GOLF AND COUNTRY CLUB
RISK MANAGEMENT GUIDEBOOK

The purpose of this Risk Management Program is to provide our Golf and Country Club clients with information dealing with targeted areas of loss potential for all operations.

Please take time to review these materials and integrate them into your ongoing loss prevention efforts at your facility.

If you would like additional Loss Control assistance please contact the Philadelphia Insurance Companies Loss Control Department by visiting us on the web: www.Phly.com

PIC Loss Control Services

IMPORTANT NOTICE: The enclosed loss control information is for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related, or other, laws or regulations. You are encouraged to address the specific hazards of your business and to have your legal counsel review all of your plans and company policies.
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GOLF & COUNTRY CLUB EXPOSURE INVENTORY

Liability:

Exposure: Struck by or contact with defective or damaged furnishings, equipment, carts, other vehicles, power sources or materials. This exposure includes damage to adjoining property and persons resulting from golf balls or other projectiles and struck by lightning hazards.

Controls:
A. Furnishings, equipment and materials accessible to or used by the public should be in good condition and well maintained. Surfaces should be free of defects such as splinters, protruding objects and sharp edges.

B. Powered equipment should be grounded or double-insulated with electrical connections and circuits protected from user contact. Electrical service in wet or high humidity areas such as pools, Jacuzzi's, spas, showers or exterior receptacles should be provided with ground fault circuit interrupter (GFCI) protection.

C. Enclose all mechanical hazards such as nip points, power transmission drives, exposed electrical circuits, etc.

D. Protection to adjacent properties and public roadways/ thoroughfares from golf balls and other types of projectiles should be provided. Protection may include fencing, trees, walls, earthen barriers or other suitable means to contain the projectiles.

E. Storm shelters equipped with lightning protection should be provided along the golf course. In addition, a warning system (horns, sirens, or voice communication) should be used to notify golfers of approaching lightning storms. Signs should be posted directing golfers to the nearest shelters.

F. Picnic or outdoor cooking areas should be equipped with proper grills and non-combustible containers for the storage, containment and disposal of coals. Ground fires should not be permitted.

Exposure: Attractive nuisance hazards resulting from un-authorized use of the property or its facilities such as wading, swimming, fishing, sledding, snow-mobiling, ice-skating, etc. The presence of dangerous animals such as alligators or poisonous snakes increases the hazard.

Controls:
A. Warning signs should be posted prohibiting unauthorized and unsupervised use of the facilities and premises. Signs warning of the potential presence of dangerous animals should also be posted as necessary. Access to club facilities such as swimming pools, tennis courts, fitness centers, spas, saunas, etc. should be restricted during non-operating hours.

B. Routine daily security checks of the facilities and premises should also occur. Night perimeter lighting for special areas such as pools and tennis courts should be provided.
Exposure: Use of premises for special gatherings, banquets, weddings, religious functions, etc. presenting a concentration of people within the building or premises, often with limited club supervision.

Controls:
A. Documented procedures should exist for renting or leasing facilities to others. The procedures should include a review of the size of the groups, date and time of use, and identity of designated responsible persons. A review of the appropriate rules and regulations, including emergency procedures should be made with all groups. Signed hold harmless agreements and copies of certificates of insurance showing liability coverage with limits at least equal to the club’s limits should be obtained from all groups. The club should be listed as an additional insured on these certificates.

B. Occupant loads for the building areas to be used should be compared against the anticipated group size. Routine checks should be made of all areas designated for use by others to ensure that life safety controls exist and are operable. The reviews should also ensure that the areas are free of recognized hazards and suitable for use by others.

C. Club supervision of all leased and rented facilities should be performed. The type of use anticipated should determine the degree and extent of supervision.

D. Policies concerning the serving of alcohol must exist. Policies should require TIPS or its equivalent trained servers and specific hold harmless agreement for alcohol related liabilities.

Exposure: Operation of child care facilities on premises.

Controls:
A. Child care services should be limited to persons using the club facilities. Child care operations should be staffed by responsible persons trained in a Red Cross certified baby-sitting course or its equivalent. Training must include emergency evacuation procedures, first aid, CPR and general hazard recognition capabilities. Reference check and criminal background investigations should be completed for all child watch staff.

B. Child care areas must be regularly monitored and visible provided with windows along walls and doors. Areas must have good lighting and sufficient exits. Electrical outlets must be protected with non-conductive plugs or caps. Bathroom and closets should not have locks. Outdoor play areas should be fence enclosed.

C. At least two staff persons must be present during all child care activities. Minimum staff-to child rations recommended by NFPA for life safety purposes are as follows:

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Staff Ratio</th>
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<tbody>
<tr>
<td>&lt; 7</td>
<td>1:6 with no more than two children less than two years old</td>
</tr>
<tr>
<td>7-12</td>
<td>2:12 with no more than three children less than two years old</td>
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</tbody>
</table>
D. Staff levels recommended by the Federal Interagency Day Care regulations to provide adequate care include the following:

