



# Philadelphia Insurance Companies

## PIC Loss Control Services

### CAMP OPERATORS General Liability Exposures & Controls



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# General Liability

Camps will generally provide a wide range of activities for participating campers. These activities may include both indoor and outdoor locales. Campers will be exposed to a wide range of injuries including trip and fall, muscle strains and sprains, insect and animal bite and others. In extreme situations activities have resulted in drowning and other fatalities

# General Liability (cont'd)

- Due to the nature of camps many of the activities offered are considered to be high risk. Such activities may include
  - Rock Climbing
  - Horseback riding
  - Shooting & archery
  - Climbing walls and ropes courses
  - Swimming (diving)
  - Due to the broad nature of exposures it is not possible to address all potential activities. Therefore this presentation has attempted to address the most commonly encountered

# Facility

The physical condition of the facility is the starting place for a General Liability Evaluation

- Day Camps – Evaluate the condition of the facility. Is it owned? If not what is the designed purpose?
- Hours Occupied
- Other occupancies during camp hours
- The facility must meet the requirements of NFPA 101, Life Safety Code

# Facility

Resident camps incorporate a broader range of exposures. This is due in part to the nature of the premises and the over night exposure. Cabins should be well maintained with up to date electrical and heat systems



# Facility

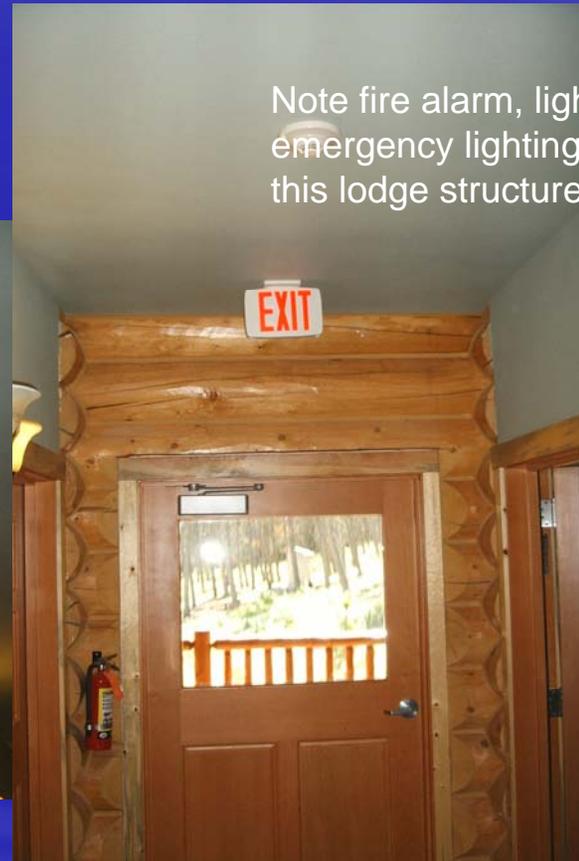
- \*Must also meet NFPA 101
  - Sleeping cabins should have at least two exits (one may be a window)
  - Clear path of egress
  - Smoke detectors
  - CO detectors
  - Gas detectors
  - Emergency lighting



# Facility

- Exits must be marked with lighted exit signs
- Adequate emergency lighting located throughout
- Clear path to all exits

Note fire alarm, lighted exit sign and emergency lighting all located inside this lodge structure



# Facility

- \*Bunk Beds must conform to current Consumer Product Safety Commission standards to prevent falls from top bunk onto the floor or other campers



# Health Care Policy & Procedure

- \*Health care policy and procedure should be in place and written for the camp. Procedures must include the scope and limitations of services provided.
- \*Licensed physician or registered nurse on site daily
- \*Camp must provide a designated first aid care facility



# Health Care Policy & Procedure

- \*Staff members with appropriate levels of first aid and CPR training must be on duty at all times in camp and on camp trips
- \*Drugs to be stored under lock. Prescription drugs may be administered only under direction of physician. Non-prescription drugs only as instructed by parent or guardian
- \*Pertinent health records obtained for all campers

