



# Risk management news

Camp

Vol. 2, 2016

## Congratulations to Camp Watonka and Camp Gilbert

as recipients of the 2015 Markel Safety 1st award.

Our apologies as these camps were not included in our listing of winners in last month's Risk management news.



## Spontaneous games: Not so harmless

Every year, Markel receives camp claims for youth who are injured while participating in spontaneous games. These games range from wrestling, flashlight tag, slip-and-slide, basketball, Truth or Dare, and pillow fights. While spontaneous games help to make time go by and help create entertainment, they can result in severe injuries.

A good risk management practice to help prevent these accidents involves implementing a policy that discourages spontaneous games unless they have been reviewed by either the camp director or at least three adult staff for safety rules, possible hazards, and indicators to stop the game.

Recommendations from Youth Sport and the Law can help strengthen a camp's strategy for addressing spontaneous games.

- Always put the safety and welfare of the participant first
- Warn participants about the dangers and inherent risks of the activity
- Teach proper technique and correct skills
- Explain and demonstrate safety rules
- Check facilities on a regular basis
- Inspect equipment on a regular basis
- Post warning signs in facilities explaining dangerous areas and proper behavior
- Always supervise activities
- Develop a plan in case of emergency
- Never assume anything with children. Be prepared for the unexpected, and anticipate problems

*Reference:*

*Appenzeller, Tom. Youth Sport and the Law A Guide to Legal Issues. Durham, North Carolina. Carolina Academic Press. 2000*



## Hanging a bear bag

If your camp allows overnight trips, it may be necessary to hang a bear bag. Failure to take appropriate steps when hanging a bear bag can result in a number of unwanted outcomes. Besides allowing a bear access to what's in the bag, tree branches can break due to overweight or improperly hung bags. Markel is aware of an incident where a bag was hung from a dead tree, causing the tree to topple over onto a camper causing catastrophic injuries.

Hanging a bear bag requires knowledge and practice. It may also be illegal depending on your location; so knowledge of Federal regulations is also important. How to hang a bear bag properly should be part of your pre-trip planning process for anyone who might have the responsibility to do so.

The National Outdoor Leadership School identifies five ways to hang a bear bag.

- **Single-rope hang.** A single rope thrown over a tree limb 20 feet above the ground with no branches below. Throw the rope over the limb, tie the foodbags on the bowline, haul them up, and tie off the rope to a nearby tree using friction wraps. A disadvantage with this process; friction from the rope running over the branch can make it hard to haul up heavy food bags, also both the rope and the tree limb can be damaged.
- **Self-locking hang.** Same process as above. Before you haul up the food, attach a carabiner to the bowline holding the foodbags and clip the haul rope through it. Raise the food as high as you can. Reach up as high as possible on the haul line and attach a stick to the rope with a clove hitch. Release the load slowly. If set correctly the stick should catch on the carabiner and hold the load. Go ahead and tie off the haul rope for added security, but if the rope is severed, the stick will keep your food off the ground.
- **Double-rope hang.** (reduces friction around trees) Throw one rope over a limb, find an end, tie an overhand or figure-eight on a bight (place a stick in the knot to help loosen it once it has been weighted), and attach a carabiner. Clip the midpoint of your second rope into the carabiner. Haul the rope up until the carabiner is about one foot below the limb (rope stretch will cause the food to end up four feet below the limb as required) and tie it off by wrapping around a nearby tree. Now raise your food on the rope booked through the carabiner and tie off.

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## Discounted services for Markel customers

Markel partners offer value added services which are discounted to our customers.

**Intellicorp** - criminal background checks at a 60% discount

**CampDoc.com** - web-based health management for camps

**Driver safety education** - van and fleet drivers online education at 25% discount

**Praesidium** - child abuse risk management services at 20% discount

**American Camp Association's® (ACA) e-Institute** - free staff training

For more information and to access these valuable services and discounts, go to [campinsurance.com](http://campinsurance.com) and click on Safety Resources.



## Make adjusting seats and mirrors part of your camp driver training

There are numerous reasons why auto accidents occur. Poor visibility due to blind spots and improper seat height can have an impact on a driver’s ability to effectively handle the vehicle they are driving. As you start to gear up your summer staff training agenda, proper seat and mirror adjustment need to be included in your driver training criteria. The following tips provided by AAA’s Managing Visibility, Time & Space Driver Improvement Program can help support your efforts with this topic.

