

risk reporter

for camps and conference centers

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It's time for camps to turn up the heat

As the leaves of autumn start blowing away, it's time to prepare for the howling winds of winter.

For those northern climate camps open year round, an obvious concern is keeping warm.

According to the experts, it starts with maintenance issues.

"I would recommend that camps have their appliances serviced annually," said Capt. Bob Krause of the Toledo (Ohio) Fire and Rescue Department and owner of Emergency Services Consultants Ltd. "That also includes looking at their ventilation systems. Service technicians come out and check the efficiency of the burners and the consistency of the ventilation system.

"For \$50, you've got a good safety check," he continued. "I really encourage that because a lot of the older products haven't been well maintained, and it's to your benefit and the industry's to make sure those appliances are running efficiently."

Danny Lipford, TV host of the Emmy-nominated Today's Homeowner on DIY Network and home expert for The Weather Channel, takes it a step further.

"I would recommend at least twice a year that a professional heating/cooling contractor services your system," he said. "This way, you know it is running safely and as efficiently as possible."

If you're handy, you can take some preliminary steps before a professional is called and save yourself some money in the process.

"If you have a filter, it should be changed," Lipford said. "Then clean all the parts of the heating system that can be accessed."

Gas vs. electric debate

"This is an age-old discussion point," Lipford said. "Here's my two cents' worth. In the event of a storm, where you may lose power, it's great to have gas. If it is propane gas, then you will have to keep a spare tank around, so you won't run out at a bad time."

If gas is used, carbon monoxide poisoning is a concern.

"If you have any gas appliances, you need one carbon monoxide detector on every level," Lipford said.

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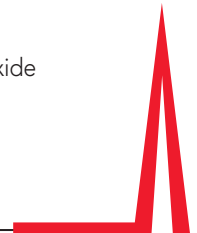
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Carbon monoxide detectors are lifesavers

Because it is colorless and odorless, carbon monoxide poisoning has been called the silent killer.

It doesn't have to be.

A wide variety of detectors are available ranging in price between \$20 and \$100.

The loud beeps they emit when the gas is present at dangerous levels can literally save your life.

That's the message Capt. Bob Krause of the Toledo Fire and Rescue Department wants to convey to camp directors across the nation.

"The detector should be mounted high on the wall or on the ceiling," Krause said. "Carbon monoxide is lighter than air—it has a specific gravity of 0.6. So, if it's anywhere, it's going to be at the ceiling level and then work its way down. It's not going to be on the floor."

Krause has a bachelor's degree in fire safety and engineering from the University of Cincinnati and a master's degree in homeland security from Bellevue University in Nebraska. He started Emergency Services Consultants Ltd., which works with plaintiffs and defendants in court cases.

Krause emphasized that carbon monoxide poisoning isn't a possibility in all camps.

"Carbon monoxide is caused by incomplete burning," he pointed out. "And that's dependent on gas appliances. If you have all electric appliances, it's not an issue for you. Sometimes people get confused about that."

"If you have gas appliances in the kitchen area or something like that and it's in proximity to sleeping areas, you would want to install a detector," he continued. "Those gas appliances are producing carbon monoxide as a byproduct of the combustion."

Battery vs. hard wired

Krause thinks either form of carbon monoxide detector is fine.

"They both have their advantages and disadvantages," he

began. "Obviously, the battery is dependent on the occupant changing it religiously. At times, I see that doesn't happen. The plug-in kind is dependent upon power outages."

There are even combination smoke-carbon monoxide detectors out there.

"The problem with those is understanding what sound means what," he said. "Unless you have diligent training, because of your staff turnover, they may not know that."

Krause's recommendation?

"I would say always get separate units. You don't need as many carbon monoxide detectors as you do smoke detectors. If you only have budget for one, smoke alarms. The chance of you dying in a cabin fire is higher than of carbon monoxide poisoning."

Early warning signs

When carbon monoxide reaches low to moderate levels, look for the following signs in your campers and staff:

- Headache
- Fatigue
- Shortness of breath
- Nausea
- Dizziness

"Take the campers outside and the symptoms are going to improve," Krause said.

Alarm reaction

What do you do if your detector goes off?

First of all, it's no time to panic.

"Detectors detect at fairly low levels," Krause reasons. "Start the ventilation. You don't necessarily have to run people out of the building. It's not like that. Open the doors and upper floor windows or open the front door and an opposite door or window to create cross ventilation. It will dissipate quickly."

(turn up the heat)

Alternative heating sources

"Space heaters are good for camps if they are used safely," Lipford said, "without an extension cord and away from combustibles and never leave them on overnight. The unit should also have a tip-over switch built in."

Space heaters should be out in the open and need to be inspected on a regular basis. Check the power cord for any wear and make sure the unit is not overheating.

Don't forget Mother Nature

There's another source of heat often readily available.

"If it is a sunny day, open the curtains or blinds to benefit from the sun's heat gain," Lipford recommended. "The distribution of the heat is the main issue. If you have a ceiling fan in the room, run it clockwise to push the air against the ceiling and back into the living space."



Managing Your Risks

Self-Assessment

As the busy summer camping season comes to a close, now is the perfect time to perform a risk management self-assessment of the safety of your operations. This process can be performed in a group setting or by having your leaders each submit his/her own report.

Start by creating categories. They should be logical for your camp or conference center.

