

Safe Harbors

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A Loss Control And Risk Management Communication



A diligent safety commitment to your aquatic programs may save lives, and help you (and your clients) from becoming just another statistic

Save lives through diligent aquatic program safety

A drowning is a truly devastating event. And after the fact, people usually ask, "How did this happen?" Unfortunately, the answer is often not a good one.

Yet, drowning accidents continue to occur at rather alarming rates. In fact, according to the Centers for Disease Control, over 3,500 fatal drowning accidents occurred in 2005, or an average of nearly 10 per day. If you're an aquatics program provider, you want to avoid being part of these startling statistics.

Managing aquatic risk exposures requires real vigilance and concerted effort from aquatic program managers, staff and volunteers. Consequently, if you manage, supervise or coordinate aquatic programs for your clients, we suggest you consider the following:

- Developing and maintaining written aquatic safety and emergency plans
- Assuring certified and experienced aquatic personnel supervise the programs
- Establishing and monitoring reasonable aquatic personnel-to-swimmer ratios
- Purchasing and maintaining appropriate safety and resuscitative equipment
- Providing frequent and on-going training for managers, staff and volunteers involved in the programs

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Effective employment screening processes do make a difference

In today's litigious environment, the need to conduct appropriate employee and volunteer background checks is often a critical part of an organization's successful human resource selection and retention process. This is especially true for social service organizations that have employees or volunteers working with vulnerable adults and children who need to be protected from would-be "predators."

An important first step in a human resource selection and retention process is to prevent any such would-be "predators" from joining your team. Consequently, we suggest that you start by conducting a name, address, and social security number-

based background search on potential employees and volunteers. This is often a low cost method to help you quickly identify people with known criminal records. To assist with this process, we have arranged for a special battery of employment-related background searches for our policyholders through our relationship with IntelliCorp™. For as little as \$9.95 per search, Riverport policyholders can access a wide range of background databases. (Visit <http://www.info@intellincorp.net> for more information.)

However, depending on state and federal laws, and other industry standards, you may want (or need) to conduct more extensive

fingerprint and FBI background checks of your human resources. In fact, some research indicates that only 4% of child abusers have prior criminal records. As a result, there may be no substitute for performing more complete employee and volunteer screening, including thorough reference checks, personal interviews, and application disclosures prior to making human resource selection and retention decisions.

Finally, because your human resource practices make a real difference in your organization's success, we recommend that you seek appropriate legal and other counsel to assist you with developing and refining these practices.

Emergency preparedness brings long-term benefits

The best time to plan for a crisis is before it happens. Regardless of their size and scope, all organizations need to develop emergency preparedness plans to safeguard their assets and ensure the on-going delivery of their mission – even



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in the wake of a disaster. These plans should be realistic, affordable and usable by everyone in an organization, including “front line” staff members.

To help you, we suggest that your emergency preparedness plan include at least the following elements:

- Recognition of a variety of threats or hazards that may inhibit operations or result in tragic losses
- Reasonable responses and alternatives to a range of emergency situations
- Identification of public, private and other community resources to aid in disaster response
- Infrastructure and training mechanisms to help assure consistent and appropriate crisis responses

As you think about how your organization might respond to a crisis or disaster situation, seek answers to tough questions. Ask yourself: “How will we warn our clients, staff and volunteers of imminent danger?”; “How will we communicate with key human resources if the usual lines of communication are breached?”; “How will we safely maintain our core operations – including accommodation of service needs or housing?”; and “Do we have immediate and unrestricted access to funds to cover unanticipated expenses?”

Does your organization have an emergency preparedness plan? Is the plan reviewed and tested periodically? One thing seems certain: the time, energy, and resources you spend today will benefit you if a crisis occurs tomorrow.

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