

Water Activities Safety Guide



The Safeguard SeriesSM



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LIFEGUARD OFF - DUTY
NO SWIMMING



Accidents that should never have occurred.

- While attempting to stand in a boat, a camp counselor was seriously injured when he fell off the back and was struck by the motor's prop.
- A camper, swimming in a lake without a buddy, nearly drowned when the lifeguard didn't see her go under. Doctors expect the brain damage to be permanent.
- A teenager drowned at an outing when others in the pool thought he was fooling around and staying near the bottom. He was unable to be resuscitated when he was eventually pulled from the pool.
- A group of teenagers at an outing were allowed to swim a sizeable distance to an island on the lake. Those in charge did not require them to wear Personal Flotation Devices (PFDs) nor did they follow them in a boat. One boy went under, and the other two were too tired from swimming to go after him. He drowned.
- A group of teenagers were canoeing down a river while at camp. Somehow one of the canoes tipped over. Neither of the teens were wearing PFDs, and one went under. Searchers found the body hours later downstream.

As an active congregation, school or camp, some of your events probably involve swimming, boating or other water activities. That's great, but you must realize water creates additional risk.

Each year, Church Mutual customers experience tragic accidents during water-related activities. Sadly, many of the incidents might have been avoided by implementing proper safety procedures.

The tips found in this guide address many safety areas: evaluating swimmers, setting up a safe swim area, watercraft policies, supervision guidelines and more. Through the use of this guide, combined with your own policies and procedures, you can create a safer environment around your water activities and help reduce the likelihood of an accident occurring.

Sincerely,

A handwritten signature in black ink that reads "Richard V. Poirier".

Richard V. Poirier
President and CEO
Church Mutual Insurance Company

Know the risks

Drowning

Many factors can lead to a drowning: poor supervision, lack of swimming safety education, low swimming skills and exhaustion.

Secondary drowning

This can occur up to 72 hours after a near drowning incident when water enters the lungs. All near drowning incidents require medical attention.

Injury

Injuries can result from reckless swimming or boating activity, misuse of water equipment, disregard of safety practices and other inadvisable activities.

Dangerous water

Tide or river currents can quickly pull a swimmer far from shore and cause physical exhaustion. Cold water can cause hypothermia in a matter of minutes. A good rule is to never swim in dangerous or unfamiliar waters.

Weather conditions

Threatening weather, like a thunderstorm, can lead to the electrocution of a swimmer in the water if lightning strikes.

General safety practices for water activities

Get the OK

For any of your water activities, obtain a signed consent form from a parent/guardian of each participant. Include a section on the form for the parent/guardian to provide emergency contact information in case something happens while the minor is away from home. Access examples of parental consent forms at www.churchmutual.com/forms.

Evaluate your swimmers' abilities

Before anyone enters the water on their own, test the ability of all swimmers by utilizing Church Mutual's Swimmer Safety Program — available to customers at no cost. Then establish and enforce boundaries for nonswimmers, intermediate and qualified swimmers with buoys, ropes and other markings. Nonswimmers should not go beyond waist-deep water; intermediate swimmers should not swim into water deeper than their shoulders and qualified swimmers may have access to the entire swimming area. See Page 14 for more information.

Supervise swimmers

Always provide adult supervision for youth water activities. You should have at least one certified lifeguard present at all times but also provide the appropriate number of adults with swimming ability to supervise. The ratio of swimmers to supervisors should be 5-to-1 or less.



Lifeguards should be easily identifiable and wear clothing or suits conspicuously marked "Lifeguard." Additionally, lifeguards assigned to the supervision of the swimming area must not be assigned duties that could distract their attention from observation of swimmers or prevent their immediate assistance to a swimmer in distress. Provide an isolated, elevated seat on a stand or tower for the lifeguard to be able to have a complete and unobstructed view of the swimming area.

First-aid kit — your first line of defense

Always have a first-aid kit in a waterproof container with you during water activities. A basic first-aid kit should contain:

- Two pairs of sterile gloves
- Sterile dressings
- Cleansing agent
- Antibiotic ointment
- Burn ointment
- Adhesive bandages (various sizes)
- Eye wash solution
- Thermometer
- Nonprescription medications and medical supplies

For a more detailed list of first-aid kit contents, visit the *Safety Resources* section at www.churchmutual.com/riskalerts and look for "Emergency Planning: The First-Aid Kit."