# Health Care Policy & Procedure

- \*Personal insurance information must be obtained
- \*Special needs camps must identify the limitation/abilities of campers regarding:
  - Medical requirements
  - Diet
  - Activities
  - Sleeping arrangements

# Health Care Policy & Procedure

- \*Shower facility should have non-slip surfaces to reduce fall potential. Showers should be provided on a ratio of 1:15 campers
- \*Temperature limits on hot water
- \*Safety regulations must be posted
- \*A procedure must be in place for the investigation and evaluation of all accidents, including a management review annually

# OVERHEAD ELECTRICAL TENT & CANOPY SET-UP

- An assessment should be completed to make certain that tents & canopies are not set up in areas near electrical poles and elevated electric lines where individuals could come in contact during the set-up/take-down process.
- Numerous fatalities and serious injuries have occurred in recent years as a result of improper preplanning.





# LIGHTENING



A policy should be in place to address lightening. The following is an example from the Boy Scouts of America Safe Camping Handbook:

- “Stay away from open doors and windows, fireplaces, radiators, stoves, metal pipes, sinks, and plug-in electrical appliances.
- Don't use hair dryers, electric toothbrushes, or electric razors.
- Don't use the telephone; lightning may strike telephone wires outside.
- Don't take laundry off the clothesline.
- Don't work on fences, telephone lines, power lines, pipelines, or structural steel fabrications.
- Don't handle flammable materials in open containers.
- Don't use metal objects, such as fishing rods and golf clubs. Golfers wearing cleated shoes are particularly good lightning rods.
- Stop tractor work, especially when the tractor is pulling metal equipment, and dismount. Tractors and other implements in metallic contact with the ground are often struck by lightning.
- Get out of the water and off small boats.
- Stay in the car if you are traveling. Automobiles offer excellent lightning protection.
- When no shelter is available, avoid the highest object in the area. If only isolated trees are nearby, the best protection is to crouch in the open, keeping twice as far away from isolated trees as the trees are high.
- Avoid hilltops, open spaces, wire fences, metal clotheslines, exposed sheds, and any electrically conducted elevated objects.”

# DANGEROUS TREES

## Reasonable care to protect Camp invitees

### Do you have the following?

1. Documented tree inspection protocol should include all areas to avoid one falling on a camper? Visible inspection of the tree condition? Removal of diseased or defective trees & limbs?
2. Routine or preventive maintenance program for trees in camp?
3. You should not wait until winter months when crews are not busy to remove dead or decaying trees? Policy should be continual over all seasons.





# POND ICE



Precautions should be taken to make certain that ice is safe before released for access. Please refer to Table 1 below and Table 2 on the next slide.

*Table 1. Reading ice—how was it formed and what you need to know.*

Ice Type	Color	Formed From	Good Issues	Dangerous Issues	Safety Rating
First Ice or Old Ice	Oily to Opaque	Water temperature reaches 32°F (0°C) and freezes crystals into clumps	None, very unsafe and unstable	Can form a solid sheet but has no strength and is very unsafe—STAY OFF	Very poor
Gray or Black Ice	Light Gray to Dark Black	Melting ice, occurs even if air temperature is below 32°F (0°C)	None, very weak structure, unsafe and unstable	Not safe, its weak density can't hold a load—STAY OFF	Very poor
Snow Ice	White to Opaque	Water-saturated snow freezes on top of ice forming another thin ice layer	If density is high and covers large base of blue ice can be used	Most times it's weak due to being porous from air pockets	Poor to fair
Clear Ice	Blue to Clear	Freezing water formed over a long period of below freezing temperatures	High density, very strong, safest ice to be on if thick enough (see Table 2)	Stay off if less than 4 inches (10 cm) thick	Best



