

Keep Kids Safe Outdoors

Cooler weather brings more time to play outdoors. With the increase in outdoor play comes the increase in outdoor injuries. We recently received a claim involving an infant— while sitting in the grass, she put a small pinecone in her mouth and tried to swallow it. The pinecone lodged in her throat, causing difficulty in breathing. The pinecone eventually dislodged, and the child is fine. However, her parents sued the care provider, alleging the provider left the infant alone on grass surrounded by dangerous objects. The claim has already cost the provider significant time and money, and will cost even more if it goes to court.

You can avoid costly and time-consuming claims like this by taking proactive measures. Inspect your premises daily, and keep a vigilant eye out for hazards.

- Divide your outdoor area into sections and walk the entire area looking for hazards. Document your findings and any corrective actions taken.
- Remove items like sticks, nuts, and pinecones.
- Check decks and porches. Replace nails that have popped up with deck screws. Make sure deck and porch railings are secure and meet local code requirements.
- Inspect walkways and parking lots and correct any hazardous conditions. Re-inspect these areas after bad weather.
- Retrieve toys that children threw over the fence during summer play. Toys are more visible when the leaves fall, and kids may be tempted to climb the fence or wander off to retrieve them.
- Check your playground equipment for any defects or obvious hazards, and repair them immediately. Replenish ground cover, especially in active areas.
- Examine your first aid kit. Make sure one is located close to the playground and all employees are aware of its location. Revisit your emergency management plans and verify that everyone understands how to immediately contact emergency personnel.

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.