YMCA
RISK MANAGEMENT GUIDEBOOK

The purpose of this Risk Management Program is to provide our YMCA clients with information dealing with targeted areas of loss potential for all operations.

Please take time to review these materials and integrate them into your ongoing loss prevention efforts at your facility.

If you would like additional Loss Control assistance please contact the Philadelphia Insurance Companies Loss Control Department by visiting us on the web: www.phly.com

PIC Loss Control Services

IMPORTANT NOTICE: The enclosed loss control information is for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related, or other, laws or regulations. You are encouraged to address the specific hazards of your business and to have your legal counsel review all of your plans and company policies.

2009-2010 Philadelphia Insurance Companies - a member of the Tokio Marine Group
This Risk Management Program is specific to YMCA’s with information dealing with targeted areas of loss potential for many YMCA exposures.

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YMCA INCIDENT TRENDS

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Note: Many of our YMCA Loss Control Resources are located on [www.phly.com](http://www.phly.com) in “Youth Services”
YMCA INCIDENT TRENDS

The Top Three Major Loss Areas per our Claim data are:

- Slips, trips and falls – indoor and outdoors
- Personal injury – injury while working out, using equipment, etc.
- Sports activity – playing organized sports, swimming, basketball, racquet sports, camps

Note: The above three loss areas represent over 50% of all incidents reported as claims. Incident frequency is greatest on Thursdays.

Pool claims account for 4% of frequency.
* Data compiled from PHLY YMCA insureds incident reports over a 5-year period 2003-2008.
“HUMAN” EXPOSURES

AQUATICS

Drowning Statistics in the United States:

Six people drown in U.S. pools every day. Many of these pools are public facilities staffed with certified professional lifeguards. Centers for Disease Control

Drowning is the 4th leading cause of accidental death in the United States, claiming 4,000 lives annually. Approximately one-third are children under the age of 14. American Institute for Preventive Medicine

Drowning is the second-leading cause of unintentional, injury-related death among children under the age of 15. National Center for Health Statistics

Non-white children drown at a disproportionately high rate; African-American children ages 5-19 years fatally drowned at 2.3 times the rate of white children in this age group. US Centers for Disease Control

From 2002 through 2007, there were 28 documented drownings and 67 near-drownings in YMCA pools. Of the 28 drowning victims, 19 were male and 9 were female. Approximately 40% of the victims were under the age of 10 and 30% between the age of 11 and 21. Sixty percent of the drownings occurred during a “special event” (i.e. rental group, birthday party, etc.). YMCA of the USA Aquatic Safety Task Force

A child can drown in the time it takes to answer a phone. U.S. Consumer Product Safety Commission

19% of drowning deaths involving children occur in public pools with certified lifeguards present. Drowning Prevention Foundation

A swimming pool is 14 times more likely than a motor vehicle to be involved in the death of a child age 4 and under. Orange County California Fire Authority

For every child who drowns, four are hospitalized for near drowning. American Academy of Pediatrics

An estimated 5,000 children ages 14 and under are hospitalized due to near-drownings each year; 15 percent die in the hospital and as many as 20 percent suffer severe, permanent neurological disability. Foundation for Aquatic Injury Prevention

In 10 states - Alaska, Arizona, California, Florida, Hawaii, Montana, Nevada, Oregon, Utah and Washington - drowning surpasses all other causes of death to children age 14 and under. Orange County, CA, Fire Authority
Drowning Statistics in YMCA's:

28 People drowned and 67 sustained near-drowning injuries* in YMCA pools across the country during the period 2002 to 2007.

Drownings: 60% of these occurred during a “special event” - rental group, birthday party, etc. A majority of the time the victim was found by another guest and not the lifeguard on duty. 4% of our YMCA claims are related to pools.

