

risk

reporter

for camps and conference centers

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Proper precautions enhance water safety

In the dog days of summer, there's nothing more refreshing than a dip in your favorite swimming hole.

However, whether it be a pool, lake or river, it's important to realize danger is present to all levels of swimmers.

Each year, Church Mutual receives claims from its customers reporting drownings occurring at their facilities or at a sponsored outing. The key to safety is knowing the swimming abilities of everyone in the water, having qualified supervision at all water activities (such as lifeguards) and being aware of the environment.

"Where in most pool environments and the lake waterfronts the water is not going to be moving, there is potential for more danger in rivers and other moving water," said American Red Cross Manager of Aquatic Sales Greg Stockton. "You've got to be cognizant of the current and how it affects your swimmers and supervising staff members. An additional thing with rivers (and lakes) is that you sometimes can't see the bottom—that's even more of a reason to walk in or ease in with a feet-first entry."

Although pools are a more controlled environment, lifeguards must be ever-vigilant wherever they're working.

"YMCA aquatic guidelines recommend that lifeguards are not scheduled for continuous duty periods of longer than two hours without at least a 15-minute break," said Linda Pourchot, association aquatics director for the YMCA of Greater St. Louis. "Outdoors, or in high temperatures or humidity indoors, the maximum is no more than one hour without a break."

Camps across the United States utilize all three venues for aquatics. They rely heavily on having trained personnel supervising activities. The slightest gap or lapse in coverage could result in a drowning.

"Lifeguards should be trained by a national certifying agency," Pourchot said. "Additional faculty-specific training is to be conducted upon hire and continuing education as in-services are to be held."

Stockton recommends that a certification course be taken, covering all of the core concepts in lifeguarding such as professionalism, conditioning, prevention, recognizing somebody in trouble and responding to help them.

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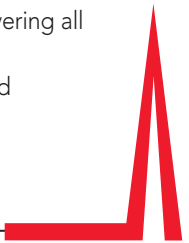
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Going to extremes suits campers these days



(swimming)

There are also management courses available for those who are expected to supervise lifeguards.

Organization should begin with standard operating procedures for testing swimming abilities in writing.

"Whatever you use at your facility, it needs to be consistent," Stockton said. "You do it with everybody who comes through, and you need to be sure that lifeguards are there supervising."

Testing should be done annually, even for returnees.

"People who have taught swim lessons, especially in an outdoor environment, know how quickly skills are forgotten or have lapsed a little bit with the swimmers at any level," Stockton said. "Endurance will lapse with older kids in high school and middle school. Skill itself lapses with the younger ones. As bodies develop and change, some of the coordination that may have been there before isn't there now."

To assist in this area, Church Mutual developed its Swimmer Safety Program in 2006. (For further details, see story below.)

The YMCA states that the lifeguard-to-swimmers ratio should begin at 1:25.

"The number is determined based on the size and shape of the pool, equipment in the pool areas, skill level of swimmers, activities in the pool area, changes in glare, number of high-use or high-risk areas and meeting or exceeding compliance with applicable state and local codes," Pourchot said.

Stockton agreed there is no magic number for the ratio.

"You can't just give a single answer to that question. There may be multiple jurisdictions, and they may conflict with each other," he said. "As far as different health departments and how to figure out their ratios, some will go with lifeguards per swimmer, and some will base it on the surface area."

"Then, you also throw in other things such as attractions," Stockton continued. "If there are inflatables or if you've got water slides, those require additional lifeguards. You've got to look at individual facilities, ability of your swimmers and changing water conditions throughout the day."

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- **For more information** on aquatic safety, visit the American Red Cross Web site at www.redcross.org or the Aquatic Safety Research Group Web site at www.aquaticsafetygroup.com.

Swimming program protects 1 million youths

An average of nine people drown every day in the United States.

In fact, drowning remains the second-leading cause of accidental deaths among children ages 4 to 19 in this country.

Church Mutual Insurance Company customers have lost 41 members or guests over the past 10 years.

Eleven of those fatalities (27 percent) occurred in 2004, prompting the company to develop and test its Swimmer Safety Program in 2005.

