

Awareness + Increased Safety = Fewer Accidents

Two specific categories of gymnastics claims are the most active. They are gymnastics injuries and water damage. By increasing your awareness of these types of incidents, you can take steps to prevent them from occurring at your gym.

Gymnastics Injuries

Gymnastics injuries are defined as accidental injuries caused by improper landings, spotting, and supervision. The 2002 edition of the *Gymnastics Risk Management Safety Handbook* clearly outlines that part of the burden of safety rests with the gymnast. This means gymnasts must share part of the responsibility to ensure their own safety and manage risk. Gymnasts' responsibilities in preventing injury should be based on their experience and the specific situation.

Although supervisory ratios may depend on a variety of gym issues, such as a gymnast's skill level and gym activity, one of the most important aspects of proper supervision is having well-documented procedures. These supervisory procedures should include defining manageable ratios of student-to-coach and adhering to those ratios.

Caring for Our Children: National Health and Safety Performance Standards recommends the following ratios for supervising children.

- 7-to-1 for 3 year olds
- 8-to-1 for children ages 4 to 18

Consider these ratios a minimum guideline. If your gym's safety strategies call for tighter ratios, great! Supervision ratios should apply to everyone in the gym. It's also important to establish supervision ratios for experienced students, guests, and open-gym visitors. Technically proficient gymnasts may need greater supervision or even one-on-one supervision. Guests and open-gym visitors may also require more stringent supervision.

It is also important to document and report to Markel all accidents and injuries that occur in your gym, even if they are minor. Our claims managers will determine if the incident warrants an insured-only investigation, which can protect you if a claim is later asserted. Also, you can use this information to make your gym safer by evaluating the cause of the incident. Look for repetitive accident patterns such as location, type of accident, activity, and equipment. If you see a pattern, take corrective actions and keep a log of the actions taken.

Prevent Water Damage

Water damage often occurs from heavy rain, resulting in roof leaks, or pipe failure due to wear and tear, poor maintenance and upkeep, and pipes bursting after freezing. (Please refer to your policy for any questions related to covered perils and potential exclusions.)

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In addition to destroying carpets, floors, and walls, water damage also ruins computers, fax machines, sound systems, and phone systems. Water can also be devastating to foam pits. Pit floods can occur when cracks develop in your building's foundation.

You can prevent water damage by regularly inspecting your property. The Institute for Business & Home Safety (www.ibhs.org) provides these recommendations:

- Check plumbing. Look for leaking fixtures, dripping and deteriorating pipes, (including fire sprinkler systems), clogged drains, and defective water-drainage systems.
- Inspect foundations and exterior walls. Look for cracks in walls and gaps in expansion joints (material between bricks, pipes and other building materials that absorb movement). Have a professional building contractor inspect significant gaps or cracks.
- Check interior walls and ceilings. Water stains on the ceiling or running down walls may be the sign of a much greater problem behind the drywall. If left untreated, the ceiling or wall may collapse.
- Inspect flashing and sealants around windows, roofs and doors. Check sealants and caulking. If they are brittle or there are noticeable gaps in spaces, reseal or apply new caulk to the area.
- Check roof drainage and ventilation systems. Ensure roof drains and gutters are free of debris, and that water drains away from buildings. If the roof is in poor condition, you may need to replace it. You may need to contact a professional contractor to inspect these areas properly.
- Be sure to check outdoor run-off drains.

It's a good idea to equip foam pits at or below the water table with a sump pump—consult a plumber to determine where the water table starts. As an added precaution, you can purchase a generator to operate your sump pump if the power goes out.

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.