Questions to ask: when developing your Aquatic safety program may include:

- Are guards alert; actively guarding or are they assigned multiple tasks?
- Are lifeguards positioned so that glare on the surface of the pool (possibly coming from interior or outside light) does not create perceived “blind spots”?
- Are your guards readily visible? Does your facility use ventilated rubber mats to reduce slip and falls on wet floors?
- Are pools clear enough so that guards can see the bottom surface entirely? Guards – are they “rescue ready” – do you require them to carry a whistle, rescue tube and CPR mask?

Pool Exposures-
Entrapment in drains: Body part entrapment has resulted in serious injury and death. Anti-vortex drain covers should be in use. Pump shut off switches should be identified and be accessible. Note: There is a voluntary standard for drain covers (ASME/ANSI A112.19.8M-1987). Your drain covers should meet this standard. The VGB law requires specific controls for pools and spas.

Hair Entanglement: Anti vortex drain covers and adequate supervision are key control elements. Pump shut off switches should be identified and accessible. Note: There is a voluntary standard for drain covers (ASME/ANSI A112.19.8M-1987). Your drain covers should meet this standard.

Water Temperatures: High water temperature can cause drowsiness which may lead to drowning. In addition raised body temperature can lead to heat stroke and death. Water temperature should never exceed 104 degrees Fahrenheit. Aquatic Risk Management Resources are available at:

http://safe-wise.com/phl/topics/aquatic-safety.html
AQUATIC RESOURCE LIBRARY
Aquatic Emergency Drill Evaluation Form: Download
Aquatic In-Service Training Program: Download
Aquatic Safety Pledge for CEOs & Volunteer Officers: Download
Aquatic Vigilance, Scanning and Drills: Download
Boating Programs Safety Manual: Download
FAQs about the Graeme-Baker Pool Safety Act: Download
Hot Topics in Aquatic Safety: Download
How does the Graeme-Baker Act Affect You?: Download

AQUATIC SAFETY
Lifeguard Hourly Supervision Report: Download
New Lifeguard Orientation and Pre-Hire Test Guidelines: Download
Ready Guard Program Outline: Download
Recreational & Group Swimming Guidelines: Download
Red Cap Drill Guidelines: Download
Safe Pools Program Outline: Download
Sample Aquatic Policy: Download
Statement on Breath Holding Activities: Download
Sun Protection Facts (English): Download
Sun Protection Facts (Spanish): Download
Swim Test Guidelines: Download
Virginia Graeme-Baker Pool and Spa Safety Act Summary: Download
Virginia Graeme-Baker Pool and Spa Safety Act: Download
CHILD CARE

Childcare operations should be reviewed. Children are susceptible to severe injury when not properly supervised. The number of children supervised and the location of the childcare facility in the building should be closely monitored. Philadelphia Insurance Companies has a complete “Child Care Risk Management Guidebook” available at www.phly.com.

CHILDCARE SECURITY

Evaluate security measures. Effective child release controls should be in effect and enforced. Parents should be identified before the child is released. Signatures should be required. Parents should be notified if someone other than the parent attempts to pick-up the child. Security controls should be adequate to prevent unauthorized entry. Local police protection should be adequate for the exposure.

There should be strict procedures on signing in and signing out of children. Parental releases for child care should be provided. Local and state requirements for licensing and permits should be reviewed.
To ensure life safety in fires the NFPA (National Fire Protection Association) provides specific guidelines for staff to child ratio. For children between birth and 2 years, there should be 1 staff member for each 3 children. For children between 2 and 3 years of age, there should be at least 1 staff member for each 5 children; and for children above 3 years, there should be at least 1 staff member for every 10 children.

**CHILDCARE FACILITY**

Review the facility being used for care of children. The facility should be visible from the main desk and constantly monitored. There must be adequate egress from the facility for emergency use.

