

35th NCA Convention

Evergreen USA &  
International Insurance Services  
present...

Safety Issues in Your Park

Presented by: Bob Hartford &  
Lucas Hartford



A spiral-bound notebook with a textured, light brown cover. The notebook is oriented vertically with the spiral binding on the left side. The text "EVERGREEN USA" is printed in a dark blue, serif font in the center of the cover. The notebook is set against a dark green background with a thin brown border on the left and bottom edges.

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# Safety Issues in Your Park

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- 4 What is Due Care?
- 4 Where do Safety Issues exist?
- 4 How can Safety Issues be recognized?
- 4 How are Safety Issues created?
- 4 How can Safety Issues be treated?

# Due Care

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**4** ... is the standard of conduct that a *Reasonably Prudent Person* would observe in a given situation.

**4** Adequate Due Care can be determined by answering two questions:

- Did the park owner/staff do something that they should not have done?
- Did the park owner/staff fail to do something that they should have done?
- \* **If the answer to either question is 'YES' then the park owner has failed to provide DUE CARE.**



# Where Safety Issues Exist

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- 4 Anywhere in your park
- 4 Everywhere in a park

# How Safety Issues Can be Recognized (Identify the Risk)

## 4 Education for the Owners & Staff

- Understanding the Risks
- Understanding the Insurance Coverage Provided on those Risks

## Question #4

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Q You have a one million dollar (\$1,000,000) limit, per occurrence on your campground liability policy. You have replacement cost coverage on your insured building. Your bathhouse burns down. You are entitled to collect up to \$1,000,000 to replace it with a similar structure.

A. True

B. False

**The correct**

**Answer is...**

**B. False**

## Question #5

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Q You have four campers working at your park in exchange for the use of a site. They do not receive any direct monetary payments. Since they do not receive monetary payments, they are exempt from having to be protected under a Workers Compensation policy.

A. True

B. False

**The correct  
Answer is...**

**B. False**



# How Safety Issues Can be Recognized (Identify the Risk)

## 4 Education for the Owners & Staff

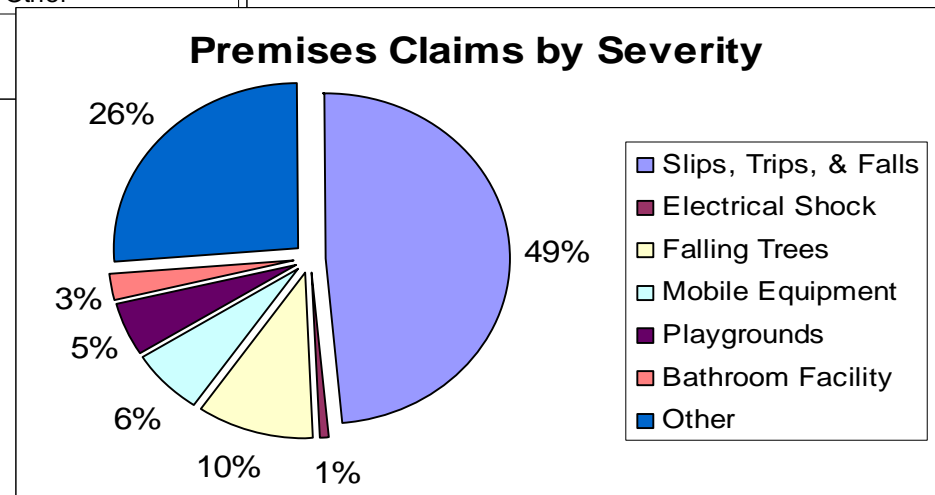
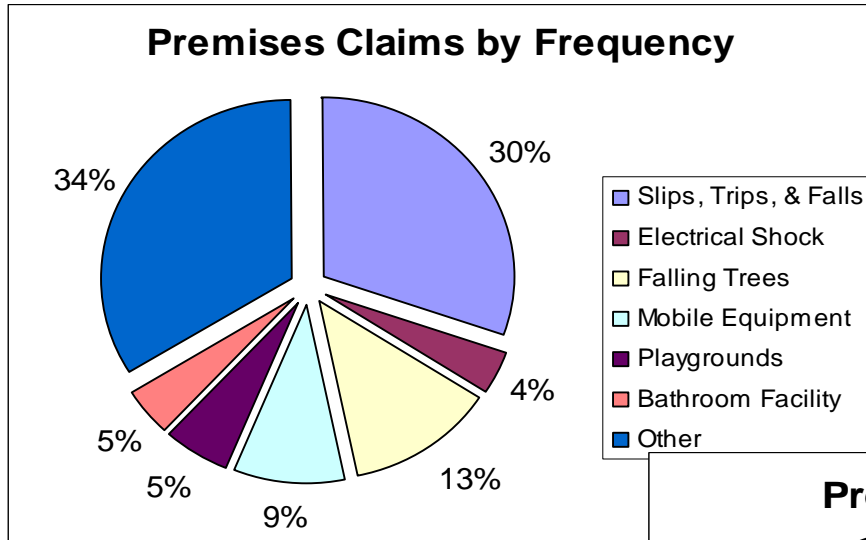
- Understanding the Risks
- Understanding the Insurance Coverage Provided on those Risks

