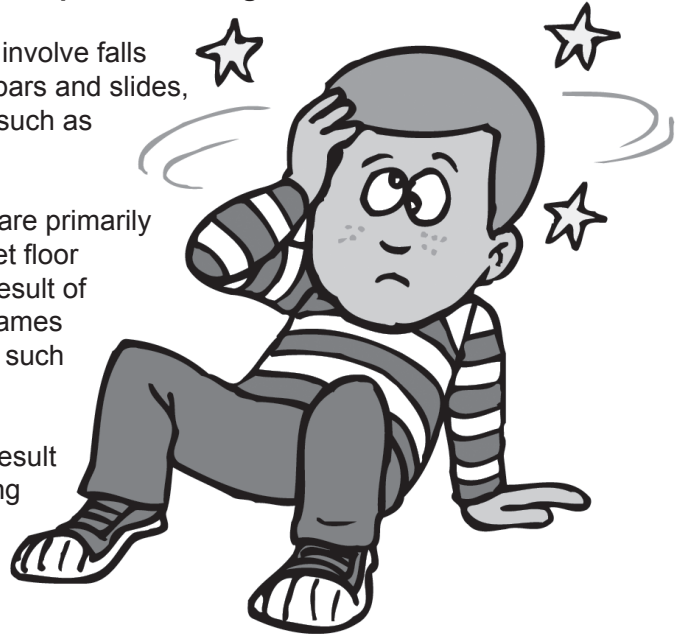


Risk Management *Tips*

The Five Most Common Claims Experienced by Boys & Girls Clubs

According to a study of claims reported by Boys & Girls Clubs to Markel, the most frequently reported causes of loss that your club should take precautions against include:

1. **Falls from elevations:** These losses typically involve falls from playground equipment, such as monkey bars and slides, or falls from elevations in a club environment, such as gymnastic equipment.
2. **Slips, trips, and falls:** Slip-and-fall accidents are primarily caused by slick surfaces like ice, snow, and wet floor surfaces. Trip-and-fall incidents are often the result of children tripping over their feet while playing games and are periodically due to parking lot defects, such as poor lighting.
3. **Athletic sporting events:** These claims can result from both indoor and outdoor activities including football, baseball, basketball, volleyball, gymnastics, and other sports. Incidents range from collisions on the field or court to being hit by objects.
4. **Sexual and physical abuse:** While the nature of these losses precludes the opportunity to share specifics, it is imperative that your staff understands appropriate and inappropriate conduct.
5. **Improper supervision:** Horseplay comes in many forms but is often due to improper and negligent supervision. Reported claims frequently involve playful wrestling activities that go wrong, children throwing objects at each other, and children pushing and shoving each other.



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.