It is also recommended to have an Automated External Defibrillator (AED) near the swimming/water activity area. Make sure to purchase an AED with a high dust/water penetration rating.

Do your research

Before participating in a water activity, educate yourself and other chaperones on the various hazards of the activity. Review and discuss the proper prevention steps. Be alert for drop-offs or obstructions in the water that could disrupt your activities. Never allow activities in water you are unfamiliar with or in water known to be dangerous.

Consult the authorities

Ask a local authority about area regulations and any water hazards before doing any boating or water activities.



Check the weather

Before entering the water, see what the weather is going to be like. If lightning is in the forecast, postpone your water activities.

Learn from the professionals

Have experienced professionals instruct participants if you will be taking part in any higher-risk activities, such as river rafting, windsurfing, sailboarding or surfing. Never let participants attempt to do these activities on their own.

Protect your organization

Make sure you have adequate insurance coverages. Check with your Church Mutual regional representative if you have any coverage concerns or questions.

Water safety guidelines

- Do you have written consent from each participant's parent/guardian?
- Are you utilizing Church Mutual's Swimmer Safety Program?
- Does your swimming area have defined limits for swimmers at each level of swimming ability?
- Do you have at least one certified lifeguard and the appropriate number of supervisors on duty?
- Do lifeguards wear clothing to identify themselves, and are they free from other duties and distractions?
- Are lifeguards placed to have a complete, unobstructed view of the swimming area?
- Is there a first-aid kit readily available?
- Is there an AED readily available?
- Have you researched the activity and the area you will be in?
- Are you aware of the water hazards, layout and any obstructions in the body of water you will be using, and do you have a chart of the water?
- Are you aware of the local regulations and laws?
- Will the weather conditions be suitable for the activity?
- Does an experienced professional instruct and accompany participants taking part in higher-risk activities?
- Do you have adequate insurance to cover the activity?



Swimming activities

What to do before a swimming activity

- Install safety features, such as pool alarms and fences, buoys, warning notices, rules of conduct postings and a telephone or other nearby means of communication with a list of current emergency telephone numbers.
- Clearly designate boundaries by posting signs around the outdoor swimming area.
- Have a lifesaving patrol boat if swimming is permitted 150 feet or more away from the shoreline. The boat should have a square stern, be 12 feet or more in length and should be located so as to be immediately available. It should be equipped with PFDs, oar pins, at least one shepherd's crook-type pole and one ring buoy attached to a 75-foot length of 1/4-inch rope.
- Make sure that the swimming area safely slopes into deeper water. For depths up to 4 feet, the bottom slope of the beach should be uniform and not drop more than 1 inch for every 12 inches. There should be no radical changes in water depth, such as a drop-off, between the depths of 4 and 7 feet.
- Check with the local DNR office to obtain information on adding fill material into your outdoor swimming area. The bottom of the area, to a water depth of at least 6 feet, should consist of sand, pea gravel or other approved material.
- Ensure that for each lifeguard station there is at least one ring buoy, rescue buoy, torpedo buoy, rescue tube and whistle or megaphone mounted in a conspicuous place that is easily accessible. Also keep a shepherd's crook-type pole available in the swimming area.
- Familiarize lifeguards and supervisors with the operation of pool pumps and other equipment so they are able to shut the system down in case of an emergency.
- Ensure that an approved first-aid kit, an AED, two durable blankets and a spine board are available in the swimming area.
- Equip all stairs and walkways near the swimming area with nonskid surfaces and make sure that all walkways are of uniform level to prevent trips and falls.
- Make sure all stairs, piers and platforms are structurally sound and equipped with proper handrails and/or guardrails.
- Place water depth postings in clearly visible places around the swimming area. The maximum water depth for any swimming or diving area should be 15 feet. "No Diving" signs should be posted at all low water areas of the pool or swimming dock.

Rules of conduct for swimming areas should be posted in a conspicuous location, legible and enforced.

