PRIMA'S 2016 RISK MANAGEMENT
WEBINAR SERIES

Risk and Recreation:

It's All Fun and Games Until …

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What We're Going to Cover

- Basic Risk Management
- Primary Insurance Classification
- General Loss Exposures
- Playgrounds and Park Equipment
- Loss Prevention and Control
- Claims, Litigation, and Immunity

Polling Question




Measure &
Control
Identify
Risk Management
Monitor &
Implement
Assess &
Analyze
Plan
Action

Let’s Start with the Basics

- **What is Risk?**
- **How Can We Manage Risk?**
- **Can We Make It Someone Else’s Problem?**
- **Doesn’t Insurance Cover it All?**

Insurance Coverages

- **Workers' Compensation**
- **Auto Liability**
- **General Liability**
- **Property**
- **Special Events**
- **Crime, Fiduciary, Bonds, Etc.**

Risk Exposures

If people, activities, or property are involved, you have a

Risk Exposure

Common Exposures

- **Employees & Volunteers**
  - **Injuries**
  - **Hiring & Terminations**
  - **Employment Actions**
  - **Supervision**

Common Exposures

- **Vehicles & Equipment**
  - **Driver's' License**
  - **Use of Personal Vehicles**
  - **Distracted Driving - phones, food, and fun**
  - **15 Passenger Vans**
  - **Accident Policy**

Common Exposures

- **Physical & Sexual Abuse**
  - **Training**
  - **Policies**
  - **Reporting**

Common Exposures

- **Programs & Activities**
  - **Aquatics**
  - **Sports**
  - **Facilities**
  - **Liquor Sales**
  - **Special Events**
  - **Playgrounds and Park Equipment**

Polling Question

Playgrounds and Park Equipment





Giant Stride!

Playground Injury Overview

- 61 million children in US through age 14
- Over 220,000 estimated injuries annually
- 76% on Public Playground
- Out of the 76%
  - 79% falls mostly to the surface
  - 11% impact mostly stationary equipment
  - 10% other

Major Causes of Death

- #1 Entanglement
- #2 Falls
- #3 Neck Entrapment
- #4 Impact

Two Important Documents

- Consumer Product Safety Commission, (CPSC) Publication No. 325. This document covers the typical user ranging in age from 2-to-5 and 5-to12 years of age

- American Society for Testing Materials, (ASTM) F1487-01. The range of the users covered by this document is the 5th percentile 2-year old through the 95th percentile 12-year old

ASTM Standards

- 1487 Public Playgrounds Generally
- 2373 Specifications for Play Equipment 6 to 23 months
- 1292 Impact Attenuation
- 2075 Wood Fiber Specifications
- 2223 Playground Surfacing
- 2479 Poured in Place Surfacing
- 1951 Accessibility (check ADA too)
- 1816 Drawstring Standards-Clothing
- 1148 Home Playgrounds
- 1918 Soft Contained Play Equipment
- 2049 Fencing and Barriers (Fall Heights)

The Following is Not Recommended:

- Animal Swings: Ordered removed in 1995 by CPSC
- Other play equipment that is not recommended for public playgrounds: swinging gate, trapeze bars and swinging exercise rings, and trampolines





ASTM Excludes

- Residential Equipment
- Athletic Equipment
- Contained Equipment
- Amusement Park
- Fitness
- Toys
- Equipment located outside use zone and moved around

ASTM -Not Recommended for Pre-School Users:

- Free-Standing Arch
- Free-Standing Flexible Climbers
- Fulcrum Seesaws – do not understand cause and effect
- Parallel Bars
- Log Rolls
- Trek Rides
- Vertical Sliding Poles
- Spiral Slides: dismount is a problem

Layout Guidelines

- Corralling Barriers and dangers.
- Consideration for water hazards, cliffs, contaminated areas
- Sun exposure
- Play equipment should separate physical activities (swinging) from passive activities (sandbox).

