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| **Human Exposures or Liabilities:**Check all that apply to your camp |
| **Standard of Care Liabilities****(Tort or Third-Party Liabilities)** | **Examples or Types of Illness/ Injury or Damage Caused by:** | **Sample Techniques to Reduce, Prevent, or Control Loss** | **Identify Risk-Control Methods and Technique(s) and Steps Taken** |
|  General duty of care  | Damage to others caused by negligence. (Many are described in specific areas below.) | Good general liability insurance in addition to any exclusions or additional coverage described below. Umbrella liability insurance for catastrophic accidents.  |  |
|  Directors and officers | Decisions made by directors, boards, committees or lack of policies or procedures | Informed decision makers establish policies consistent with common practice or standards of the field,D and O insurance. |  |
|  Property of others | Equipment not owned by the camp | Regulations for possession and use |  |
|  Employer/employee relationship(harassment, slander, discrimination) | Inappropriate actions, including criminal behavior, by employer or other staff, wrongful dismissal, invasion of privacy, discrimination based on age, race, religion, sex or disability, etc. | Staff-hiring policies, personnel policies, training process, policy on search and seizure, bona fide occupational qualification, sexual abuse liability insurance, employment practices liability insurance (BFOQ), etc.  |  |
|  Food service | Unsafe water, hazardous foods containing infectious or toxic microorganisms, (e.g., e-coli, salmonella, etc.)  | Procedures for storage, handling potentially hazardous foods and sanitation, controlled access, etc.  |  |
|  Environmental impairment and pollution | Sewage, toxic materials, leaks of underground tanks, insect/weed control, use of chemicals, etc. | Garbage storage capacity, leak proof, environmental impact plan, etc.  |  |
|  Maintenance | Broken equipment, bunk-beds rails, rotted stairs, unsafe electrical or gas lines, shower water temperatures, vehicle mechanical failure, damaged program equipment, etc. | Workers’ compensation insurance, maintenance plan, identified cutoff points, trained personnel, emergency exits, annual fire equipment and electrical evaluation, etc.  |  |
|  Attractive nuisances | Failure to control access or unauthorized use of ropes course, lake, pool, firearms, etc. | Fences, signs, security system, etc.  |  |
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|  Staff selection/training (volunteer or paid) | Lack of screening or training, unqualified staff, etc. Violation of child labor laws and discrimination laws. | Driver training, training for late hires, in-service training, work permits and proof of age procedures, knowledge of laws. |  |
|  Staff supervision/behavior (volunteer or paid) | Failure to supervise staff, drunkenness or drug use by staff, etc. | Supervision training, guidelines for appropriate and inappropriate behavior  |  |
|  Participant supervision | Failure to supervise adequately, not maintaining appropriate camper to staff ratio, camper to camper child abuse, release of camper to unauthorized person, etc. | Procedures for transporting persons, procedures for prevention of child abuse, appropriate camper behavior techniques, regular analysis of incidents, required documentation, etc. Child abduction liability insurance. |  |
|  Health services | Failure to provide appropriate first-aid or emergency care, failure to meet special medical needs or dispense medications properly, exposure to bloodborne pathogens, bioterrorism, diseases carried by insects or animals, etc. | Health-care plan, qualified health-care staff, user group information, etc.Exposure Control Plan (OSHA). |  |
|  Program activities | Inadequate safety regulations and emergency procedures, failure to provide qualified leadership, inform parents of risk, etc | Safe and appropriate equipment, signed permissions for participation, supplementary insurance, certifications, etc. All specialized activity standards. |  |
|  Personal injury from: -abuse -assault -invasion of privacy  -discrimination -search and seizure  | Inappropriate actions, including criminal behavior, by staff or other campers, lack of protection in public places or from intruders, camper or staff recruitment practices, misuse of camper photos, inappropriate disclosure of health information, technological security, etc. | Written safety regulations, personnel policies, implementation of ADA requirements and privacy rule, guidelines for release of personal information etc. Criminal records checks. |  |

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| **Standard of Care Liabilities****(Tort or Third-Party Liabilities)** | **Examples or Types of Illness/ Injury or Damage Caused by:** | **Sample Techniques to Reduce, Prevent, or Control Loss** | **Identify Risk-Control Methods and Technique(s) and Steps Taken** |
|  Defective or tampered products | Contaminated food, defective program, or safety equipment, etc.  | Credible food and equipment source, controlled access, crisis-management plan , etc. |  |
|  False advertising | Misleading or incomplete information on facilities, activities or personnel, etc. | Brochures, videos, and written material that correctly describes facilities, staff, program, etc. |  |
|  Health-care malpractice | Inappropriate actions by health-care staff | Knowledge of individuals malpractice insurance or coverage with supplementary or general liability insurance, licensed to practice in state where camp is located |  |
|  Vehicle operation | Passengers exceed capacity, lack of seat belts, driver not qualified., improper loading or unloading, poor selection of commercial provider, noncompliance with regulations regarding passenger vans and CDL driver drug and alcohol testing , etc | Insurance, safety regulations, credible vehicle provider, safety checks, maintaining safety reports, etc.  |  |
|  Sponsorship | Lending endorsement to an activity not in your control; the image of co-sponsors | Appropriate insurance, board review of endorsements/sponsorships |  |
| **Loss to Human Resources (Campers, Staff, and Volunteers)** | **Considerations or Effects of Human Loss on:** | **Sample Techniques to Control, Reduce, or Prevent Loss** | **Identify Risk-Control Methods and Technique(s) and Steps Taken** |