Introduced in 2006, the program involves easy-to-use instructions to evaluate a person's swimming ability and the use of fluorescent, color-coded wristbands to denote the swimmers' abilities.

Since the inception of Church Mutual's Swimmer Safety Program, more than 1 million wristbands have been sent free of charge to camps, conference centers and other organizations across the nation. Wristbands come in red (nonswimmers who are required to stay in a designated area), yellow (intermediate swimmers who are not allowed in water above their shoulders) and green (qualified swimmers

who have access to all areas).

The Church Mutual Swimmer Safety Program Kit consists of evaluation forms to be filled out on each swimmer, laminated evaluation guidelines that fully explain the tests you use to establish skill levels and the wristbands, which children are required to wear at all times.

For more information on the Swimmer Safety Program or to order your kit, go to www.churchmutual.com and click on Safety Resources.

Zephyr Baptist Camp Office Manager Abby Webb is eager to try it out at her Sandia, Texas, location, which is expected to have approximately 6,000 swimmers this season.

"I saw an ad for them in one of the publications we receive here at camp, and they looked very durable," she said. "I also really love the different colors for different levels of swimmers—I think that will greatly assist our lifeguards. We usually purchase wristbands during the summer, but they have always been paper-like material, and they just don't hold up well in the water. I think these will work wonderfully for us!"

cont.





Managing Your Risks

Safety inspections

Monitoring safety at your camp—for your employees, campers and guests—is a never-ending challenge. You have a new group of campers coming in every week or so, numerous new employees joining your team every spring and large and spread out activity areas.

Fixing problems is important, but emphasizing the need to identify hazards on a regular basis should be a higher priority. The best way to spot problem areas is to conduct regular inspections of your grounds and facilities for the sole purpose of looking for issues.

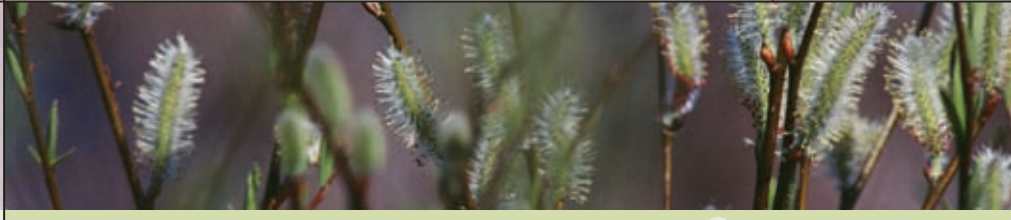
Church Mutual's newest safety tool—Self-Inspection Safety Checklist for Camps and Conference Centers—is designed to assist you in this area. The checklist will help you look at your entire facility, as well as the activities taking place, from the viewpoint of safety. Use the checklist every time you perform a walk-through and mark your problem areas. Once you've identified the improvements necessary, prioritize the list and create your plan of action.

The checklist has been divided into logical categories to help you manage the inspection task. These areas were identified through analysis of claims reported by our camp customers over the years along with input from our risk control representatives, who survey a number of camps each year, and our underwriters specializing in camps.

Inspecting a camp is not a one-person job. I recommend you form a committee and assign a specific area to each member. Let our checklist guide you and assign a category or categories to each member.

To order the Self-Inspection Safety Checklist for Camps and Conference Centers, go to www.churchmutual.com, click on Safety Resources, Self-Inspection Checklists and select the one for camps and conference centers.

Richard J. Schaber, CPCU
Risk Control Manager



seasonal spotlight

Medical care is top priority at camps

Safety begins at home, but parents expect it to extend to places they send their children to.

That's why medical care is a high priority at camps across the United States.

"Parents often expect us to be better parents to their kids than they sometimes are," said Margo Pruitt, health director at the H.E. Butt Foundation's Laity Lodge Youth Camp in Texas. "But, for the most part, parents are easy to work with, although they do expect us to take excellent care of their children."

It's a step-by-step process that begins via the U.S. Postal Service. Pruitt says they send out a medication card to parents prior to camp with questions involving prescription medications to be taken by their child as well as any allergy issues.

