

Edward A. Schirick, C.P.C.U., C.I.C., C.R.M.

Some Risks Just Won't Go Away

Risk is constantly changing. Recognition of this fact requires periodic review and updating of risk management strategies. Equally important as risk awareness and risk reduction strategies is the actual execution of the plan. The best plans on paper offer little or no protection if they are not executed properly. Some risks are resilient, persistent, and require constant attention. Sometimes events occur in spite of the camp risk manager's focus. Sometimes accidents happen, because the plan wasn't executed properly.

Transportation, weather, and inappropriate behavior are resilient, persistent risks. They present a constant challenge. Unfortunately, these risks together with certain circumstances marred the summer of 2005 and made news headlines in some areas. The result was deadly and life altering for some. These risks and some strategies for managing them are reviewed briefly in the following discussion and are intended as reminders of the need for vigilance and discipline in camp risk management practices.

Transportation Risk

Camps pay a lot of attention to the risks associated with transporting campers and staff in the summer. This is appropriate. There are a number of well-known issues (fifteen-passenger vans, driver training, etc.), which have been discussed in this column several times. For the most part, camps do an admirable job of managing transportation risk issues. Unfortunately in 2005, we were reminded about the severity of this risk. One story stands out.

Invariably, stories with tragic endings raise fundamental issues and leave us asking "why?" Consider the situation where a counselor uses her own car on a hot July day to take campers to a nearby lake to swim. Was she using her car with the camp director's permission? Did the camp check her driv-

ing record before entrusting the campers to her? If they did check her driving record, they would have learned her license was suspended in May for reckless driving. Did someone know and ignore the information? Did anyone know she took six campers in a car with only five seat belts? Who would have imagined she would weave recklessly in and out of traffic passing other cars at excessive speed? Who would expect a twenty-five-year-old woman to behave this way?

These and other questions are being asked by a shocked community and shattered families. A local district attorney is investigating what the camp director and her staff knew to determine if there is any criminally negligent behavior on the part of the camp.

Managing Risk

Camps should avoid using private passenger vehicles to transport campers, unless there is an emergency. All employees who have primary or secondary duties, which include driving pickups, vans, buses, or their own vehicles on camp business should provide their driver license information before they report to work so an appropriate check of their driving history can be obtained.

Some camps run these checks themselves. If this is your practice, send a copy of the records obtained to your insurance

broker for review and discussion with your insurer. Some insurance companies prefer to run these reports themselves. Check with your insurance broker to determine how your underwriter handles this matter.

This process often uncovers drivers who are ineligible to drive camp vehicles. This may be due to violations, accidents, or inexperience. You may be asked to sign a form acknowledging these individuals are not authorized to operate your vehicles. This process may be frustrating for you at times, because an employee you were depending upon to drive may not be permitted to do so as the result of poor driving history. However, this process will help you protect your campers, keep you on good terms with your insurer, and may even keep you out of jail. Managing transportation risks at camp requires a comprehensive plan, which should also include regular maintenance of the vehicles, proper driver selection, and driver training.

Weather Risks

Hot, humid days are expected and welcome during the summer. With them come a number of risks. One of these is lightning. Unfortunately, this summer there were several lightning deaths associated with camp programs, mostly in the West. In some cases, campers were caught outdoors. Others may have selected inappropriate shelter, which contributed to the unfortunate outcomes. This information underscores the fact that lightning should be taken very seriously.

Managing Risk

The National Lightning Safety Institute recommends the following practices to reduce the risk of being struck by lightning:

- Plan in advance — when you first hear thunder or see lightning take immediate action. Go into a building or inside

a vehicle. Lightning typically precedes rain, so don't wait for the rain to start to suspend your activities.