## 4 Incident Reports

## 4 Severity & Frequency Reports

# Severity & Frequency

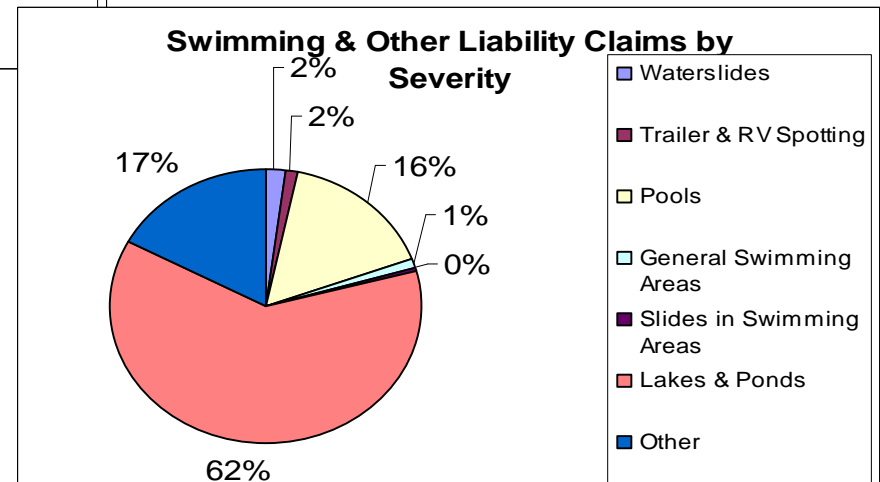
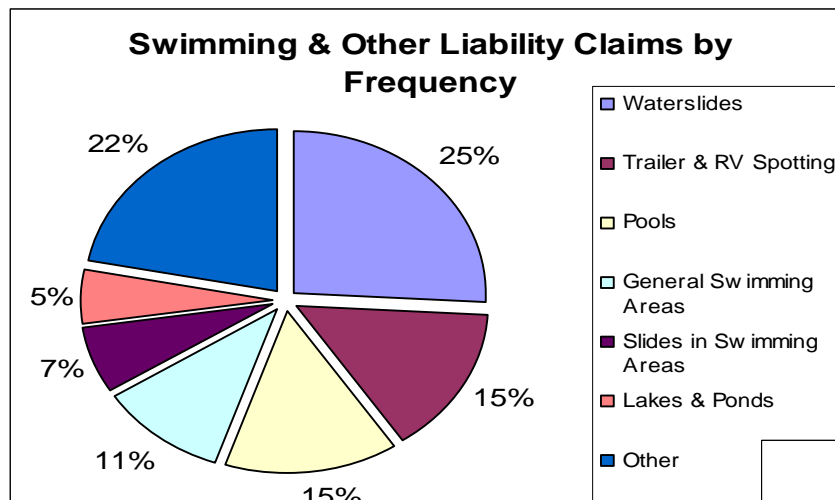
## Premises Liability



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# Severity & Frequency

## Swimming & Other Liability



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# How Safety Issues Can be Recognized (Identify the Risk)

## 4 Education for the Owners & Staff

- Understanding the Risks
- Understanding the Insurance Coverage Provided on those Risks

