

risk

reporter

for camps and conference centers

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Pay close attention to workers' safety habits

Although many camps would list the safety of their campers as the No. 1 priority, the safety of the employees must also be stressed.

A five-year review of claims filed by Church Mutual's camp customers shows injuries to workers as the top cause of loss, accounting for 42 percent of all claims filed.

Rounding out the study, general liability claims accounted for approximately 27 percent, property 18 percent and automobile 10 percent.

It all added up to more than \$56 million in losses.

Trends in 2008 were mixed — general liability claims frequency was up almost 15 percent, and property claims rose 11 percent. Workers' compensation claims were flat compared to 2007, and automobile claims dropped 21 percent.

"The dollar losses in general liability were 366 percent more than 2007," Church Mutual Risk Management Specialist Chris Renzelmann pointed out. "Two claims — a fall from a tower and an eye injury from a paintball game — accounted for 80 percent of the bodily injury total."

Following are capsule summaries of each of the claims areas from the period between Jan. 1, 2004, and Dec. 31, 2008:

Workers' compensation

Almost 500 camp employees were injured each year during the five-year period.

"That's the one thing that jumped out at me from the study," Church Mutual Senior Risk Control Representative Kevin Nugent said. "The types of claims didn't surprise me."

Watch where you're going is the best advice to hammer home to your employees.

Slips, trips and falls accounted for 26 percent of claims involving employees.

"A lot of these camps try to keep things rustic," Nugent explained. "A lot of the times, the steps could be made out of railroad ties, or they're limited on handrails and lighting. They say they're trying to keep the camp atmosphere."

Other leading causes of loss were people being struck by an object (24 percent) and strains (22 percent).

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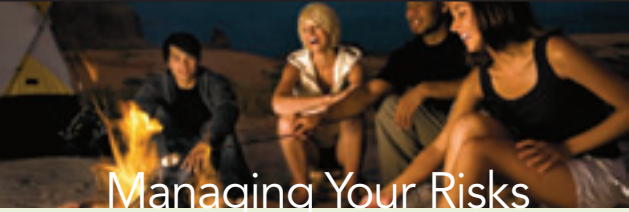
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Battling sunburn, allergies, bug bites and other summertime illnesses



Managing Your Risks

New pool regulations

Camps and conference centers that have pools or spas need to be aware that the Virginia Graeme Baker Pool and Spa Safety Act became effective in December 2008, and compliance is mandatory.

The new law requires all public pools and spas to have drain covers that meet new standards and install a second anti-entrapment system if your pool has only a single main drain. Pools at camps and conference centers are considered public.

Over the years, numerous incidents involving children being entrapped or eviscerated by the suction of a pool or spa drain have occurred, including at locations insured by Church Mutual. Virginia Graeme Baker, the 7-year-old for whom the law was named, died when she was unable to free herself from the drain of a hot tub.

According to the Consumer Product Safety Commission (CPSC), there have been 36 deaths from hair and body entrapment incidents at pools. The National Swimming Pool Foundation estimates that 80 percent of the 300,000 public pools and spas in the United States do not currently comply with the new law.

The CPSC is taking the lead in pushing awareness and education of the issue. The CPSC, along with the State Attorneys General, also serves as the key enforcement agency.

There are numerous techniques to bring your pool or spa into compliance. Some pools will only need new drain covers; others will require a more extensive project. Keep in mind, the law does not allow for "grandfathering" of any existing pools.

Your first step is to arrange to have your pool inspected by a professional engineer. You can find a professional engineer by contacting the CPSC, your local code enforcement agency, your state's health department or a reputable pool dealer.

For more information on the new law, compliance issues and other topics, go to www.cpsc.gov and enter Virginia Graeme Baker Pool and Spa Safety Act in the search box.

Richard J. Schaber, CPCU
Risk Control Manager



seasonal spotlight

Address vagaries of Mother Nature this spring

"Tragedy is a tool for the living to gain wisdom, not a guide by which to live."

That Robert F. Kennedy quote has applied to the events of June 11, 2008, at Little Sioux Scout Ranch in Iowa, when a tornado killed four teenage Boy Scouts and terrified more than 100 others.

Out of that tragedy, wisdom has indeed been gained. Boy Scouts of America Mid-America Council Scout Executive/President Lloyd Roitstein now has a 63-page disaster plan to incorporate at the five camps that represent 58 counties in Iowa and Nebraska.

"We did not have a plan like we have now," he admitted. "We had a plan where you would go if a tornado hit, but in most cases, it was the ditch."

The days and nights of summer also bring with them rain, wind, lightning and hail not only to the Midwest but all parts of the United States.

Tornado planning

Information and communications are crucial.

"We have purchased a software package for early detection," Roitstein said. "It supposedly will give us anywhere from 10 to 30 minutes more detection time for any severe weather that is coming. We're also putting up cell phone towers because before our cell phones didn't work at some of the remote camps."

Dickson Valley Camp and Retreat Center in Newark, Ill., tries to take some of the guesswork out of storm preparation by monitoring the Internet.

"We're a little bit smaller organization, so we look for all the free options," Director Mark Caldwell said. "We make sure somebody is keeping an eye on the radar. There are also some sites for lightning strike detection where you get a sense whether or not there's a lot of lightning involved with a storm. There's always potential for lightning, but it's nice to know in advance if a cell is moving through that has a lot of it."

Good, sturdy shelters can save lives.

"Where the heart of our program is — where 95 percent of the kids are — they will be able to get to a shelter within 10 minutes," Roitstein said.

What the Mid-America Council is doing is building dual-purpose shelters. A shotgun range program's storage room is going to be concrete, a castle at another camp will be able to house 200 people as a tornado shelter and six new shower/restroom facilities will hold 100-200 people.

