



Child Abuse: Identification, Reporting, and Prevention

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Child Abuse: Identification, Reporting, and Prevention

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Child abuse, especially child sexual abuse, is a difficult subject for everyone. Yet a single allegation of child abuse, whether or not it proves true, can devastate your reputation and destroy your organization. The best way to protect children from abuse, and yourself, your employees and volunteers, and your organization from allegations of child abuse, is to prevent abuse from happening in the first place. This booklet will tell you how to

- Identify child abuse.
- Report suspected child abuse.
- Prevent child abuse.
- Manage the media.

This guide also provides a list of Internet resources you can use to learn more about preventing child abuse. At the back of the book are sample forms that you can use to report abuse, assess your organization's policies and procedures, and evaluate potential employees and volunteers.

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Identifying Child Abuse

How can you tell if a child has suffered abuse? If Thomas has a bruise on his forehead, does this mean he was beaten up or that he ran into a soccer goal? What about Angela, who has burn marks shaped like gloves on both hands—is this a sign of abuse?

Unfortunately, the signs of child abuse are not crystal clear, and some abused children show no outward signs of abuse. But as a general rule, if you notice a sudden change in a child’s behavior and that behavioral change is sustained over time, it’s worth looking into. The behavioral change may or may not be the result of abuse. Likewise, physical signs of sexual abuse do not necessarily mean the child was molested, but certainly warrant investigation.

The following table gives you some general guidelines in identifying the signs of childhood stress and different types of child abuse.

Childhood Stress	Emotional Abuse	Physical Abuse	Sexual Abuse
Behavioral Indicators			
Dramatic changes in school performance	Same signs as stress	Same signs as stress	Same signs as stress
Overly aggressive or compliant behavior	Thumb sucking, head banging, rocking	Conflicting or changing stories about how injury occurred	Reluctance to be left alone with a particular person
Depression	Hysteria, phobias, compulsions, hypochondria	Delayed or inappropriate treatment of the injury	Wearing lots of clothes, especially to bed
Delinquency or running away from home	Inappropriately adult or infantile behavior		Creating drawings that show genitals
Sleep disorders	Speech disorders		Fear of touch
Eating disorders	Talking about, threatening, or attempting suicide		Abuse of animals
			Excessive or public masturbation
			Age-inappropriate sexual play (with themselves, other children, pets, or toys)
Physical Indicators			
Generally no physical indicators	Generally no physical indicators	Burns, bruises, or cuts in unusual areas, such as the soles of feet, palms of hands, back, abdomen, face, neck, back of arms or legs	Physical indicators of sexual abuse, if present at all, tend to be temporary
		Multiple burns, bruises, or cuts in various stages of healing	Difficulty in walking
		Glove-shaped burns on the hands or sock-shaped burns on the feet from being forced to bathe in scalding water	Torn, stained, or bloody underwear
		Adult-sized bite marks	Genital pain or itching
		Unexplained fractures	Bruised or bleeding external genitals
			Sexually transmitted diseases
			Pregnancy

Identifying Potential Child Abusers

Just as there is no foolproof way to identify an abused child, there is no sure way to identify people who abuse children. Statistically, among abuse cases reported, women are more likely to neglect and emotionally abuse children, while men are more likely to physically and sexually abuse children. But adults are not the only ones who abuse children. Many cases of abuse, especially sexual abuse, occur when children molest other children.

Child abusers come in every size, shape, color, age, economic group, and religion. Often they are people you like and respect—people who you can't imagine would ever hurt a child. Yet the one common characteristic of child abusers is that they are generally under stress and cannot cope with that stress in an acceptable way.

Investigating and Reporting Suspected Child Abuse

You must investigate and report each incident of suspected child abuse as quickly as possible. While the incident is under investigation, it is critical to prevent all contact between the child and the alleged abuser.

Investigating the Incident

When a staff member or child reports abuse, it's essential not to panic. You want to reassure the child that he or she isn't to blame for the abuse, and that it won't happen again. You also need to find out what happened. The best way to do this is by asking open-ended questions, which can't be answered by a "yes" or "no." Take the child to a quiet place that is within view of other adults and ask questions such as "Tell me what happened?", "Where were you?"

Note: Do not examine the child or conduct a detailed investigation. This is best left to child protective services and other authorities.

Reporting the Incident

Who Reports Incidents of Suspected Abuse?