## 4 Incident Reports

## 4 Frequency & Severity Reports

## 4 Outside Agencies

## 4 Risk Management Inspections

# How Are Safety Issues Created?

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¶ By Failing to Comply with Established Standards

- National, State, & Local Building Codes

## Question #7

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Q All rental trailers and cabins that provide sleeping and cooking areas must be equipped with the following safety equipment:

- A. Smoke Detectors
- B. Fire Extinguishers
- C. A&B
- D. None is required

**The correct**

**Answer is...**

**C. A&B**

# How Are Safety Issues Created?

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¶ By Failing to Comply with Established Standards

- National, State, & Local Building Codes
- Swimming Pool Standards

## Question #2

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Q The National Pool Association recommends that the length of the safety line attached to your Coast Guard approved life ring at the pool should be:

- A. At least equal to the width of the pool
- B. At least equal to the length of the pool
- C. At least equal to one and a half times the width of the pool
- D. At least equal to one and a half times the length of the pool

**The correct Answer is...**

**C. at least equal to one and a half times the width of the pool**

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# Question #11

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Q Your pool gets crowded by 10am on a Saturday and the water begins to get cloudy. It is acceptable to keep the pool open as long as:

- A. All of the people in the pool appear to be good swimmers and children are being supervised
- B. The pump and filter system is working properly
- C. The main drain the bottom of the pool remains visible from the top of the pool
- D. No one files a complaint with staff or management about the clarity of the water

**The correct**

**Answer is...**

**C. The main drain in the bottom of pool remains visible from the top of the pool**

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# How Are Safety Issues Created?

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## ▮ By Failing to Comply with Established Standards

- National, State, & Local Building Codes
- Swimming Pool Standards
- Playground Standards & Guidelines

## Question #3

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Q Regardless of how tall or what type of playground equipment you have, the Consumer Product Safety Commission states that 6 inches of fine beach sand is adequate for playgrounds.

A. True

B. False

**The correct  
Answer is...**

Evergreen USA **B. False**

## Question #10

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Q A swing designed for children, ages 5 and older, should be installed so that the distance from the bottom of the occupied swing is how far from the protective surface on the ground below:

A. No less than 16 inches

B. No more than 16 inches

C. Whatever height you wish to establish it at

**The correct**

**Answer is...**

**A. No less than 16 inches**

# How Are Safety Issues Created?

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## ▮ By Failing to Comply with Established Standards

- National, State, & Local Building Codes
- Swimming Pool Standards
- Playground Standards & Guidelines
- National Electrical Codes

# Question #1

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Q According to National Standards, the overhead wires that cross the roads of your park should be a minimum of how high from the ground?

A. 16 Feet

B. 18 Feet

C. 20 Feet

D. 14 Feet

**The correct**

**Answer is...**

**A. 16 Feet**

# How Are Safety Issues Created?

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## ▮ By Failing to Comply with Established Standards

- National, State, & Local Building Codes
- Swimming Pool Standards
- Playground Standards & Guidelines
- National Electrical Codes
- State, Local, & Health Standards
- Other Standards

# How Are Safety Issues Created?

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- Improper Design or Placement or Equipment
  - └ Locating a Horseshoe Pit Next to a Play Area
  - └ A Metal Slide that Faces South
  - └ Roadways with Dead Ends or Sharp Corners
  - └ A Swimming Pool that is not Within Sight of Staff
  - └ A Coffee Pot Located Near the Edge of a Counter
  - └ Others



# How Are Safety Issues Created?

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- Using Inferior Products or Equipment
  - Residential Playground Equipment
  - Building Materials
  - Others

# How Are Safety Issues Created?

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## <sup>1</sup> Lack of Maintenance

- └ Pot Holes in Roads & Walkways
- └ Deteriorated Decks & Railings

## Question #12

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Q A seasonal has a deck built next to his unit. It is showing signs of rotting and has several holes in it. It is none of your concern since the camper built it and it is on his site.