# POND ICE



## THICKNESS GUIDELINES

**Table 2. General guidelines for ice thickness and safe activities.**

Thickness of Clear Ice*		Activity	Maximum Weight
Inches	Centimeters		
0-3	0-8	No Activities	None
4-5	10-13	Skating, Fishing	250 lbs / 113 kg
6-7	15-18	Snowmobile or ATV	1,100 lbs / 499 kg
8-11	20-28	Light Truck or Car	3,527 lbs/ 1,600 kg
12-14	30-36	Medium Truck	7,937 lbs / 3,600 kg

*\*Indicates inches or centimeters of new, clear or blue ice, not old or deteriorating ice. If you are unsure of the condition of the ice, stay off.*

Source: Google.com. Retrieved from <http://ohioline.osu.edu/aex-fact/pdf/0392.pdf> on November 9, 2006.  
The Ohio State University Extension FactSheet

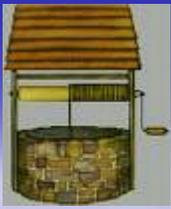


# POND ICE



## Tips to Remember for Safety of Ice

- ⇒ Test and inspect the ice thickness by drilling holes and taking measurements every 10 feet each time you go out on the ice.
- ⇒ Know what good ice is (“thick and blue”).
- ⇒ Never be on ice less than 4 inches (10cm).
- ⇒ Wear a personal floatation device (PFD) for warmth and safety.
- ⇒ Dress warmly in layers especially around head, neck, chest, sides and groin due to primary heat loss areas. Good gloves will keep hands nimble.
- ⇒ Carry ice claws or ice packs and know how to rescue yourself or someone else.
- ⇒ Go out with a partner.
- ⇒ Take energy foods and hot drinks.
- ⇒ Have a first-aid kit, extra set of clothes, and blankets along for emergencies.
- ⇒ Don’t take vehicles onto the ice.
- ⇒ Don’t build fires on the ice.
- ⇒ The weakest ice will be in the center and along the edge of the water.
- ⇒ Be aware that snow can cover open water areas, so use extreme caution.
- ⇒ Be aware of wet cracks, slushy and darker areas, as well as water edges that are normally weaker.
- ⇒ The absolute safe ice is the ice you stay OFF.



# SAFE DRINKING WATER



**We need to prevent this from occurring!!!**

## **Bad water sickened 200 campers in Maryland**

WHITEFORD, Md., Aug. 12 (UPI) -- Contaminated well water is being blamed for an outbreak of Norovirus that sickened some 200 campers at a Boy Scout reservation in Maryland.

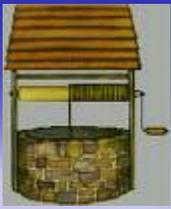
Harford County health officials said the water at the Broad Creek Memorial Scout Reservation tested positive this week for fecal coliform bacteria, which led to the gastrointestinal condition last week.

The outbreak struck as about 1,200 campers ranging in age from 5 to 18 were taking part in a jamboree for kids of Polish descent from the United States and other nations.

The Baltimore Sun said bottled water was brought in and the camp was scheduled to close for the season Saturday. The health department and camp officials will fix the well during the off-season.

**Yahoo.com. Retrieved from**

**<http://www.sciencedaily.com/upi/index.php?feed=TopNews&article=UPI-1-20060812-19264400-bc-us-sickcampers.xml>. November 10, 2006**



# SAFE DRINKING WATER



**Non-Public/Municipal Water Supplies  
Supplied by camps own reservoirs, spring, well**

## **From the American Camping Associations:**

- ✓“Is the water supply regularly tested? Testing should be at least quarterly.
- ✓If part of the camp or all of a camp’s water supply is not continuously used, it is recommended that testing be within 30 days preceding the first use.
- ✓State or local regulations may require testing more frequently based on the state’s Safe Drinking Water Act.
- ✓Should have written confirmation that all water sources used for drinking or food preparation currently meet state or federation drinking water standards.”