<table>
<thead>
<tr>
<th>Age of Children</th>
<th>Staff ratio</th>
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<tbody>
<tr>
<td>Infant to 2 years old</td>
<td>1 adult for every 3 children</td>
</tr>
<tr>
<td>2 to 3 years old</td>
<td>1 adult for every 4 children</td>
</tr>
<tr>
<td>3 to 6 years old</td>
<td>1 adult for every 8 children</td>
</tr>
<tr>
<td>&gt; 12</td>
<td>1:3 for ages 0-2</td>
</tr>
<tr>
<td></td>
<td>1:5 for ages 2-3</td>
</tr>
<tr>
<td></td>
<td>1:10 for ages 3-5</td>
</tr>
<tr>
<td></td>
<td>1:12 for ages 5-7</td>
</tr>
<tr>
<td></td>
<td>1:15 for ages 7 and over</td>
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</tbody>
</table>

E. Child care services must have policies on the following:
- Hours of operation and restrictions on the time a child can stay
- Prohibiting any type of punishment
- Dispensing of medications or food
- Handling emergencies and methods to contact parents
- Sign-in and sign out procedures
- Handling children with special needs
- Reporting and documenting any incidents or injuries
- Assisting children with personal hygiene or restroom activities

F. Type, location, construction, safeguarding, and installation of play equipment and toys should be age-appropriate for the children supervised. Toys and playground equipment should meet the Consumer Products Safety Commission (CPSC) requirements. Toys and equipment should be inspected daily for damage or conditions which may cause injuries. Damaged items should be immediately removed and prevented from use until repaired or disposed. Play equipment should not include trampolines, toys shooting hard projectiles, paint guns, or other extra-hazardous toys.

Exposure: Loss potential arising from the use of club recreational facilities, activities and equipment such as golf courses, tennis/racquet ball courts, pools, saunas, whirlpools, fitness centers and locker rooms. Rental and use of golf carts or other equipment is also included with this exposure.

Controls:
A. As the extent of club facilities and activities can be fairly extensive it is not practicable to list the desirable controls for each. However, the club is responsible to identify and evaluate loss potentials and hazards for each club facility and provide reasonable controls to prevent losses.

B. Some general requirements include the following:
• Any air-supported structures covering courts, rinks or other club facilities should meet NFPA 102 design and, in the event of a loss of power, have sufficient power back redundancies to maintain air pressure until the structure can be effectively evacuated. These structures should meet life safety requirements and be equipped with a smoke detection and alarm system. Alarm systems should operate in the event of a power loss, operation of a smoke detectors, or manually activated.

• Use of recreational facilities and equipment should be supervised. In addition, rules or regulations should be provided for each activity. Rules should address safe behavior and prohibit dangerous activities such as horseplay and equipment abuse. For golf courses, tee off times should be staggered by at least seven-minute intervals with the size of the groups limited to a maximum of four golfers.

• Golf carts should be the four-wheeled types. In the event three-wheeled carts are in use, a program to replace these carts with the more stable four-wheeled units should exist. Speed-controlling governors should be installed to prevent cart speeds exceeding manufacturer requirements. In addition, clear instructions on proper use, operation and care of carts or other equipment should be provided. All equipment should be inspected before use to insure proper safe operation. Guidelines restricting the operation of rentals to golfers based on age qualifications, such as a current driver's license, and any obvious physical or mental impairments such as intoxication should exist. When renting equipment, a documented signed rental contract that includes a waiver of liability should be used.

• Automated ball throwing equipment should have a signaling device alerting the user immediately before ejecting a ball. Practice cages enclosing the equipment and user should exist for baseballs, softballs and other hard projectiles.

• Potentially hazardous conditions such as exposed mechanical and electrical hazards should be prevented through proper design, installation, maintenance and repair of the recreational facilities and equipment (including golf carts).

C. Controls specific to common club facilities include:

i. **Swimming pools and Spas must have the following:**

   Clubs with wave pools, water parks or diving boards > 1 meter should not be eligible.

   • Posted rules and regulations including emergency procedures regarding adult supervision for all children under 12 yrs. prohibiting glass containers or alcohol around the pool, prohibiting running or horseplay and the use of electrical devices.
   • Slip-resistant decking
   • Red Cross certified lifeguards must be on duty while the pool is open. At least one guard stationed in an elevated chair should exist for every 1800 square feet of water surface.
   • GFCI protected electrical service
   • First aid supplies readily available
   • Intakes and drains protected with anti-vortex covers
   • Depth markings every 2 feet around the pool perimeter, both horizontal and vertical sides.
   • Rescue equipment readily available (buoy with line and shepherd’s hook). Pools with diving boards or slides should have a spine board equipped with restraining straps.
- Totally enclosed by a minimum of a 5-ft. fence with self-closing and lockable access points.
- Floating rope across the length of the pool designating depths 5 ft. or greater.
- Prohibit headfirst slides for water slide users.
- Pool depth for diving boards are as follows:

<table>
<thead>
<tr>
<th>Board height</th>
<th>Minimum pool depth</th>
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<tr>
<td>¾ meters or less</td>
<td>9 ft</td>
</tr>
<tr>
<td>1 meter</td>
<td>10 ft</td>
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</table>

- Wave pools are not permitted in this program.
- Spas, Jacuzzis must have a thermostat that cannot be set higher than 110 degrees F.
- Water filtration and sanitation system including automatic adjustments for pH, chlorine, etc.
- Water samples taken at least twice each day to monitor water quality.

