



Church safety solutions

Created in cooperation with the United Church of Christ Insurance Board

May 2008

Inside this issue

Recreation safety 1

Encouraging participation 1

Sporting events 2

- football
- basketball
- water-related sports
- challenge courses

Recreation pre-event planning checklist . . . 5

"Lessons of loss" 6

Coming soon:
Part 2 of 2 -
Non-supervised recreational activities, including skateboarders and playgrounds

Recreation safety

Recreational events can certainly have a positive affect on the growth and health of a church. However, churches that sponsor such events have a responsibility to ensure the safety of congregation members and guests who participate in these activities.

First, what do we mean by sponsorship? The answer, at least for the purposes of this discussion, includes churches that are involved in the advanced planning, coordination and participation of recreational activities for its church members and staff.

This issue of the Church Safety Solutions newsletter provides information on controlling risks associated with sponsored and supervised recreational activities. The next issue will delve

into unsupervised recreational activities, including exposures associated with permitting use or unwitting uses of church facilities, such as skateboarders, pick-up games and playground use.

When thinking about recreation safety many church staff members focus on protecting youth. However, it's important to realize that Zurich's loss data shows a significant number of injuries occurring to adults and leaders participating in these events.

The good news is that by developing and implementing an appropriate recreational safety program, your events will be remembered for the fun and fellowship generated instead of a tragic ending.

Encouraging participation

Since not all church members have the same interests and physical abilities, churches should consider balancing the number of events between those who are physically active and those who have limitations. Being "inclusive" is a means of expanding your ministry.

Be aware that there is a fine line between reaching out for participation and pressuring just to get attendance at an activity. Do not shame or dare anyone to participate in any event. Invitations to participate should be free of anxiety, particularly when an individual may be apprehensive about his or her ability.

If the activity requires rigorous physical effort (such as a basketball league), it's a good idea to encourage each participant to obtain a physical to determine their functional ability, exercise tolerance and physical limitations. If an individual is not physically up to the activity, you can encourage that they participate as an event coordinator, scorekeeper, coach, judge, umpire, referee, concessions attendant or even a spectator.

Also, remember that competitive sports are not the only form of recreation. Activities such as hiking, biking, running, walking, exercise and aerobics classes can be designed for people of all abilities – and everyone emerges a winner.

Sporting events

Second only to slip, trip and fall hazards, recreational events comprise a significant exposure to injury for church members and guests. The top 10 categories for recreation-related losses include football, basketball, water sports (swimming, boating, skiing), baseball, volleyball, park slides, skating (ice and roller), running-jogging and last, swings, rock climbing and jungle gyms.

Over a four-year Zurich review, basketball-related injuries comprise the **largest** frequency of recreation-related accidents and **fourth** highest loss dollar severity. Football events came in **fifth** in frequency of claims, but **first** in loss dollar severity, with nearly \$500,000 in **loss-related medical costs**.

Because of prior problems arising from sporting events, many church recreation leaders and event planners now require compliance with "codes of conduct" from participants, parents and coaches. By establishing the expectation for fair play and sportsmanlike behavior, codes of conduct set the stage for the safety of players, parents and coaches. Churches are encouraged to identify the expected behaviors and share and reinforce these responsibilities. Many churches require all participants to acknowledge and sign codes of conduct as a means of reinforcing their commitment to provide fun and fellowship in an environment free of confrontation.

Parents also play an important role and should be encouraged to set a good example as spectators by showing respect for the other team, officials and rules of play.

