

# Risk Reporter

for Camps and Conference Centers

Fall  
2014

Vol. 8  
issue 3

A quarterly publication by Church Mutual Insurance Company



## Animal encounters

### Caution and respect are critical

Remember the first time you saw a fawn, watched a raccoon climb a tree or had animal tracks pointed out to you in the forest? Wildlife can be a magical part of the outdoor experience, especially for urban children who have little exposure to animals beyond rodents and birds.

That said, it's critical that every camper and staff member understands that wild animals are just that — wild. "You don't want people to be terrified, but you do want them to treat animals with a healthy degree of caution and respect," said Chuck Bartlebaugh, founder and director of the Center for Wildlife Information, which oversees the Be Bear Aware and Wildlife Stewardship campaigns.

"Our key message is that wildlife, plus distance, equals safety," said Jennifer Luppés, education coordinator at the American Bear Association. "If you can enjoy animals at a distance, you'll typically be OK."

To strike the right balance between learning and safety, keep the following in mind:

#### Have, and enforce, a no-contact rule

"Too often, people, including staff, come to camp with the idea that interaction with wildlife is a desirable goal," Bartlebaugh said. "They've been exposed to media messages that imply it's OK to touch, feed and handle wildlife, and that's an extremely dangerous message."

Make it clear that you will not tolerate any attempts to approach, follow or alter the behavior of an animal in any way. "Any animal, no matter how seemingly tame and friendly, has the potential to be dangerous," Bartlebaugh said.

"Wildlife are not entertainment — they're here for us to respect and learn from."

#### Teach campers to report signs of animals

This allows an experienced staff member to evaluate the potential threat of an animal. "This is especially critical if you have reason to believe an animal might be sick or injured," Luppés said.

In many cases, an animal will pose little threat. "Knowledgeable staff will know how much of a buffer is needed, and you may be able to safely observe an animal," Luppés said.

Teach campers to avoid touching animal scat. A parasite found in raccoon scat, for instance, can be extremely dangerous to humans. Don't assume baby animals on their own have been orphaned and need human intervention. "Often, a mother animal will leave her babies for an extended time," Luppés said. "Don't intervene — call the local DNR office and speak to a wildlife rehabilitator."

## Inside

#### Seasonal Spotlight

*Giddy-up! Keep horseback riding safe and fun*

#### Managing Your Risks

*Operating unlicensed motorized vehicles at camps*

#### QIA

*Risk Reporter talks with Charles Cuvelier, chief of Law Enforcement, Security and Emergency Services for the National Park Service*

(See Animal encounters, Page 2)



## ( Animal encounters )

### Keep unwanted animals out of camp

"Most animals will stay away unless they've been conditioned to see humans as providing food," Luppés said. "Don't create opportunities for them to find food at your camp, whether intentional or unintentional. Bears are very smart and will remember from one year to the next where they found food."

All camp waste should be kept in animal-proof dumpsters, but know that bears truly can get into anything if they keep at it! "Animals will be attracted to the smallest thing — an apple core, a Popsicle stick," said Jason Abraham, fur bearer season specialist with the Minnesota Department of Natural Resources. "Teach kids to eat food in designated areas — not as they walk from place to place — and to pick up after themselves."

If animals are attracted to a natural food source — a berry bush, for example — you might need to remove it to keep the wildlife away. If you have problems with animals coming into camp, notify the local wildlife management agency.

### Be safe on the trail

Hikers should maintain a consistent monotone level of conversation as they walk through the woods to alert animals to their presence, especially in areas with thickets, vegetation or water, Bartlebaugh said. "If you suddenly cross paths with a bear, stop, group together, assess the situation and slowly back away," he said.

Never have a lone person leading the group or lagging behind. "Animals will look for a trailing or leading animal," Bartlebaugh said. "There's safety in numbers."

Camp staff members should take on an outing two cans of bear spray, and each can should be able to spray for 9+ seconds at all temperatures, Bartlebaugh said. "It also should be readily accessible in a hip or shoulder holster."

### Dealing with pesky critters (insects, arachnids and other pests)

If a bite occurs:

- Determine if the individual is allergic to the insect before taking action.
- Those with anaphylaxis (a severe allergic reaction to bee/wasp/hornet stings) might be aware of their allergy and carry an EpiPen. Always use this first.
- If the victim appears to have trouble breathing, call 911 immediately.
- Use a tweezers or the edge of a plastic card, such as a driver's license, to remove a stinger.
- Wash the area with warm, soapy water to avoid infection.
- Apply a cold pack to reduce swelling, and if an injury is poisonous, restrict circulation of the venom.
- Visit the CDC website to learn about tick removal: <http://www.cdc.gov/Lyme/Removal/Index.html>.
- If a ring or rash around the area of the tick bite becomes visible or the victim experiences flu-like symptoms, visit your local health care center within 36 hours, as these might be early, but treatable, signs of Lyme disease.

