

# Risk Management Endorsement

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- Supplement to ARVC Foundation Practitioner Certificate for NFPA 1194
- Covers other industry regulations and potential risks related to EPA, OSHA and ADA
- Covers risk management and mitigation to help reduce potential costly claims
- Provides ARVC members discounts on insurance rates through Member Benefit Provider – Leavitt Insurance

# Endorsement Requirements

- Earn ARVC Foundation Practitioner Certificate for NFPA 1194
- Classroom Risk Management Course
- Complete Online Courses
- Complete Online Quiz (90% or better score)
- Complete the Risk Management Inspection and Upload to OHEPOnline.org



# ARVC-Leavitt Discount Program

- Earn Practitioner Certificate for NFPA 1194 and Complete Endorsement Class (Up to 5% Discount)
- Submit Inspection (Up to Additional 10% Discount)



*For exact discount amount  
talk with your Leavitt Agent*



# Risk Management

# Learning Outcomes

1. Identify the key causes of most liability claims within the industry.
2. Describe processes for proper risk mitigation related to tree maintenance, slips/trips and falls, incident/claim reporting with witness statements and safety rules.
3. Identify tools to assist in development of a risk mitigation program.
4. Develop an action plan to ensure compliance now and in the future.

# Why Care About Risk Mitigation?

- ✓ Claims drive YOUR premium
- ✓ Claims drive the industry's premiums
- ✓ Risks left unmanaged are left to LUCK



# Unmanaged Risk

## Could Result In...

- ✓ Death or serious injury of guests
- ✓ Property destruction
- ✓ Death or serious injury of you/your employees
- ✓ Financial loss / loss of business



# Most Frequent Claims

- Slips/Trips/Falls
  - ✓ Poor Quality Walking Surfaces
  - ✓ Steps
  - ✓ Man-Made Objects
  - ✓ Playgrounds
  - ✓ Transitions
- Fire (Electrical)
- Weather
- Powered Recreational Equipment
- Auto Accidents

# Actual Loss Examples

- Fire burned building to the ground – use of space heater - \$268,802
- Guest slipped on uneven concrete at campground - \$151,000
- Guest (minor) was bitten by owner's dog - \$96,286
- Guest accused owner of not maintaining tennis court properly, he was injured - \$70,390

# Actual Loss Examples

- Claimant sustained possible serious injury when she slipped and fell while exiting her cabin - \$102,387
- Claimant (minor) alleges injuries sustained while playing on the Giant Jumping Pillow - \$364,703
- Tree limb fell onto camper's tent and claimant (minor) was inside and sustained Injuries - \$112,083
- Dead tree limb falls on Guest's RV – upon inspection trees were not properly trimmed - \$63,483

# Risk Prevention

- Avoid
- Reduce
- Transfer
- Accept



# Risk Management Steps

- Identify possible risks
- Reduce or allocate risks
- Plan
- Document



# Risk Management Truths

- Like death and taxes, insurance claims are inevitable!
- Claims will happen!
- Recognizing that you can't stop them, you can take steps to minimize risks, mitigate losses, and prepare for the inevitable.

# Risk Management Best Practices

- Identify Risks
- Prepare a Plan
- Train staff
- Document Efforts
- Evaluate and Update



# Risk Identification 4 Quadrants of Risk





# Recognize Risks

- **Different types of risks:**

## **Common Risks :**

Slips, Trips and Falls, Pool & Swimming Safety, Cooking Risks, Amenities, Attractions, Vehicle Safety, maintenance issues, Staff, Interactions with each other and guests, & minor weather events.

## **Uncommon Risks :**

Major Weather events. Fire, Flood, Tornado, Hurricane, Earthquake, and more.

# Make Your Facility Safe



**Common Risks can be addressed by taking steps to make your park “Guest Safe.”**

# Incident Management

- First Priority is care of the injured party regardless of fault
- Next Steps
  - ✓ Time is of the Essence
  - ✓ Keep one staff member with injured guest

# Incident Management

## What do I say?

- Be responsive
- Show care for both injured guest and other guests
- Help your guests feel they are in capable hands

## What don't I say?

- Don't admit wrongdoing
- Don't make value judgments
- Don't profess to be a medical expert
- Don't guarantee a speedy evacuation

# Post - Incident Management

- If possible get pictures
- Dealing with the media



# Uncommon Risks



## Prepare Your Plan

Risks that can occur on a larger scale,  
and may involve everyone.



# Prepare Your Plan

## Emergency Preparedness:



To safely shelter or care for many people

# Crisis Management

- Communication
- Evacuation
- Gathering Place
- Emergency Response Procedure
- Internal and External Resources



# Prepare Your Plan

## Writing Your Plan



**EMERGENCY  
EQUIPMENT  
STORAGE**



# Post Incident Plan

- Assess and Photograph all damages
- Contact your Insurance Agent
- Secure Damaged Areas
- Contact Inspectors, Suppliers and Contractors



# Documents and Forms

- Site Safety Inspection
- Incident Report Form
- Tree Hazard Analysis
- Golf Cart Maintenance Checklist
- Pool, Beach & Hot Tub Signs
- Storage Cabinets for Flammable and Combustible Liquids

# Learning Outcomes Review

1. Identify the key causes of most liability claims within the industry.
2. Describe processes for proper risk mitigation related to tree maintenance, slips/trips and falls, incident/claim reporting with witness statements and safety rules.
3. Identify tools to assist in development of a risk mitigation program.
4. Develop an action plan to ensure compliance now and in the future.

# Assessment

# Assessment Requirements

1. Complete Classroom Coursework
2. Complete Online Coursework
3. Complete Online Quiz
4. Complete Park Inspection



# Questions?

