



Risk management news

Camps

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Free guide to managing your aquatic risks

Markel offers a new free Aquatics safety guide to insureds to discuss the major areas that aquatic managers must address:

- Principal causes of drowning
- Staff certification and training
- Rescue equipment and emergency procedures
- Communications equipment
- Facility design
- Managing visiting groups

For your free copy of this new safety guide, go to **campinsurance.com** and click on Safety Resources



Managing your camp's cybersecurity

Camps continue to expand their use of technology. Whether it is posting pictures through social media, electronic signatures, or utilization of third-party vendors for managing data resources, it is vitally important that you take steps to manage the risks that come with the expanding opportunities technology offers.

If you utilize third-party organizations to support your data management, be sure to conduct your due diligence. According to The National Institute of Standards and Technology (NIST) Roadmap for Improving Critical Infrastructure Cybersecurity, not all critical infrastructure organizations have a mature program and the technical expertise in place to identify, assess, and reduce cybersecurity risk. Many have not had the resources to keep up with the latest cybersecurity advances and challenges as they balance risks to their organizations.



Research provides three opportunity areas to help support a camp cyber security loss control program.

1. Conduct due diligence on all third-party vendors
2. Maintain a Written Information Security Program (WISP)
3. Strengthen password protection to reduce vulnerability

1. Conduct due diligence on all third-party vendors

Mitigating and Managing Vendor Security Risks – Outsourcing to third-party vendors means increased benefits and increased vulnerabilities without sound security and risk strategies suggests, at a minimum, an organization should obtain the following information as part of its due diligence process:

- References and experience
- Financial information
- Security expertise of its personnel
- Background checks on its personnel, if required by applicable law
- Specific means and methods used to protect data, including privacy and security policies
- Any past privacy or security-related complaints or investigations
- Audit reports or security testing by your company or independent third parties
- Security incident response policies, including assurances that security incidents will be communicated promptly if systems or data are potentially compromised
- Contractual assurances regarding security responsibilities and controls
- Nondisclosure agreements covering company systems and data

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2. Maintaining a Written Information Security Program

Outlining how you want to manage your camp’s technology helps establish a framework for your staff to follow. This is where a Written Information Security Program (WISP) can be effective.

Combating Cyber Risks with a Written Information Security Program provides that a WISP should include the following:

- Designation of one or more employees to maintain the WISP
- Identification and assessment of reasonably foreseeable internal and external risks to the security, confidentiality, and/or integrity of any records containing personal information
- Identification of locations where personal information is stored (e.g. paper records, electronic records, computer systems, and portable devices)
- Limitations on the amount of personal information collected, the time such information is retained, and access to such information for those persons who are reasonably required to know such information
- Implementation of ongoing employee training
- Imposition of disciplinary measures for violations of WISP rules

- Verification and contractual assurances that third-party service providers are capable of protecting personal information
- Regular monitoring of the effectiveness of the program and adjustments as may be necessary
- Review of the program at least annually
- Documentation regarding responsive actions to breaches

3. Strengthen password protection to reduce vulnerability

The National Institute of Standards and Technology (NIST) further outlines, poor authentication mechanisms are a commonly exploited vector of attack by adversaries; the 2013 Data Breach Investigations Report (conducted by Verizon in concert with the U.S. Department of Homeland Security) noted that 76% of 2012 network intrusions exploited weak or stolen credentials. Multi-Factor Authentication (MFA) can assist in closing these attack vectors by requiring individuals to augment passwords (“something you know”) with “something you have,” such as a token, or “something you are,” such as a biometric (camp director).

These steps should help make your passwords easier for users to remember, yet difficult for hackers to figure out.

Gearing up your camp’s transportation season

As you address your transportation needs for camp season, there are a variety of things to consider before you embark on your adventures.



What’s the latest on 15-passenger vans? The National Highway Traffic Safety Administration (NHTSA) continues to remind all 15-passenger van users to take appropriate precautions to guard against the possibility of a tragic rollover

crash. NHTSA research shows overloading, with equipment and/or passengers, 15-passenger vans both increases rollover risk and makes the vehicle more unstable in many handling maneuvers.

- Never overload the vehicle. Agency research shows overloading not only increases rollover risk but makes the vehicle more unstable in any handling maneuvers.
- Make sure the vehicle is regularly maintained, and that drivers are properly licensed and experienced in operating a 15-passenger van.
- Have suspension and steering components inspected according to the manufacturer’s recommended schedule and replace or repair these parts as necessary.
- Ensure that vehicles are equipped with properly sized and load-rated tires.

Check the tires for proper inflation and signs of wear or damage. Correct tire size and inflation pressure information can be found in the owner’s manual and on the door pillar.

Safecar.gov provides the following reminder to all drivers:

Reminder to all drivers	
D	Driver should be well trained and experienced.
R	Rest well. Fatigue can affect driving and response time.
I	Inspect the vehicle before every trip, especially the tires.
V	Vehicle weight should never exceed the Gross Vehicle Weight Rating.
E	Ensure all passengers are buckled up and side mirrors adjusted.
R	Replace old tires. Check the vehicle owner’s manual for correct size.
S	Safety is first.

