



Risk management news

Camps

Vol. 4, 2014

2014 Safety 1st award nominations are now open!

Get the recognition your camp deserves.



Safety 1st nominations are due November 19, 2014

Every year, Markel recognizes camps that have shown an outstanding commitment to safety with the prestigious Safety 1st designation.

Your camp qualifies if you:

Have been a Markel customer for at least three years, and have a liability, property, or auto policy with Markel.

Note: Camps with an accident medical policy only are not eligible for this program.

Nominate your camp now!

1. Go to **campinsurance.com**.
2. Click the **Safety Resources** button and log in.
3. Click the **Nominate your camp** link.
4. Click the button at the bottom of the page to **begin the online form**.



Use your smartphone to scan the QR code to nominate your camp immediately.

Is your camp ready for winter?

An article written by Caleb Weathebee, *More Shivery And Shovelry! Read Our 2015 Winter Forecast* which is posted on Farmersalmanac.com/weather/2014/08/24/2015-us-winter-forecast gives an interesting snapshot of what to expect this winter.

“According to the 2015 edition of the Farmers’ Almanac, the winter of 2014–15 will see below-normal temperatures for about three-quarters of the nation. A large zone of very cold temperatures will be found from east of the Continental Divide east to the Appalachians. The most frigid temperatures will be found from the Northern Plains into the Great Lakes. The coldest outbreak of the season will come during the final week of January into the beginning of February, when frigid arctic air drops temperatures across the Northern Plains to perhaps 40 below zero. As the frigid air blows across the Great Lakes, snow showers and squalls will drop heavy amounts of snow to the lee of the Lakes.

No region will see prolonged spells of above-normal temperatures; only near the West and East Coasts will temperatures average close to normal.

Over the eastern third of the country, we are expecting an active storm track with a number of storms delivering copious amounts of snow and rain. Near-normal precipitation is expected for the Pacific Northwest, the Southwest States, and Northern Plains, while below-normal precipitation values are



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forecast for the Southwest States as well as the Upper Midwest and the Great Lakes. The Central and Southern Plains are expected to receive above-average precipitation.

We are “red flagging” the first 10 days of January and the first week of February along the Atlantic Seaboard for active wintry weather featuring bouts of heavy precipitation and strong winds. Another red flag timeframe for widespread wintry conditions is the middle part of March from the nation’s midsection to the East Coast.”

Risk management strategies that provide the greatest impact during adverse weather conditions involve three primary areas: **protection of property, preventing slip-and-fall accidents and safe vehicle operation.**

Strategy #1: Protect property

Conduct pre-storm inspections of facilities and respond quickly after a storm. The time spent now planning your winterization and inspecting your facilities and equipment can save you a lot of time and expense later.

Take actions now to protect your facilities from winter damage due to possible heavy snow accumulations. Consider reinforcing cabin rafters with 2”x4” studs anchored to a 5- or 6- foot long 2”x8” to distribute the weight to the floor. Clearing out dead trees around cabins and those overhanging roof areas before a storm is also a good practice. In the event of a winter storm, it is important for maintenance personnel to conduct facility inspections as soon as practicable. Ask them to identify priorities for repairs, which may help prevent additional damage.

If your facility is closed during the winter, consider keeping the heat on. Keep pipes from freezing underneath sinks by opening cabinet doors, which allows warmer room air to circulate around the pipes. Your heating expenses are far less costly than having to close a critical building to repair water damage due to freezing pipes.

Other alternatives include:

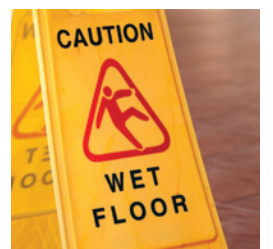
- Draining the pipes in buildings such as the office or kitchen
- Consider sealing all openings where cold air can get at unprotected water pipes and cover pipes with foam or fiberglass insulation sleeves
- Let water drip from an open faucet to help prevent pipes from bursting



Strategy #2: Prevent slip-and-fall accidents

Slip-and-fall accidents often increase as the wintry weather arrives. You can reduce the potential of one occurring at your facility by taking simple precautions ahead of time.

- If you lease your property, review the lease to determine who is responsible for snow removal and in what areas.
- Clear walkways of ice and snow as soon as possible.
- Keep ample amounts of ice-melting compound on hand. Store it in an area that is easily accessible by adult staff. Keep in mind that spreading salt or sand to improve traction is a good temporary fix, but the better solution is to clear the pathways.
- Watch for black ice, which occurs when water melts and refreezes on dark asphalt surfaces. Downspouts and near-curb areas can become especially hazardous as well. Outdoor lighting can help make these areas more visible to guests.
- Place skid-resistant, absorbent mats at all entrances. Inspect the mats frequently so they do not become tripping hazards, and replace frayed mats immediately.
- Make advance arrangements with your snow removal contractors to clear sidewalks, parking lots, and walkways before any public visitors arrive.
- Document all removal and clearing efforts and keep the records through the winter season.
- Post “Wet Floor” and other advisory signs warning of hazardous conditions. Whether used outdoors or indoors, these signs must be visible and located in the area of the hazard.
- Check your floors frequently, and immediately clean up any moisture you find.
- Document your efforts to keep your floors hazard free in a daily log or on your calendar. It is very important to be consistent and timely with your cleaning and inspection schedule.



