

Camp Playland Risk Exposure Chart

HUMAN LIABILITIES

| Potential Risk | Type of Damage Potentially Caused: | Reduce, Control or Prevent Damage by: |
|--------------------------------|---|--|
| General Duty of Care | Damage to others caused by negligence. (Many are described in specific areas below.) | Having good general liability insurance in addition to any exclusions or additional coverage described below. Umbrella liability insurance for catastrophic accidents. |
| Employer/Employee Relationship | 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. | Have policies clearly laid out in the staff handbook. Cover these sessions in person during staff orientation. Conducting background checks. Directors must be on campus at all times to oversee staff interactions. |
| Food Service | Unsafe water, hazardous foods containing infectious or toxic microorganisms, (e.g., e-coli, salmonella, etc.) | Work with a licensed caterer who can provide all necessary credentials. |
| Maintenance | Broken or damaged equipment can cause serious injuries | Weekly safety checks of all equipment during camp season. Replace damaged goods immediately. Workers compensation and camper excess medical insurance. |
| Participant Supervision | Without proper supervision, camper or staff injuries may occur. | Supervision training in the handbook and at orientation, guidelines for appropriate and inappropriate behavior |
| Health Services | Lack of proper health care can lead to serious injury | Qualified nursing staff, on call doctor and up to date standing orders. Have a relationship with local EMTs and hospital. |
| 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. |
| Transportation of campers | Car accidents, injuries on the bus during transport | Trained drivers and bus counselors. Communication with parents. |
| Campus Safety | Intruders on campus | Have trained security at all entrances/exits at all times. Identify any visitors with stickers. |

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| Vehicle Safety | Staff parked cars could be vulnerable to theft/damage. | Security person should be guarding parked vehicles. Tell all staff to lock cars. Maintain trees near staff parking area. |
| Staff Selection | Lack of screening or training, unqualified staff, etc. Violation of child labor laws and discrimination laws. | Interviews, reference checks, background checks, staff handbook, staff orientations. |
| Trees | We are a shaded campus. Downed trees could cause serious injury | Contract tree care company to maintain trees. Look up. Be aware of all loose branches. |
| Loss of Staff | Staff may quit, become injured or need to have their contracts terminated | Over hire. Incentive staff to refer friends. |
| Closing Camp | Camp may need to close due to a pandemic / terrorism / illness | Have a no refund policy in terms and agreements. Director will handle all parent communication. Insurance for any loss of income if needed. |
| Bugs | Tick bites, bee stings, bug bites | Exterminator under contract. Spray property as state law allows. |

Financial/Operational Liabilities

| Potential Risk | Type of Damage Potentially Caused: | Reduce, Control or Prevent Damage by: |
|-----------------------|---|--|
| Tuition Management | Staff theft, overspending, embezzlement | Insurance policies that cover crime. Accept credit cards to limit cash/check interactions. |
| Data Breach | Client credit card or data stolen | Contract reputable and secure data and credit card processing companies. |
| Lease of property | Broken lease | Have signed contracts, reviewed by lawyers. |

Property Resources

| Potential Risk | Type of Damage Potentially Caused: | Reduce, Control or Prevent Damage by: |
|---------------------------------|---|--|
| Building Loss / Property Damage | Fire, natural disaster | Property Insurance. Train staff in emergency action plan. Relationship with local fire and police departments. |
| Equipment Management | Damage / stolen / lost | Inventories of all supplies, insurance |