

LARGE Loss Investigation Form

Preventing Playground Injuries

Type of Loss: Trip and fall on a playground.

Line of Coverage(s) involved in loss: General Liability

Description and narrative of the loss:

The injured child is four years old and was playing in the playground when another child pushed him causing him to fall and strike a piece of wood planking that is used to protect the landscaping mulch.



What are the factors that contributed to the Loss?

- Supervision** – Young children require more supervision than the older children, and more attentive supervision. A lack of proper supervision or distracted supervision may have contributed to this injury.
- Ground Material** – The lack of proper material depth at the border contributed to the injury.
- Inspections** – Daily and monthly inspections are used to ascertain if there are any concerns with the equipment and area. Regular inspections may have found the low level of ground material and had it replaced avoiding major injury. Inspections should also be completed annually by a Certified Playground Safety Inspector.

What controls were missing that would have prevented or lessened the loss?

Proper depth of the ground material in all areas of the playground including materials used as border protection. Proper, routine inspections of the playground may have raised awareness of the border/ground material issue and had it corrected before major injury occurred. Proper supervision may have restricted the horseplay before it lead to the injury.

What recommendations apply for this specific incident?

- Replace playground material with appropriate product and maintain adequate depth in compliance with Consumer Product Safety Commission (CPSC guidelines – <http://www.cpsc.gov/cpscpub/pubs/325.pdf>). Since approximately 80 percent of all playground injuries are caused by falls onto unsafe surfacing, protective surfacing is the most critical safety factor on playgrounds.
- A comprehensive maintenance program should be developed for each playground. All playground areas and equipment should be inspected for excessive wear, deterioration, and any potential hazards. These inspections should be done at least monthly, with daily routine checks prior to use.
- Proper supervision should be established for the number and age of the children on the playground. Not all equipment is suitable for all children. Toddlers and younger children may need more supervision than older children.

What were the Lessons Learned from the Loss?

- Ground material depth can change with usage, time and weather erosion.
- Regular inspections should be conducted to maintain a safe play area.
- Younger children may require more supervision than older children.
- Annual inspections should be conducted by a Certified Playground Safety Inspector.

Visit www.losscontrol.com for additional information and sample forms.

IMPORTANT NOTICE - The information and suggestions presented by Philadelphia Indemnity Insurance Company in this Large Loss Lessons Learned E-Flyer 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 alter them to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.