

Spontaneous Games: Not So Harmless

Every year, Markel receives a dozen or so claims for youth who are injured while participating in a spontaneous game. Frequently it's wrestling, but it has also included flashlight tag, slip-and-slide basketball, Truth or Dare, and pillow fights. The staff member involved is usually a teenage male, and the games usually occur in the evenings. These claims tend to be very costly because of the obvious negligent supervision (which appears worse in hindsight), not because of the seriousness of the injury.

A good risk management practice is to implement a policy that any spontaneous games must be reviewed by either the director or at least three adult staff for safety rules, possible hazards, and indicators to stop the game.

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.