

## Better Supervision Means Fewer Injuries and Claims

A study of claims reported to Markel's Martial Arts program found that inadequate supervision results in an increased number of injuries and claims.

Some claims, such as those caused by horseplay, are easily prevented. Establish a supervision policy that makes staff accountable for class activity and holds students accountable for horseplay. Communicate, to students and parents, potential outcomes of failing to comply with a "No Horseplay" rule, including expulsion from your program. Your policy should also address sparring, and ensure that students of similar size and abilities are paired as sparring partners.

Claims involving one student kicking another often produce allegations of improper supervision. Your supervision policy should ensure that students always wear proper protective equipment and that students have the skills to execute the maneuvers they perform. Refer to your insurance policy for conditions related to certain activities.

Claims alleging physical and sexual abuse can occur if your supervision policy is inadequate. You can reduce the likelihood of an abuse claim by conducting reference and background checks on your employees and communicating a no-tolerance policy for physical and sexual abuse.

If parents drop off their children, insist that they remain until practice begins and that they arrive 5 to 10 minutes before practice ends. Institute a sign-in/sign-out policy to ensure that young students are safely picked up; this helps you keep records of which parents may be violating your drop-off policy. It also serves as a checklist at closing, making sure no one is left in your facility overnight.

Never leave a child alone with an adult or another child, even when waiting for transportation. Do not allow children under age six to use the bathroom or locker room alone. Monitor bathroom and locker room activities by standing outside the door while these areas are in use.

*Risk Management in Sport: Issues and Strategies* by Herb Appenzeller offers these supervision guidelines:

- Always put the participant's safety and welfare first. Even if the student wants to ignore injuries and participate, always put health and safety first.
- Warn participants about the dangers of the activity.
- Teach proper technique and correct skills.
- Explain and demonstrate safety rules.
- Check facilities and inspect equipment regularly.
- Post warning signs explaining dangerous areas and proper behavior.
- Always supervise activities.
- Develop an emergency plan.

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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](mailto:safety1st@markelcorp.com).