



Train Your Staff with Lessons from the Past

Markel's Top Five 2010 Camp Season Claims

Putting together a comprehensive staff training program can be a challenging task. However, historical claims information may help you identify the training needs of your staff. In turn, these strategies can help reduce the likelihood of these types of events from occurring at your camp.

The top five claims reported to Markel during the 2010 camp season include:

1. **Tripping and falling accidents.** These events often took place on playground equipment and during open-field game activities.
2. **Auto-related events.** The majority of driver-at-fault accidents involved backing into and hitting parked vehicles, colliding at intersections, rear-ending other vehicles, and striking objects such as deer and trees.
3. **Wind damage.** Wind-related damages were primarily caused by trees falling on structures during strong storms.
4. **Abuse.** Abuse allegations reported during 2010 were primarily camper-to-camper incidents.
5. **Lightning damage.** Damages occurred to office equipment, such as computers and telephone systems.

Read further for information you can include in your safety training curriculum to help prevent the above incidents from occurring at your camp.



(continued)

Don't Fall Down on Detecting Outdoor Play Hazards

Staff that supervise field games and playground activities should be well versed on the rules of the game and any hazards associated with the playfield. Before starting, rules need to be clearly articulated to participants. Once rules are established, stick to them. If changes must be made, take time to review the changes with everyone involved.

Counselors responsible for supervising these activities need to routinely inspect for hazards on the field and playground. Staff should patrol fields and trails to identify fallen branches and other hazards. Take action immediately, and document what was found and how it was corrected.

To support playground safety initiatives, *The Dirty Dozen Checklist* published by the National Recreation and Park Association (www.nrpa.org) identifies the top 12 playground safety hazards. These hazards include:

- Improper protective surfacing. The surface or ground under and around the playground equipment should be soft enough to cushion a fall. Most loose-fill surfacing must be maintained at a depth of 12 inches and be free of standing water and debris.
- Inadequate use zone. A use zone is the area under and around playground equipment where a child might fall. A use zone should be covered with protective surfacing material and extend a minimum of six feet in all directions from the edge of stationary play equipment, such as climbers and chin-up bars.
- Protrusion and entanglement hazards. A protrusion hazard is a component or piece of hardware that is capable of impaling or cutting a child if a child should fall against the hazard. Some protrusions are also capable of catching strings or items of clothing worn around the child's neck. This type of entanglement is especially hazardous because it might result in strangulation.
- Entrapment in openings. Enclosed openings on playground equipment must be checked for head entrapment hazards. Generally, there should be no openings on playground equipment that measure between 3.5 to 9 inches.
- Insufficient equipment spacing. Improper spacing between pieces of play equipment can cause overcrowding of a play area, resulting in unsafe conditions. Each item of equipment should have a use zone around it where protective surfacing material is applied.
- Trip hazards. Trip hazards are created by play structure components or objects on the playground.
- Lack of supervision. Supervision of a playground environment directly relates to the overall safety of the environment. It is estimated that over 40 percent of all playground injuries are related directly to lack of supervision.
- Age-inappropriate activities. It is important to make sure that the equipment in the playground setting is appropriate for the age of the intended user. Check the manufacturer's manual for guidelines.



(continued)

Don't Fall Down *continued from page 2*

- Lack of maintenance. In order for playgrounds to remain in safe condition, a program of systematic, preventative maintenance must be followed. Keep records of all maintenance completed, including the date and person performing the work.
- Crush, shearing, and sharp edge hazards. Components in the play environment should be inspected to make sure there are no sharp edges or points that could penetrate skin. Moving components such as suspension bridges, track rides, merry-go-rounds, seesaws, and swings should be checked to ensure there are no moving parts or mechanisms that might crush a child's finger.
- Platforms with no guardrails. Elevated surfaces such as platforms, ramps, and bridges should have guardrails or barriers to help prevent accidental falls.
- Equipment not recommended for public playgrounds. Accidents associated with the following types of equipment have resulted in the U.S. Consumer Product Safety Commission recommending that they not be used on public playgrounds:
 - a. Heavy swings, such as animal figure swings
 - b. Multiple occupancy/glider swings
 - c. Free swinging ropes that may fray or form a loop
 - d. Swinging exercise rings and trapeze bars

Defensive Drivers are No Accident



Fifteen-passenger vans continue to be a primary source of transportation for many organizations. Drivers must understand the challenges associated with operating these vehicles before getting behind the wheel. According to The Insurance Institute for Highway Safety, 15-passenger vans are larger than most passenger vehicles, and an inexperienced driver may have difficulty negotiating corners, backing up, or performing other maneuvers. These vans also have high centers of gravity, making them less stable than cars. Adding passengers raises the center of gravity of 15-passenger vans, making them increasingly more difficult to handle and potentially less stable.

