

Sleepovers and Parties: Loads of Fun; Lots of Opportunity for Injuries

Sleepovers and birthday parties are popular ways for kids to celebrate a special occasion. Without proper planning, however, a festive event can turn unpleasant quickly.

Here's one example of what can go wrong. Due to unsupervised roughhousing at a sleepover, one child was severely hurt, suffering a displaced clavicle fracture.

Utilizing the following recommendations, the facility owners might have prevented the accident:

- **Require signed waivers from all participants.**
 - List specific activities on the waiver.
 - Keep the signed waivers for two years or more.
 - Consult with your attorney on wording, laws, and your state's statute of limitations.
- **Inspect your facility before and during the party, regularly.** Remove any trip and fall hazards. Ensure floor and mat surfaces are clean and dry; tape down mat edges. Lock or cordon off areas and equipment that are off-limits.
- **Designate a location to congregate at the start of the event.** Account for all participants, set the ground rules, review the agenda, and specify off-limits areas and equipment. It's also helpful to list these rules on a document, signed by participants and parents.
- **Maintain proper supervision ratios.** At Markel, we require a minimum student-to-adult ratio of 8:1. Ensure that no instructor or parent is left alone with children.
- **Explain your supervision policy to parents.** Be sure to include the disciplinary actions that will result when kids don't comply and include this information in your list of rules.
- **Watch for mischievous adults.** Being young at heart is great, but acting on it can lead to very serious injuries.
- **Keep activities simple.** Don't let a skilled student display highly technical activities, creating the temptation for others to follow and likely resulting in an injury.

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.