Injuries and accidents

- Injury sustained
- Date and time of loss
- Cause of loss
- Treatment
- Accident location

Worker injury

- Injury sustained
- Date and time of loss
- Cause of loss
- Treatment
- Accident location

Property damage

- Type of damage
- Date and time of loss
- Cause of loss
- Cost of loss
- Building or property damaged

Analyze the data and look for trends in the cause of loss. Did the injuries occur in a common area or during a specific activity?

Were your workers injured when performing a similar task or perhaps at the same time of day?

Once you've identified some of the common elements that led to a loss, you can select and implement the proper solutions to prevent the incident or accident from reoccurring.

In addition to the actual losses, you should also be looking at near misses—those incidents that did not result in an injury or loss but came close.

An excellent tool for you is Church Mutual's Self-Inspection Safety Checklist for Camps and Conference Centers. Go to www.churchmutual.com, click on Safety Resources, then Self-Inspection Checklists. From there, you can print or order the checklist.

Richard J. Schaber, CPCU
Risk Control Manager



seasonal spotlight

fall

New York camp learns its lesson the hard way

Copper is the new gold. That's not a fashion statement but the reality that unscrupulous individuals have found a new method of putting cold, hard cash in their pockets.

About \$3 a pound to be exact, according to the Copper Development Association.

Case in point? The Madison County Children's Camp in Eaton, N.Y.

Back in April, thieves broke into the not-for-profit facilities and trashed them to the tune of approximately \$45,000 in damages.

The take in the heist? An estimated \$1,200 in scrap metals.

"Copper seemed to be their primary focus," Camp Director Jim Burton said. "But they also took all the shower heads, faucets, pots and pans, cookie sheets, cake tins and silverware. So they took basically everything they could scrap."

It's been a wake-up call for Burton and his staff.

"I guess we're in our own little ideal world here," he admitted. "Nobody will touch us because we're a nice little children's camp. Who would bother us?"

There were several elements working against Madison County:

- The camp is off the beaten path.

"We have a gate up at the end of the dirt road that leads to our camp," Burton said. "So they couldn't get down the main road. What they did was drive around to the lake and up the walking path the kids use to get down to the lake for swimming and canoeing."

- They don't have a permanent caretaker.

"The snow had melted," Burton recalled. "During that time of the year, I usually go up at least every other week for something—to mow the lawn or start cleaning the place up. It happened in the nine days between when I went and when I went again and discovered it."

- They don't want to cut off alternate access routes.

"We're part of a community lake—we're not the only ones on it," Burton said. "So I don't want to gate off all of our paths because people from around the lake walk along them as well."

So what can others do to avoid a situation similar to what Madison County Children's Camp has gone through?

"I don't think locking up the buildings would have done anything for us," Burton replied. "My best advice is that if you don't have a caretaker, have somebody at least checking on the place at some kind of regular interval—or maybe an irregular interval."

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A Perspective

Rick Braschler is the Director of Risk

Management/Senior Consultant for

Kanakuk Kamps, which has seven

locations with approximately 20,000

campers annually

in southwest

Missouri and

southwest Colorado.



Kanakuk's fleet management

includes 142 vehicles and more than

425 watercraft. As you might expect,

maintenance is a huge issue.

Risk Reporter: Who takes care of the wide range of equipment you have?

Braschler: We employ four full-time mechanics, each of whom is ASE-certified in numerous areas of auto maintenance and certified on outboard motors. Each mechanic has an area of specialty—body repair, diesel engine repair, heavy equipment and hydraulics, fiberglass and welding (both aluminum and steel).

Risk Reporter: What are some of the differences in maintaining these vehicles?

Braschler: Maintenance for the pickups, vans, minivans, cars and SUVs is scheduled every 3,000 miles. Maintenance for the ATVs, golf carts, boats and backhoes is scheduled every 100 hours. Maintenance for the buses is scheduled once a year when not in use—during camp, they are inspected weekly. Maintenance on the construction equipment is on an as-needed basis.

Risk Reporter: What are the normal life spans for these types of equipment?

Braschler: We purchase our vehicles either new or buy from the GSA. As they get older, they eventually move to reserve fleet—and later, summer camp fleet. This process normally takes six to eight years or when the mileage reaches 150,000. The exception to this would be the four-wheel drive pickup—we use eight of them as dock trucks for refueling boats. They drive only about 500 miles per year and can last much longer than eight years. Construction vehicles, including boom trucks, can last many years and may not have very many miles on them either.

Risk Reporter: Do you employ a specific maintenance plan?

Braschler: We use the Mitchell Plan. This software package is used by most auto repair and auto dealers across the country. A local representative installs and trains your mechanical staff to use the software, install updates and answer any technical problems. It tracks maintenance, billing, labor, parts and inventory and can be used to order replacement parts. It is invaluable as a fleet management tool.

Risk Reporter: What are some of the different things you need to do when storing equipment for the winter?

Braschler: Most of our vehicles are year round and not stored. You still need to inspect them for body damage and repair it, record mileage, make sure the tires are to within 5/32 tolerance, replace the brakes if worn to 50 percent and add fuel stabilizer to the gas tank. Boats need to be done by the end of October and allowed to dry for a week. The hulls are inspected, the water pump impeller and fuel filters are changed on the motors, the lower units are lubed and fuel stabilizer goes into the gas tanks.