In most states, childcare workers are legally required to report any incident of suspected child abuse. The authorities assume your report is made in good faith, so even if the report proves false, you will not be held civilly or criminally responsible for making it. Because it is so important to quickly and accurately report suspected abuse, many organization directors prepare these reports themselves, rather than delegate this responsibility to other staff members.

Note: You should report all incidents of suspected child abuse, even if you receive an anonymous letter or phone call reporting abuse. Too many children have been hurt because no one followed up on an anonymous tip.

Where are Incidents Reported?

Each state has specific agencies that receive and investigate reports of suspected child abuse and neglect. Typically, you must report incidents to child protective services within a Department of Social Services, Department of Human Resources, or Division of Family and Children's Services. In some states, police departments also may receive reports.

It's helpful to establish a relationship with child protective services and other agencies before an incident happens. Many organizations set up a memorandum of understanding that incorporates the legal requirements and your organization's internal reporting procedures. Both you and the agency director sign the memorandum and each organization keeps a copy on file.

What is the Internal Reporting Procedure?

In addition to legally required reports of child abuse, your organization should have an internal reporting procedure. At a minimum, you should

- Notify your organization's legal counsel.
- Notify your organization's insurance provider.
- Write a report detailing the suspected incident (see the Child Abuse Internal Report form on page 7).

Preventing Child Abuse

You can't predict when child abuse will happen, but with careful planning and hiring practices, you can make it more difficult for abuse to occur (see the Self-Assessment Checklist on page 8).

Screening Applicants

Preventing child abuse starts by thoroughly screening your organization's job applicants and volunteers before you allow them to work with you. At a minimum, you should

- Have the applicant complete a formal, written, job application (see the Employment Application for Staff and Volunteers on page 10).
- Conduct a face-to-face interview with the applicant.
- Check at least three references.
- Check with past employers and volunteer organizations.
- Check your state's sex-offender registries (available in many states on the Internet).
- Check your state's criminal records.

Note: If the applicant has recently moved to your state, also check the records of states in which she has previously resided.

If the applicant will be left unsupervised with a child for long periods of time, you should also conduct a comprehensive, national background check, which includes an FBI fingerprints check. This can take anywhere from 6 weeks to 6 months—a complete set of good, readable fingerprints speeds the process considerably.

Bear in mind that many child abusers have no previous criminal record. Because of this, the face-to-face interview and reference checks are among the best tools to evaluate a potential employee or volunteer.

Interviewing Applicants

During the interview, you want to find out how the applicant feels about and relates to children. Be wary of applicants who want to save the world, idealize children and childhood, think adults should relate to children as peers, or want to spend a lot of time alone with children.

To find the best fit for each position, ask every applicant the same questions and keep a record of their responses. Ask open-ended questions, such as

- How would you discipline a child who misbehaves?
- Why are you interested in this position?
- What kind of supervisory environment do you prefer?

Checking References

A managerial-level employee should check every applicant's references. Don't rely on references from friends and former co-workers—ask the applicant to provide the names of people who have directly supervised and observed her at work.

In addition to administrative questions (when did she work for you, why did she leave, what was her position), ask open-ended questions like these:

- What skills does she have in working with young children?
- Does she have realistic expectations for children's behavior?
- How does she handle frustration or criticism on the job?
- Have you seen her discipline a child? What did she do?
- How does she communicate with parents?
- Have there been any complaints about her care of children?
- Would you rehire her to work with young children?
- Do you feel there are any problems or conditions (such as alcohol or drug abuse, criminal activity, or history of

mistreating children) that would endanger children placed in her care or interfere with her ability to do the job?

Checking Criminal Records

Depending on your organization's mission, the fact that an applicant has a criminal history may not necessarily disqualify her from working with you. For example, if your organization employs former offenders to mentor at-risk youth, you will allow applicants with certain types of criminal convictions to work in your organization. You decide what's right for your organization and how much risk you are willing to take. As a common-sense rule, you would never employ someone who has been convicted of physically or sexually abusing children or any other crime against children. You would also screen out applicants with a history of violent or sexually exploitative behavior.

You should also take certain factors and circumstances into account, such as how recently she committed the offense, how old she was at the time of the offense, what special conditions may have led up to the offense (peer pressure, joining a gang out of fear), and the probability she will continue the same type of criminal behavior.

Establishing Policies to Protect Children

Your organization should adopt policies that make it difficult for abuse to occur, such as

- Prohibiting or limiting staff members from being alone with a child, especially where they are out of view of other adults.
- Providing separate sleeping accommodations for adults and children during overnights.
- Ensuring at least two adults accompany children on overnights or outings.