- Evaluate general conditions and housekeeping, layout and obstructions.
- There should be adequate lighting, handrails on all stairways and fall protection of elevated areas.
- Door locks should be provided on any area where children should not be allowed.
- Non-toxic paint and noncombustible waste receptacles should be used.
- There should be an adequate square foot area per child. State and local requirements should be referenced. (One state, for example, requires at least 30 sq. ft. of indoor activity space for each child in the center and at least 80 sq. ft. of outdoor area for each child using the area.)
- Transparent glass doors should be marked to prevent children running into them. Sharp corners and hard surfaces should be properly padded or protected.
- There should be a continuous fenced enclosure for all outdoor areas.
- The equipment in the Childcare room should be suitable for the ages of the children and in good condition, with no loose parts or sharp edges.
- Activities should be suited for the ages of the children, and adequate staff should be available to supervise the activities.
- Floor surfaces or ground surfaces should be checked, and the condition and inspection of playground equipment should be monitored.
- Evaluate the adequacy and condition of toys, furniture and equipment. Toys should be appropriate for the age group using them. They should be made from non-toxic materials with no small parts that can create a choking hazard. Toys and furniture should be free of sharp edges and pinch-points.
- Furniture should be of sturdy, stable construction.

**Use of Fitness Equipment:**

Children (ages 15 and under) should not be allowed the use of the YMCA circuit training fitness equipment or free weights unless they have been given clearance by their pediatrician and completed the appropriate medical release forms and member orientation. Parental supervision should be provided. The use of swimming pool or bathing facilities is a key consideration. Generally, the staff ratio should be 1:1 for bathing facilities. Children should be permitted in opposite sex locker rooms up until the age of 4. Children 4 and over should not be permitted in opposite sex locker rooms.

**Recordkeeping**
Evaluate the overall record keeping and the confidentiality of records. Adequate enrollment procedures should be enforced, with all records maintained in a secure place. Required licenses, permits and certificates should be on file and current.

**Incident Reporting**
Complaint procedures should be established. Incident records should be complete and up to date. It is important to report and review all incidents with parents. Parents should be advised of the specific injury and the circumstances involved. Discussions with parents should be documented. Incidents should be analyzed to identify problem areas. Claim reporting procedures should be established. Corrective actions should be taken.

**CHILDCARE Health:**
Controls on the health of children and transmission of contagious diseases should be evaluated. Parents should be required to report any allergies or contagious diseases to the child care providers. If a child becomes ill, parents should be contacted to take the child home or to a doctor. Parents should be requested, in writing, to keep children home if they are ill. Medication should not be dispensed. Any medication to be given will require proper authorization, which consists of written permission by the parent, the name of the drug, prescribing doctor, and the amount and the time to be given. Parents should be required to send in the pre-measured amount in a vial or bottle that the child can take himself / herself.

Evaluate the emergency planning for the childcare operations. Procedures to be taken if a child is inadvertently injured should be established in advance and communicated to employees. Employees should be trained in their responsibilities during an emergency. Procedures for transporting children to medical facilities should be established.
ABUSE AND MOLESTATION

Abuse or molestation claims are infrequent and represent only 1% of the YMCA claims reported to us over the past five years; however, the potential for liability loss is always a possibility. Parents want their children to feel welcome and included in all activities where they entrust another care giver to watch over their child. YMCA’s offer many programs designed for children during the school week, on weekends and during summer months. YMCA staffers charged with the great responsibility to supervise activities involving children should be aware of the potential for adult to child and child to child abuse in the form of bullying, verbal or physical abuse. Also staffers must be aware of the potential for sexual molestation of a child.

Good polices and procedures are essential for prevention of abuse and molestation.

All individuals who are working with children must undergo background screening and abuse prevention training.