The rules should include statements regarding:

- Lifeguard presence (or lack thereof)
- Swimming hours
- Banning of food, beverages or gum in the swimming area
- Not entering the water if you have a communicable disease or large open wound
- Banning running and horseplay in the swimming area
- Banning any metal or glass in the swimming area
- Reporting all injuries to the lifeguard or an adult supervisor
- Do not allow swimming at night unless the swimming area is adequately lit in compliance with National Electric Code and the appropriate supervision is provided.
- Inspect diving boards, waterslides, water trampolines and blobs, swimming docks, swing ropes and other special equipment before every use. A professional should inspect and/or replace any cracked, worn or questionable equipment.
- Ensure the adequate positioning of equipment. The minimum water depth surrounding floating or fixed diving platforms without special diving apparatus, such as swimming docks, should be at least 8 feet within a distance of 12 feet from the platform. For platforms with special diving apparatus, such as diving boards that are 3 feet or less above the water, the depth at the end of the device should be at least 10 feet within a 12-foot radius. For heights 3 feet or higher above the water, the depth at those locations should be at least 12 feet. Diving boards and platforms should be installed between 1 and 10 feet above the water. Check local regulations for further specifics and anchoring information.
- Set a perimeter around any areas specifically designated for diving by setting buoyed lines located at a distance of no less than 12 feet from the diving platform and 12 feet beyond the end of the diving board.
- Establish and clearly post rules for the use of special equipment. Take safety gear requirements, user restrictions and the equipment's capacity into consideration when creating these rules.
- Clear the swimming area of hazardous materials on a regular basis.
- Establish a buddy system for all swimmers. Each swimmer should be paired up with another swimmer of similar ability and should stay with that "buddy" for the rest of the swimming activity.
- Keep track of who is swimming by creating a check-in/check-out station and requiring swimmers to check in when entering the swimming area and check out when leaving.
- Implement a training program, instructed by an experienced professional, for swimmers wishing to participate in scuba diving or snorkeling.



For swimming pools

- Properly cleanse pools with the recommended chemicals and maintenance procedures. See your local pool professional for more information.
- Appropriately label all containers of chemicals used in the operation and maintenance of your pool with at least the:
 - Name of the product
 - Manufacturer's name, address and telephone number
 - Active ingredients
 - Directions for use
 - Hazardous ingredient warning
 - U.S. Environmental Protection Agency registration number
- Store all chemicals in their original covered containers in a clean, dry, well-ventilated and locked area away from flammables and heat sources. Do not store chemicals in chlorine gas storage areas. Only allow access to authorized personnel and prohibit smoking in this area.
- Mix chemical solutions by mixing the chemical in water. Each chemical or chemical solution should be separately applied and not combined with any other chemical.

- Test the pool water for pH and disinfectant residual before it opens each day and at least one other time during the day's peak swimming period. Also test twice a week for the combined chlorine level when chlorine is used and at least once a week for total alkalinity and cyanuric acid concentration when cyanuric acid is used. Document all testing.
- Establish procedures addressing evacuation and subsequent spot chlorination of accidental discharges by children or other incontinent individuals.
- Ensure the pool water has sufficient clarity. While standing on the pool deck, you should be able to see the main drain or a black and white disk, six inches in diameter, placed at the deepest point in the swimming pool.
- All swimmers should shower before entering the water and after the use of toilet facilities.

What to do during a swimming activity

- Conduct periodic checks of the buddy system every 15 minutes by having each swimmer find his or her buddy. Have swimmers who cannot find their buddy notify a supervisor or lifeguard immediately.
- Supervise waiting lines for the use of special equipment and forbid horseplay around the area.
- Allow only one person on a waterslide or diving board at a time. Require riders to wait until the landing area is clear before beginning to use the equipment.
- Require swimmers using floating equipment, such as water trampolines, to wear PFDs.
- Don't use electrical appliances, such as radios and tape players, near the water.
- Immediately evacuate the water when lightning threatens.
- Require the accompaniment of a trained supervisor for scuba divers and snorkelers.