Training Staff

It's imperative that your staff understands what conduct is appropriate and what is inappropriate. Common sense dictates that any activity that is even the slightest bit sexual in nature is inappropriate. Inappropriate conduct includes jokes, comments, kissing, and touching. It's also essential to train your staff to recognize and report suspected abuse.

Educating Children

You can add abuse education to your existing safety training programs or hire outside resources to conduct the training. Children are often reluctant to report abuse because they fear no one will believe them, blame themselves for the abuse, were threatened or bribed to keep silent, are

embarrassed or ashamed, or are worried that they will get themselves or a loved one into trouble.

It's important to tell children that

- No one has the right to hurt them or touch them inappropriately.
- They can say “no” to requests that make them uncomfortable, even if the request is from a family member or friend.
- They must tell a trusted adult about any form of abuse and that they will not be punished for telling.
- The abuse is not their fault.

Designing and Using Facilities

Your facility, when it is properly designed and used, can make it difficult for a potential abuser to mistreat the children in your care. Some guidelines follow.

- Don't let visitors, including relatives of staff members and volunteers, wander around the facility unsupervised.
- Have all visitors sign in, including parents.
- Lock doors to closets, rooms, and other areas when they are not in use.
- Install and maintain bright lights in hallways, walkways, and parking areas.
- Don't allow digital cameras in changing areas and bathrooms.
- Prune trees and shrubs to prevent potential abusers from hiding behind them and attacking a child.
- Provide separate shower facilities or schedule different shower times for staff and children.
- Design toilet facilities for young children that provide privacy for children and permit observation of adult helpers. Some facilities use child-sized stalls that shield the child but not the adult.

Managing the Media

If someone in your organization is accused of child abuse, managing the media is imperative. The vast majority of news people are sensitive and interested in getting the facts; however, the media can easily paint a negative picture of your organization if you give them the tools to do so. You can prevent negative media coverage by having a media crisis management plan in place before an incident occurs.

Media Crisis Management Plan

Your plan should, first and foremost, designate your organization's spokesperson. It should also clearly convey how you will

- Conduct your internal investigation.
- Determine what you will say to the media (what should and shouldn't be disclosed).
- Provide information to your staff and the media (for example, through written responses, interviews).
- Maintain a communications log for follow-up actions.

Spokesperson's Responsibilities

The spokesperson's primary responsibility is to present your organization's message to the media. The spokesperson need not be the director, but should have both credibility and knowledge of your organization. All media questions and reporters should be directed to the spokesperson; other members of your staff should not talk to the media without speaking with the spokesperson first. The spokesperson you choose should have previous experience with the media and with giving interviews.

Interview Do's and Don'ts

- Do respond to the media's requests for information as soon as possible.
- Do state the facts clearly and concisely.
- Do show concern for those involved.
- Do get your message across in the first few sentences.
- Do correct any false statements or misinterpretations a reporter may make.
- Don't say “No comment.” The audience assumes guilt. A better response is something like, “We're helping the authorities investigate the incident, and we're still gathering the facts.”
- Don't ask to speak “off the record.” Everything you say to a reporter can be quoted.
- Don't keep talking just to fill the silence. Deliver your message, then wait for the next question.
- Don't make up an answer. If you don't know the answer, find out, then call the reporter back.



Online Resources for Children and Youth-Serving Organizations

The following web sites offer information on some of the topics covered in this guide.

American Professional Society on the Abuse of Children (APSAC)

www.apsac.org

Addresses all facets of the professional response to child maltreatment: prevention, assessment, intervention, and treatment. Provides a number of publications on child sexual abuse, including guidelines for practice, study guides, and the quarterly journal *Child Maltreatment*.

Center for the Prevention of Sexual and Domestic Violence (CPSDV)

www.cpsdv.org

Engages religious leaders in the task of ending abuse and serves as a bridge between religious and secular communities. Provides presentations and publications on sexual violence with an emphasis on education and prevention.

Childhelp USA

www.childhelpusa.org

Operates the Childhelp National Child Abuse Hotline, which provides 24-hour support, literature, and referral services. Offers several child advocacy centers and residential treatment programs, as well as related curricula and public service announcements.

Family Research Laboratory (FRL)

www.unh.edu/frl

Sponsors numerous studies on the extent and nature of sexual abuse and has produced many related publications, which are available to other researchers for analysis.