- Adjust the seat height so you can see the road ahead of your vehicle.
- Adjust seat location. The seat should allow the driver to be at least 10 inches from the steering wheel. This allows enough distance from the steering wheel to allow the air bag to deploy properly.
- Short drivers may need pedal extensions or a seat cushion.
- Adjust rearview and side mirrors before driving. You won’t have time to make adjustments in traffic. Adjust the inside rearview mirror to take in as much of the rear window as possible. You should be able to use this mirror by simply shifting your eyes, not move your head.
  - \* Note: If you are more than six-feet tall, it may be helpful to turn the mirror 180 degrees so the day/night switch is on top of the mirror, if possible. This raises the mirror about two-inches and reduces the blind area.
  - \* Reducing side and rear blind areas requires adjusting the outside mirrors outward approximately 15 degrees from the side of the car. This can be accomplished by:
    - Driver’s side mirror – Place your head against the window and set the mirror so you can just see the rear most corner of the vehicle.
    - Passenger’s side mirror – Same as driver’s side, but position your head at the middle of the car.
- Move adjustable head restraint so the top of the restraint is slightly above your ears or at the back of your head – not at the base or the curve of your neck. This reduces the risk of neck and spine injuries in the event of a rear end collision.
- Use a day/night mirror to guard against headlight glare from cars behind you. Make sure it’s in the correct position before driving.

Reference:

Driver Improvement Program Managing Visibility, Time and Space – Eighth Edition. USA, 2003

## 2<sup>nd</sup> reminder: The Camp risk management newsletter is going 100% digital!

Please remind your staff to subscribe online at [markelcampinsurance.com](http://markelcampinsurance.com) so they can receive our risk management news.



## Practical and effective safety webinars

Free to Markel policyholders  
Register now and mark your calendar

Webinar 3:

**Bob Ditter**



Tuesday, April 19

*Improved techniques for managing challenging camper behavior*

Webinar 4:

**Catherine Hansen-Stamp (attorney)**



Tuesday, May 17

*Are these on your radar?  
Hot legal and risk management issues for camps*

Missed webinar 1 and/or webinar 2?

**Dr. Chris Thurber**

**Michael Brandwein**

2016 past webinars are available for viewing until June 30

To register for upcoming webinars or view recent past webinars visit [campinsurance.com](http://campinsurance.com) and click on **Safety Resources**.

(“BEAR BAG” CONTINUED)

- **Two tree hang.** Find two trees near each other that have either solid branches or a crotch in the trunks at about the same height. Using trees at different elevations on a hillside or across a ravine can help. Throw one rope over one tree, and the second over the other. Tie off ropes to food bags. Raise the food by pulling on both ropes. Secure those ends.
- **High line hang and tree climb.** Because this method requires tree climbing, it should be done only by experienced staff.

When it’s time to hang a bag, issue an “ALERT!” as you are about to raise the bag so everyone in the area can be aware and on the lookout for potential falling branches and trees. Also issue an “ALERT” when you lower the bag for the same reasons. It is not necessary to have the entire group with you when hanging the bag. This process should be limited to necessary group members only and not used as a gathering opportunity.

The tree you use should be healthy and free of major defects that might cause it to fall. While it may be difficult to determine if a tree is dead, tree assessment is as important as the process you use. The following links to Markel’s risk management library may offer assistance with tree evaluation:

[markelinsurance.com/risk-management-home/msc-articles/organization-sued-for-serious-injuries-from-falling-tree-branch](http://markelinsurance.com/risk-management-home/msc-articles/organization-sued-for-serious-injuries-from-falling-tree-branch)

[markelinsurance.com/risk-management-home/msc-articles/tree-safety](http://markelinsurance.com/risk-management-home/msc-articles/tree-safety)

Nevertheless, depending on your land management agency, hanging a bear bag may not be allowed and therefore require you to use a bear canister to store items that might attract a bear. The National Park Service provides information on bears and backcountry food storage along with a list of Interagency Grizzly Bear Committee (IGBC) approved bear-resistant food canister at [www.nps.gov/grte/planyourvisit/bears\\_bc.htm](http://www.nps.gov/grte/planyourvisit/bears_bc.htm).

References:

Gookin, J. NOLS Wilderness Educator Notebook - 10th Edition. 2006.  
National Outdoor Leadership School. Lander. WY

## Markel can help

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

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