To help avoid backing accidents:

- Keep backing to a minimum. Try to find parking spaces you can drive through.
- Check behind your vehicle before you get in.
- Look through the rear window while backing in a straight line or to the right. Keep your head turned to the right and look to the back until you stop.
- Look over your left shoulder while backing to the left. Keep your head and shoulders turned in the direction the car is moving.
- When you are turning while backing, check the vehicle’s front fender opposite your turn to make sure you have clearance.
- Using a spotter is highly recommended. Do not depend on one mirror or window for a complete view. Remind drivers they are not relieved of their responsibility to back safely when a guide or spotter is used.
- Back slowly. Your vehicle is much harder to control and stop while you are backing.
- Avoid backing into traffic.
- Install or purchase/lease a vehicle that comes equipped with a backing alert system.

Lake and dam management

By Marc Johnson

Ground hogs, beavers, otters and other animals that burrow can cause extensive damage on your lake. Do you have a plan for your lake and dam to address your risk management and maintenance responsibilities?

Maintenance tips:

1. Burrowing animals of any kind can weaken your lake and create leaks in earthen structures. Campers and staff should constantly be on the watch. Beavers especially can cause thousands of dollars in damage.
2. Do you allow people to put personal boats onto your lake? This can introduce various fast growing aquatic plants that can begin to choke out native species and create rapid growth problems.
3. Are your spillways clear in case of overflow from storms?
4. Is your dam clear of trees? Trees can burrow and weaken earthen structures.
5. If you have docks, are they in good repair and anchored properly in case of flooding?
6. Do you know where the high water mark for flooding is?
7. Are the plans for your lake readily available to your maintenance staff?



These are just a few thoughts to get you thinking. Lake management is not a minor issue, especially with your neighbors downstream.

Risk management

Most states require a written plan for your lake that is reviewed yearly by the owner and the state's agent. Your lake falls into different classifications depending on overall size, size of dam and type of dam. Your classification will determine what other requirements the state may have for you. Your emergency plan should be on file with your state and local emergency officials. Do you have ways to contact your neighbors if your dam fails and begins to flood?

Your lake is an asset to your property. Is it properly valued? Do your docks and boats appear in your inventory as they are upgraded, replaced, or deleted? Are your docks on a maintenance schedule? They represent a lot of time and money.

Aquatic activities are constantly rated as one of the most popular activities you can provide. At the same time they are a risk and an expense. Walk your lake regularly and each time ask yourself is the lake safe.

1. Are my plans for the lake up to date and reviewed yearly?
2. Are your neighbors updated and kept on file?
3. Do you contact appropriate local officials to let them know when your operation is opened and closed? Especially rescue squads.
4. Is your staff trained on rescue operations and missing swimmer searches? Are appropriate rescue devices handy in case of emergencies?
5. When you are not in operation is access limited to boats and docks? Most docks are in water over the head of children. Not everyone can swim.

Remember your aquatics program is one of the major items that recruits campers. Your lake is your responsibility even if it is a shared lake with other property owners.

Marc Johnson is a graduate of the Forestry School at North Carolina State in Park and Recreation Administration and is certified by North Carolina Parks and Recreation Society as a professional administrator. He has extensive experience in all types of construction, in addition to doing professional maintenance and program work for the Girl Scouts and Boy Scouts for 35 years. Marc has been an ACA member for almost 30 years.

Marc's article offers some good practical recommendations for maintaining your dam. Having your dam periodically inspected by a professional can help ensure it is structurally sound. Additionally, because dams might offer campers an attractive opportunity to dive into the lake, consider posting signage that warns of shallow water or that restricts diving from the dam altogether.



Free safety education webinars



Bob Ditter
Tuesday, April, 7, 1:00PM EDT
Managing challenging camper behavior



Scott Arizala
Tuesday, May 12, 1:00PM EDT
**What makes a good camp counselor?
It's not what you think!**

Did you miss our first two webinars: *Cracking kids secret code*, by Dr. Chris Thurber, and *Dealing with camp crises*, by FIRESTORM?

Go to **campinsurance.com** and click on Safety Resources.

References

- "NIST Roadmap for Improving Critical Infrastructure Cybersecurity." The National Institute of Standards and Technology, www.nist.gov February 12, 2014
- Bakota, Matt & Milicic, Heidi. "Mitigating and Managing Vendor Security Risks - Outsourcing to third-party vendors means increased benefits and increased vulnerabilities without sound security and risk strategies." claims-management.theclm.org Claims Management. Strategies for Successful Resolution. Web. 30 July 2014
- Bakota, Matt & Milicic, Heidi. "Combating Cyber Risks with a Written Information Security Program – Recent data breaches call for businesses to amp up security measures and have an incident response plan ready." claims-management.theclm.org Claims Management. Strategies for Successful Resolution. Web. 27 May 2014

Markel can help

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

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Camp safety newsletter

Practical and useful camp safety information.

Please share with your staff and always keep safety 1st!