Highlights from the National Highway Traffic Safety Administration's (NHTSA) educational awareness programs to reduce 15-passenger van roll-over accidents may help reduce driver anxiety and heighten operator awareness. NHTSA recommends drivers should:

- Avoid conditions that lead to loss of control. Never drive while under the influence of alcohol or other drugs. Make sure drivers are well rested and attentive, and always slow down if the roads are wet or icy.
- Be particularly cautious driving on curved rural roads, and maintain a safe speed to avoid running off the road.
- Know what to do if the wheels drop off the roadway or pavement. Gradually reduce speed and steer back onto the roadway when it is safe to do so.
- Confirm that tires are properly inflated and the tread is not worn down, once a month. Worn tires can cause a van to slide sideways on wet or slippery pavement. Improper inflation can create handling problems and lead to catastrophic tire failures, such as blowouts.

Additional van safety tips can be obtained through NHTSA's website at www.nhtsa.gov.

Because the majority of at-fault accidents involve backing into a third party's vehicle, these tips from AAA may prove useful when discussing driving behaviors with your transportation staff.

- Check behind your vehicle before you get in. Children or small objects are hard to see from the driver's seat.

(continued)

Defensive Drivers *continued from page 3*

- Look through the rear window while backing in a straight line or to the right. Place your right arm on the back of the seat and turn around. Keep your head turned to the right and look to the back until you stop.
- Look over your left shoulder while backing to the left. Keep your head and shoulders turned in the direction the car is moving.
- 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.
- To keep backing to a minimum, try to find parking spaces you can drive through.

Wind and Lightning Damage Prevention

Damage caused by wind can be one of the more difficult events to control at camp. FEMA outlines the following recommendations to protect against wind damage without making any structural changes to a building:

- Remove trees and branches that could fall on building walls, roofs, or power lines.
- Identify and repair loose or damaged building components such as siding, soffit and fascia, shingles and roofing, brickwork, and brick chimneys.

Power surges caused by lightning can cause electrical equipment failure. While the most obvious culprit is lightning, power surges can come from a variety of sources. They can enter buildings through phone and cable lines, satellite systems, and network cables. All electrical equipment, including data line connections, should be plugged into surge protectors. Keep cable lengths short and straight, and push plugs completely into sockets.

To help prevent water damage that may result from a strong storm, take the following precautions:

- Look for brittle or noticeable gaps in flashing and sealants. Reseal them or apply new caulk.
- Check the roof after storms for damage that can result in future leaks. Also, keep your roof drainage and ventilation systems free of debris.
- Inspect foundations and exterior walls for cracks and gaps in expansion joints.
- Examine interior walls and ceilings for humidity, stains, and moisture—signs of a potential roof leak.



(continued)

Combating Abuse with Educational and Operational Strategies

Education along with operational strategies can support your efforts to prevent abuse allegations and occurrences. As part of that education, it is imperative that your staff and campers understand what conduct is appropriate and what is inappropriate. Adopting guidelines on what constitutes inappropriate conduct from *Playing to Win: A Risk Management Guide for Nonprofit Sports and Recreation Programs*, can give you talking points during staff and camper training.

Inappropriate conduct includes:

- Telling sexual jokes or stories
- “Making eyes at” or giving seductive looks
- Discussion of one’s sex life or relationships
- Sitting too close or lying next to a child or teen
- Confiding in a child or teen about personal issues
- Giving gifts to participants
- Unnecessary touching
- Any action that makes a camper feel uncomfortable

Operational strategies should include:

- Directly supervising children by sight and sound at all times
- Never leaving a young child alone with an older child
- Avoiding situations that allow unsupervised one-on-one interactions between an adult and child or two children
- Providing staff the opportunity to immediately report situations that make them uncomfortable
- Conducting background checks on all staff, volunteers, and anyone else involved with children
- Setting guidelines on what movies are appropriate for campers to watch as a group or in their cabins



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.