"Don't take a dog on the trail," Luppés said. "People think their dog will protect them, but the wild animal often sees (the dog) as a threat and that can trigger an attack."

And if you should cross paths with a bear that's rearing up, whacking the ground and trying to look large? "That's actually good news," Bartlebaugh said. "It means the bear is afraid of you and trying to scare you off. Speak calmly and back off slowly."

"Never run from a bear — that's how prey acts," Luppés warned. "You have no chance of outrunning a bear. They can run 35 mph. And black bears are excellent climbers."

### Set up a safe campsite

Upon arrival, an experienced staff member should walk the site and look for signs of wildlife, such as scat, paw prints and dug-up stumps (which could indicate the presence of a bear).

"Set up your tents in a line, not a circle," Bartlebaugh said. "If an animal runs into the camp, you want it to have a ready means of exit instead of feeling cornered."

Cook your food in an area away from where you'll sleep. At the end of the meal, have everyone change out of the clothes they prepared food in and hang them. If there's water nearby, everyone should wash off. "Hang food packs and all nonburnable waste at least 12 feet up and 10 feet out from the tree trunk," Abraham said. "Make it a policy for all food to be carried in specific packs. Don't let each camper carry food in (his or her) backpack, or you'll have to suspend every one."

### What to do if a bear attacks

The likelihood of a fatal bear attack is extremely low. Black and brown bears killed a total of 24 people in North America between 2005 and 2012, according to Statistic Brain, a research institute.

Attacks are most likely to occur because of human actions: getting too close for a photo, hiking off trail or feeding a bear, Bartlebaugh said. Aggressive encounters are more likely to occur during extreme conditions, such as droughts, famine, fires and thunderstorms.

"Bear personalities vary; there isn't one perfect way to react," Bartlebaugh said. "You don't want the bear to see you as a threat. If you cross paths with one, speak in a calm tone. Don't yell or wave your arms. Don't try to 'stare down' a bear — it could take that as a challenge. It helps if people are trained to act consistently. Then bears in your area will know what to expect from humans."

If a brown/grizzly bear attacks, the experts typically recommend that you play dead. If a black bear attacks, it's usually better to fight back.

- **Resources:** To learn more, visit: [www.bebearaware.org](http://www.bebearaware.org) and [www.americanbear.org](http://www.americanbear.org)





## Managing Your Risks

### Operating unlicensed motorized vehicles at camps

Unlicensed motorized vehicles, such as mopeds, snowmobiles, go-carts, dirt bikes, golf carts and ATVs, provide a lot of fun when operated in a safe manner. However, a camp environment often is not the place to operate these vehicles unless safety policies are in place, observed by drivers and monitored by camp management.

Camp management must decide what, if any, unlicensed vehicles will be allowed in camp, and who will be allowed to operate them. A written safety policy should be developed. The policy needs to be provided to and reviewed with all employees, campers and guests. Also, all employees should receive training on the policy and procedures put in place to enforce the policy throughout the camp.

Some topics to address in a written program include:

- What types of unlicensed vehicles will be allowed
- Minimum age for drivers and if they should possess a valid driver's license
- Areas where vehicles are allowed to operate; operation around pedestrians; areas of high pedestrian traffic
- Parking of vehicles and key control
- Rider(s), other than a driver, riding in or on a vehicle
- Registering a camper's or employee's vehicle during check-in
- Required protective equipment, such as an approved helmet
- Speed limits and posting them
- Hours during which vehicles can be operated, and the use of headlights during darkness
- Consequences for reckless driving, speeding and unauthorized operation

Unsafe or unauthorized use of unlicensed motorized vehicles has been the source of several serious accidents in recent years at camps insured by Church Mutual. Dealing with this potential loss exposure is a critical element of a camp's total safety program. Annually, camp management should review and update their camp's policies to make sure changing exposures are addressed.

Edward A. Steele  
Risk Control Manager



# Seasonal Spotlight Fall

## Giddy-up! Keep horseback riding safe and fun

Camp can be a great place for kids to discover the joy of horseback riding — or improve their skills. Help protect your camp and campers with these precautions.