What to do in a swimming emergency

- If a swimmer is in trouble, immediately call for help. Do not jump in the water unless you are wearing a Coast Guard-approved PFD. Otherwise, only a certified lifeguard should attempt a water rescue. If you are unable to enter the water, remember:
 - **Reach.** Hold on to something sturdy in your surroundings and reach out to the swimmer with your hand, a pole, an oar/paddle, etc.
 - **Throw.** If you can't reach the swimmer, throw something that will float or that you can pull them in with.
 - **Don't go.** Remember, only certified lifesavers should enter the water to rescue a swimmer.
- Administer CPR and/or treat for shock if necessary.
- Always seek medical attention for a victim of a near drowning.

Swimming checklist

	Yes	No		Yes	No
Before going out					
Is the swimming area equipped with:					
A pool alarm and fence?	<input type="radio"/>	<input type="radio"/>	Has the pool been cleansed with the proper chemicals?	<input type="radio"/>	<input type="radio"/>
Buoys (defining the swimming area)?	<input type="radio"/>	<input type="radio"/>	Are all chemical containers labeled with the minimum information necessary and stored in a safe place?.	<input type="radio"/>	<input type="radio"/>
Warning notices?	<input type="radio"/>	<input type="radio"/>	Do you mix and apply chemical solutions properly?	<input type="radio"/>	<input type="radio"/>
Rules of conduct postings?	<input type="radio"/>	<input type="radio"/>	Is the pool water tested for pH, disinfectant residual, combined chlorine level and/or total alkalinity and cyanuric acid concentration at the appropriate times?	<input type="radio"/>	<input type="radio"/>
Rescue equipment?	<input type="radio"/>	<input type="radio"/>	Have procedures been established for pool evacuation and spot chlorination?	<input type="radio"/>	<input type="radio"/>
A telephone or other means of communication?	<input type="radio"/>	<input type="radio"/>	Does the pool water have sufficient clarity?	<input type="radio"/>	<input type="radio"/>
Are the boundaries for the outdoor swimming area clearly defined?	<input type="radio"/>	<input type="radio"/>	Have the rafts, docks and other special equipment been inspected and, if necessary, repaired by a professional?	<input type="radio"/>	<input type="radio"/>
Is a lifesaving patrol boat available for swimming 150 feet from the shoreline?	<input type="radio"/>	<input type="radio"/>	Is all equipment located in the appropriate depth of water with a sufficient surrounding clearance zone?	<input type="radio"/>	<input type="radio"/>
Does the swimming area have a safe slope into the water and the appropriate fill material at the bottom?	<input type="radio"/>	<input type="radio"/>	Has the proper anchoring system been installed for each piece of equipment?	<input type="radio"/>	<input type="radio"/>
Is lifesaving equipment readily available at each lifeguard station?	<input type="radio"/>	<input type="radio"/>	Has a perimeter been set around designated diving areas?	<input type="radio"/>	<input type="radio"/>
Are lifeguards and supervisors familiar with the operation of the swimming area equipment?	<input type="radio"/>	<input type="radio"/>	Have specific rules been established for the use of all equipment?	<input type="radio"/>	<input type="radio"/>
Do you have an approved first-aid kit, two durable blankets and a spine board available in the swimming area?	<input type="radio"/>	<input type="radio"/>	Is the swimming area free of hazardous materials?	<input type="radio"/>	<input type="radio"/>
Are nearby stairways and walkways equipped with nonskid surfaces, and are walkways of uniform level?	<input type="radio"/>	<input type="radio"/>	Have all swimmers been evaluated for swimming ability and issued color-coded wristbands?	<input type="radio"/>	<input type="radio"/>
Are handrails and guardrails installed on all stairs, piers and platforms?	<input type="radio"/>	<input type="radio"/>	Have you established a buddy system and a check-in/check-out station for swimmers?	<input type="radio"/>	<input type="radio"/>
Are water depth postings and "No Diving" signs placed in conspicuous places about the swimming area?	<input type="radio"/>	<input type="radio"/>	Is there a training program taught by an experienced adult in force for swimmers wanting to scuba dive and snorkel?	<input type="radio"/>	<input type="radio"/>
Do the rules of conduct for swimming areas include statements regarding:			While in the water		
Lifeguard presence?	<input type="radio"/>	<input type="radio"/>	Does every swimmer have a buddy?	<input type="radio"/>	<input type="radio"/>
Swimming hours?	<input type="radio"/>	<input type="radio"/>	Are swimmers asked to check for their buddies every 15 minutes?	<input type="radio"/>	<input type="radio"/>
No food, beverages or gum allowed?	<input type="radio"/>	<input type="radio"/>	Are waiting lines for the use of special equipment supervised by an adult?	<input type="radio"/>	<input type="radio"/>
No entering the water with a communicable disease or large open wound?	<input type="radio"/>	<input type="radio"/>	Is the use of waterslides or diving boards limited to one person at a time?	<input type="radio"/>	<input type="radio"/>
Showering before entering the water and after using toilet facilities?	<input type="radio"/>	<input type="radio"/>	Do swimmers using special equipment wear PFDs?	<input type="radio"/>	<input type="radio"/>
No running or horseplay?	<input type="radio"/>	<input type="radio"/>	Is the swimming area free from the use of electrical appliances?	<input type="radio"/>	<input type="radio"/>
No metal or glass?	<input type="radio"/>	<input type="radio"/>	Are all swimmers immediately evacuated when lightning threatens?	<input type="radio"/>	<input type="radio"/>
Reporting injuries to a lifeguard or supervisor?	<input type="radio"/>	<input type="radio"/>	Do trained supervisors accompany snorkelers and scuba divers?	<input type="radio"/>	<input type="radio"/>