Layout Guidelines

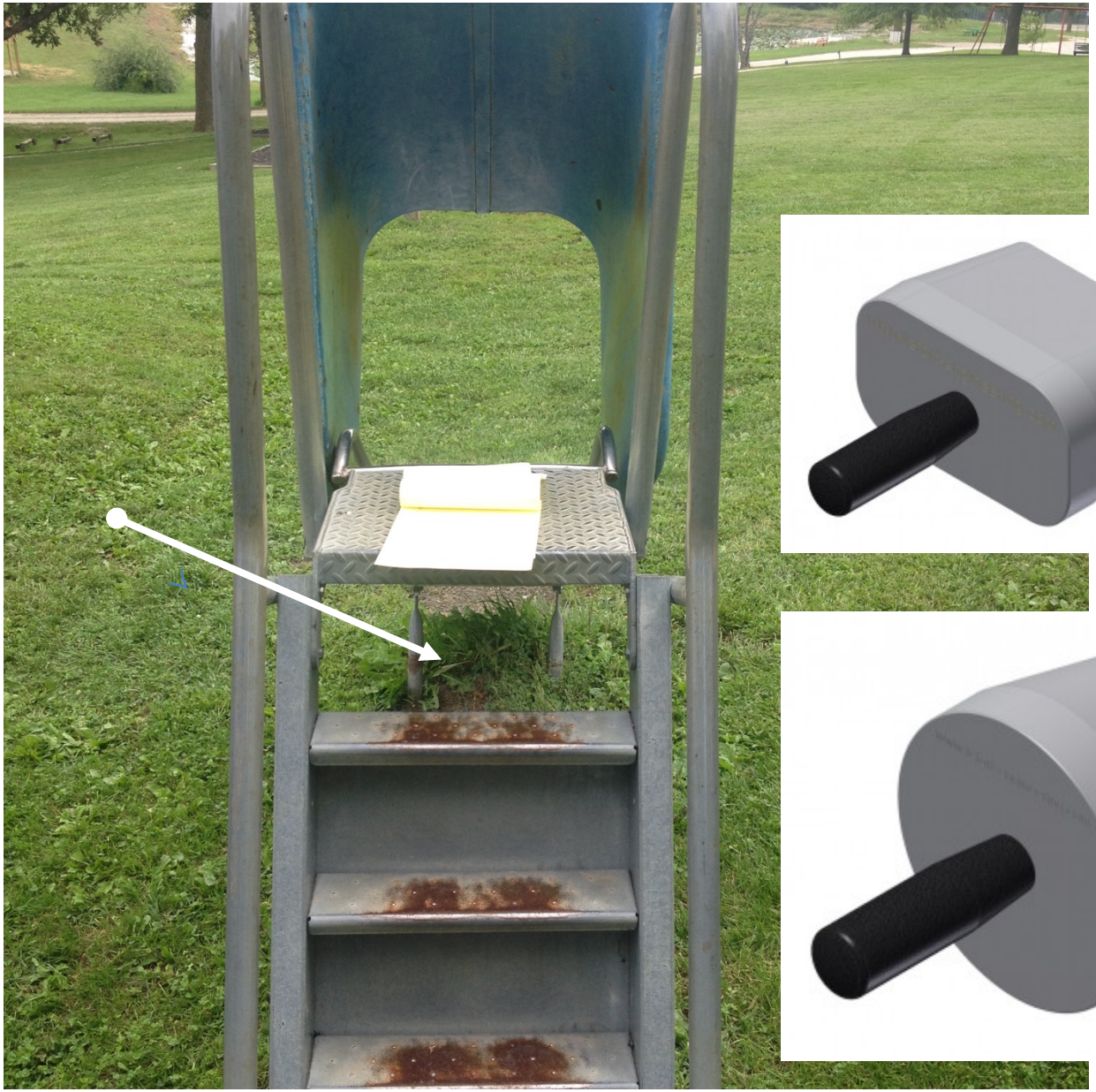
- Place motion play equipment along the edge of the playground
- Place slide exits in uncongested areas.
- Establish clear line of sights
- Keep playground free of plants that are toxic, have thorns, or barbs
- Overhead wire clearances should be 84” measured above play surface or pivot point of swings
- Tree limbs should be cut back the same distance
- Accessibility – appropriate surface material

Signage

- Typically the age range :
  - Pre-school: 2-to-5 year olds
  - School-age: 5-to-12 year olds
  - Should:
    - State the age of intended user
    - Recommend supervision
    - Be placed at the entrance of the park and not placed in the use zone of the playground equipment

How to Test a Completely Bound Rigid Opening

- Torso Probe:
  - Insert the torso probe first.
  - If the torso probe goes through, the opening is accessible
- Head Probe:
  - If the opening is accessible, insert the head probe
  - If the head probe will not penetrate the opening, the opening is considered a head entrapment
- Each probe must be inserted at least 4”



Impalement Protrusions

- Are projections that can spike, pierce, or stab a child, enter an eye socket, or bruise an internal organ
- Projections that have the potential to injure the user is called a protrusion
- Four gauges are used to identify projections that are protrusion hazards







Projections and Entanglements

A projection is not an entanglement hazard unless 4 conditions are present:

