Ontario School Boards' Insurance Exchange

ORACLE

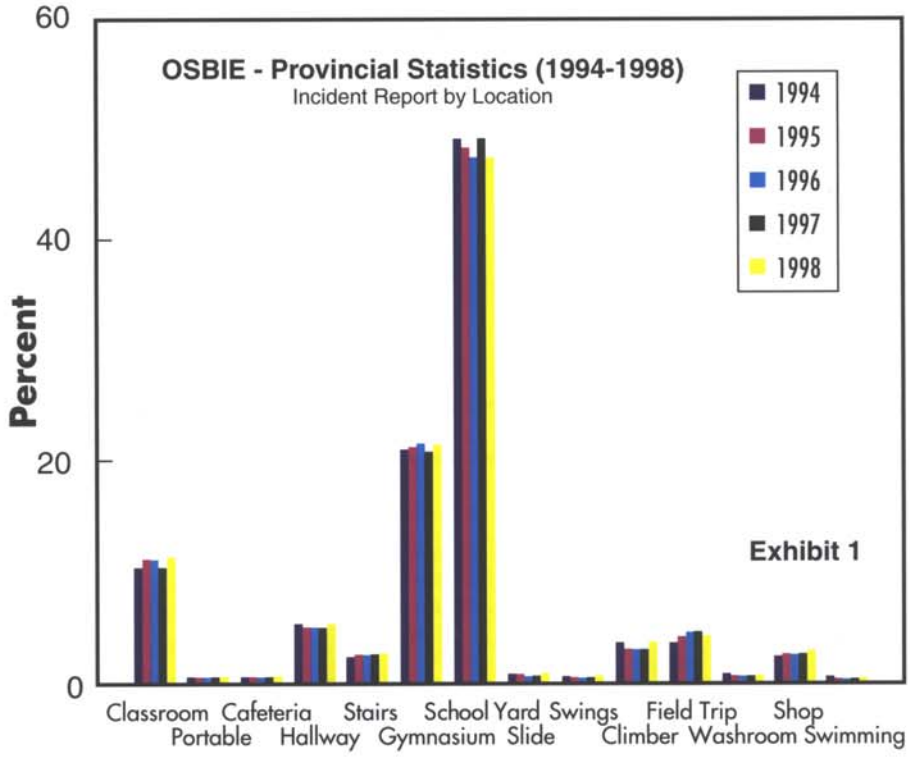
Volume 10 Number 2 May 1998

Special Edition!

ARE SCHOOL PLAYGROUNDS SAFE?

Recent media reports indicate that approximately 10,000 children per year in Canada require medical treatment as the result of playground equipment injuries. Those statistics did not distinguish between school and municipal playgrounds, and dealt with the more severe injuries requiring hospital emergency treatment. OSBIE received approximately 28,000 playground incident reports in 1997 for Ontario alone, out of which an estimated 1,200 would have been serious enough to require medical attention.

The focus of this special edition of ***The Oracle*** is to use the principles of risk management to analyse OSBIE's playground claim and incident report data, identify the risk exposures, and to examine the alternative risk management techniques that are available to you. Because each school board is unique, the selection and implementation of the appropriate risk management technique(s) will have to take place at the school board level. OSBIE staff would be pleased to assist any school board with developing an implementation plan.



FACTS & FIGURES

So, where are the injuries coming from on your playgrounds?

As previously noted, OSBIE processed approximately 28,000 incident reports in 1997 resulting from playground injuries. Although many of these injuries were minor, and most of the incidents resulted from "free play" activities, we were able to isolate the number of incidents that related specifically to playground equipment (Exhibit 1). Although we believe that many equipment incidents are incorrectly reported as "Schoolyard", it does give us a good indication of where the problem areas are, and confirms the trend observed in our claims data. Using actual claims information, we know that most playground claims costs are the result of injuries sustained from climbers, swings and slides. Between 1987-1997, playground injuries cost OSBIE members approximately $3.6 Million.

As Exhibit 2 indicates, over 63% of playground-related claims costs resulted from injuries on the climber alone, totalling $2.3 Million.

Based on the information illustrated in Exhibit 3, many of these climber claims could have been avoided. About one quarter of these claims costs resulted from equipment failure or defects which should have been spotted in daily inspection routines by school staff. Another 16% of the claims costs were attributable to poor maintenance of the equipment. When you add in the claims costs resulting from poor supervision practices and unsafe use (User Error), about two thirds (66%) of the claims costs for climber injuries were affected in some way by Human Element Factors - employees failing to follow policies and procedures for inspection, maintenance, supervision or safety instruction/enforcement on the safe use of the equipment. With education and enforcement of board policies and procedures, these claims costs could have been avoided or significantly reduced. More importantly, these children would not have been injured.