- If you are outdoors — avoid water, stay off high ground, and avoid open spaces. Stay away from all metal objects, including electric wires, fences, machinery, motors, power tools, etc. Unsafe places include underneath canopies, open air pavilions, small picnic or rain shelters, or near trees. Where possible find shelter in a substantial building or in a fully enclosed metal vehicle, such as a car, truck, or van. Keep the windows completely shut. Avoid touching any metal in the vehicle.
- If indoors — avoid water. Stay away from doors and windows. Do not use telephones. Take off headsets. Turn off and stay away from appliances, computers, power tools, and TV sets. Lighting may strike outside electric and phone wires causing shocks to travel inside.
- Suspend activities for thirty minutes after the last observed lightning or thunder.
- Injured persons do not carry an electrical charge and can be handled safely. Render first aid if qualified to do so. Call 911.
- Know your emergency telephone numbers.

There is no safe place outdoors in a lightning storm. When a safe place in a building or in a vehicle is not nearby, the National Weather Service recommends the following last resort actions to lessen the threat of being struck by lightning:

- Do not seek shelter under tall isolated trees! Stay away from all tall isolated objects. Lightning typically strikes the tallest object; that could be you in an open field, or clearing.
- Do not seek shelter under partially enclosed buildings.
- Know the weather patterns of the area. For example, in mountainous areas lightning storms develop in early afternoon, so plan your hike early in the day and be off the mountain before then.
- Know the forecast for your area. If a high chance of lightning storms is predicted curtail your plans or reschedule (avoid the risk).

- Do not place your campsite in an open field or on the top of a hill or ridge. A tent offers no protection from lightning. If you are in a forest stay in a lower stand of trees. If you are camping in an open area, locate your site in a ravine or valley.
- Wet ropes make excellent conductors. This is bad news if you are mountain climbing and lightning comes in contact with the rope. Remove unnecessary or extended ropes attached to you if you can safely do so.
- Stay away from metal including poles and backpacks.
- If lightning is striking nearby and you are outdoors you should:
 - Crouch down. Put feet together. Put hands over your ears to minimize hearing damage from thunder.
 - Avoid proximity (minimum fifteen feet separation between you and other people).

Abuse and Molestation

Camp professionals are aware of many issues associated with abuse and molestation. Abuse, molestation, and exploitation are societal problems that must be addressed if we are truly committed to protecting, educating, and nurturing our children.

A lot of emphasis has been placed on doing criminal background checks. Criminal background checks are only part of a comprehensive abuse and molestation risk management plan. However, we still talk with directors from time to time who are still not doing a comprehensive background check.

If you are among those directors not doing the most comprehensive criminal background check available as part of your overall risk management plan and due diligence with staff, arrange to do so in 2006. There are a number of background checking services available today that examine national databases quickly and fairly inexpensively.

The risk of abuse and molestation has changed over time. Initially, the focus and concern was on adult-to-child abuse, molestation, and exploitation. In recent years, underwriters have noticed more child-to-child abuse. This data includes bullying and hazing behaviors as well. Adult/counselor-to-camper abuse and molestation issues

are still of concern, but once again the facts underscore change in the risk.

Managing Risk

When was the last time you reviewed your abuse and molestation risk management plans? Does it address strategies to reduce the child-to-child abuse risk? Now is a good time to update your plan if you haven't done so recently. There are many resources to help you with this process. One of those is a Seven Step Program For Protecting Children developed by an organization called Darkness To Light. The seven steps follow:

1. Learn the facts.
2. Minimize opportunity.
3. Talk About it.
4. Stay alert.
5. Make a plan.
6. Act on suspicions.
7. Get involved.

Visit their Web site for more in-depth information on the Seven Step Program at www.darkness2light.org.

Be Alert and Vigilant

Risk is constantly changing. Be alert; be vigilant. Stay focused. Concentrate on executing the fundamental aspects of your risk management plan excellently. Be open to new approaches and update your risk management plans and strategies regularly. ■

Edward A. Schirick, C.P.C.U., C.I.C., C.R.M., is president of Schirick and Associates Insurance Brokers in Rock Hill, New York, where he specializes in providing risk management advice and in arranging insurance coverage for camps. Schirick is a chartered property casualty underwriter and a certified insurance counselor. He can be reached at 845-794-3113.

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