

Risk Alert



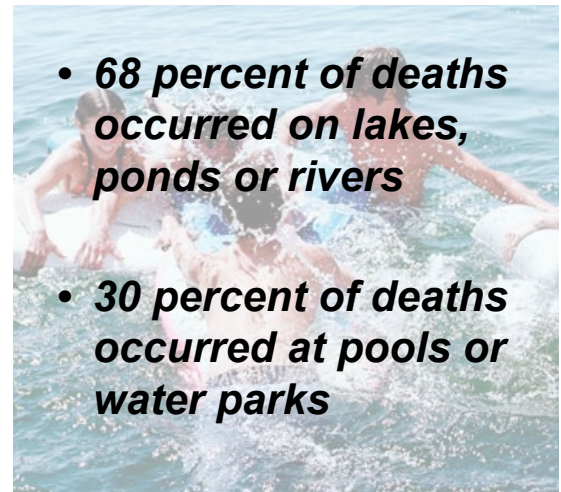
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Water activities require supervision, screening

A day at the lake, river or pool can quickly turn from wonderful to tragic if the proper safety precautions are not followed. Over a recent 10-year period, there were 50 drowning accidents involving customers of Church Mutual Insurance Company. What makes this especially sad is many of them were children or young adults.

Upon investigation of the incidents, three main causes quickly came to the forefront:

- Inadequate supervision.
- Failure to prescreen swimmers to determine their abilities.
- Inadequate or improper safety equipment.



Whether the water activity involves canoeing on a river, wading in a pool or swimming to a raft on a lake, the risk of someone encountering problems while swimming is always present.

Golden rule: safety first when around water

Some simple safety precautions and common sense can go a long way in keeping your water activities safe and fun.

- Designate “supervisors” whenever you are attending or hosting an activity that involves water or swimming. The supervisors should be trained in water safety. The American Red Cross has not established a standardized ratio of supervisors to swimmers, but you should use additional lifeguards and supervisors for groups of young children and inexperienced swimmers.
- All swimmers need to be screened by a supervisor for swimming ability the first time out. Church Mutual offers a Swimmer Safety Program for this purpose, and it is available to order at no cost at www.churchmutual.com.
- Access to water and its varying depths should be based on swimming ability.
- Pair swimmers off using the “buddy system.” Buddies stay together during the entire swim.
- Never leave children or weak swimmers unsupervised.
- Don’t allow children in the water without written permission from their parents/guardians.
- Never allow swimmers to dive head first into the water.

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If you own a pool or lake/river property, there are some additional steps you should take.

- All lifeguards need to be certified by the American Red Cross.
- Clear the area of any large rocks, tree limbs, broken glass and other hazards before each use.
- Water areas need to be outfitted with adequate lifesaving equipment, such as rescue tubes, life jackets and first-aid kits.
- Clearly define swimming area boundaries with ropes and buoys, especially if there is a drop-off.
- Don't allow horseplay at any time.
- Near the water, clearly post all rules and times at which a lifeguard will be on duty. Restrict access to the pool or waterfront when a lifeguard is not present.
- If you operate a pool, regularly inspect drainpipe and overflows to make sure they are operating properly, are secured and cannot be removed by swimmers.

For more information on water safety, visit our website at www.churchmutual.com and select Safety Resources. Our Swimmer Safety Program and Make Activities Safer For Your Congregation and Youth Safety and Your Congregation booklets are particularly helpful for this topic. They are available to order or download at no cost.

For a complete collection of the *Risk Alert* series, visit our website and look in the Safety Resources section.