ii. **Exercise and fitness centers must include the following:**

- Access to exercise and weight lifting rooms must be locked during non-operating hours.
- Exercise and training equipment must have a minimum of 2 feet of space around the equipment. The total amount of equipment should be limited to no more than 45 square ft. of floor area per unit.
- Electrical service must be grounded. GFCI protection is preferred.
- Weight lifting limited to universal gym type of equipment. No free weights present.
- A trained fitness counselor should supervise area.
- Saunas and steam room should have thermostats that cannot be set higher than 110 degrees F. and timers that shut off heat supply every 15 minutes unless re-set by the user.

iii. **Outdoor courts**

- Outdoor courts must have a smooth, slip-resistant playing surface, free of tripping hazards. If a slip-resistant surface will impede play, prohibit court use when wet.
- Court use must be supervised.
- Courts should be fence enclosed with lockable gate access.
- Court access should be locked during non-operating hours.
- Sodium or mercury vapor night-lights should be provided when evening play is permitted.
- Procedures requiring the scheduling of court time should exist.
- Court rules should be posted, prohibiting all activities not authorized for the courts, including horseplay, food and drink and requiring the prompt reporting of injuries.

iv. **Indoor courts:**

- Must have a smooth, slip-resistant playing surface, free of tripping hazards.
- Court use must be supervised.
- Courts should have restricted access and be locked during non-operating hours.
- Handball courts should be restricted to players only.
• Handball courts should require users to wear eye protection.
• Food and drink should be prohibited on the courts.

v. **Grandstands and bleachers:**
• Must be in good repair. No damaged, broken or missing structural supports or seats.
• Stairs and seats must be uniform and slip resistant.
• Ends of bleachers and grand stands must be provided with railings to prevent falls.
• Foldout type seating must be opened or closed by trained club persons and locked into position.

vi. **Watercraft for clubs with ponds or lakes supporting this activity:**
Clubs should not use motor propelled boats for public use. As an alternative, motors above 10 HP should not be permitted. Clubs offering water skiing or other motor propelled water sports should not be eligible.

• Manually powered boats such as paddle boats, canoes, or two-person sailboats are permitted.
• All boating equipment must be US Coast Guard approved.
• All renters must be required to sign a hold harmless agreement.
• All persons must be provided with life jackets and be required to wear in the boat.
• Alcohol must be prohibited and rental to intoxicated persons must be prohibited.
• Club rules must be posted and reviewed with each person. Rules must prohibit horseplay, intentional tipping or striking other boats, throwing objects and other hazards.
• Power boats used for the purpose of conducting group tours or rides must be operated by trained staff personnel with the following controls:
  - Life-saving equipment available for the boat capacity.
  - Boat capacity posted and observed
  - Rescue flares or horn available
  - Boat complies to all US Coast Guard requirements

**Exposure: Serving of alcoholic beverages**

**Controls:**
A. Insured's employees and other users of the facilities who serve drinks should have received "server intervention training" such as TIPS or its equivalent and retrained every 3 years. Access to liquor storage should be controlled.

B. Posted club policies should include:
  • No minors served
  • Identification required upon request
  • Service cut-off to intoxicated persons

C. For facilities that permit customers to bring and consume their own alcoholic beverages, should be supervised to identify intoxicated patrons.
D. When rental or leasing groups plan to serve alcohol they must use the club’s trained employees or provide their own trained servers. If non-club servers are used, proof of training, certificates of insurance, waivers of liability or hold harmless agreements should be obtained.

**Exposure: Storage and application of pesticides and fertilizers**

Organochlorine pesticides are persistent and have a long life in the environment. Clubs that regularly (monthly) apply these compounds or use or store pesticides prohibited for golf courses (see C below) should not be eligible for pesticide coverage.

**Controls:**

A. Pesticides should be properly secured, stored and protected in a freestanding building remote from other occupancies. Storage should be away from hazardous exposures such as fuel storage or dispensing, as well as from ground water supplies, lakes, ponds, rivers, etc. Spill containment should be provided for chemical storage and mixing areas. Floor drains should be prohibited. Accurate records of chemicals stored and used should be maintained according to State requirements (a minimum of two years).

B. Pesticides should be applied and used according to the container label and under the supervision of a licensed applicator. All pesticide handlers (unlicensed persons mixing & applying pesticides) must be trained in pesticide applications, precautions and hazards according to State requirements. Training must be documented.

C. No storage or application of pesticides with discontinued registration or pesticides not permitted for golf course applications. Since the use of diazinon and cadmium based pesticides is prohibited by the EPA for golf courses, these substances should not be stored or used by the clubs.

D. Truck or cart mounted sprayers should be used. High pressure, air blast or aerial spraying should not be permitted due to potential cloud drift into sensitive areas or off club property. Pesticide applications should be performed during off-hours or periods of low use and during optimum conditions (e.g., low wind). Signs should be posted warning golfers of recent pesticide-applied areas and precautions to take to avoid hazards such as not placing hands or objects in the mouth. Material safety data sheets (MSDS) should be current and available to all users.

E. Empty pesticide containers should be disposed according the the container label.

**Exposure: Storage and use of hazardous chemicals for cleaning and disinfecting, for facility maintenance and for repair activities.** This includes the storage, dispensing and use of fuels such as gasoline, LPG, diesel, etc. Bulk storage tanks, dispensing units and container storage exposures are also included.

