



Martial arts insurance

Risk management news

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During summer months, martial arts programs may look for other activities to help manage increased summer enrollment. These activities may include trips to local swimming facilities and the use of inflatables. The success of these activities depends on a variety of factors. Most important is having a plan for supervision.

Swimming safety tips for off-site pools

When groups go to an offsite pool, aquatics supervision is often deferred to a third party, such as a lifeguard or recreational facility. Because you are ultimately accountable for your client's safety, utilize a multi-pronged screening process for the pool or water park you plan to visit. Things to consider include skills verification for swimmers and safety stops. Also, gain an understanding of the aquatics facilities emergency response procedures for emergencies.

Skills verification can help reduce the likelihood of a swimmer drowning. This is often done by conducting a swim test. This may involve having individuals swimming a distance between 15 to 20 yards in a pool. It should be the responsibility of the lifeguards supervising the pool activity to confirm whether or not a swimmer successfully "passes" the test. Once completed, a system should be in place to support your ability to identify swimmers with different levels of swimming ability. In addition to name (swimmer) identification, this may involve color coded wristbands worn by the swimmer for easy identification. Occasionally, swimmers need to be reminded of why they

are wearing the wristband. Safety stops involve clearing all swimmers from the water for the purpose of checking the pool bottom and it provides an opportunity to do a headcount of all participating in the activity.

Managing Risk in Sport and Recreation: The Essential Guide for Loss Prevention outlines that emergency plans should be established and practiced as part of any swimming pool risk management plan. Consider the following questions:

- Has an emergency plan been developed for all possible emergencies?
- Are there designated persons who are charged with enacting the emergency plan?
- Has a chain of command been established?
- Is there a poolside telephone available?
- Are phone numbers of emergency agencies, key personnel, patrons' emergency contact numbers, and others included as part of the emergency plan?
- When the emergency plan is activated,
 - What is your system for quickly identifying members with little or no swimming ability?
 - Is the pool evacuated of all people?
 - Are people evacuated to a safe location?
- Are there other considerations for an emergency plan, such as supporting ratios of supervision?

Inflatables

If you choose to rent an inflatable, do so from a credible third party to safeguard against potential mishaps. If the third party does not carry adequate insurance, you could be held liable for their mistakes. Consider the following:

- Get proof of insurance before signing a contract. Require a third party owner/operator to maintain their own liability and workers compensation insurance, with policy limits that are equal to, or greater than, your policy limits. Avoid agreements where the owner/operator requires you to hold them harmless from liability.
- Check with your insurance agent to confirm you have the proper coverage before renting an inflatable amusement device. Ask that your business be named as an additional insured on the owner/operator's general liability policy.

It is important that inflatable amusement devices are well maintained, effectively anchored, and utilized in a safe environment so that they can be a great source of entertainment for children.

Your operation and supervision needs to follow the guidelines outlined by the inflatable manufacturer in their owner's manual. At a minimum, operation guidelines should adhere to user height, weight, age, and other physical requirements. They should maintain minimum scheduled service and component checklists, properly inflate and anchor the device, require users to wear appropriate attire, and provide protective ground cover in accordance with manufacturer's specifications. Weather should also be a consideration. The maximum recommended wind speed for operations of the inflatable is 25 mph.

You can learn more about inflatables by reading the following risk management article, *Navigating the inflatable jungle*, located in Markel's risk management library. Get there by visiting www.markelinsurance.com/sportsandfitness/martial-arts, and clicking on risk management.



Markel can help

Have a safety or risk management question or concern?

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Resource

Nohr, Katherine M., *Managing Risk in Sport and Recreation: The Essential Guide for Loss Prevention*, United States of America: Human Kinetics, 2009

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