-must fit within a projection gauge

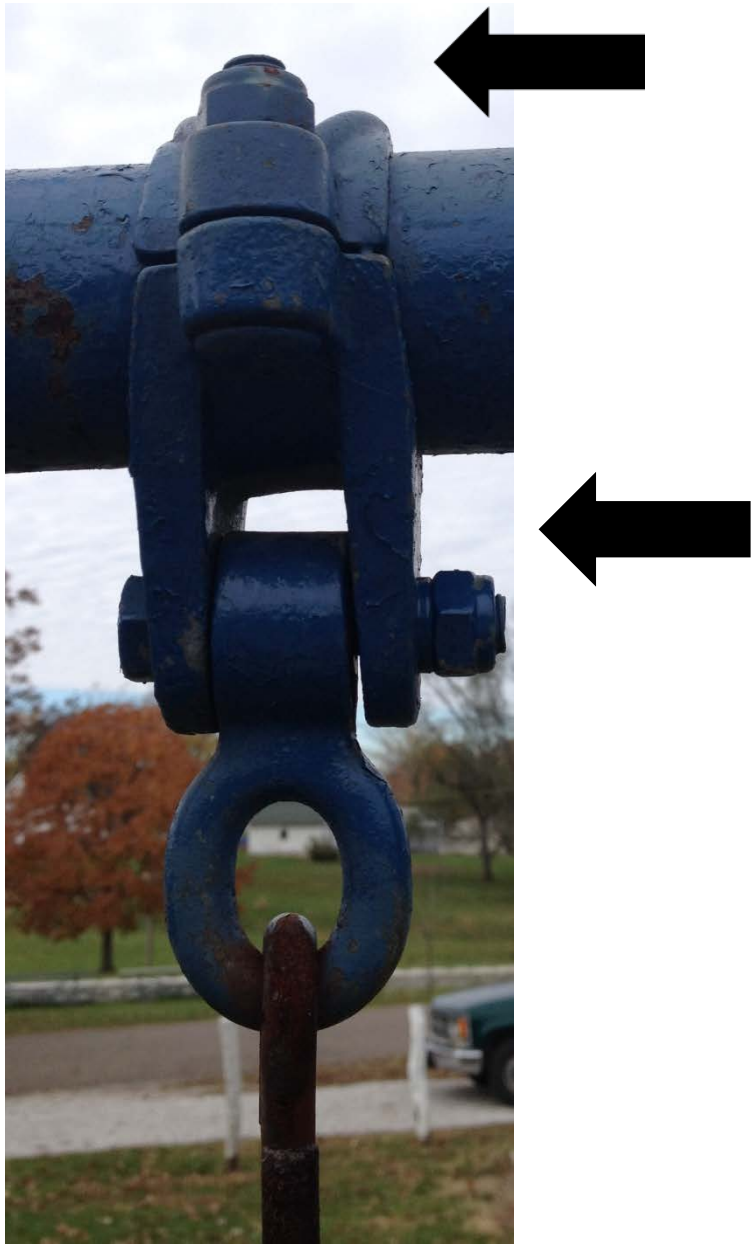
-above horizontal

-perpendicular sides

-must extend greater than .12” from initial surface







S-Hooks

- When closed properly not a problem
- Maximum opening for an S-hook is .04” or the thickness of a dime
- Exceptions to closed connecting devices includes devices that have an in-fill, such as plastic that completely fills the interior space of both loops preventing entry of clothing, such as flex net climber hardware

Pinch, Crush, and Shear Points

- Opening must have movement to be crush hazard!
- Movement of suspension bridge
- Field tools to test crush and shear hazards:
  - Roller Slide: .19” diameter dowel
  - Merry-Go-Round: .30” diameter dowel
  - Common Crush/Shear: .62” diameter dowel