**Controls:**

A. Containers of hazardous materials should be properly labeled and compatible with the substances being stored. Containers should be stored according to their hazard class. For example, containers of flammable materials should be stored in accordance with NFPA requirements. Acids and strong oxidizers should not be stored with flammables. Access to storage areas should be restricted to authorized employees.
B. Underground fuel storage tanks should be installed and maintained according to the Environmental Protection Agency (EPA) underground storage tank regulations. A planned replacement program for steel tanks in excess of their useful life should exist. Provisions for leak detection, corrosion protection and overfill prevention should exist. Fill and vent pipes and dispensing pumps should be protected from damage.

C. Bulk above ground storage tanks should be located away from occupied buildings as required by local code and provided with barriers to prevent damage from vehicles or other equipment. Tanks should be double-walled to contain any leaks and provided with sufficient spill containment diking. Tanks should be fenced enclosed with locked gates, accessible to designated club personnel. Container labels and placarding should meet NFPA requirements. Electrical service should be “explosion-proof” type. Dispensing pumps and hoses should be UL listed and protected from vehicle contact. Breakaway safety dispensing hoses are preferred.

D. Automatic fire suppression system should protect gasoline dispensing pumps. Emergency power shut-off switch should be provided to all dispensing pumps.

Exposure: Storage of hazardous wastes arising from groundskeeping chemicals, residues and solutions containing mixtures of hazardous materials. Also included as hazardous wastes are spent golf cart batteries, lubricating oils and other fluids from motorized cart and vehicles.

Controls:
A. Hazardous waste generated from aged chemicals, spent golf cart batteries, lubricating oils and other vehicle fluids should be properly collected, stored, labeled and disposed of according to EPA requirements.

Exposure: Hosting sponsored tournaments, sporting competitions and other special events such as firework displays.

Controls:
A. Additional security, crowd control, and facility protection measures should be taken for large tournaments and special events. Responsibility for these measures should be contracted to firms specializing in these exposures. Controls should address vehicle and crowd control, first aid, and coordination with emergency services such as fire, police, ambulance and hospitals. Emergency plans should be developed, reviewed and revised as needed, based on the event.

B. Temporary equipment such as bleachers and walkways should be properly installed and provided with the appropriate railings, handrails or other fall protection devices. Use of barricades, ropes and other equipment to designate areas of public access and travel should also be used.

Exposure: Violent crimes or property theft to others on club property.

Controls:
A. Club personnel should evaluate facilities, property and surrounding neighborhood to assess the degree of crime prevention needed. Area crime reports should be requested at least annually from local police as part of this assessment. Security measures should reflect past crime incidents and the level and types of crime reported in the neighborhood. A crime prevention
consultant should be obtained to evaluate security measures when clubs are located in high
crime areas (e.g. inner-city club) or in response to serious or frequent crime incidents on their
premises. Evaluations should be completed for key crime opportunity areas such as:

- Parking areas
- Lockers and dressing rooms
- Child care and play areas
- Remote club facilities
- Rooms used for overnight accommodations

B. Clubs may provide UL listed safes with controlled access through the club management for the storage of customer valuables. Assigned lockers with secure access and key controls for locker rooms should be used.

Exposure: Valet service

Controls:
A. Parking attendants should have valid driver's license and should complete driving tests and
defensive driver training. Secure storage and control of vehicle keys should exist.

Exposure: Contractual liability exposures arising from defects or damages related to services
provided or installations, modifications, additions or designs provided by others.

Controls:
A. Specific contracts containing waiver, hold harmless and financial responsibility clauses should
be used when contracting work to vendors. Contracts and clauses should be developed and
reviewed by legal counsel. All contractors performing work for the club should provide a current
certificate of insurance showing general liability, workers’ compensation, and professional
liability coverage with limits at least equal to their own. The club should be listed as an
additional insured on the certificate.

B. Club management should monitor work performed to ensure quality workmanship, compliance
to contract requirements and adequate public protection.

C. Club management should have contractor bid qualifications in place and use them to qualify
contractors. Contractor qualifications should be based on work quality, reference checks, claims
/ complaints and current experience modification factor.

Exposure: Performing facility maintenance, repairs, constructing additions or new structures
while the club is in use. This includes exposures to potentially hazardous areas (e.g., open
trenches), operations (e.g., construction/renovation of buildings, bridges or walking surfaces
such as cart paths; tree trimming/removal; limited blasting activities) or equipment.
Controls:
A. Access to buildings or specific areas on the premises that are undergoing significant maintenance repair or installation activities should be restricted. Warning signs should be posted. Barriers should be in place to prevent access by public. Tools and equipment should either be removed daily or stored in locked boxes or other restricted access devices.

Products and Completed Operations

The major exposures relating to product liability and completed operations concern food service, the sale of products (including consultation and direction given by pro shop personnel) and the repair and service of equipment.

Exposure: Resultant damages or injuries to product users

Controls:
A. Employees providing equipment maintenance and repair should be trained and experienced. All equipment being rented or sold should be inspected for defects and damage before use or sale is made. Records should be maintained of inspections and repairs for at least a two-year period. When verbal instructions are given, sales personnel should review any non-obvious product hazards, safeguards or safe operating practices. Hold harmless agreements and certificates of insurance should be obtained if a vendor or independent contractor provides repair or maintenance services product sale.

Exposure: Illness from food prepared in the club restaurants, cooking facilities, snack bus and vending machines.