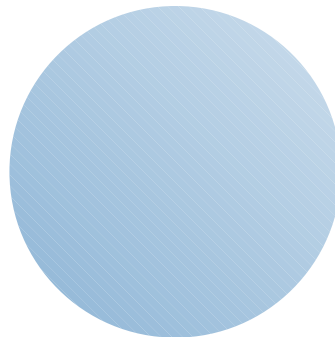
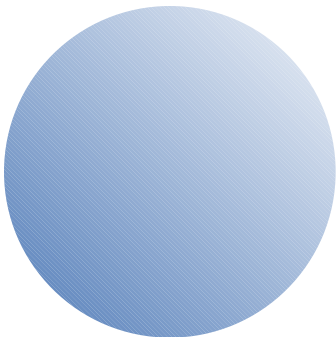
Coaches should be required to have a minimum amount of training focused on how to:

- Help participants develop their skills
- Gain a good understanding of the rules of the sport
- Model and teach sportsmanship by showing respect for the other team, officials and rules of play.

Football

In general, contact sports should be avoided, particularly when a diverse age group is likely to participate. Chief among the contact sporting events to be wary of is football. Many churches are not prepared to provide the appropriate protective gear used to help prevent injury. Flag football is safer than tackle, however, an inexperienced player competing against a more skilled or over-zealous competitor can still create hazards. If your church decides to allow football, be sure to communicate the rules of engagement to all participants. Ideally, use a referee who is empowered to make decisions regarding player conduct and remove players who do not comply with rules of fair play.

Football events came in fifth in frequency of claims, but first in loss dollar severity, with nearly \$500,000 in loss-related medical costs.



Basketball

Basketball is commonly played without church leaders and event planners addressing the associated risks. Here are some things to keep in mind:

- Make sure everyone wears shoes appropriate for the playing surface. Do not allow players to wear running shoes, as the soles are not designed for quick turning, stopping and jumping. Taped ankles or ankle supports with high-top tennis shoes will reduce the severity of ankle injuries.
- Encourage participants with prior injuries to wear appropriate braces or padding.
- Promote the use of mouth guards to protect teeth from being chipped or knocked out, and to protect other players from injury.
- Ask players to remove all jewelry.
- Engage a referee to make calls and mediate potential court grievances. The referee may not need to be certified or "patched," but should be knowledgeable of the sport and have an idea of rules agreed upon by the players.
- Do not tolerate purposeful pushing and tripping.
- During games use the "no-dunk" rule. Dunking can create a potentially hazardous situation that should be avoided.
- Have towels and/or an attendant available to wipe up the floor as needed to prevent slips and falls.

Challenge courses

Challenge courses are widely available at a number of public venues, including camping stores, schools, camps, park districts, and outdoor education centers. Because challenge courses have a broad appeal, more and more of them are finding their way into church and camp recreation facilities and events. Event planners should visit challenge course facilities to ensure they are safe for participants by asking the following questions:

1. For indoor and outdoor venues, will equipment and locations be secured to restrict access? Facilities should be staffed during all hours of operation.
2. Are all challenge course facilitators certified in first aid and CPR? Do they have experience and knowledge with the challenge course's process, safety, and emergency procedures?
3. How frequently is challenge course safety equipment (lanyards, ropes, harnesses) inspected and is it currently in a safe condition?
4. How much safety and equipment use training is provided to participants?
5. What safety rules are participants expected to follow and how and by whom will they be enforced?

Churches that have built or intend to build their own challenge course facilities need to follow installation guidelines provided by the manufacturer and construction and safety guidelines available through the Association for Challenge Course Technology at <http://www.acctinfo.org/>.



.....
Event planners should visit challenge course facilities to ensure that they are safe for participants
.....

Water-related recreation

Water-related sports require an extra level of care on the part of parents and church leaders to ensure the protection of children and adults. Some of the major causes of drowning accidents relate to the following hazardous conditions:

Lack of supervision and barriers (such as pool fencing)

Church event planners and leaders should ensure water-related swimming events have American Red Cross trained (or equivalent) and experienced lifeguards on duty for traditional pools as well as non-surf, open-water environments such as lakes, rivers, beaches, water parks, multi-attraction facilities and shallow water. Many parks have water features, fountains and ponds where swimming is not permitted. These areas also require supervision, as many drowning deaths occur after a parent turns their back for less than five minutes and then discovers their child missing.