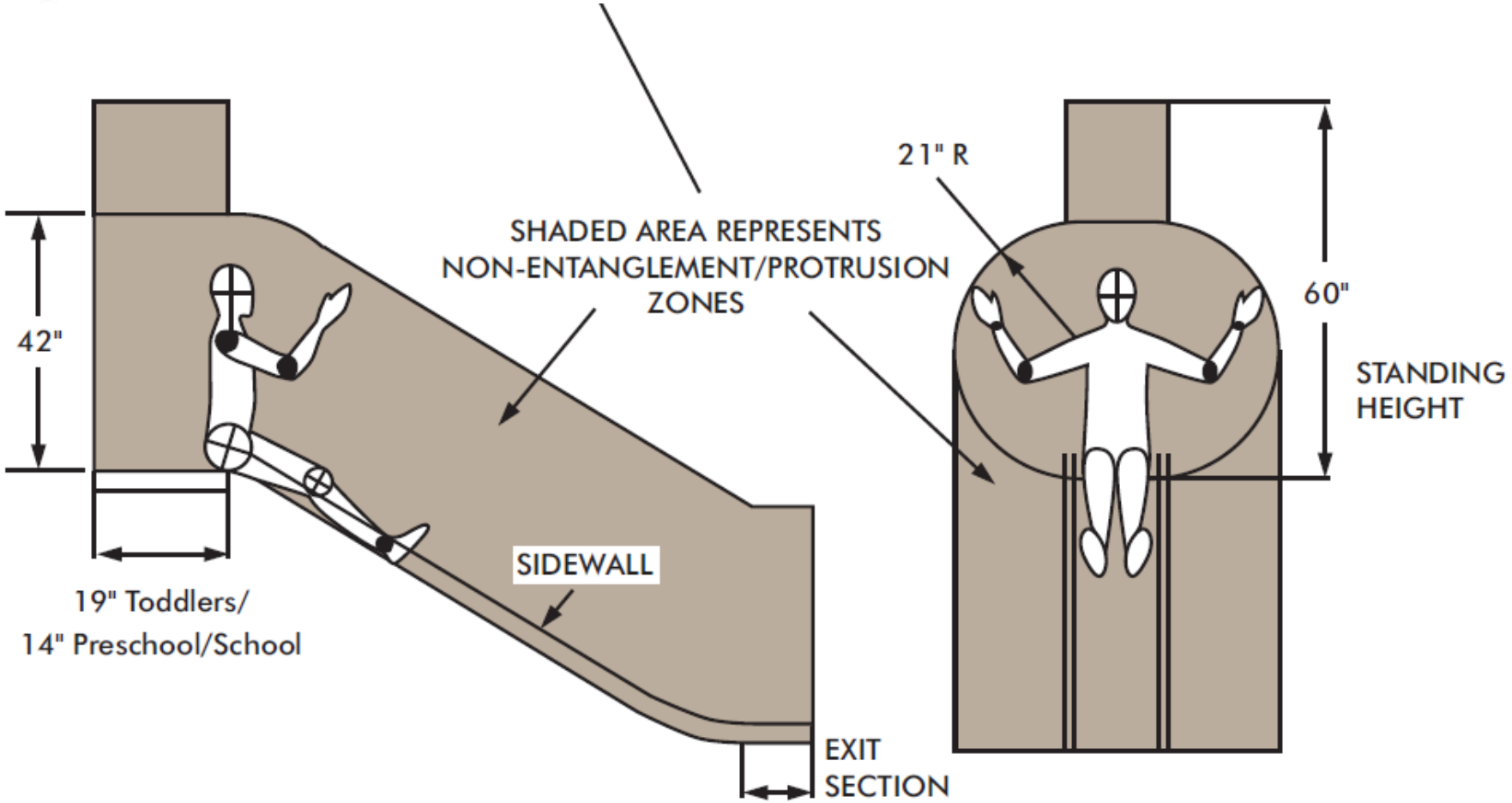
Critical Guardrail Enclosure Dimensions

- Preschool-age: Platform over 20” above surfacing less than 30” = min. height 29” and the lower opening between 9” to 23”
- School-age: Platform over 30” above surfacing and less than 48” =min. height 38” and the lower opening between 9’ to 28”

