



# Risk management news

Boys & Girls Club insurance

Vol. 1, 2015

## Free safety education webinar

Camp crises - Dealing with the “Big Four” — waterfront, vehicles, sexual misconduct, and foodborne illnesses

**Tuesday, February 17, 1:00PM EST**

by Harry Rhulen – CEO of FIRESTORM



The world has changed. The damage that can be done to an organization's brand and reputation from

any crisis is dramatic. Technology has made it so that any occurrence has the potential to blow up in terms of public exposure, additional claimants, severity of the damages, misinformation, etc. We will talk about how these crises develop, how they should be handled, and how they can be mitigated. We will discuss the media, social media, business intelligence, and how a camp can maintain control of its message during a crisis.

**Registration now open!** Go to: <http://goo.gl/iilNmD>

## Countermeasures to reduce vehicle crashes

According to a study by the National Highway Traffic Safety Administration (NHTSA) and Virginia Tech Transportation Institute (VTTI), nearly 80 percent of crashes and 65 percent of near-crashes involved some form of driver inattention within three seconds before the event.

Common causes of driver inattention that lead to accidents include:

- Dialing, talking, or listening on a cell phone (the leading distraction).
- Reaching for a moving object.
- Looking away from the forward roadway, even if for only a brief time.
- Drowsiness, which increases the risk of a crash by at least a factor of four.

Boys & Girls Clubs can help reduce the risk of accidents by:

- Establishing clear, comprehensive, and enforceable safe driving policies and holding employees accountable.
- Asking employees to sign an agreement that acknowledges their understanding of policies regarding driver performance, vehicle maintenance, and reporting of moving violations.
- Creating a safe driving culture by posting policies throughout your building, distributing copies periodically, and discussing at staff meetings.

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## Maintaining gym safety

Most claims reported by Boys & Girls Clubs that occur in the gym are directly related to a sports activity. Twisting an ankle, and collisions between players while playing basketball, are often reported as the cause of these accidents. There are number of other events that cause accidents in the gym; but with the right precautions they can be eliminated. In addition to maintaining an actively involved level of supervision during play, there are a variety of factors that can support a safe gym environment.

*Safe at First, A Guide to Help Sports Administrators Reduce Their Liability* provides some useful tips to keep your gym environment safe for all involved. To help ensure safety, you should take the following steps:

- Check for water or liquid hazards
- Inspect the facility fixtures and bleachers and make sure they are flush against the wall and completely closed. (Additional resources to keep bleachers safe can be found at <http://www.cpsc.gov/cpscpub/pubs/330.pdf>.)
- Inspect the facility to ensure adequate spacing around the playing area
- Allow only limited drills if space is minimal
- Replace all the glass doors and windows with safety materials
- Inspect and repair any broken planks, loose tiles, slick spots, rough spots or other flooring problems
- Provide adequate padding around the basket, walls, and poles
- Check the basket rim for any damage
- Inspect the locker room for signs of water accumulations
- Supervise locker room use
- Supervise and control rough play by participants
- Provide supervision to the full extent required by the situation





- Offering incentives for sticking to the rules and pointing out the consequences of disregarding them.
  - Actively encouraging employee involvement at all levels.
  - Periodically testing drivers to validate safe driving practices.
  - Obtaining Motor Vehicle Records (MVRs) and criminal background checks on all drivers.
  - Prohibiting cell phone use when operating a vehicle. If the phone must be used, require the driver to stop the vehicle.
  - Adding additional adult supervision when transporting children.
  - Reviewing all crashes to determine the cause and future preventive measures.
- In addition to the above policies, address the following points with drivers:
- Control speed by driving 5 mph below the speed limit.
  - Reinforce a zero tolerance for speeding violations.
  - Avoid the far right and left lanes except when preparing to turn; drive in the center lane as much as possible.
  - Always maintain the appropriate following distance for the weight and size of the vehicle. Three to four seconds behind the next vehicle is recommended.
  - Assume other drivers will make errors.
  - Scan ahead to be ready to adjust speed, position, direction, and attention to maneuver safely if a hazard develops.
  - Look frequently to the side and rear for passing or approaching vehicles before changing speed, lanes, or direction.

Read more about this study and other safe driving information at [www.nhtsa.gov](http://www.nhtsa.gov).

#### References

Fried, Gil. *Safe at First – A Guide to Help Sports Administrators Reduce Their Liability*. Durham, North Carolina: Carolina Academic Press, 1999. Print

## Markel can help

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

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