Controls:
A. Food should be properly stored in coolers and freezers. The coolers and freezers should be equipped with thermometers with temperature monitoring gauges located both inside and outside these units. Food items should be kept covered. Perishable stock should be rotated. Food supplies, especially fish and shellfish, should be obtained from reputable sources. Tainted or leftover food should be properly disposed. Premises and cooking equipment should be clean and sanitary. Dated vending machine supplies should be disposed. Pest control services should be provided. Water temperatures for the washing cooking and eating utensils should be at least 120° Fahrenheit with rinse temperatures of 180° F.

GOLF COURSE RISK MANAGEMENT FORMS

Forms available on www.Phly.com
Sample Golf Cart Accident Reporting Form
Sample Golf Cart Rental Agreement
Sample Incident report
Sample Event Release Form
PROPERTY CONSERVATION – CLUBHOUSE AND OTHER BUILDINGS

A Property Conservation Program is a formal recorded program to ensure that the organization is properly prepared, for potential property losses from various perils and crises including natural catastrophes.

When a fire occurs, it is too late to plan and implement an adequate program to help prevent or minimize the loss. Developing a managed program designed to increase the overall protection of property, while maintaining production and minimizing downtime, should be developed before an incident. The 9 areas of the plan form the “Building Blocks” of a good Property Conservation Program:

An effective Property Conservation Program should address nine precise areas:

A. Management Policy Statement
B. Fire Prevention Inspection Program including monitoring of Special and common Hazards
C. Sprinkler Control Valve Inspection Program
D. Fire Extinguisher Inspection Program
E. Two-Inch Main Drain Test/ Waterflow Alarm Tests (ITC)
F. "Hot Work" Permit Program
G. Crisis Management/ Emergency Preparedness Programs
H. Emergency Evacuation Plan
I. Program Audit

A complete Property Conservation Program Manual is available from Phly Loss Control at www.Phly.com
ADDITIONAL PROPERTY RESOURCES

The following forms and checklists may be downloaded from Philadelphia Loss Control at www.Phly.com.

Floor Check Log
Slip and Fall Form
Swimming Pool Checklist
Monthly Fire Prevention Form
Fire Extinguisher Checklist
2” drain and water flow inspection test form
Sprinkler Control Valve inspection form
Hot work Permit and Guide
Smoke Detector Inspection Test Form
Windstorm Preparation Checklist
Commercial Cooking Technical Bulletin 1500
Emergency Response Manual
Property Conservation Program
EMERGENCY PREPAREDNESS

Every organization has the potential of experiencing an emergency situation —whether it is a fire, weather-related situation, catastrophic accident, civil strife, or other emergency.

All potential emergency or catastrophic exposures must be considered, and effective control procedures evaluated for each location.

A written plan must be developed, implemented and periodically revised, as required, to prepare each location for any emergency that may arise.

A good emergency plan should consider the following elements:

- Inspection, Maintenance and Readiness of Proper Emergency Equipment
- Access to the facility for Ambulances/EMS Units
- Public Relations and Employee Welfare
- Shelter, food and medical care
- Radio, TV and press communications
- Fire Fighting
- Evacuation
- Facility Protection
- Control of Utilities - gas, electric, water
- Communications (police, fire, medical, other)
- External and Internal: Telephone, 2-way radio, PA system
- Transportation
- Records
- Practice Drills

A complete Emergency Response Program Manual is available from Phly Loss Control at www.phly.com
SLIPS/TRIPS/FALLS

Slips and falls cause thousands of accidents and serious injuries every year. A tragic number of cases end in permanent crippling or death. The dollar cost is tremendous.

A little extra care, a few cents for correction or materials, and PROMPT ATTENTION to unsafe floor surfaces can be factors in preventing most slips and falls.

Slips:
Slips happen where there is too little friction or traction between a person’s feet and the walking surface. Common causes of slips are:
- Wet or oily surfaces
- Occasional spills
- Weather hazards
- Loose, unanchored rugs or mats
- Flooring or other walking surfaces that do not have the same degree of traction in all areas

Trips:
Trips happen when feet collide (strikes, hits) an object causing you to lose balance. Common causes of trips are:
- Obstructed view
- Poor lighting
- Clutter in pathway
- Wrinkled carpeting
- Uncovered cables
- Open drawers
Uneven walking surfaces

Safeguarding of pedestrian surfaces will depend on the circumstances involved. The basic objective is to make walking and standing surfaces as non-slippery as possible. To illustrate, smooth terrazzo steps should have at least roughened nosings. These are 3.5 to 4 inch carborundum type or other nonskid strips set flush with the rest of the tread. Foyers, main entrances, walks, stairs, pool decking, ramps, platforms, restrooms and any other place where a person steps or stands should be made of non-slip materials or should have a non-slip coating. Anti-slip materials include grilles, knurled, corrugated or other roughened surface. Anti-slip coatings include special paints and other surfacers which contain abrasives.

Flooring types differ. There are anti-slip waxes or anti-slip flooring treatment materials for all common types of flooring. Because of the importance of selecting the proper anti-slip wax or material for the specific flooring, the manufacturer of the flooring material should be consulted for the exact product which will provide the most effective anti-slip properties.

Nonskid mats, runners or carpet strips are highly effective in preventing slips and falls with the added benefit of not harming underlying flooring or detracting from its beauty.

