



## LOSS PREVENTION TIPS - SUMMER

This series of newsletters provides loss control tips that childcare providers might use to minimize automobile, liability, property and workers compensation losses

### **Automobile claims**

Be sure that all vehicles used in your business are insured. Also, employees' vehicles should not be used regularly for business errands. You cannot control the maintenance of their vehicles, and employees are less likely to be distracted by personal tasks when driving a vehicle they do not own.

A surprising number of claims involve minor collisions that occur while backing up. Before backing, take an extra moment to observe any potential obstructions. If another person is available, then use that person as a spotter (a safety technique used on construction sites and in fire stations). If you have any concerns about pedestrians in the area, then honk the horn before backing.

### **Liability claims**

Increasingly, parents are concerned about their child's exposure to the sun. Discuss any special needs with the parents. Apply sun screen as directed, and make sure that children are wearing hats that their parents provide.

Summer should be a season for doing general maintenance and making repairs to the premises. Remove debris, including rocks and sticks, and replace worn out playground equipment. Check for protruding nails, bolts or splinters, and for anything that needs to be tightened. Fill holes or depressions in the yard, and eliminate other potential trip hazards.

Also, regularly inspect the property for bee or wasp nests.

### **Property claims**

Summer storms often require immediate action. If you cannot reach your insurer or agent, then proceed to make any repairs needed to prevent additional damage. For example, if shingles have blown off the roof and water is entering the building, then try to contact someone who can make emergency repairs. If possible, then take some photographs before making temporary/emergency repairs.

### **Workers compensation claims**

Take extra care when playing with children, because all too frequently that's when workers compensation injuries occur.

Childcare workers should not climb onto equipment designed for young children. Don't slide down children's slides. Unlike children, who usually suffer no apparent injury when falling or jumping down from playground equipment, adults who fall may suffer serious injuries.

Be aware of where children are when they are playing. Childcare workers may suffer injuries when children or the things they are riding unexpectedly strike them in the legs or push them from behind. Discourage children from jumping into or onto childcare workers.

Be especially careful when around swings. Swings or children swinging can strike someone in the head or upper body. Pushing a child on a swing can cause a back, shoulder or arm injury. In addition, childcare workers should not sit or use swings made for children, because they can break without notice or warning.

Finally, when playing with children, stay close to the floor, thereby minimizing the risk of a back injury caused by lifting a child.