

Insurance and Risk Management

Participants:

Becca – Camp Seymor; YMCA – kid to kid, cabin leaders to kid, rental groups
balance of paperwork and doig it right

Matt – SU New York, Day Camp – lined up for 20 years; teen adventure camp in
Adirondaks, cost and benefits of off site activities – adventure programming,
contracting out for specialized activities

Heather – amount of risk that you want, need and should assume

Tudi – nature canter, bilding NON Profit Insurance

Owners:

Gary Thompson

Cole Schlack

Questions:

Can you ask for social security – A: State Dependand

Peer Review – Often what happens is that a Certification or Accreditation gets
watered down. Can lead to a false sense of security. A helpful resource that
should not be an end result.

Quality practices are the top end of risk management
Insurance is a last resort

Waives, forms and medical releases – have reviewed by an attorney that
knows what they are doing, in state. Can work incredibly well, but still at the
mercy of the scrutiny of a judge.

Copying other people's forms can lead to copying other's mistakes and creating
something that does not apply to your state or your activities.

Getting great forms is expensive.

People need to sign forms when they are in a position to not participate.

How do we know whether or not to be a stickler. Think about the risks of the
program and can you always get every form signed before folks show up.

Can a parent waive a child's rights? A: State Dependant.
If so what age can children gauge their risks?

(Ideally you would restrict visitation to folks with insurance)

Indemnity Clause – indemnify the school of host event for your actions

Vs

Additional Insured Status – Any contractor that we use, should list us as additional insured and we should verify this with visiting organizations.

Contract Groups signs certificate of insurance

Vs

Individuals that need to sign waiver

Bottom Line:

If they pay use to use our facility then our insurance holds the bag.

Staff Background Checks and Training

Fingerprints is the most recommended. Takes time and is expensive. Reality is that it does not always work.

What are the things in the industry that we would not touch? Is there an industry standard for red flags?

Electronic checks that go to the county level. (all employees)
Fingerprint check more permanent employees.

Ask: exactly what are we doing and how in depth is the background?

There is no great way to get a background check.

Cabin Supervision

Who is responsible for teachers and chaperones? The school.

Recommend a minimum number of adults for cabin supervision.

If something happens with a school group it goes back to the school. The problem is that if we know they are doing a bad job and the badness goes over to another group. How are we responsible for facilitating the interaction.

If a school is doing a bad job, the State should know.

How do you comply with a 2 adult standard?

Correct Policies, Staff, Background Checks, If you have done everything that you can you are going to hold up very well in court. All these things demonstrate a level of **competence**.

Quality of the program vs the concept of how something may play out in court

Any change in attitudes toward risks?

Inherent risk laws – a slow progression of activities getting on the list, BUT if negligence is put on the party then that is thrown out.

Policies and Procedures and Protocols -

If it is written down then it needs to be followed

Or

What can you keep open to judgment?

What are the things in the industry that we would not touch?

Risk Management

Can't go it alone.

Consider setting up the potential for future ANCA conference workshops that might provide the opportunity to share what is happening and learn from each other.

Future next steps would be a peer review w/ site visit.

WHY NOT COMBINE IT WITH AN ANCA REVIEW?