Ensure that the pool drains are in good repair. Suction from a pool drain can be powerful enough to hold an adult under water, but most incidents involve children whose bodies become sealed up against a drain or whose hair is pulled in and tangled. Missing or broken drain covers are a major reason many entrapment incidents occur.

Recreation in natural water settings (such as lakes, rivers, or the ocean)

Natural water settings have additional hazards, such as cloudy water, surf and currents, and underwater snags and rocky bottom conditions. Before the event, church leaders and event planners should investigate potentially hazardous conditions with the

swimming facility. Swimming at beaches, lakes and rivers should only be permitted for stronger swimmers and only when attended by a trained and experienced lifeguard. Contact the park service for more information about safe swimming areas. Do not ignore "No Swimming" warning signs.

Recreational boating

According to the CDC, in 2005 the U.S. Coast Guard received reports for 4,969 boating incidents – 3,451 participants were reported injured, and 697 died in boating incidents. Among those who drowned, 87 percent were not wearing life jackets. Most boating fatalities from 2005 (70 percent) were caused by drowning; the remainder were due to trauma, hypothermia, carbon monoxide poisoning, or other causes. Open motor boats were involved in 45 percent of all reported incidents, and personal watercraft were involved in another 26 percent (USCG 2006). Alcohol was involved in about one-third of all reported boating fatalities. Churches should simply not allow alcohol use at any recreational church event.



Recreation pre-event planning checklist

Recreational planners should consider the type and location of all church-sponsored events and the associated risks for each. Here are a few items to think about before events:

- Obtain permission slips for all children.
- Encourage parents to supervise their children's participation.
- Obtain acknowledgements for codes of conduct from players, coaches and parents.
- Encourage participants to wear sunscreen, sunglasses and hats for outdoor sunny events.
- Encourage participants to wear insect repellent for outdoor events, particularly if the event is in a wooded area or if the event occurs in the early morning or at dusk.
- If the event includes food, be mindful of food allergies and food handling safety.
- Provide hand-washing facilities where meals or snacks will be served, especially for food handlers.
- Encourage participants to drink plenty of water. Water coolers will help keep participants hydrated.
- Don't permit the use of alcohol – including among bystanders.
- Encourage participants to wear comfortable clothing appropriate for the type of event.
- Organize a safety equipment check with a certified athletic trainer. Invite local youth sports teams to have the trainer check their equipment to make sure it fits properly and is in good condition.
- Have a first-aid kit and, optimally, an automated external defibrillator (AED) available.
- Hold first aid/CPR certifications and coaching education workshops for recreational coaches. Suggested national coaching education programs include: American Red Cross/USOC Sports Safety Training, American Sport Education Program (ASEP), Program for Athletic Coaches Education (PACE), National Youth Sports Coaches Association (NYSCA), Basic Amateur Sports Injury Care (BASIC).
- Identify the closest medical facility to the event location.
- Identify how quickly emergency services can respond.
- Call your community's fire department or local emergency services and alert them that you are having a special event (tournament) on a specific day.
- Don't allow participants to wear jewelry.
- Ensure that the "field of play" for sporting events is free of obstacles that could cause injuries, such as glass, rocks, debris, pot holes, and movable soccer goals, which could tip over if climbed on. Have participants line-up and walk the field from one end to the other to conduct a "clean sweep" to help ensure that potential hazards have been removed.



Lessons of Loss

The following “Lessons of Loss” are summarized from a recent study completed by Zurich. The details have been revised to help preserve the anonymity of those involved.

Non-swimmer nearly drowns

A 6-year old girl, who was classified by the pool supervisor as a "non-swimmer," received permission from the attending lifeguards to retrieve an article from her day bag located near the deep end of the pool. While walking toward her bag she decided to climb the water slide with a friend and slid into the deep end of the pool. As she entered the pool, she became submerged, swallowed a large amount of water and lost consciousness. Lifeguards rescued the child from the bottom of the pool and immediately resuscitated her using CPR. Emergency medical services responded and took the child to the local hospital for two days of observation. She was later released with no ill effects.

