

# THE RISK OBSERVER

FOUNDED 2006 — VOL. CLXI

PROFESSIONAL UNDERWRITERS

DAILY 5 CENTS, SUNDAY 15 CENTS

## MANAGING THE HAZARDS OF SUMMER PROGRAMS

Summer programs in schools present opportunities for loss not always associated with regular school year programs. These programs could be academic or recreational, school, municipality or privately sponsored events.

The most important issue to be resolved is where the authority and responsibility for the programs resides, and who will be accountable for losses.

The **Board of Education**, by resolution, should outline the responsibilities of the parties in charge of the program. This resolution should become the basis for a written agreement between the school district and any other sponsor of the program. Even if the school does no more than provide facilities for the program, there should be a clear understanding and agreement of the responsibility for the physical condition of the site, and the appropriate supervision provided by the agency directing the program. The agreement should clearly establish which entity would respond to losses and provide protection to the other entities involved.

**District staff should monitor the activities** going on at school facilities and assure that hazards are not created for the children in these programs. Most school buildings are generally open during the summer on a reduced basis compared to the regular school year. Every effort must be made to keep summer building areas free of hazards during this time to prevent loss from injuries, possible vandalism or arson. Frequent checks by school staff should be made to prevent this from happening.

**Safety and health** considerations must be made a part of the overall plan for any summer program. Qualified first aid is essential, as well as protecting the participants from typical hazards of heat and sun. Outdoor activities should be suspended immediately when there is a possibility of summer storms with accompanying lightning or high winds. An alternative indoor location should be made available under these and similar circumstances.

Where insect or animal bites may be a hazard, children should wear long pants and sleeved shirts to minimize being bitten or stay away from areas known to be infested. If an outdoor area is to be treated to reduce insect infestation, it must be done long enough in advance so that there is no remaining hazard from the residue of a pesticide application.

Any food or beverages sold or served, as part of the program, should be handled in a safe and a sanitary manner just like the school lunch program. Sanitary facilities should be made easily available. This includes clean drinking water and toilet facilities.

When **school buses** are used for summer programs, they must be operated with care and concern. Routes must be carefully planned and the same rules applied to riders as they are throughout the school year. If field trips are a part of the program, these must also be carefully planned and conducted with the same concern for safety as at any other time. Only qualified drivers should be used, and appropriate levels of supervision are critical to a safe, enjoyable experience.

**Emergency bus and fire drills** should also be considered a normal part of a good summer program. Children may be using a building they are unfamiliar with or riding a bus for the first time.



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**Training of all summer program staff members**, whether paid or volunteer, should be provided to ensure that they understand and can effectively carry out their responsibilities. All staff members must be instructed to report any injury or suspected illness immediately to a person qualified to determine the next steps to be taken to care for a participant who may be ill or injured.

**Safety rules** specific to the program need to be established and enforced. Emergency numbers must be posted near phones.

The **handling of money** received from participants or others in control of the program should be properly accounted for and secured with appropriate procedures to avoid unnecessary losses or theft. Regular school district practices should extend to this program.

**Permission forms** signed by parents or guardians should clearly indicate what permission is being granted, as well as emergency medical treatment permission statements if the parents or guardians cannot be reached in an emergency. This requirement is especially important for participants who are physically or mentally challenged. Space should be provided on the permission form to indicate limitations or special considerations for these participants. Medications should be dispensed only with parental or guardian approval by a person qualified to do so.

If provision is made for **swimming**, qualified lifeguards should be provided at all times. This is extremely important for disabled participants, even those who may be simply waiting to enter the water or who have just left the water and remain in the vicinity of the aquatic facility. In addition, water quality is more difficult to maintain in warm weather and any condition, which reduces the visibility of the pool bottom must be addressed before further swimming is permitted. Children have drowned in pools with supervision simply because they could not be seen under murky or cloudy water conditions.

**Responsibility for the program should be clearly defined and accepted** if the summer program is run by individuals who simply use school facilities. It is critical that all participants know this is not a school program and the responsibility for the program is fully accepted by those who will organize and operate it. This also applies to “sports camps” operated by people who also happen to be school teachers and coaches. If you do not want to accept the responsibility for possible losses in such a program, be sure the sponsors have adequate financial responsibility or insurance coverage and execute a written agreement with them establishing this responsibility. Your legal advisors and insurance representative should be consulted on this matter.

Whether your summer programs are school operated, jointly operated or others simply make use of school facilities, the school has a significant role to play to ensure a safe, injury free program. Do not assume that managing this risk will be done by others or that it is not important. Claims against schools resulting from summer programs are as frequent and costly as those that occur at any other time of the year.