These steps should include, but not be limited to the following:

- Meet all statutory requirements and regulations pertaining to preventing and reporting child abuse and neglect. When reporting a child abuse or neglect incident be sure the policyholder understandings the following:
  - The definition of “abuse” and “neglect” varies from state to state.
  - Some, but not all states impose mandatory reporting requirements on caretaker professionals.
  - Most states require reporting when there is a “reason to believe” a child has been abused or neglected.
  - Most states require the report be filed within 48 hours of the incident.
  - All states provide some type of immunity for filing a report that means if the perpetrator abuse or neglect allocation can’t be proven, he/she has the right to sue the reporter.
- Develop and implement formal recorded written policies and procedures addressing the issue of child abuse. Include the following as standard practices and procedures:
  - Adopt policies of staff selection (regardless of whether paid or volunteer) that include the following screening elements:
    - Position description
    - Application
    - Orientation overview
    - In-depth interview
    - Personal reference checks
    - MVR check
    - Criminal history record checks (local, state, FBI) // background checks
    - State central child abuse registry check / State sex offender registry check
• Confirmation of education
• Written application
• Psychological tests
• Medical tests
• Home visit (if warranted)
• Alcohol/drug testing
• Adopt clear written policies prohibiting unauthorized conduct.
• Adopt supervision guidelines.
• Parents are free to come and go without calling
• No areas are off limits to parents
• Bathrooms do not contain areas where children can be isolated (two thirds of all daycare sexual abuse takes place during visits to the bathroom)
• There is adequate supervision during naps.
• Safety measures are taken to prohibit the release of your child to anyone without your written authorization.
• Create confidentiality policies to prevent disclosure of hiring or disciplinary practices.
• Develop specific job descriptions and review each description annually.
• Notify parents of activities, behavior, and practices that an organization deems to be unacceptable.
• With respect to staff departures, voluntary or otherwise, establish procedures concerning when and how to notify the parents that an individual is no longer affiliated with the organization.
• Develop and initiate a child abuse prevention training program for all staff members
• Has your Y facility included the CAP training program elements suggested in the Y-USA materials?
• Does your training address peer to peer abuse and “Bullying”?
• Review staff qualifications if a child care facility is being provided. Review staff to child ratio.

BACKGROUND SCREENING
Low Cost screening is available for Phly insureds through Intellicorp -

Click on button to be directed to Intellicorp program information:
ABUSE PREVENTION TRAINING
Low Cost training is available to for Phly insureds through our partner- Abuse Prevention Systems:

Click on button to be directed to Abuse Prevention Systems program information:

Abuse Prevention Systems Members enjoy these resources:
Sexual Abuse Awareness Training
Policies and Procedures
Screening Resources
Systems for Tracking Compliance
SLIPS/TRIPS/FALLS

Slips and falls cause thousands of accidents and serious injuries every year in Religious Organizations. A tragic number of cases end in permanent crippling or death. The dollar cost is tremendous.

![Causes of Slip and Fall Accidents](image)

A little extra care, a few cents for correction or materials, and PROMPT ATTENTION to unsafe floor surfaces can be factors in preventing most slips and falls.

**Slips:**
Slips happen where there is too little friction or traction between a person’s feet and the walking surface. Common causes of slips are:

- Wet or oily surfaces
- Occasional spills
- Weather hazards
- Loose, unanchored rugs or mats
- Flooring or other walking surfaces that do not have the same degree of traction in all areas

**Trips:**
Trips happen when feet collide (strikes, hits) an object causing you to loose balance. Common causes of trips are:

- Obstructed view
• Poor lighting
• Clutter in pathway
• Wrinkled carpeting
• Uncovered cables
• Open drawers
• Uneven walking surfaces

Safeguarding of pedestrian surfaces will depend on the circumstances involved. The basic objective is to make walking and standing surfaces as non-slippery as possible. To illustrate, smooth terrazzo steps should have at least roughened nosings. These are 3.5 to 4 inch carborundum type or other nonskid strips set flush with the rest of the tread. Foyers, main entrances, walks, stairs, pool decking, ramps, platforms, restrooms and any other place where a person steps or stands should be made of non-slip materials or should have a non-slip coating. Anti-slip materials include grilles, knurled, corrugated or other roughened surface. Anti-slip coatings include special paints and other surfacers which contain abrasives.