It was the policy of the pool to apply wristbands to inexperienced swimmers which this swimmer was wearing. The parents of the child alleged negligence on the part of the pool and church caregiver due to a failure to provide adequate supervision and lifesaving assistance to the patrons of its swimming pool.

The investigation revealed that the pool was clean and well maintained. Highly visible depth markers were in place around the pool and lifeguards had good visibility. The child was attending an outing at the pool along with her church day-care provider. Upon arrival, she and other children in her party were tested to determine their swimming levels. The children were given different colored wristbands, designating whether they could swim in deeper water or were restricted to the shallow end of the pool.

Lessons Learned

It only takes a second for disaster to occur. The pool was diligent in attempting to provide for a safe environment by testing and banding children with undeveloped swimming skills. Still, the lifeguards on duty lost sight of the young girl. The pool should have partnered with the caregiver or parent and required that children with "non-swimmer" status must be attended by the guardian at all times in the pool area.

Basketball-related knee injury

The youth pastor of a church, who had been a high school athlete, was playing basketball with a few of the young adults under his care. The youth pastor drove hard to the basket and attempted a fade-away shot. As he landed, he twisted his leg (one that was previously injured in high school) and heard a loud popping sound on the inside of his knee. The youth pastor reported considerable pain and an inability to place any weight on his leg. Ultimately, it was determined that the youth pastor had torn ligaments and the meniscus of his knee, requiring arthroscopic surgery and three months of time off from work.

Lessons Learned

Regardless of age, participants should be encouraged to play within their abilities and physical condition. In this case, the youth pastor had a prior injury that contributed to the severity of his injury. The youth pastor should have been encouraged to play within his abilities and wear appropriate protective equipment, such as a knee brace.

Volleyball-related injury

A young woman was playing in a church-sponsored volleyball tournament in a field next to the church. The woman jumped up at the net to hit the ball and fell into a hole in the grass, seriously injuring her right elbow and breaking her forearm. The church sponsored the event, but the supervising staff counselor was not present, nor were any parents watching as spectators. Other participants ran to the church office to summon the pastor. The pastor called paramedics who responded and transported the young woman via ambulance to a local hospital. An orthopedic surgeon performed emergency surgery to stabilize her condition, requiring pins and metal plates to reconstruct the bones of her forearm. The young woman underwent many months of physical therapy and two more surgeries to correct the break.

Lessons Learned

A responsible adult needs to be present to supervise church-sponsored events. The pothole that caused the accident could have been identified and filled in if the ground had been inspected prior to the match. Also, the church should have used padding to help cushion the net poles since they were made of metal and not forgiving to a foreseeable collision with a player.

References

Pool Manager's Guide – available from Zurich Services Corporation

American Red Cross Lifeguard Skills

<http://www.redcross.org/services/hss/aquatics/lifegard.html>

Association for Challenge Course Technology

<http://www.acctinfo.org/>

National Center for Injury Prevention and Control

Water-related: Fact Sheet

<http://www.cdc.gov/ncipc/factsheets/drown.htm>

National Recreation and Park Association

<http://www.nrpa.org/>

Safe USA

<http://www.safeusa.org/sports/basket.htm>

If you have any questions or if you would like to receive electronic copies of any of the referenced materials above, please write to us via e-mail at: churchsafety.solutions@zurichna.com

Zurich Services Corporation

1400 American Lane, Schaumburg, Illinois 60196-1056
800 982 5964 www.zurichservices.com

Zurich Services Corporation
Risk Engineering



ISO 9001:2000

Quality-Assured Solutions Provider

The information in this publication was compiled by Zurich Services Corporation from sources believed to be reliable. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication, including any information, methods or safety suggestions contained herein. Moreover, Zurich Services Corporation reminds you that this publication cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these procedures insure coverage under any insurance policy.

©2008 Zurich Services Corporation

Because change happenzSM



ZURICH[®]