Those cards are collected at check-in and reviewed by the nursing staff. If a camper has a food allergy, that will be listed and submitted to the kitchen director. The list is posted in the kitchen and distributed to the various counselors who have those children in their cabins.

"All camper prescription medications are gathered and documented at check-in," Pruitt said. "No campers are allowed to have prescription or over-the-counter drugs in their possession. The camp nurse or health care assistant dispenses the medications—typically at mealtimes and/or bedtimes.

"We also let the parents know the exact medical situations for which they will be personally contacted," she said. "For instance, we will contact the parents of a camper with a cut that requires stitches, but we will not contact them for treatment of a minor cut that does not require stitches."

Whether they required stitches or not, a five-year study (2001-2005) of camps claims conducted by Church Mutual revealed that 41 percent of injuries were slips, trips and falls.

Obviously, the most serious injuries require emergency response.

"We have first-responder personnel on site, in addition to our nursing staff," Pruitt said. "We also have a licensed medical doctor on site. Nurses, health care assistants and doctors are linked via a two-way radio system. These radios have phone capabilities, so we are able to patch into the 9-1-1 emergency system if necessary. Should the need arise, we will call in an ambulance to transport campers to the hospital. Prior to camp, we also perform a mock emergency evacuation with a Life Flight helicopter, in case we need their assistance during the summer."

In addition to physical issues, there are mental ones too.

"Homesickness and we have seen an increasing trend in campers being treated for ADD (Attention Deficit Disorder) and ADHD (Attention Deficit Hyperactivity Disorder)," Pruitt said.

Q | a

A Perspective

With the increased demand for more extreme activities, camps across the United States need to be prepared to respond to the possibilities of injuries that may occur. With that in mind,

Risk Reporter spoke with Administrator John Worden of the



H.E. Butt Foundation in Kerrville, Texas, which has more than 20,000 people annually attend its camps on its 1,900-acre property.

Risk Reporter: Other than swimming, rank some of the other higher-risk issues at camps.

Worden: "Basketball, mountain biking, large group games (especially night games like counselor hunts) and unstructured play time. We also offer perceived high-risk activities like ropes courses, Alpine Tower, rappelling and rock climbing but find low incidence of injury in those activities. Perhaps that is because they are slower paced and more controlled activities where safety is constantly emphasized.

Risk Reporter: Do you see a trend developing where children at camps want more of these extreme activities?

Worden: Yes; however, that is largely an assumed want. Rarely do children ask that specific activities be added, other than horsemanship and skateboarding. We have decided not to offer the latter because of the risks and capital investment required to develop a permanent skateboarding park. We have eliminated horsemanship. But, generally, kids and college-aged counselors seem to want new, bigger, faster and more extreme activities.

Risk Reporter: How have activities changed at camps over the past 20 years?

Worden: Ropes courses, climbing walls, waterfront inflatables and mountain biking have been added. Trampolines have largely been eliminated. Shooting sports fell out of favor after the 1999 Columbine High School massacre but are returning. There are more camps specializing in single interests such as various sports, science, archaeology, marine biology, backpacking, robotics, etc. Summer camps, whether of the one-day or residential sleepover variety, are now also conducted on college campuses and at museums, research facilities and entertainment complexes, broadening the meaning of the word camp.

Risk Reporter: How does your camp tackle all of the safety issues that seem to be out there?

Worden: Many full-time staff have regular CPR and AED training. Summer youth camp staff have a solid week of counselor training before campers arrive. Their training includes the importance of being safety conscious without reducing fun and the perception of risk for campers. Staff are vigilant about safety hazards in the physical facilities and ask that guests immediately report unsafe conditions. Accident investigation can help identify patterns and may guide prevention efforts for the future. We welcome state health investigators and Church Mutual risk management experts and consultants to bring fresh eyes to our facilities and operations. Recently, we qualified as a Firewise Community/USA for our efforts to mitigate the risk of wildfire on our property. Camp safety is a moving target and requires constant refocusing on its importance.