Flooring types differ. There are anti-slip waxes or anti-slip flooring treatment materials for all common types of flooring. Because of the importance of selecting the proper anti-slip wax or material for the specific flooring, the manufacturer of the flooring material should be consulted for the exact product which will provide the most effective anti-slip properties.

Nonskid mats, runners or carpet strips are highly effective in preventing slips and falls with the added benefit of not harming underlying flooring or detracting from its beauty.

Management Controls:
Good management controls will help you identify problem areas, determine preventative/corrective actions and provide documentation of inspections, recommendations and action taken.

A good system should involve:

Planning: Identify key areas of risk and set goals for improvement. Involve your whole staff in identifying areas of concern. Remember, there will be about 40 cases of a slip or stumble resulting in no or minor injury for every major injury/accident.

Organization: Give employees responsibility to ensure that all areas are kept safe, e.g. spills cleaned up quickly, access routes are free from clutter and storage, and adequate lighting in good condition is available and operational.

Control: Ensure that procedures and work processes are being carried out properly. Floors are not left wet, housekeeping is good, and lights are repaired / replaced quickly. Records of cleaning and maintenance work are maintained. Inspect your premises regularly and document findings and actions.
**Monitoring and Review:** Monitor your accident investigation and inspection reports. Ask employees about existing control measures, areas of concern and ideas for improvement. Involve your staff.

Wet Floor Signs may not be your most effective line of defense. 65% of the time wet floor signs were displayed, the floors were not wet. Most pedestrians ignore the signs and in some cases physically move them from where they were originally placed.

The National Flooring Safety Institute is now issuing flooring Wet Static Coefficient of Friction ratings to various flooring types. Samples are submitted by manufacturers to the NFSI Research Center. The samples are tested in the laboratory and if they obtain a SCOF value of 0.6 or greater they are exposed to real world conditions for 30 days and then re-tested. If the product continues to meet an SCOF of 0.6 or greater the product will gain NSFI “Certification” status and be classified as “High Traction” which is defined as products meeting a higher standard of slip resistance both in the lab and in real world conditions.
VOLUNTEER RISK MANAGEMENT

Why your Organization needs “Volunteer” Risk Management:
Volunteers are often a necessary part of a school’s operational mission. While in the past, many organizations would allow most volunteers to participate, given the current legal ramifications, a poorly screened and implemented volunteer can present a huge liability to your school. This liability can drain your resources and also reflect negatively on the school’s good name.

Volunteers may have a highly visible role; they are often the people with whom individuals interact most closely. In addition, volunteers who are injured on your premises, even if they caused the injury, will be covered under your general liability policy as they are not employees.

Refer to PHLY’s Volunteer Risk Management Guidebook available at www.phly.com
PLAYGROUND SAFETY

Playgrounds should be kept in good condition at all times. Equipment and surfacing materials must be on a maintenance program. A certified Playground Safety Inspector should make annual inspections.

- Make sure surfaces around playground equipment have at least 12 inches of approved materials.
- Check that the protective surfacing extends at least 6 ft in all directions from play equipment. For swings, be sure protective surfacing extends in back and front, twice the height of the suspending bar.
- Make sure play structures more than 30 inches high are spaced at least 9 ft apart.
- Check for dangerous hardware, like open “S” hooks or protruding bolt ends.
- Make sure space that could trap children, such as openings in guardrails or between ladder rungs, measure less than 3.5 inches or more than 9 inches.
- Check for sharp points or edges in equipment.
- Look out for tripping hazards.
- Elevated surfaces, such as platforms must have guardrails
- Carefully supervise children on playgrounds.

Resource: Consumer Product Safety Commission’s Public Playground Safety Checklist:

http://www.cpsc.gov/CPSCPUB/PUBS/327.html
CAMPS

YMCA’s have been running summer camps for well over 100 years; such as Camp Dudley in New York State that was founded in 1885!