Kempe Perpetration Prevention Program

www.kempecenter.org

Provides intervention to reduce the risk of children becoming sexually abusive by training educators, caregivers, and treatment providers. Oversees the National Adolescent Perpetration Network, which serves as a professional network for practitioners who work with sexually abusive youth. Sponsors annual national meetings and training conferences, provides referrals and publications, and fosters information sharing among its members

Mothers Against Sexual Abuse (MASA)

www.againstsexualabuse.org

Provides information and referrals to children and adult survivors of sexual abuse, non-offending parents, and family members of children who have been abused. Offers education programs to professionals and caregivers, and sponsors conferences.

National Center for Missing and Exploited Children

www.ncmec.org

Serves as a focal point in providing assistance to parents, children, law enforcement, schools, and the community in recovering missing children and raising public awareness about ways to help prevent child abduction, molestation, and sexual exploitation.

National Children's Advocacy Center (NCAC)

www.ncac-hsv.org

Provides prevention, intervention, and treatment services to physically and sexually abused children and their families within a child-focused team approach. Offers publications and training, and sponsors the annual National Symposium on Child Sexual Abuse.

The Safer Society Foundation

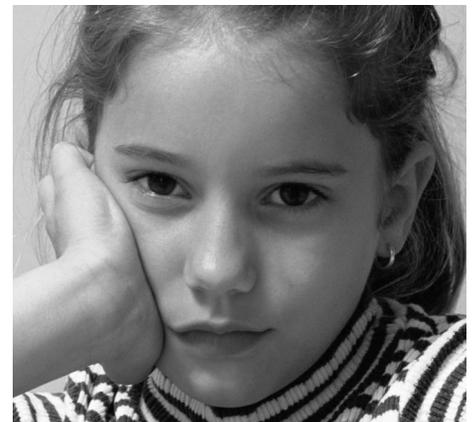
www.safersociety.org

Provides research, advocacy, and referrals for victims and survivors of sexual abuse, as well as for adult and adolescent offenders. Maintains a nationwide database of agencies, institutions, and individuals that provide resources or services related to child, adolescent, and adult sex offenders. Publishes research reports and books on sexual abuse issues for professionals, parents, survivors, and perpetrators.

Stop It Now!

www.stopitnow.com

Operates a toll-free referral helpline for perpetrators and their family and friends, and provides information and publications about child sexual abuse, adult perpetrators, and children who are sexually abusive.



