



Martial arts insurance

Risk management news

Vol. 1, 2015

Birthday parties and “Parent Night Out Events” – ensuring more fun with less risk

Birthday parties and “Parent Night Out” programs for martial arts schools are popular ways for owners to generate additional revenue. Without proper planning, however, a festive event can turn unpleasant quickly. The following are recommendations to help ensure more fun with less risk:

- **Require signed waivers from all participants.** Consult with your attorney on wording, laws, and your state’s statute of limitations. List specific activities on the waiver and clearly identify the equipment that is off limits. Keep the signed waivers for a minimum of two years or more. Waivers should include not only signatures of the child participants but their adult parents/guardians as well.
- **Inspect your facility before and during the party.** Remove any trip and fall hazards--for both indoor and outdoor walkways. Ensure floor and mat surfaces are clean and dry. Tape down mat edges that may trip someone. Lock or cordon off areas and equipment that are off-limits. Consider placement of equipment so it is not too close to walls or other pieces of equipment.
- **Designate a location to congregate at the start of the event.** Account for all participants, set the ground rules, review the agenda, and specify off-limits areas and equipment. It’s also helpful to list these rules on a document that participants and parents sign. Have someone available to review this information with any late arrivals.
- **Maintain proper supervision ratios.** At Markel, we require a minimum student-to-adult instructor ratio of 25:1. Ensure

that no instructor or parent is left alone with children. Do frequent head counts to account for every child attending the event. If children are unaccounted for, stop the event until they are located.

- **Explain your supervision policy to parents.** Be sure to include the disciplinary actions that will result when kids don’t comply and include this information in your list of rules. Also obtain a contact number where parents can be reached in the event you need to enforce these rules. If parents accompany their children, designate an area or areas where they are supposed to be while the event is going on.
- **Keep activities simple.** Don’t let a skilled student randomly display highly technical activities--this can create the temptation for others to follow, likely resulting in an injury.
- **Be prepared for emergencies.** Have a plan to contact medical personnel to treat injuries such as concussions, dislocations, elbow contusions, wrist or finger sprains, fractures, and neck or spinal column injuries.

Safety 1st award program announcement

The Safety 1st award will be awarded to qualifying, long-standing Markel clients that maintain essential safety principles including:

- Protocols for concussion management
- A child abuse prevention program
- Adherence to safe sparring guidelines



Markel can help

Have a safety or risk management question or concern?

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