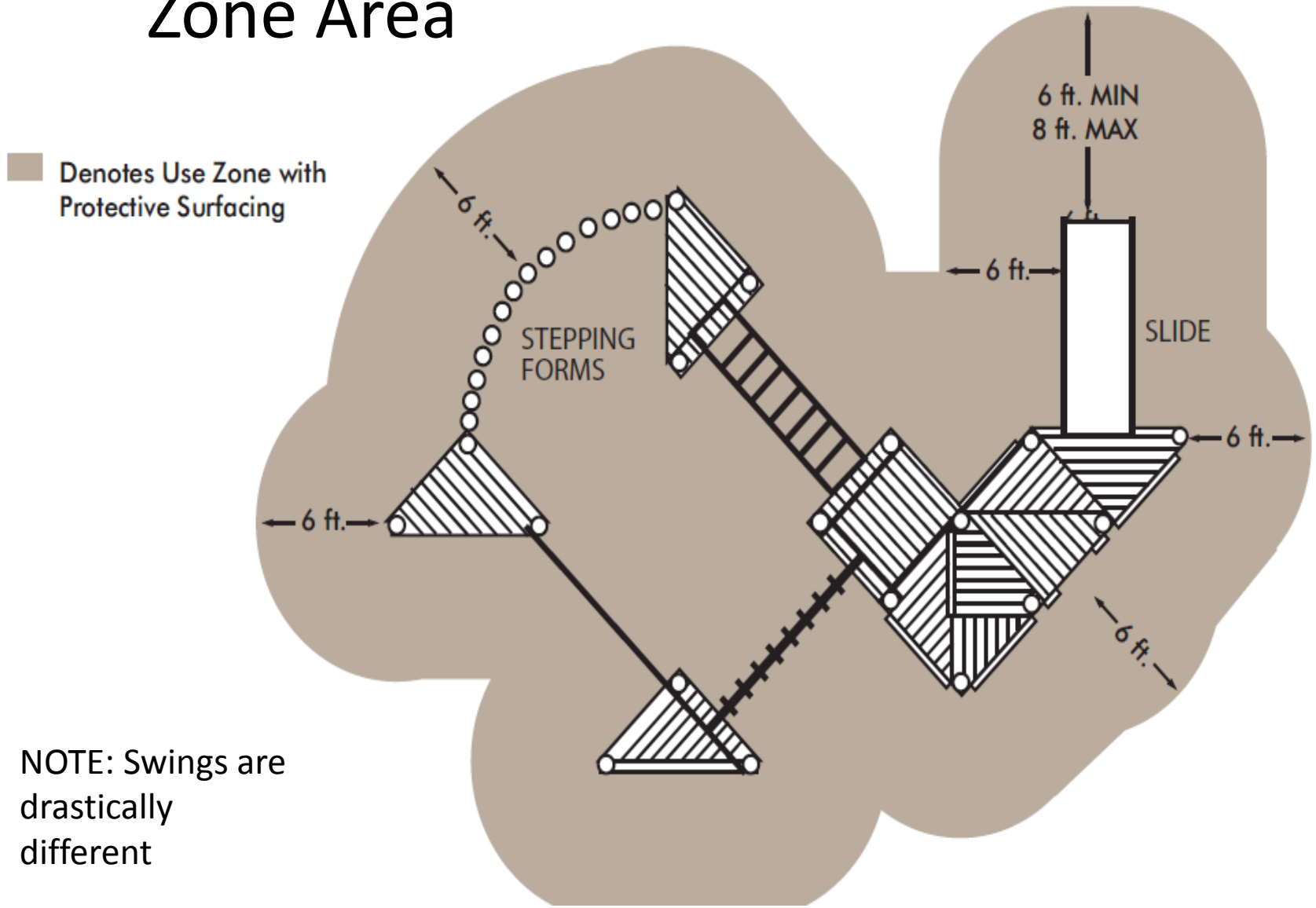
Critical Barrier Dimensions

- Preschool-age: Platform over 30” above surfacing = min. height 29” and the lower opening less than 3.5”
- School-age: Platform over 48” above surfacing = min. height 38” and the lower opening less than 3.5”

Slide Non-Entanglement Zone


SHADED AREA REPRESENTS
NON-ENTANGLEMENT/PROTRUSION
ZONES
21" R
60"
STANDING
HEIGHT
42"
SIDEWALL
19" Toddlers/
14" Preschool/School
EXIT
SECTION

Protective Surfacing/Use Zone Area



NOTE: Swings are drastically different

-Train (NRPA CPSI Cert.)

-Plan

-Inspect

-Document

-Repair

-OEM/Manufacturer Parts

-Get letters of certification

-Enjoy!

Preventing and Controlling Loss



"I think, perhaps, we need to come up with a new approach to risk management."

Preventing and Controlling Loss

- **To Policy, or Not to Policy**
- **Training**
- **Document, document, document**
- **Out of the mouth's of employees**

Claims

- **Procedure - Have One & Train**
- **Gathering the Details - Just the Facts**
- **Reporting**
- **Tracking**

Litigation

- **Who's Authorized to Receive Service**
- **Know Who/Where Litigation Goes**
- **Watch Who Talks to the Press**

Possible Immunities

- Know Your State Laws
- Understand Differences Between General Use and Sponsored Programs
- Recreational Statute Survey - http://theraf.org/content/50-state-survey

Possible Resources

- PRIMA, PRIMATalk and PRIMA chapters
- National Parks and Recreation Association (NPRA) - http://www.nrpa.org/
- Playground Association of America - http://www.playgroundprofessionals.com/

THANK YOU

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