Sample Forms

Child Abuse Internal Report Form Agency Information

Name of Child Protective Services Agency: _____

Contact Name: _____ Title: _____

Address: _____

City, State, Zip: _____ Telephone: _____

Name of Child Protective Services Agency: _____

Contact Name: _____ Title: _____

Address: _____

City, State, Zip: _____ Telephone: _____

Date Report was Filed with Agencies: ____/____/____

Incident Information

Child's Name: _____ Date of Birth: ____/____/____

Parents' Names: _____

Address: _____

Telephone: _____ Date Incident Occurred: ____/____/____

Description of Incident: _____

Physical Indicators Observed: _____

Behavioral Indicators Observed: _____

Child's Statement, if any: _____

Actions Taken to Protect Child: _____

Alleged Perpetrator's Name: _____

Report Completed by: _____ Title: _____

Signature: _____ Date of Report: ____/____/____

Disposition: _____

Disposition Date: ____/____/____

Self-Assessment Checklist

	Yes	No
Reporting Policies and Procedures		
Do we have a written policy for reporting child abuse and neglect?	<input type="checkbox"/>	<input type="checkbox"/>
Has child protective services reviewed and approved the policy?	<input type="checkbox"/>	<input type="checkbox"/>
Are staff informed of this policy through:		
initial staff training?	<input type="checkbox"/>	<input type="checkbox"/>
in-service training?	<input type="checkbox"/>	<input type="checkbox"/>
employee manual?	<input type="checkbox"/>	<input type="checkbox"/>
posting the policy?	<input type="checkbox"/>	<input type="checkbox"/>
Do we have a procedure for reporting a suspected missing child?	<input type="checkbox"/>	<input type="checkbox"/>
Personnel Screening and Selection		
Do we have a written policy for screening prospective staff and volunteers?	<input type="checkbox"/>	<input type="checkbox"/>
Does our process include:		
a written application?	<input type="checkbox"/>	<input type="checkbox"/>
personal interviews?	<input type="checkbox"/>	<input type="checkbox"/>
complete reference checks, including former supervisors?	<input type="checkbox"/>	<input type="checkbox"/>
criminal history and sex offender records' checks?	<input type="checkbox"/>	<input type="checkbox"/>
Is someone designated to receive, assess, and act on information obtained through background screenings?	<input type="checkbox"/>	<input type="checkbox"/>
Staff Training		
Do we teach staff and volunteers to identify child abuse?	<input type="checkbox"/>	<input type="checkbox"/>
Do we train staff and volunteers in stress management?	<input type="checkbox"/>	<input type="checkbox"/>
Do we train staff and volunteers in all aspects of child abuse, including:		
child-to-child abuse?	<input type="checkbox"/>	<input type="checkbox"/>
bathroom and changing room procedures?	<input type="checkbox"/>	<input type="checkbox"/>
off-site trip supervision?	<input type="checkbox"/>	<input type="checkbox"/>
Youth Training		
Do we teach the children how to protect themselves through:		
orientation to behavior rules?	<input type="checkbox"/>	<input type="checkbox"/>
youth handbook?	<input type="checkbox"/>	<input type="checkbox"/>
teaching them where to go to report problems?	<input type="checkbox"/>	<input type="checkbox"/>
Do we have safety programs for all age groups?	<input type="checkbox"/>	<input type="checkbox"/>
Staff Supervision and Management		
Do we have a written code of conduct for staff and volunteers that:		
prohibits corporal punishment?	<input type="checkbox"/>	<input type="checkbox"/>
prohibits other behaviors that might endanger children?	<input type="checkbox"/>	<input type="checkbox"/>
states clear penalties for abusive behavior?	<input type="checkbox"/>	<input type="checkbox"/>
Are staff and volunteers informed of this code through:		
initial staff/volunteer orientation?	<input type="checkbox"/>	<input type="checkbox"/>
in-service training?	<input type="checkbox"/>	<input type="checkbox"/>
employee manual?	<input type="checkbox"/>	<input type="checkbox"/>

Self-Assessment Checklist Cont.

	Yes	No
Do our policies and practices:		
limit situations in which a child is isolated with an adult?	<input type="checkbox"/>	<input type="checkbox"/>
limit situations in which a child is isolated with another child?	<input type="checkbox"/>	<input type="checkbox"/>
cover supervision of visitors to our facility?	<input type="checkbox"/>	<input type="checkbox"/>

Working with Parents

Do we encourage parental involvement in our program?	<input type="checkbox"/>	<input type="checkbox"/>
Do we keep records of custody orders and honor them?	<input type="checkbox"/>	<input type="checkbox"/>
Are parents provided information on:		
behavior expectations and penalties?	<input type="checkbox"/>	<input type="checkbox"/>
staff supervision ratios and training?	<input type="checkbox"/>	<input type="checkbox"/>
clear descriptions of activities?	<input type="checkbox"/>	<input type="checkbox"/>
pickup and drop-off procedures (including open door policies)?	<input type="checkbox"/>	<input type="checkbox"/>

Working with the Community

Do we have a community support team including:		
child psychologist?	<input type="checkbox"/>	<input type="checkbox"/>
tort law attorney?	<input type="checkbox"/>	<input type="checkbox"/>
contact person within child protective services?	<input type="checkbox"/>	<input type="checkbox"/>
Do we have a secure, designated alternate location for parents to meet children should our facility be deemed unsafe for parent pickups?	<input type="checkbox"/>	<input type="checkbox"/>

Facility Design and Access

Have we reviewed our facility design and access procedures with a crime prevention specialist (local law enforcement)?	<input type="checkbox"/>	<input type="checkbox"/>
Do all children and visitors enter through an entrance that is monitored?	<input type="checkbox"/>	<input type="checkbox"/>
Are closets and rooms locked when not in use?	<input type="checkbox"/>	<input type="checkbox"/>
Have we considered how bathrooms and outside play areas could be made safer for children through:		
increased monitoring?	<input type="checkbox"/>	<input type="checkbox"/>
a more open design to improve quick-checks and eliminate blind spots?	<input type="checkbox"/>	<input type="checkbox"/>

Crisis Management

Do we have a crisis management plan that includes:		
designated spokesperson for the organization?	<input type="checkbox"/>	<input type="checkbox"/>
specific contacts for seeking medical/psychological assistance for those injured?	<input type="checkbox"/>	<input type="checkbox"/>
parent notification plan?	<input type="checkbox"/>	<input type="checkbox"/>
source of emergency communication equipment that will not be overwhelmed by incoming calls?	<input type="checkbox"/>	<input type="checkbox"/>
press response plan and information kit?	<input type="checkbox"/>	<input type="checkbox"/>

Checklist adapted from *Child & Safety Protection: A Prevention Guidebook for Boys and Girls Clubs*. 2000.