|  Injury from accident Illness preventing participation Disability (long or short term) Death Disease Psychological impairment \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  | * loss of income if activity cannot be offered
* staffing for rental group/contracted services
* public credibility
* campers and staff due to stress of incidents or results of accidents
* closing camp due to epidemic/ illness, terrorism
 | Arrangements with crisis intervention services/psychological supportInsurance for loss of income Legal supportPR proceduresBack-up staffProcedures to deal with crises, appoint spokespersons, crisis-communication planPlan for handling complaintsPlan for contacting parents |  |
| **Financial Exposures or Liabilities:**Check all that apply to your camp |
| **Operational Financial Liabilities** | **Financial Damage Caused by:**  | **Sample Techniques to Control, Reduce, or Prevent Loss** | **Identify Risk-Control Methods and Technique(s) and Steps Taken** |
|  Petty cash Cash receipts Cash disbursements Reimbursements Authority to purchase Authority to pay Authority to enter into contracts Inventory controlBank reconciliations | Poor or no procedures/policies to prevent: * Theft
* Embezzlement
* Inadequate records
* Financial commitments beyond budget or ability to pay
* Bankruptcy
 | * + - * Crime insurance
			* Policies/procedures that specify who has authority to control access to funds and records. Use of professional accounting services
			* Policies on staff reimbursement
			* External audit or review
			* Regular training for persons responsible for finance
			* Use of Generally Accepted Accountings Principles (GAAP)
			* Bonding employees handling money
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|  Vacation accrual Payroll accrual | Allowing vacation or payroll to accrue beyond ability to pay or to replace staff in a timely manner.Obligation or commitment to pay for time worked.  | Personnel policies specifying use of vacation time, current knowledge and compliance with federal and state employment laws, etc. |  |
|  Computer system | Perils or events that affect computer system, (e.g., viruses, vandalism, lightning). Losses from electronic business transactions, security, data loss, infringement of copyright , etc. | Risk-control policies on use, anti-virus software and system firewalls, insurance, training, etc. Compliance with Children’s Online Privacy Protection Act (COPPA) |  |
|  Government regulations and tax liabilities | Failure to meet government reporting criteria (tax requirements, fines by government regulatory bodies) | FLSA and OSHA compliance audits, current knowledge and compliance with FICA and FUTA, minimum wage requirements and other regulations and requirements, etc |  |
|  Business interruption | Terrorism, destruction due to natural disaster or catastrophic weather event, illness related to contamination, sexual abuse, etc | Business interruption and extra-expense insurance, policies regarding refunds, contracts |  |
| **Contract Liabilities** | **Examples or Type** | **Sample Techniques to Reduce, Prevent, or Control Loss** | **Identify Risk-Control Methods and Technique(s) and Steps Taken** |
|  Lease/rental | Contracts with guest/user groups | Agreement specifies what to transfer/ what to retain. Reviewed with lawyer.  |  |
|  Employment agreements | Agreements with staff |  Personnel policies: address at-will status |  |
|  Refunds | Camper fees, rental cancellations | Written policy for parents/groups |  |
|  Grants | Obligations to fulfill grant stipulations | Time line and stipulations reviewed regularly |  |
|  Sales or purchase orders | Limits and authority of buyers to purchase, methods of documenting orders  | Guidelines specifying limits, procedures and authority to bind the corporation |  |
|  Notes, mortgage, loans | Limits/authority to sign for camp/ corporation. | Policy/controls on binding camp/corporation. |  |
|  Insurance coverage | Desired coverages, limits, exceptions, deductibles | Regular review of coverage, including the general liability and umbrella liability insurance coverage |  |
|  Contracts for service | Food service, construction, etc. | Agreements specify what to transfer/what to retain. Reviewed by lawyer. |  |
|  Program activity contracts | Horse leasing or public stable use, rafting, community swim pool, permits for access, etc. | Agreement specifies what to transfer/what to retain and conditions of use. Reviewed by lawyer. |  |
|  Participant/user-group registration | Agreement to provide services | Waivers, releases, permission to participate, permission to treat, etc.  |  |
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| **Property Exposures or Liabilities:**Check all that apply to your camp |
| **Property, Buildings and Equipment** | **Considerations Affecting Losses in This Category:** | **Sample Techniques to Reduce, Control, or Prevent Loss** | **Risk-Control Methods and Technique(s) and Steps Taken** |
|  Fire/smoke Theft Land movement/earthquake Collapse Blizzard, ice, hail Flood Wind, tornado, hurricane Sewer backup Lighting Falling objects Vandalism Breakdown of machinery Collision Explosion Contamination Loss of utilities Poor maintenance Loss of personal property | * Area of the country and known risks
* Severity of damage to your property
* Is the building worth insuring?
* Value of items in buildings
* Distance from emergency services
* Seasons of site use
* Availability of backup power
* Cost and availability of safety equipment on site
* Cost and availability of insurance
* Aging property or equipment
* Backup systems for computerized records and documents
* OSHA requirements

 -maintenance log -lockout/tagout  -material safety data sheets* Laws, codes, permits, regulations, affecting operation
 | * Establish emergency plans for natural disasters
* Purchase property insurance
* determine acceptable deductible
* determine acceptable ceiling
* determine what is feasible to retain (without insurance)
* Purchase of safety, rescue, or other equipment
* Supervision of site when not in full use
* Inventories of equipment and supplies
* Annual safety examinations
* Assessable descriptions of electrical lines and cutoff points
* Train staff and participants in roles in emergency plan
* Establish long-term maintenance plan
* Hazard Communication Plan (OSHA) Determine appropriate storage and handling of equipment, hazardous materials, and records
* Relationship with local fire and law enforcement officials
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