Watercraft

What to do before using a watercraft

- Provide and assign a mooring space for each watercraft.
- Isolate watercraft fuel storage areas from all activity areas. Store fuel only in approved marked containers and provide adequate ventilation in the storage area. Provide a fire extinguisher with a minimum Underwriters Laboratories classification of 40-B:C, mounted on a wall or in a conspicuous location and post "No Smoking" signs around the area.
- Require that everyone wear a Coast Guard-approved Personal Flotation Device (PFD), appropriately sized and rated for the weight of the individual, when on the water. Check with your local DNR office for state-specific PFD requirements.
- Depending on local laws, you might be required to have certain equipment available on your watercraft.

At a minimum, all watercraft should be equipped with:

- Fire extinguisher
 - Lines and anchor
 - Flashlight
 - Oars and/or paddles
 - First-aid kit
 - Pump or bailer
 - Horn or whistle
 - Radio or portable communication device
 - Compass
 - Drinking water
 - Chart of the body of water
- Before you go out each time, inspect your equipment and replace any faulty or missing items.
 - Tell someone staying on shore when you will be departing from shore and when you will be returning.
 - Schedule regular maintenance inspections for your boat's engine and exhaust system with a trained, experienced mechanic.
 - Inspect tow lines, connections, boat lights and other special equipment if you will be towing water-skiers, tubers or other riders behind the craft. Any frayed, cracked or damaged equipment needs to be replaced before use.
 - Review communication signals with the "spotter" and the riders. You should include signals for starting, stopping, slowing down, speeding up, rider injury and "I'm OK."

- Don't overload the watercraft with people or equipment. Check the limits on the capacity plate, usually located on the inside transom or next to the helm station of the craft.
- Keep the watercraft balanced, especially when using a canoe or kayak, to avoid overturning. Canoes without keels should not be utilized due to their inclination to overturn.

What to do while using a watercraft

- Monitor the fuel level and don't allow it to run low.
- Allow only experienced drivers who have taken a certified boating safety course.
- Never operate a watercraft or tow a rider in a high-traffic area, near swimmers or around obstructions in the water.
- Have at least two adult supervisors who can swim on board — one adult to drive and the other to be the "spotter." Both should know how to operate the watercraft and how to properly moor the watercraft.
- For personal watercraft with a passenger capacity of two or three, one adult who can swim should always be on board.
- Limit the number of riders being towed to two, no matter what type of equipment you are using. Tow the riders with equal-length lines.
- Always shut off the motor when a rider is entering the water or boarding the watercraft and when the watercraft is near a rider in the water. Never attempt to attach or untangle a line while the motor is running.