A. True

B. False

**The correct  
Answer is...**

**B. False**

# How Are Safety Issues Created?

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## <sup>1</sup> Lack of Maintenance

- └ Pot Holes in Roads & Walkways
- └ Deteriorated Decks & Railings
- └ Loose Toilets and Sinks
- └ Worn Play Equipment
- └ Broken Screens in Doors
- └ Tools & Equipment that Employees and Staff Use
- └ Dead Trees or Limbs
- └ Others

# How Are Safety Issues Created?

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- Lack of Knowledge
  - └ Not Providing Necessary Safety Equipment with Rental Boats or Bikes
  - └ Renting Equipment to Children

## Question #8

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Q It is acceptable to rent a paddleboat to an 8 year old if you:

- A. Receive a deposit from him
- B. Provide him with a life jacket
- C. Provide him with a life jacket and have him sign a hold harmless agreement
- D. All of the above
- E. None of the above

**The correct**

**Answer is...**

**E. None of the Above**

# How Are Safety Issues Created?

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- Lack of Knowledge

- └ Not Providing Necessary Safety Equipment with Rental Boats or Bikes
- └ Renting Equipment to Children
- └ Leaving Keys in Unattended Service Vehicles
- └ Not Understanding Due Care

## Question #6

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Q During a storm, a live tree limb falls from a tree and damages a campers car parked at his site. Because it was your tree and damage occurred within your park you are responsible for his damages.

A. True

B. False

**The correct**

**Answer is...**

**B. False**



## Question #15

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Q You do *NOT* create any additional liability exposure by allowing unlicensed drivers to operate motorized vehicles on the campground property.

A. True

B. False

**The correct**

**Answer is...**

**B. False**

# How Safety Issues Can be Treated and Managed

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## 4 Treatment

- Reducing the Risk
- Transferring the Risk
- Avoiding the Risk
- Retaining the Risk

# How Safety Issues Can be Treated and Managed

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## 4 Managing the Risk

### – Develop Procedures

- List Various Areas of Your Park
- Divide Each Area into Specific Areas of Concern
- Identify each Topic Staff Should Examine When Evaluating Premises



# Identify Each Topic Staff Should Examine When Evaluating the Premises

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## Sample for Campsites

- Check that sight markers are in place and legible
- Check, with a tester, for properly operating electrical receptacles
- Check that pedestal covers are in place
- Check for dead or damaged trees and tree limbs
- Check that picnic tables are in good condition
- Check for tripping hazards in walkways
- Check that fireplaces are properly located
- Check that any construction done by campers is properly designed and in good condition.

# How Safety Issues Can be Treated and Managed

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## 4 Managing the Risk

- Develop Procedures
  - List Various Areas of Your Park
  - Divide Each Area into Specific Areas of Concern
  - Identify each Topic Staff Should Examine When Evaluating Premises
- Train Your Staff
  - Emergency Procedures

# Question #13

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Q A lady comes into your store and tells you to call an ambulance, her husband fell and hurt his leg. You should first:

- A. Tell her to use the pay phone outside by the bath house
- B. Call the ambulance and provide assistance**
- C. Tell her you or a staff member will go with her to assist her husband
- D. Point out to her that your registration form indicates that you are not responsible for any accidents

**The correct**

**Answer is...**

**B. Call the ambulance and provide assistance**

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## Question #14

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Q If 911 emergency service is available in your area, there is no need to provide emergency information by the public phones.

A. True

B. False

**The correct  
Answer is...**

**B. False**

# How Safety Issues Can be Treated and Managed

---

## 4 Managing the Risk

- Develop Procedures
  - List Various Areas of Your Park
  - Divide Each Area into Specific Areas of Concern
  - Identify each Topic Staff Should Examine When Evaluating Premises
- Train Your Staff
  - Emergency Procedures
  - Periodic Inspections
- Periodically Evaluate the Program

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And Finally....

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And the Final  
Question and **Answer** for  
the Quiz, is...

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## Question #9

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Q A climbing rope is acceptable in a playground when

- A. The rope has no knots in it
- B. The rope is secured to a very strong tree limb
- C. The rope is secured at both ends
- D. The knots are spaced no less than 12 inches apart and no more than 18 inches apart

**The correct**

**Answer is...**

**C. The Rope is Secured at Both Ends**

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# Honorable Mention

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Peter Marucci  
Colonial Mast

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# And the Winners Are...

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**H**Kathy Warner - Aces High RV Park

**H**Walter J. George - Ferndale Acres

**H**Richard Smith - Tuxbury Pond

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Evergreen USA &  
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Thank You for Attending...

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