Strategy #3: Prepare vehicles for winter weather

Having a well-maintained vehicle supports an effective vehicle safety program. Many auto accidents are the direct result of poorly maintained vehicles. Before inclement weather arrives, carefully inspect your vehicles to identify and correct maintenance issues that may contribute to an accident. It is strongly recommended that any inspection be completed by a certified professional mechanic. AAA provides the following items to check in order to determine your vehicle's fall and winter maintenance needs. Depending on what you find, you may need a trained mechanic to follow up and correct defects.

- Battery and charging system. Have the battery and charging system tested by a trained technician. A fully charged battery in good condition is required to start an engine in cold weather.
- Battery cables and terminals. Make sure the battery terminals and cable ends are free from corrosion and the connections are tight.
- Drive belts. Inspect the underside of accessory drive belts for cracks or fraying. Many newer multi-rib "serpentine" belts are made of materials that do not show obvious signs of wear. Replace these belts at 60,000-mile intervals.
- Engine hoses. Inspect cooling system hoses for leaks, cracks, or loose clamps. Also, squeeze the hoses and replace any that are brittle or have an excessively spongy feeling.



- Tire type and tread. In areas with heavy winter weather, installing snow tires on all four wheels will provide the best winter traction. All-season tires work well in light-to-moderate snow conditions provided they have adequate tread depth. Replace any tire that has less than 3/32-inches of tread. Uneven tire wear can indicate alignment, wheel balance or suspension problems that must be addressed to prevent further tire damage.
- Tire pressure. Check tire inflation pressure on all four tires and the spare more frequently in fall and winter. As the average temperature drops, so will tire pressures—typically by one PSI for every 10 degrees Fahrenheit. Proper tire pressure levels can be found in the owner's manual or on a sticker typically located on the driver's side door jamb.

- Air filter. Check the engine air filter by holding it up to a 60-watt light bulb. If light can be seen through much of the filter, it is still clean enough to work effectively. However, if light is blocked by most of the filter, replace it.
- Coolant levels. Check the coolant level in the overflow tank when the engine is cold. If the level is low, add a 50/50 solution of coolant and water to maintain the necessary antifreeze capability. Test the antifreeze protection level annually with an inexpensive tester available at any auto parts store.
- Lights. Check the operation of all headlights, taillights, brake lights, turn signals, emergency flashers and back-up lights. Replace any burnt out bulbs.



- Wiper blades. The blades should completely clear the glass with each swipe. Replace any blade that leaves streaks or misses spots. In regions where snow is common, consider installing winter wiper blades that wrap the blade frame in a rubber boot to reduce ice and snow buildup that can prevent good contact between the blade and the glass.
- Washer fluid. Fill the windshield washer fluid reservoir with a winter cleaning solution that has antifreeze components to prevent it from freezing.
- Brakes. If there is any indication of a brake problem, have the system inspected by a certified technician to ensure all components are in good working order.
- Transmission, brake, and power steering fluids. Check all fluids to ensure they are at or above the minimum safe levels.
- Emergency road kit. Carry an emergency kit equipped for winter weather. The kit should include:
 - Mobile phone pre-programmed with rescue apps and important phone numbers including family and emergency services
 - Car charger
 - Drinking water
 - First-aid kit
 - Non-perishable snacks for both human and pet passengers
 - Bag of abrasive material (sand, salt, cat litter) or traction mats
 - Snow shovel
 - Blankets
 - Extra warm clothing (gloves, hats, scarves)
 - Flashlight with extra batteries

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- Window washer solvent
- Ice scraper with brush
- Cloth or roll of paper towels
- Jumper cables
- Warning devices (flares or triangles)
- Basic toolkit (screwdrivers, pliers, adjustable wrench)

Lastly, when inclement weather occurs, remind drivers to operate the vehicle with safety in mind. Driving under the posted speed-limit, remaining aware of road conditions, and being prepared to respond to a skid are well planned precautions. Learn more about operating a vehicle in wintery conditions for The Weather Channel at: <http://www.weather.com/activities/driving/drivingsafety/drivingsafetytips/snow.html>.

References

Weathebee, Caleb. "More Shivery And Shovelry! Read Our 2015 Winter Forecast" Farmersalmanac.com. Web. 24 Aug., 2014

AAA. "Winter Car Care Checklist." exchange.aaa.com/wp-content/uploads/2013/10/Winter-Car-Care-Checklist1.pdf. Web. 4 Oct., 2013



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Safety 1st webinar series

Coming soon for Markel clients—a new 2015 series of free educational webinars

Featuring programs by:

- Bob Ditter
- Dr. Chris Thurber
- Scott Arizala
- Fire Storm

Stay tuned! - Complete information, dates, and topics to follow soon.

Markel can help

Have a safety or risk management question, concern, or idea for our next newsletter?

Michael Swain, Sr. Loss Control Specialist

800-431-1270, ext. 117544

mswain@markelcorp.com

campinsurance.com

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Safety 1st nominations open!

See details inside.