**Management Controls:**
Good management controls will help you identify problem areas, determine preventative/corrective actions and provide documentation of inspections, recommendations and action taken.

A good system should involve:

**Planning:** Identify key areas of risk and set goals for improvement. Involve your whole staff in identifying areas of concern. Remember, there will be about 40 cases of a slip or stumble resulting in no or minor injury for every major injury/accident.

**Organization:** Give employees responsibility to ensure that all areas are kept safe, e.g. spills cleaned up quickly, access routes are free from clutter and storage, and adequate lighting in good condition is available and operational.

**Control:** Ensure that procedures and work processes are being carried out properly. Floors are not left wet, housekeeping is good, and lights are repaired/replaced quickly. Records of cleaning and maintenance work are maintained. Inspect your premises regularly and document findings and actions.

**Monitoring and Review:** Monitor your accident investigation and inspection reports. Ask employees about existing control measures, areas of concern and ideas for improvement. Involve your staff.

Wet Floor Signs may not be your most effective line of defense. 65% of the time wet floor signs were displayed, the floors were not wet. Most pedestrians ignore the signs and in some cases physically move them from where they were originally placed.

The National Flooring Safety Institute is now issuing flooring Wet Static Coefficient of Friction ratings to various flooring types. Samples are submitted by manufacturers to the NFSI Research Center. The
samples are tested in the laboratory and if they obtain a SCOF value of 0.6 or greater they are exposed to real world conditions for 30 days and then re-tested. If the product continues to meet an SCOF of 0.6 or greater the product will gain NSFI “Certification” status and be classified as “High Traction” which is defined as products meeting a higher standard of slip resistance both in the lab and in real world conditions.

**A Slip and Fall Prevention Inspection Checklist is available on [www.Phly.com](http://www.Phly.com)**

**ALCOHOL SERVER TRAINING**

Philadelphia Insurance Companies has created a partnership with “TIPS” (Training for Intervention Procedures) to provide another loss control tool for Philadelphia customers. “TIPS” is a dynamic skills based training program designed to prevent intoxication, drunk driving and underage drinking. The program enhances the fundamental “people skills” of services, sellers and consumers of alcohol. “TIPS” gives the individuals the knowledge and confidence they need to recognize potential alcohol-related problems and effectively intervene to prevent alcohol-related tragedies.
HEALTH AND FITNESS RISK MANAGEMENT

If your Club has a fitness center, please refer to Philadelphia Insurance Companies “HEALTH AND FITNESS” Risk Management Guidebook for specific risk control information.
CHILDREN’S PROGRAMING

Children’s programming operations should be reviewed. Children are susceptible to severe injury when not properly supervised. The number of children supervised and the location of the childcare facility in the building should be closely monitored. The time to be on the watch for all children is when they are moving from activity to the next activity; it is this interim time between activities where children may wander, or be separated from parents or staff. Be ever watchful during transitioning times between activities.

ABUSE AND MOLESTATION PREVENTION FOR CHILDRENS PROGRAMING

Good polices and procedures are essential for prevention of abuse and molestation.

All individuals who are working with children must undergo background screening and abuse prevention training.

Items of a Child Abuse Risk Management Program

These steps should include, but not be limited to the following:

- Meet all statutory requirements and regulations pertaining to preventing and reporting child abuse and neglect. When reporting a child abuse or neglect incident be sure the policyholder understands the following:
  - The definition of “abuse” and “neglect” varies from state to state.
  - Some, but not all states impose mandatory reporting requirements on caretaker professionals.
  - Most states require reporting when there is a “reason to believe” a child has been abused or neglected.
  - Most states require the report be filed within 48 hours of the incident.
  - All states provide some type of immunity for filing a report that means if the perpetrator abuse or neglect allocation can’t be proven, he/she has the right to sue the reporter.
  - Develop and implement formal recorded written policies and procedures addressing the issue of child abuse. Include the following as standard practices and procedures:

- Adopt policies of staff selection (regardless of whether paid or volunteer) that include the following screening elements:
  - Position description
  - Application
  - Orientation overview
  - In-depth interview
  - Personal reference checks
- MVR check
- Criminal history record checks (local, state, FBI)/background checks
- State central child abuse registry check / State sex offender registry check
- Confirmation of education
- Written application
- Psychological tests
- Medical tests
- Home visit (if warranted)
- Alcohol/drug testing
- Adopt clear written policies prohibiting unauthorized conduct.
- Adopt supervision guidelines.
- Parents are free to come and go without calling
- No areas are off limits to parents
- Bathrooms do not contain areas where children can be isolated (two thirds of all daycare sexual abuse takes place during visits to the bathroom)
- There is adequate supervision during naps.
- Safety measures are taken to prohibit the release of your child to anyone without your written authorization.
- Create confidentiality policies to prevent disclosure of hiring or disciplinary practices.
- Develop specific job descriptions and review each description annually.
- Notify parents of activities, behavior, and practices that an organization deems to be unacceptable.
- With respect to staff departures, voluntary or otherwise, establish procedures concerning when and how to notify the parents that an individual is no longer affiliated with the organization.
- Develop and initiate a child abuse prevention training program for all staff members

Low Cost Background Screening: Available for Phly insureds through Intellicorp -
Click on button to be directed to Intellicorp program information:
Low cost Abuse Prevention Training is available to Phly insureds through Abuse Prevention Systems:

Click on button to be directed to APS program information:

Abuse Prevention Systems Members enjoy these resources:
- Sexual Abuse Awareness Training
- Policies and Procedures
- Screening Resources
- Systems for Tracking Compliance

**PLAYGROUND SAFETY**

Playgrounds should be kept in good condition at all times. Equipment and surfacing materials must be on a maintenance program. A certified Playground Safety Inspector should make annual inspections.