**Verify horse health.** "Require a health certificate and a negative Coggins test (which tests for the equine infectious anemia virus) for every horse," said Christy Landwehr, CEO for the Certified Horsemanship Association, or CHA.

**Put horses through their paces.** "If you hire horses, schedule them to arrive a few weeks before camp so staff can ride them in every arena and trail setting," Landwehr said.

**Hire certified instructors.** "The CHA is the only certifying body that tests for both the arena and trail," Landwehr said. "The trail is a very different environment, so it's critical to have staff with this experience. We also recommend instructors are first aid- and CPR-certified."

**Require appropriate attire.** Maintain a supply of helmets approved by ASTM-SEI for equestrian use (no bike or ski helmets). Keep them in a climate-controlled space and treat them with lice spray between campers. Boots are best to minimize injury. All campers should wear long pants — jeans or breeches, not sweatpants.

**Inspect, maintain and fit your tack.** Saddle soap and leather condition all saddles and check for splits. Saddles and bridles must fit the horse properly to avoid injury.

**Determine camper's skill level.** "Use your calmest horse for the evaluations," Landwehr said. "Test one rider at a time."

**Match horse and equipment to the rider.** "An experienced instructor will know what to look for in terms of temperament," Landwehr said. "Adjust the saddle and stirrups for safety."

**Create a safe environment.** Arena fencing should meet industry standards. Make sure arena footing — dirt — is worked through, "soft but not too soft" and deep enough to hit your horses about mid-hoof. "If your footing isn't conducive to standing around all day, you'll hurt your instructors and your horses," Landwehr said.

Recheck trails regularly. "Look for anything that could spook a horse, like a hornet's nest," Landwehr said. "Ensure all trails are clear and water crossings aren't too steep — or deep — and repair bridges."

**Know and meet your state's equine limited liability requirements.** Every state, except Nevada, Maryland, California and New York, has requirements regarding liability release forms and signage. "Animals mean an inherent level of risk," Landwehr said. "Make sure you're aware of and conform to the liability requirements of your state."

- **Resource:** For additional safety tips visit <http://cha-ahse.org> or watch CHA's safety videos at <https://www.youtube.com/user/chainstructor>.

# Q | A

## A Perspective

*Concealed carry laws now are on the books in every state and Washington, D.C.*

*Because laws vary by state, it is critical for your camp to be familiar with your state's regulations and work with legal counsel to determine how to apply them at your site.*



*To learn more about this topic, Risk Reporter spoke with Charles Cuvelier, chief of Law Enforcement, Security and Emergency Services for the National Park Service.*

### **Risk Reporter: What typically falls into the category of a weapon?**

**Charles Cuvelier:** There is a lot of variability from one state to another. Some put certain volumes and quantities of pepper spray (often carried in bear country) in this category, handguns are included, and some states also will list certain knives. It's critical to know the rules for your individual state.

### **Risk Reporter: Where should a camp go to learn about the laws for its state?**

**Cuvelier:** We recommend going to the state attorney general — most will have websites with this information. It's the most reliable and credible source.

### **Risk Reporter: If a camp wants to post a notice stating that no one is allowed to bring a weapon on site, is it allowed to do so?**

**Cuvelier:** You'll need to review your state statute and determine if your proposed restrictions are narrower than state law and whether you're allowed to place these types of limits. Sometimes, the statute allows additional restrictions based on the type of business. The statute also might be limited to public places, and a private landowner will be able to place additional limitations. I highly recommend enlisting the help of an attorney to determine if signs are allowed.

### **Risk Reporter: Do you have any recommendations if signs are allowed?**

**Cuvelier:** I would use internationally recognized symbols — they're familiar to the public at large and easy to understand. Again, consult your attorney for specific language.

### **Risk Reporter: Are there situations where rules are different for employees versus the general public?**

**Cuvelier:** There could be situations where state law would allow an employee to carry a concealed weapon, but your company policy doesn't allow for it.

### **Risk Reporter: You mentioned that it's critical to train your employees if your camp is allowed to post signs prohibiting weapons on site. Could you elaborate?**

**Cuvelier:** Don't assume your employees will know what to do if someone tries to bring a prohibited weapon into your camp — train them for a consistent response. Instruct them to politely ask the person if he or she noticed the sign prohibiting the weapon. Ideally, the person will say he or she hadn't and return the weapon to his or her car. If he or she doesn't, your employees should disengage, gather basic information about the person (appearance, vehicle and clothing) and call the authorities. If there is reason to believe the person is a threat, follow your camp's procedures for dealing with an intruder.