Employment Application for Staff and Volunteers

Statement of Practice

To ensure the safety and well-being of youth served at _____, we will investigate the accuracy of the data you provide in this application before we consider you for a staff or volunteer position. Our investigation will include, but is not limited to, checking references with previous employers, the military, schools and colleges, volunteer organizations, civic groups, and law-enforcement agencies.

Paid position applied for: _____ Salary required: _____

Volunteer position applied for: _____

Personal Information

Name: _____ Date: ____/____/____

Address: _____

Home Phone: _____ Work Phone: _____

How long at this address? _____

Previous addresses (past 10 years): _____

May we call you at work? Yes No Are you at least 18 years old? Yes No

Do you possess a valid _____ (state) Driver's License? Yes No

Have you ever been bonded? Yes No If yes, where: _____

In case of emergency, please notify (name, relationship, and telephone number):

Are you prevented from lawful employment in the U.S. due to Visa or Immigration status? Yes No

Have you served in the military? Yes No If yes, what branch? _____

From : ____/____/____ To: ____/____/____ Discharge: _____

Have you ever been convicted of a crime other than a minor traffic violation? Yes No

If yes, please explain: _____

Education

Type of School	School Name	Location	Years Completed				Diploma/Degree
High School	_____	_____	9	10	11	12	_____
College/University	_____	_____	1	2	3	4	_____
Graduate/Professional	_____	_____	1	2	3	4	_____

Special Skills, Training, and Hobbies: _____

Professional References

List the names and telephone numbers for three professional references.

Name	Company	Telephone	Years Known
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Employment or Volunteer Experience

Start with your current or last job or volunteer organization. Use additional sheets if necessary.

Employer: _____ Telephone: _____

Address: _____

Employed From: ____/____/____ To: ____/____/____ Supervisor: _____

Salary: Start: _____ Final: _____

Title: _____ Type of Business: _____

Duties Performed: _____

Reason for leaving: _____

Employer: _____ Telephone: _____

Address: _____

Employed From: ____/____/____ To: ____/____/____ Supervisor: _____

Salary: Start: _____ Final: _____

Title: _____ Type of Business: _____

Duties Performed: _____

Reason for leaving: _____

Employer: _____ Telephone: _____

Address: _____

Employed From: ____/____/____ To: ____/____/____ Supervisor: _____

Salary: Start: _____ Final: _____

Title: _____ Type of Business: _____

Duties Performed: _____

Reason for leaving: _____

For Volunteers Only

What do you hope to gain through your volunteer experience? _____

Can you make a commitment to this program for at least one year? Yes No

If no, please explain: _____

When are you able to volunteer? Days Evenings Weekends Hours/Week: _____

Do you have your own transportation? Yes No

Do you have liability insurance? Yes No

Have you had any experience with adults or children with problems? Yes No

Please explain: _____

How were you parented as a child? _____

How do (did) you discipline your own child(ren)? _____

Have you ever been exposed to an incident of child abuse or neglect? Yes No

If yes, what are your feelings about the incident? _____

Authorization to Release Information

I certify that I have and will provide information throughout the hiring/recruitment process, including on this application for paid or volunteer employment and in interviews with _____ that is true, correct, and complete to the best of my knowledge. I certify that I have and will answer all questions to the best of my ability and that I have not and will not withhold any information that would unfavorably affect my application for paid or volunteer employment. I understand that misrepresentations or omissions may be cause for my immediate rejection as an applicant for a position with _____ or my termination from a paid or volunteer position if I am hired.

I hereby consent to permit _____ to contact anyone it deems appropriate to investigate or verify any information provided by me to discuss my suitability for paid or volunteer employment, background, past performance, education, or related matters. I expressly give my consent to any discussions regarding the foregoing, and I voluntarily and knowingly waive all rights to bring an action for defamation, invasion of privacy, or similar causes of action against anyone providing or seeking such information.

Applicant's Signature: _____ Date: ____/____/____

It's All About Safety

Safety is your primary goal. It's ours, too. The best way to keep kids safe is to prevent accidents from happening in the first place. Markel's *Safety 1st* Education program and risk-management experts can show you how. The program includes:

- *Safety 1st* publications
- Risk Management Newsletter series
- Video lending library
- Training
- Program and facility assessments
- Seminars
- Analysis of loss trends

Please explore our web sites, www.campinsurance.com and www.childcareinsurance.com, to find out more about our programs, or call us at 800-431-1270.



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