- Make sure surfaces around playground equipment have at least 12 inches of approved materials.
- Check that the protective surfacing extends at least 6 ft in all directions from play equipment. For swings, be sure protective surfacing extends in back and front, twice the height of the suspending bar.
- Make sure play structures more than 30 inches high are spaced at least 9 ft apart.
- Check for dangerous hardware, like open “S” hooks or protruding bolt ends.
- Make sure space that could trap children, such as openings in guardrails or between ladder rungs, measure less than 3.5 inches or more than 9 inches.
- Check for sharp points or edges in equipment.
- Look out for tripping hazards.
- Elevated surfaces, such as platforms must have guardrails
- Carefully supervise children on playgrounds.

Consumer Product Safety Commission

Public Playground Safety Checklist:

VEHICLE SAFETY

One of the most important functions of management in successful fleet operation is the establishment of a vehicle safety program. A basic fleet safety program should include:

- Driver Supervision
- Driver Selection
- Driver Training
- Driver Motivation
- Preventative Maintenance
- Vehicle Inspections
- Accident Reviews
- Detailed Record Keeping

Philadelphia Insurance Companies has a complete “FLEET LOSS CONTROL PROGRAM” available at www.Phlycom
Consider these key elements when developing and implementing your vehicle safety program:

Driver Selection & Driver Eligibility

MVR – continued

Please refer to the following hyperlinked files for more detailed information

Driver Eligibility Guidelines

Driver Training

Conduct a basic review of the specific vehicles safety features; operational features and specific department vehicle policy. Policy items such as seat belt use for drivers and passengers, cell phone use, emergency situations and basic defensive driving principals should be provided on a regularly scheduled basis.

An online Drivers Safety Training Program is available TO ALL INSUREDS – Simply register at www.Phly.com or follow the handy hyperlink

Road Evaluation

Conduct road evaluations on all drivers. The purpose is to review defensive driving techniques learned in the classroom or online taking the PHLY online defensive driver course.

Driver Selection: Review motor vehicle department records prior to hiring and at least annually thereafter. Some states have an automated system where employers can provide driver names and the DMV automatically mails the motor vehicle record if there is any activity. A valid driver’s license should be required and verified annually. A brief driving test including backing, parking, freeway merging and vehicle speed control should be conducted for all potential driving hires. A resource for both MVR and Background checks is available through INTELLICORP on www.Phly.com.

Driver Training: A basic review of the specific vehicles safety features, operational features and school vehicle policy should be conducted. Policy items such as seat belt use for drivers
and passengers, cell phone use, emergency situations and basic defensive driving principals should be provided on a regularly scheduled basis.
An online Drivers Safety Training Program is available for our insured’s at www.Phly.com

Vehicle Inspections: A daily, written pre-operational inspection of the vehicle should be conducted. Any items impacting the safe operation of the vehicle should be corrected before the vehicle is placed into service.

Preventative Maintenance: Periodic preventative maintenance following the manufacturer’s suggested servicing intervals should be provided for all vehicles. Service logs should be maintained for all vehicles.

Accident Investigation: Maintain an accident reporting kit in all vehicles. This kit should include a standard format to obtain necessary information in the event of an accident and a disposable camera for pictures of the accident scene and damage.

Personal use of company vehicles should be prohibited.

15 Passenger Vans:
If you operate 15 passenger vans, take steps to reduce the risk of roll over crashes. Recent research by the National Highway Traffic Safety Administration (NHTSA) has found the risk of a rollover crash is greatly increase when 10 or more people ride in a 15 passenger van. This increased risk occurs because the passenger weight raises the vehicles center of gravity and causes it to shift rearward. As a result, the van has less resistance to rollover and handles differently from other commonly driven passenger vehicles, making it more difficult to control in an emergency situation. Placing loads on the roof also raises the center of gravity and increases the likelihood of a rollover.

Seat belt use is especially critical. Research has shown that large numbers of people die in rollover crashes when they area partially or completely thrown from the vehicle.

When possible, limit the number of persons riding in the 15 passenger van to under 15 people.

When the van is not full, passengers should sit in seats that are in front of the rear axle.

Van operators should keep in mind that the vehicle is substantially longer and wider than a car and it:

Requires more space and additional reliance on side view mirrors for changing lanes
Does not respond well to abrupt steering maneuvers
Requires additional braking time
Pool related accidents generate approximately 4 claims per year. Not much in the way of frequency, but these claims average over $150,000.00.

Each year 3500 people in the United States die by drowning. Many more are injured in pool related accidents. The National Safety Council indicates that drowning ranks third as the leading cause of accidental death.

With these facts in mind, it is imperative that proper supervision and controls be established at your facility.

The following are suggested controls that can be factors in preventing swimming pool accidents. Local ordinances/statutes and minimum standards for swimming pools as published by the National Swimming Pool Institute in accordance with the American National Standards Institute (ANSI) should be referred to for more complete details.