Some camps are right at your Main Street YMCA facility while others are set in rural landscapes far from the urban cities and the hustle and bustle. Staffers and counselors are a wide ranging group from year to year; from new hires and seasoned veterans, former campers themselves, or from a foreign land. The goal is to provide a welcoming environment for all campers and staff to work and play in.

The following risk management resources are specifically designed for camp operations. Please take a look and compare to your YMCA camp best practices:

Resources:

New! Camp Counselor Training Connect!
Camp Checklist Download
Camp Operators Loss Control for Vehicle Operations: Download
Camp Operators Product GL Exposures: Download
Camp Operators Product Property Exposures: Download
Camps and the OSHA Bloodborne Pathogen Standard: Download
Chainsaw Safety (English): Download Chainsaw Safety (Spanish): Download
Equestrian Program Safety Manual: Download
Gas Grill Safety Fact Sheet: Download
Heat Stress Fact Sheet (English): Download Heat Stress Fact Sheet (Spanish): Download
Lyme Disease Fact Sheet: Download
When to Call an Ambulance: Download
HEALTH AND FITNESS OPERATIONS

Philadelphia Insurance Companies has a complete “HEALTH AND FITNESS” Risk Management Guidebook available at www.phly.com

HEALTH AND FITNESS
Risk Management Guidebook

The purpose of this Risk Management Program is to provide our clients in the Health and Fitness Industry with information dealing with targeted areas of loss potential for all operations.

Please take time to review these materials and integrate them into your ongoing loss prevention efforts at your facility.

If you would like additional Loss Control assistance please contact the Philadelphia Insurance Companies Loss Control Department by visiting us on the web: www.losscontrol.com

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THIS GUIDE INCLUDES INFORMATION FOR THESE SPECIFIC EXPOSURES

- Member Services
- Whirlpools
- Spas
- Steam Room/Sauna
- Gymnastics
- Circuit Training/Exercise Equipment/Free Weights
- Racquetball/Squash Courts
- Spinning
- Health History
ADDITIONAL RESOURCES

Safety Programming Resources
Guide to Establishing a Safety Committee: Download
Preventing Fraud: Download
Risk Management Program Considerations: Download
Risk Management Strategies: Download
Sample Whistle Blower Policy: Download
Sample Conflict of Interest Policy: Download
Managing Collaboration Risks: Download
Managing Technology Risks: Download
Risk Management 101: Download
Surviving a Crisis: Download
Tips for Managing Special Events Risks: Download
SECURITY & THEFT

Security related losses are another loss type that is low in frequency for YMCA’s but result in upset members and loss of use of the stolen items if part of the facility.

Security at your YMCA facility can take many forms from physically safeguarding members and guests from physical assault and theft of personal property from lockers to protecting a person’s privacy.

Design Factors

The first opportunity to present a positive impression about the relative safety of any YMCA property is at the perimeter. For maximum effectiveness, there must be an obvious and distinct design transition as you enter the property from the public street. Solid deterrent cues include significant barriers like perimeter walls, decorative fencing, landscaped terraces and a well-defined driveway and main entrance.

Lighting

Good exterior lighting is designed to fill the gap between the property boundary and the facility entrance and is probably the most important nighttime security feature. Public areas with good lighting can be a powerful deterrent to crime. Good exterior lighting will allow you to see a potential threat at 100 feet. Lighting should be balanced. Balanced lighting may require more fixtures to fill lighting gaps. Floodlights may not be the best choice because they are not energy-efficient and tend to create glare and heavy shadows. In some cases, adding more fixtures of smaller wattage can reduce the total wattage resulting in significant energy savings.