**Source: American Camping Association Accreditation Standards for Camp Programs and Services (1998 Edition) (pg. 21). Martinsville, IN: Library of Congress**

# Activities

All specialized activity must have a safety orientation before participating. This orientation must be prepared and adapted specifically for each activity.

# Activities

- Acceptable Exposures include:
  - Special needs camps
  - Aquatic activity
  - Equine activity (following underwriting guidelines)



# Activities

- Unacceptable Exposures:
  - Boxing
  - Bungee jumping
  - Ballooning
  - Hang gliding
  - Hunting
  - Ice Hockey
  - Para sailing
  - International trips



# Docks, Floats

- \*Deck surfaces level and free of broken or splintering boards
- \*Floats in good condition, water tight with secure boarding ladders and life saving equipment



# Boats, Canoes & Kayaks

- A variety of water craft may be encountered. All create different issues



\*Use of life preservers (and helmets as required) must be mandatory for all participants regardless of age

# Personal Water Craft

- \*Use of Personal Water Craft prohibited under age 16



# Swimming Pools & Swim Areas

- \*Certified Life Guard on duty, life saving equipment available
- \*Clearly posted rules and regulation
- \*Non-slip deck surface
- \*Fenced and lockable gates
- \*Exit ladders
- \*Pools should meet requirements of NSPI (National Spa & Pool Institute)



Note posted rules, fences and life guards in these photos.



# Swimming Pools & Swim Areas

- \*Clearly discernible depth markings. If diving is present:
  - Water depth marking of at least 12'
  - Diving area clearly marked and extending 16' from the end of the diving board
  - Rules posted regarding use of water structures such as trampolines, blobs, inflatable structures or slides
  - Swimming area adequately lighted for night use
  - \*Natural bodies of water must have all known hazards eliminated



# Sports Fields & Courts

- \*Courts should be level with all joints free of displacement. Surfaces free of holes & decay
- Sand courts for volleyball and other activities periodically cleaned and raked to remove large solid objects and metal that might result in injury or laceration



# Sports Fields & Courts

- Nets or wire screen should control balls and prevent the need to players to enter parking lots or roadway to retrieve stray balls
- Grass fields should be free of holes.
- No sprinkler heads
- Adequate lighting for night activity



# Staffing

- \*Camp Director must have a Bachelors Degree and at least 3 season of camp supervisory experience
- \*Established Hiring procedures to include:
  - Interviews
  - References



# Staffing

- \*Qualifications – Any persons hired for specific skills (Medical, WSI/Life Guard, Challenge Course Operators, Rifle/Archery Coach, Wrangle) should provide absolute proof of any certification or claimed skill & abilities
- \*Background Checks – Background checks will be mandatory for any persons who will be working directly with or in charge of caring for or working with children
- \*Specific training should be provided to help staff personnel identify signs of abuse

# Staffing

- The camp should provide for pre-camp staff training as well as training for late hires. In service training should be provided as needed

Training should include all staff personnel including new, as well as permanent and returning staff persons.



# Staffing

- Camper supervision Ratios – In the past staffing for camps was a mix of seasonal and full time staff. With the changes taking place in the last few years counselors are no longer the typical “just graduated from high school or college and had nothing else to do for the summer” types. The number of staff person and counselor should be base on the number of campers. These are noted on the following slides

# Staffing

## Philadelphia Underwriting Guidelines

Camper Age	Staffing	No. of Campers
4-7 Years of age	1	6
8 years of age+	1	8

Staffing and ratios may increase based on the type of camp. Camps that focus on developmentally disabled may have a staff ratio as high as 1:1

American Camp Association Guidelines:

Camper Age	Staff	Day Camp	Resident Camp
4-6 Years	1	6	5
6-8 Years	1	8	6
9-14 Years	1	10	8
15-18 Years	1	12	10

# Attractive Nuisances

- All camps have their attractive nuisances, ATV's and work vehicles are but a few
- Remove keys and store inside shop or barn
- Don't leave tools and equipment unattended