Swimming areas should be controlled.
- A minimum four foot high ‘child proof’ fence with a self-closing and self-locking gate is recommended as a minimum. The area should be kept locked during no-use hours.
- Walking surfaces in the swim area should be slip resistant and level.
- The deep end of the pool (more than 4.5’) should be clearly marked by a life line or a painted line contrasting the pool bottom or both.
- The floor of the pool should be of a light color to easily identify objects in the pool.
- The depth of the water in feet and meters should be plainly marked above the water level on the vertical pool wall and the coping or deck next to the pool.
- Life saving equipment should be readily available in the area.
- Ground fault circuit interrupters should be provided on all electrical equipment operating at more than 15 volts installed below water level or within 20’ of pools.
- Use of the pool should be controlled. Rules to be followed should be posted in a conspicuous manner and enforced.
Sample Pool Rules:

- This area is open for use during the hours of __________to_____________. Use at other hours is prohibited.
- For your protection, running, jumping, diving and horseplay are not allowed.
- Glasses, bottles and other objects that could injure others are not to be used in this area.
- All children under the age of 18 must be supervised by an adult.
- If no Lifeguard services are provided, sufficient notification must be provided:
  - No Lifeguard on Duty
  - Swim at Your Own Risk
  - Children Must be Supervised at all Times
  - No Swimming Without Another Adult in Attendance
  - No Diving
  - Children under the age of 18 May Not Use the Pool Unattended without Adult Supervision

If Lifeguard protective services are provided, Lifeguard personnel should follow the 30-Second-Rule and the 10/20 Rule.

The 30-Second-Rule states that Lifeguards must be able to provide effective surveillance of their entire area of responsibility and must be able to effectively supervise from the furthest extremes from one side to the opposite side and back within a 30 second period. Size and capacity of an area affect this ability.

The 10/20 Rule states that Lifeguards must be able to assess the potential victim’s distress and must be able to determine if intervention is required within a period of 10 seconds from the initial recognition. If intervention is required, the Lifeguard must be able to intervene (i.e., effect the rescue) within 20 seconds. In order for this to be accomplished the Lifeguard must be positioned to be able to respond anywhere within his/her area of responsibility within the 20 second period.

According to the American Red Cross, Lifeguards must be:

- A minimum of 15 years of age.
- Currently certified in LIFEGUARD TRAINING AND FIRST AID. This certification is good for 3 years.
- Currently certified for the PROFESSIONAL RESCUE. This certification is valid for 1 year.

In addition to pools, spas, hot tubs and whirlpools present hazards to users too.

Entrapment in drains: body part entrapment has resulted in serious injury and death. Anti-vortex drain covers should be in use. Pump shut off switches should be identified and accessible. Note: There is a voluntary standard for drain covers (ASME/ANSI A112.19.8M-1987). Your drain covers should meet this standard.
Hair Entanglement: 49 incidents including 13 deaths have been reported. Anti vortex drain covers and adequate supervision are key control elements. Pump shut off switches should be identified and accessible. Note: There is a voluntary standard for drain covers (ASME/ANSI A112.19.8M-1987). Your drain covers should meet this standard.

Water Temperatures: High water temperature can cause drowsiness which may lead to drowning. In addition raised body temperature can lead to heat stroke and death. Water temperature should never exceed 104 degrees Fahrenheit.

The National Swimming Pool Foundation has developed a Certified Pool Operator (CPO) course that in many states is now mandatory for commercial pool operators such as hotels. This 16 hours course covers pool and spa chemistry, testing, treatment, filtration, maintenance, automatic feeding equipment, government requirements and more. Each Student must attend the 16 hours of instruction and then pass an examination to be certified. The certification is good for 5 years at which time a refresher course and/or examination must be taken and passed.

**ADDITIONAL AQUATIC RISK MANAGEMENT RESOURCES** are available at: [http://safe-wise.com/phl/topics/aquatic-safety.html](http://safe-wise.com/phl/topics/aquatic-safety.html)

**AQUATIC RESOURCE LIBRARY**
- Aquatic Emergency Drill Evaluation Form: [Download](#)
- Aquatic In-Service Training Program: [Download](#)
- Aquatic Vigilance, Scanning and Drills: [Download](#)
- Boating Programs Safety Manual: [Download](#)
- FAQs about the Graeme-Baker Pool Safety Act: [Download](#)
- Hot Topics in Aquatic Safety: [Download](#)
- How does the Graeme-Baker Act Affect You?: [Download](#)

**AQUATIC SAFETY**
- Lifeguard Hourly Supervision Report: [Download](#)
- New Lifeguard Orientation and Pre-Hire Test Guidelines: [Download](#)
- Ready Guard Program Outline: [Download](#)
- Recreational & Group Swimming Guidelines: [Download](#)
- Red Cap Drill Guidelines: [Download](#)
- Safe Pools Program Outline: [Download](#)
- Sample Aquatic Policy: [Download](#)
- Statement on Breath Holding Activities: [Download](#)
- Sun Protection Facts (English): [Download](#)
- Sun Protection Facts (Spanish): [Download](#)
- Swim Test Guidelines: [Download](#)
Virginia Graeme-Baker Pool and Spa Safety Act Summary: Download
Virginia Graeme-Baker Pool and Spa Safety Act: Download