Curbside

Parking lot security is often the most overlooked area on most properties. Parking lots offer criminals the best hiding places, the fewest witnesses, and the quickest escape route. Parking lot surveillance can be relatively inexpensive with the installation of video cameras. The idea is to create an environment that makes the criminal feel uncomfortable.
Access Control

The entire YMCA facility staff should be trained to be attentive to all persons and report suspicious activity to the manager on duty. Members like attention, criminals don’t. Multiple contacts with YMCA employees make criminals feel uncomfortable and usually results in their seeking less attentive facilities.

Lockers

Maintain lockers in clear view. Installing plastic non-shattering mirrors are great to thwart brazen attempts to steal from members lockers. Installing smaller personal effects lockers in weight lifting area, fitness rooms and cardio rooms are becoming more popular today.

Imagine a “thief” attempting to steal or break into a personal locker that is not only in plain sight but within arms reach of the member working out with free weights?

Sure you will always have the lockers in the dressing rooms for temporary storage of clothing but why not think out side of the box and to install additional smaller units as described.
TRANSPORTATION SAFETY

Vehicle accidents represent 5% of the total YMCA claims over the past five years.

However, the potential for bodily injury should not be discounted! Injury to the driver and the occupants of the “Y” vehicle or other motorist’s vehicle can be devastating and costly to the organization when these automobile liability claims arise.

One of the most important functions of management in successful YMCA fleet operation is the establishment of a vehicle safety program. A basic fleet safety program should include:

Fleet Safety Program

Driver Supervision

Driver Selection & Qualification

Driver Training (Defensive Driving)

Driver Motivation

Preventive Maintenance

Vehicle Inspection

Accident Reviews

Detailed Record Keeping

Philadelphia Insurance Companies has a complete “FLEET LOSS CONTROL PROGRAM” available at www.phly.com
Consider these key elements when developing and implementing your vehicle safety program:

**Driver Training**

Conduct a basic review of the specific vehicles safety features; operational features and specific municipal department vehicle policy. Policy items such as seat belt use for drivers and passengers, cell phone use, emergency situations and basic defensive driving principals should be provided on a regularly scheduled basis.

A free online [Defensive Drivers Safety Training Program](http://www.phly.com) is available for our fleet clients. – Simply register at [www.phly.com](http://www.phly.com) Drivers should take this program when hired and annually thereafter.

**Road Evaluation:** Conduct road evaluations on all drivers. The purpose is to review defensive driving techniques learned in the classroom or online taking the PHLY online defensive driver course.

**Driver Selection:** Review motor vehicle department records prior to hiring and at least annually thereafter. Some states have an automated system where employers can
provide driver names and the DMV automatically mails the motor vehicle record if there is any activity. A valid driver’s license should be required and verified annually. A brief driving test including backing, parking, freeway merging and vehicle speed control should be conducted for all potential driving hires. A resource for both MVR and Background checks is available through INTELLICORP on www.phly.com.

**Vehicle Inspections:** A daily, written pre-operational inspection of the vehicle should be conducted. Any items impacting the safe operation of the vehicle should be corrected before the vehicle is placed into service.

**Preventative Maintenance:** Periodic preventative maintenance following the manufacturer's suggested servicing intervals should be provided for all vehicles. Service logs should be maintained for all vehicles.

**Accident Investigation:** Maintain an accident reporting kit in all vehicles. This kit should include a standard format to obtain necessary information in the event of an accident and a disposable camera for pictures of the accident scene and damage.

Personal use of company vehicles should be prohibited.

**15 Passenger Vans:**
If you operate 15 passenger vans, take steps to reduce the risk of roll over crashes. Recent research by the National Highway Traffic Safety Administration (NHTSA) has found the risk of a rollover crash is greatly increase when 10 or more people ride in a 15 passenger van. This increased risk occurs because the passenger weight raises the vehicles center of gravity and causes it to shift rearward. As a result, the van has less resistance to rollover and handles differently from other commonly driven passenger vehicles, making it more difficult to control in an emergency situation. Placing loads on the roof also raises the center of gravity and increases the likelihood of a rollover.