Other dangers

"For us, it's probably not one of those if things, it's a when thing," said Caldwell about severe weather.

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(workers)

"A lot of the claims that I review in Pennsylvania are the counselors playing sports with the kids and thinking they're 15 years old again," Nugent said. "And they sprain an ankle."

Many of the strain injuries are back and shoulder injuries caused by lifting.

"Proper lifting techniques continue to be an area to focus risk management expertise on," Renzelmann said.

General liability

General liability claims, typically for injuries to campers and visitors, spiked in 2008, driven by three large losses — a fatality from an all-terrain vehicle accident, a brain injury from a thrown rock during horseplay and a serious leg injury to an 11-year-old child hit by a van.

"Implementing rules and regulations and enforcing them will not prevent all incidents, but it certainly will help control them," Renzelmann said. "Using proper safety procedures, along with using proper safety equipment, should be stressed for all camp activities."

Property

Fires were responsible for the largest 15 losses at camps over

the five-year period. Wildfires and electrical fires combined to account for more than half of all fire losses.

"Camps are particularly susceptible to damages from uncontrolled fires," Renzelmann said. "That is due to their often remote locations and slow fire department response times."

"This also highlights why many camp losses involve damage to multiple buildings," Nugent said.

"Oftentimes, the properties are remote, and if the fire is not in a newer building with sprinklers, the fire department has to wind its way out through the mountains," he said.

Automobile

Damage to property is the most common outcome from an automobile accident; however, bodily injury carries the highest price tag, accounting for 10 of the top 11 dollar losses.

- **Church Mutual** offers numerous safety materials to assist camps in preventing losses and reducing damage. For a complete list, go to www.churchmutual.com, click on Safety Resources and click on order form.

(seasonal spotlight)

For Dickson Valley, which hosts approximately 160 campers a week for 12 weeks, that entails doing as much as it can with the resources available.

"One of our biggest concerns is making sure everyone stays put," Caldwell said, "trying to keep the campers together in serious weather and not venturing out into the open."

Dickson Valley is situated on a two-acre lake, which raises another concern.

"When there's thunder, we pull everybody off the lake," he said. "The lifeguards have bullhorns. They're off for at least 20 minutes past the last audible thunder."

With thunder, comes lightning.

"We've had some lightning strikes right in the middle of camp where some large trees have been hit," Caldwell said, "even some severe windstorms that weren't tornadoes but uprooted some mighty oaks. Those are pretty nervous times."

With storms, there is the added aspect of power outages.

"Electricity is our biggest challenge," Caldwell observed. "Being in a rural setting, power goes out with a lot of these big storms. So we can expect that once or twice a summer it will happen."

The future

Little Sioux is being rededicated on May 2. The four families of the deceased Boy Scouts have all been active in the rebuilding process and have all been "adopted" by the survivors. Mid-America Council has upgraded its five camps to the tune of \$9.4 million.

"Our shelter capacity will now house about 3,200 people," Roitstein said. "Our facilities will be better, our program will be better and we're better organized."

- **Church Mutual's** Weather Protection For Your Ministry booklet offers many additional tips for preparing for and protecting against weather-related hazards. To view, download or order, go to www.churchmutual.com and select Safety Resources, Protection Series Booklets.



Q | a

A Perspective

Linda Ebner Erceg, RN, MS, PHN, is the

executive director of the Association of

Camp Nurses and the associate director

for health and risk management at

Concordia Language

Villages in

Minnesota. She also is



the author of "The Basics of Camp

Nursing," a book published in 2009.

■ **For more information** on health issues at camps, go to www.campnurse.org.

■ **To view or download** Church Mutual's Risk Alert on other summertime health issues, go to www.churchmutual.com click on Safety Resources and select Risk Alerts, Summertime Safety.

Risk Reporter: What is the best way to handle heat-related issues?

Erceg: Prevent them. It's reasonably predictable that a summer camp program will cope with such issues so the camp's schedule, hydration strategies, options for cooling off and surveillance for early symptoms of heat distress should be in place and active. A camp can be more proactive by doing a heat risk audit with questions such as:

- When possible, are activities done in the shade?
- Are cooling-off options available and accessible by campers and staff?
- Does everyone have someone monitoring their heat profile?
- Is the schedule modified so periods of physical activity avoid times of high heat? Does the schedule balance physical activity with a cool-down activity?
- Are sleeping areas cooled and/or people cooled before heading off to bed?
- Are fans used to vent heated areas as well as blow air over people?
- Is appropriate action taken when heat indicators show up?

Risk Reporter: Allergic reactions need to be on a camp nurse's radar screen. How can you best prepare for them, and which, in particular, tend to be the most common?

Erceg: I review signs/symptoms and the medications used to manage allergies in both the youth and adult population. Today's protocols typically include baseline medications for mild reactions as well as "rescue meds" when anaphylaxis occurs. Staff should be trained to recognize the symptoms of an allergic reaction and to act on that observation. Review health history forms to get background information regarding susceptible individuals and route that info to pertinent staff. The greatest risk is posed by individuals who aren't even aware of their allergy. This is why all camp staff should know what signs/symptoms indicate anaphylaxis and be capable of triggering the correct action when those indicators are observed. Not everyone needs an EpiPen right off the bat.

Risk Reporter: Evil can lurk in the woods in the form of bug bites, poison ivy, etc. What should you look out for?

Erceg: I encourage nurses to read about the flora and fauna found in the geographical area of their camp. I also recommend that they look at last summer's health log to see why people sought health care. This gives one a pretty good indication of what may be threatening to that particular camp's people. Check the Department of Health's Web site for the state in which the camp is located. Determine what health threats related to geography are posted and review the signs/symptoms associated with these.

A camp nurse can only work with resulting symptoms and really can't do much until those symptoms present themselves.