

Safe Harbors

May 2009

A Loss Control And Risk Management Communication

Welcome to “Camp Readiness”!



Your organization’s staff should be well-oriented to policies and procedures governing appropriate communications and interpersonal relationships.

The summer season is about to begin, and it’s time for many organizations to begin their camp and other recreational program activities. As your organization gets started on another summer of challenges and adventures, Riverport encourages you to keep the following risk management topics in mind.

Screening

Careful screening of employees and volunteers is critical for any organization. A thorough screening process can help your organization select the best and most qualified employees and volunteers. This process will often include obtaining signed employment (or volunteer) application forms; doing criminal background checks; documenting reference checks; and conducting personal interviews. It’s important to remember that a thorough screening process can be a very valuable basic deterrent to predators.

Training

Well-trained employees and volunteers often make the difference in the delivery of successful camp and outdoor recreational program experiences. Employees and volunteers should be oriented to your organization’s various safety policies and procedures. They should also be trained to recognize unusual situations, and to report them to appropriate supervisors or other authorities. This training may include special information to help them properly identify and report situations involving abuse (or potential abuse) and deviations from a “Code of Conduct” or other established standards of acceptable behavior. Employees and volunteers should also be informed of ways to protect themselves from “false allegations” being made against them, including keeping good records and avoiding inappropriate one-on-one situations.

Supervision

Supervisors in your organization should be familiar with and promote policies and procedures that encourage employees, volunteers and clients to comply with safety and other rules designed for their protection. For example, employees and volunteers should avoid being alone with a camper or youth in order to minimize the likelihood of: (1) abuse situations; (2) an inability to assist someone in need; and (3) opportunities for “false allegations”. Staff-to-client ratios should be targeted to applicable licensing regulations, and to help assure several layers of regular supervision. Your organization should also look for ways to help keep its facilities secure, and to help assure that storage and maintenance areas are not generally available to the public.

Leadership Development Programs

If your organization has “counselor-in-training” (“CIT”) or other leadership development programs, having well-defined CIT program goals and objectives is very important. Also, CIT participants should be considered “campers” in a program, and not junior or adjunct staff. They should not be counted as “staff” in staff-to-camper ratios that you target. It’s a good idea not to assume that these campers will always do the right thing or make the best decisions. Instead, consider giving them a sense of increased responsibility and privilege, but continue their proper supervision. Leadership development programs can be very successful when performance expectations are clear and a high level of accountability is maintained.

Cyber-Behavior

The use of electronic technology and the internet for communication has created new

issues for many camps and other program activities. Improper electronic communication between your organization's staff and clients can occur and go unnoticed. In addition, predators may use technology to "groom" your clients as prospective victims and then try to make contact with them while they are attending your camp. Finally, improper cyber-communication between campers (or other clients) may lead to "cyber-bullying." Your organization's staff should be well-orientated to policies and procedures governing appropriate communication and interpersonal relationships.



Watercraft

Watercraft should be secured against unauthorized use. Activities involving watercraft or other aquatics activities should be supervised by appropriately trained or certified staff. To help better manage this risk, consider implementing a "Check Out" system for watercraft users. This "Check Out" system might require, for example, that watercraft users demonstrate their knowledge and understanding of watercraft safety rules, as well as an ability to "self-rescue" in the event a watercraft capsizes or swamps. Water activity policies and procedures should include standards for communication to watercraft, lifeguard placement and ratios, and the use of Coast Guard-approved, properly conditioned, and properly fitted personal floatation devices.

Transportation

Provide your organization's staff who are responsible for operating camp vehicles, with training on the specific vehicles being driven, as well as periodic driver evaluations. Have staff conduct pre-trip inspections and post-trip

reports. Have maintenance request forms available and controls to manage access to vehicles. Also, provide good instructions regarding pick-up and drop-off procedures, car-pooling, and public transit links. Except in emergencies, your organization's staff should avoid transporting campers in personal vehicles. In those situations where you might have staff who operate personal vehicles on behalf of your organization, obtain proof of auto insurance from them (including proof of their limits of insurance).

More risk management information is available on Riverport's website at www.riverportinsurance.com/losscontrol, including the following "Camp Readiness Checklists":

- Emergency Preparedness
- Recruiting, Training & Supervision
- Aquatics
- Kitchen & Food Service
- Site & Infrastructure

Please contact a Riverport loss control consultant if you need more information.

Safe Harbors

Suggestions and comments in Safe Harbors are provided for purposes of general education only. Suggestions and comments are not intended for the purpose of providing you with legal advice or legal counsel, and are not intended to assure compliance with or complete analysis of any law, rule or regulation. In addition, suggestions and comments should not be interpreted to imply or infer that all exposures, hazards or loss potentials on any subject or issue were identified or considered. No warranty, or guaranty of accuracy, fitness or suitability, express or implied, is granted with respect to any of the information in Safe Harbors.

Home Office:

222 South Ninth Street, Suite 1300
Minneapolis, MN 55402-3332
Main Line: 612.766.3100
Fax: 612.766.3099
Toll Free: 888.762.3083

Mailing Address:

P.O. Box 948
Minneapolis, MN 55440-0948

www.riverportinsurance.com

Western Region Office

101 Rowland Way, Suite 315
Novato, CA 94945-5008
Main Line: 415.898.9600
Fax: 415.898.9656
Toll Free: 800.361.1075

R I V E R P O R T
INSURANCE COMPANY