Seat belt use is especially critical. Research has shown that large numbers of people die in rollover crashes when they area partially or completely thrown from the vehicle.

When possible, limit the number of persons riding in the 15 passenger van to under 15 people.

When the van is not full, passengers should sit in seats that are in front of the rear axle.

Van operators should keep in mind that the vehicle is substantially longer and wider than a car and it:

- Requires more space and additional reliance on side view mirrors for changing lanes
- Does not respond well to abrupt steering maneuvers
- Requires additional braking time
PROPERTY CONSERVATION

A Property Conservation Program is a formal recorded program to ensure that the organization is properly prepared, for potential property losses from various perils and crises including natural catastrophes. When a fire occurs, it is too late to plan and implement an adequate program to help prevent or minimize the loss. Developing a managed program designed to increase the overall protection of property, while maintaining production and minimizing downtime, should be developed before an incident. The 9 areas of the plan form the “Building Blocks” of a good Property Conservation Program:

An effective Property Conservation Program should address nine precise areas:

1. Management Policy Statement
2. Fire Prevention Inspection Program including monitoring of Special and common Hazards
3. Sprinkler Control Valve Inspection Program
4. Fire Extinguisher Inspection Program
5. Two-Inch Main Drain Test/ Waterflow Alarm Tests (ITC)
6. "Hot Work" Permit Program
7. Crisis Management/ Emergency Preparedness Programs
8. Emergency Evacuation Plan
9. Program Audit

A complete Property Conservation Program Manual is available from Phly Loss Control at [www.phly.com](http://www.phly.com)
WATER DAMAGE PREVENTION
Water damage claims are both high frequency and high cost in properties. A good water damage prevention program must be in place to control this exposure. Please refer to the “Water Damage Prevention Guide” located on www.phly.com
EMERGENCY PREPAREDNESS

Every organization has the potential of experiencing an emergency situation — whether it is a fire, weather-related situation, catastrophic accident, civil strife, or other emergency.

All potential emergency or catastrophic exposures must be considered, and effective control procedures evaluated for each location.

A written plan must be developed, implemented and periodically revised, as required, to prepare each location for any emergency that may arise.

<table>
<thead>
<tr>
<th>A good emergency plan should consider the following elements:</th>
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<tbody>
<tr>
<td>Inspection, Maintenance and Readiness of Proper Emergency Equipment</td>
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<td>Access to the facility for Ambulances/EMS Units</td>
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<td>Public Relations and Employee Welfare</td>
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<td>Shelter, food and medical care</td>
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<tr>
<td>Radio, TV and press communications</td>
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<tr>
<td>Fire Fighting</td>
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<tr>
<td>Evacuation</td>
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<tr>
<td>Facility Protection</td>
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<tr>
<td>First-Aid</td>
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<tr>
<td>Control of Utilities - gas, electric, water</td>
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<tr>
<td>Communications (police, fire, medical, other)</td>
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<tr>
<td>External and Internal: Telephone, 2-way radio, PA system</td>
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<tr>
<td>Transportation</td>
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<tr>
<td>Records</td>
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<tr>
<td>Practice Drills</td>
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A complete Emergency Response Program Manual is available from Phly Loss Control at www.phly.com
ADDITIONAL RESOURCES

Consumer Product Safety Commission, Public
Playground Safety Checklist:  
http://www.cpsc.gov/CPSCPUB/PUBS/327.html
Child Care Loss Control Resources
Abuse Prevention Handbook:  Download
Bullying Dos and Don'ts:  Download
Bullying Prevention Activities Guide:  Download
Bullying Tip Sheet:  Download
Child Abuse Prevention Checklist for YMCAs:  Download
Child Abuse Prevention Month Resource Packet:  Download
Five Rs of Child Abuse Prevention:  Download
Hot Topics in Child Abuse Prevention:  Download
Reference Checking Dos and Don'ts:  Download
Sample Youth Center Computer Use Policy:  Download
Youth Protection Policy:  Download