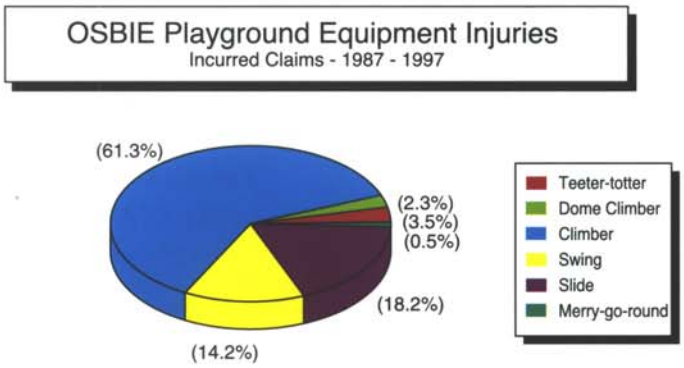


Exhibit 2

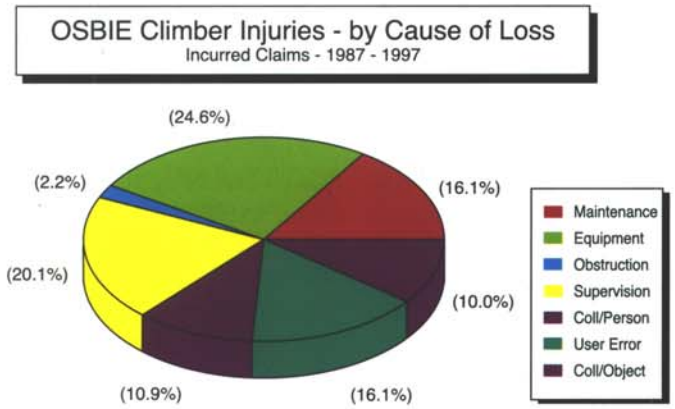


Exhibit 3

RISK MANAGEMENT STRATEGIES

- What Can You Do?

There are three main categories of Risk Management strategies that can be applied to almost any situation:

(1) Risk Avoidance
(2) Risk Minimization
(3) Risk Acceptance

Since the third strategy of Risk Acceptance deals with situations where a very low probability of loss exists, it does not apply to playground activities.

Risk Avoidance:
This strategy is very straightforward, and the most effective in protecting your school board from injury claims. In simple terms, if the activity that may cause an injury does not take place, there is absolutely no chance of a loss resulting from that activity.

Applying this to the climber equipment, you can re-state this principle to say: "If there are no climbers on the playground, then it is impossible to have an injury /loss resulting from the use of a climber." Removing existing climbers or avoiding new installations of climbers on playgrounds would be considered a risk avoidance strategy.

It is recognized that choosing this strategy is not always possible or practical. However, it is the most effective way of avoiding claims, and should be used for any high-risk activity.

Risk Minimization:
This strategy is on-going and involves considerably more effort than Risk Avoidance. Risk Minimization often takes the form of loss prevention, in that rules and procedures are set out to minimize the risk of a loss (pre-loss strategies), or to limit the severity of a loss if it does occur (post-loss strategies), for a given activity.

One of the assumptions of this strategy is that the benefits of the activity taking place exceed the consequences of any loss/injury that may result from the activity. In effect, an organization has accepted the risk factor for a given activity and takes positive steps to reduce the chance of a loss occurring - deciding that the benefit to the organization out-weighs the risk.

Taking risk is a necessary part of life - it is how our society has progressed. However, taking unnecessary risks is at the least irresponsible, and at worst criminally negligent. Risk managers must constantly work to find a balance between risk and benefit.

With respect to playground equipment and to climbers in particular, the following are examples of risk minimization strategies:

Pre-Loss:

- ✔ Inspect playground equipment daily/weekly
- ✔ Conduct a certified inspection at least annually
- ✔ Maintain equipment properly
- ✔ Maintain ground cover to proper depth
- ✔ Ensure new equipment meets CSA-Z614-98 standards
- ✔ Retrofit or remove equipment that does not comply with CSA-Z614-98
- ✔ Safety training for students
- ✔ Train yard supervisors on safety rules/prohibited activities
- ✔ Enforce playground safety rules
- ✔ Ensure adequate number of playground supervisors are on duty.

Post-Loss:

- ✔ First Aid training for teachers and yard supervisors
- ✔ Emergency procedures for ambulance
- ✔ Take pictures of the scene as soon as possible
- ✔ Complete Incident Report Form
- ✔ Advise teachers not to admit liability for any accident
- ✔ Designate an official news media spokesperson.

RISK MANAGEMENT STRATEGIES - *Playgrounds*

The Canadian Standard Association Guidelines for Children's Playstructures has evolved from a "Guideline" to a Standard as of 1998. There has been a harmonization of the American and Canadian standards into the National Standard of Canada on "Children's Play spaces and Equipment".

All playground equipment in the Province should meet the new Standard and there should be plans in place to bring current playground equipment to standard over a period of time. It is recommended that all Boards have a copy of the Standard and have a Policy in place that new equipment meet the Standard. A copy of the Standard may be obtained from:

Canadian Standards Association, 178 Rexdale Boulevard, Etobicoke, Ontario M9W 1R3.