- Don't allow drivers or riders to take part in dangerous activity, such as wake jumping or horseplay, while in the watercraft or being towed.
- Do not permit diving from the watercraft unless the area is familiar and the water depth is at least 9 feet.
- Provide adequate adult supervision for those on shore waiting to go on the watercraft or be towed.

What to do in an emergency

- If your watercraft capsizes, immediately check that all passengers are accounted for and wearing a PFD.
- Stay together and use the overturned watercraft as flotation support.
- Signal for help by waving arms, yelling; or using whistles, flashlights or mirrors if available. If no one is around, save your energy and motion for help when someone can acknowledge your signals.
- If an emergency occurs while a rider is being towed, immediately shut off the watercraft engine and approach the rider using oars or paddles. If the rider cannot get into the craft, follow the steps outlined in *What to do in a swimming emergency* on Page 8.



Watercraft use preparation

Before going out

- Are all occupants wearing proper PFDs?
- Is watercraft fuel stored safely?
- Is the watercraft stocked with the proper safety equipment?
- Has a professional recently inspected your engine and exhaust system?
- Are towropes and special equipment free from damage?
- Is a person that is staying on shore aware of your approximate departure and return times?
- Is the watercraft at or below its capacity limit?
- Is the weight in the watercraft balanced?
- Are drivers experienced, and have they taken a boater safety course?
- Are there at least two supervisors capable of swimming and driving?

While on the water

- Is the craft's fuel level monitored while in use?
- Are those waiting on shore to go on the watercraft being supervised?
- Is everyone wearing a proper PFD in the watercraft?
- Is the craft operated and are riders towed in areas free from swimmers and other obstructions?
- Is the number of riders being towed limited to two people?



- Do drivers and riders refrain from dangerous activity while using the watercraft?
- Does the motor get shut off when riders exit/enter the water?
- Is diving from the watercraft prohibited except in familiar areas where water depth is at least 9 feet?

Canoes and kayaks

Since canoes and kayaks are prone to tipping, additional safety precautions need to be taken before departing on a trip with them. To reduce the risk of tipping, instruct all passengers not to stand up in these watercrafts once they have left shore and to avoid any sudden or jerky movements. Always sit on the built-in seats or in the center of the canoe. Once you are moving, be aware

of low-hanging trees and branches if you are maneuvering near the shore. Finally, do not allow big waves to hit the side of your canoe or kayak. Always maneuver at a right angle to the waves.

Participants should never be allowed on a canoe or kayak trip until they have received appropriate in-water training first.

Sailing

When using a sailboat, there are two particular dangers to guard against: overhanging objects and overboard incidents. Before departing on a sailing trip, review your planned route and be aware of any power lines, bridges or branches that may be low enough to strike your sails. If possible, change the float plan for your trip to avoid these obstacles altogether.

Always prepare for an overboard emergency. As with all watercraft, every passenger should always be wearing a PFD. Instruct passengers on how to release the sails to stop the boat and operate the boat's radio and fire extinguisher. If a passenger does fall overboard, immediately throw a life ring or other floating object attached to the boat near the person in the water. Once the person has grabbed hold of the flotation device, slowly bring them back toward the boat. Make sure that all passengers are aware of this procedure before departing from shore.

Swimmer Safety Program

Church Mutual's Swimmer Safety Program involves screening all swimmers before they spend any extended period of time in the water. To determine their abilities, we have developed two-part swim evaluations for both intermediate and qualified skill levels. Swimmers who are unable to demonstrate intermediate abilities are certified as nonswimmers.

The free Swimmer Safety Kit — available only to customers — contains:

- Evaluation forms to fill out on each swimmer, noting what tests were passed and what color wristband was issued to the individual.
- Laminated guidelines that fully explain the tests you use to establish skill levels.
- Color-coded wristbands swimmers are issued and required to wear at all times. Red is for nonswimmers and anyone under the age of seven. Yellow is for intermediate swimmers, who are not allowed in water above their shoulders. Green is for qualified swimmers, who have access to all swim areas.



For more information or to order your free Swimmer Safety Kit, go to www.churchmutual.com/swim.



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