DONATED EQUIPMENT:

School Boards should not accept donated playground equipment, unless it meets CSA standards, or can be brought to standard when it is installed.

Playstructures should be installed by the manufacturer. This will ensure the manufacturer's warranty on the equipment, and liability for the installation.

Volunteer installations are risky in that there is the potential for injury to volunteers working on the installation. The school board does not carry accident insurance or Workers' Compensation- type of insurance for volunteers, thus leaving the board open to suits alleging negligence in the installation process.

It will be incumbent on the board to ensure that volunteer workers are working in accordance with Health & Safety regulations. This will include such things as the volunteers wearing appropriate protective equipment. Volunteers should sign disclaimers holding the board harmless for injuries they suffer on the project.

Boards will assume liability for any volunteer installations. Claims that result because of an improper installation will not be covered by the manufacturer's liability insurance. If you do permit a volunteer installation, a manufacturer's inspection following a volunteer installation is highly recommended.

INSPECTIONS:

Playstructures require inspections - daily - weekly - annually.

Daily: This is a walk-through inspection, each morning, prior to the children's arrival.

The teacher/principal/custodian is looking for overnight vandalism to the structure itself, or harmful debris under the structure, such as broken glass, syringes, etc. Does the groundcover require raking to ensure a resilient base to cushion falls? This walk- through should be logged, and action taken documented.

Weekly: The weekly inspection would be conducted by the custodian, or other Plant personnel. It would entail checking for loose bolts, wearing on chains or swing seats, etc., and the general security of the structure.

These weekly inspections should be logged, and the action documented. If a weakness is identified in a structure and it cannot be immediately repaired, the equipment should be removed from service until repairs can be made.

Annually: It is recommended that an annual professional inspection be conducted on all playstructures. There are a number of companies that have the expertise to provide the inspections, which will measure the Board's equipment against the CSA Standards, and provide written reports of their findings.

Currently courses are being offered to certify inspectors, and some Boards may wish to send staff to become certified inspectors to enable them to conduct the annual inspections and make recommendations to ensure all equipment meets the Standard.

GROUND COVER:

One of the most common problems identified in the loss control site inspections OSBIE conducts through the IAO is insufficient ground cover. The CSA Standards set out a variety of options for ground cover. It is the depth of ground cover that is important, and it should be recognized that ground cover must be replenished as it gets dispersed through play. It is important to create a resilient surface to mitigate injuries due to falls. The CSA Standard contains a chart of recommended materials and the recommended depth. Schoolboards should refer to it and follow it

as it relates to the playground dimensions at that site.

CLIMBERS
Safety VS Freedom

As discussed in a previous article in this special edition of The Oracle, climbers account for about two thirds of the incurred claims costs for playground injuries OSBIE members have had to pay for the 1987-97 time period - about $2.3 Million!

Although the removal of any equipment that poses an unusually high risk of injury should always be the first choice for any risk manager, there are alternatives. However, implementing these alternatives may impose restrictions on the "free-spirit" of play associated with this equipment. Considering the claims costs - and more important, the injuries - we feel that this is a small sacrifice to ensure a safe playing environment for students.

If removing the climber is not an option, then risk management becomes paramount. The following list, although not exhaustive, contains some of the major risk management tips to help ensure student safety while using climbers:

- ensure equipment has been professionally installed
- implement and monitor good maintenance procedures
- use simplified climber designs that are close to the ground
- ensure ground cover is main tained to proper depth
- train yard supervisors on playground safety rules and enforce them
- train students on safe play practices
- limit number and age of students on play structure

PLAYGROUNDS AND RISK MANAGEMENT

Since over 50% of the incident reports received by OSBIE in the past 5 years were the result of playground injuries, it is easy to apply the basic principles of risk management to these types of occurrences. As with many risk management strategies, there is often very little cost, and simply following a well-written procedure is the main step in preventing most injuries.

The following recommendations are not all-inclusive, and are intended as minimum standards for school boards to incorporate into their policies and procedures.

RISK MANAGEMENT TIPS:

- Obtain a copy of the new CSA playground standard - CSA-Z614-98.
- All new equipment must comply with the CSA standards.
- Older equipment should be measured against the new CSA standards - if feasible, retrofit to bring it up to standard - if not - REMOVE IT!
- Donated equipment must meet CSA standards.
- Avoid volunteer installations of playground equipment.
- Implement a daily/weekly maintenance schedule. Use a Log Book.
- Schedule an annual inspection by a certified playground inspector. Act immediately on any recommendations.
- Train yard supervisors on playground safety rules and enforce these rules.
- Ensure there are adequate numbers of playground supervisors on duty.
- Train students on playground rules and safe play practices.

The O.S.B.I.E. Oracle is a publication of:
The Ontario School Boards' Insurance Exchange
105 Silvercreek Parkway N., Guelph, Ontario N1H 6S4
http://www.osbie.on.ca Editor: David Beal (E.& O.E.)

O.S.B.I.E. ORACLE