



# Church safety solutions

June 2008

## *Part 2 of 2: Non-supervised recreational activities, including skateboarders and playgrounds*

# Non-supervised recreational activities

### Inside this issue

#### Non-supervised recreational activities . . .1

- Discouraging skateboarders
- Playground equipment
- Playground equipment not recommended for use on public playgrounds

#### Playground/facility checklist . . . . .4

#### “Lessons of loss” . . . . .5

#### Coming soon:

July - contractual liability

In our May 2008 edition of Church Safety Solutions, we discussed churches that sponsor recreational events and the risks associated with these types of activities. This month, we will cover non-supervised recreational activities and provide suggestions to protect against associated liability.

Controlling unauthorized or unsupervised use of church property may appear to be difficult or impractical and church leadership may not deem it important. However, open access to exterior properties implies a certain level of responsibility on the part of the church to protect the public.

For the purpose of this discussion, the term “non-supervised recreational activities” encompasses activities that the church does not sponsor or coordinate. Such activities could range from children using the church basketball court without prior notice, children or teenagers using the church's parking lot as a skateboard park, and open access to playgrounds or other unsupervised church property.

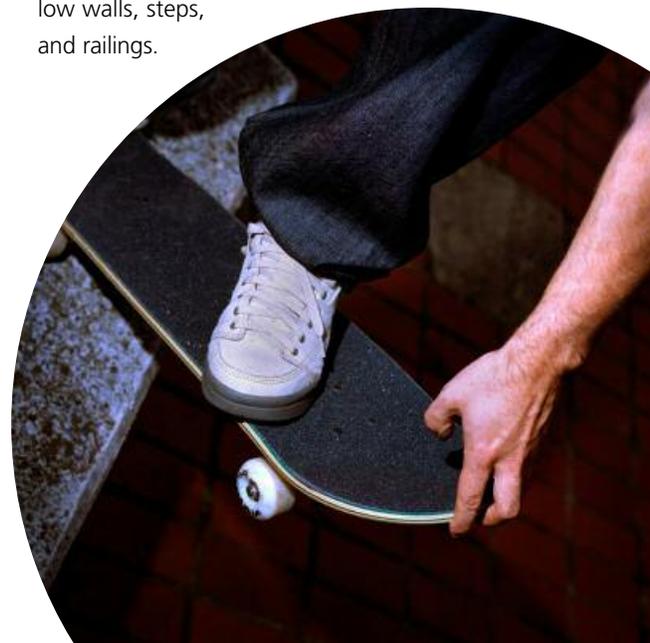
### Discouraging skateboarders

Parking lots – particularly those that have stairs, hand railing, curbs and other obstacles that are used for “grinding” stunts – are a favorite destination for many skateboarders. In addition to being a highly injurious activity,

skateboarders can damage church grounds or create noise problems. If a church doesn't have signs discouraging use, the attraction and accessibility to this property presents churches with a dilemma of permitted use.

What can your church do to prevent accidents and mishaps? Here are a few ideas:

- Post signs that prohibit skateboarding.
- Install architectural controls, such as curb and rail guards that make it harder to slide down and perform tricks on the lot. However, before installing these devices, it is advisable to ensure they are not hazardous to pedestrians.
- Rough pavement surfaces or grass in front of benches, planter boxes, low walls, steps, and railings.



- Use pavement cutouts instead of raised planter boxes for trees and bushes.
- Install small metal discs or strips on the edges of benches, planter boxes, and other flat surfaces that skateboarders abuse.
- Mount small metal discs or bolt heads on tops of railings.
- Incorporate height variations, arm rests, or seat dividers on the tops of seating surfaces.
- Put in breaks, bumps, or height variations on low walls, curbs, and planter boxes.
- Coordinate with the local police department or township to discuss ways of preventing unauthorized use of the property.
- One news source reported that mall managers have been playing "easy listening hits" over their P.A. systems at the entrances to discourage skaters from loitering.

## Playground equipment

Each year in the United States, emergency departments treat more than 200,000 children ages 14 and younger for playground-related injuries. On public playgrounds, more injuries occur on climbing equipment than any other type of equipment, while on home playgrounds swings cause the greatest number of injuries (CDC, 2008). One of the simplest ways to prevent accidents is to ask parents to have children remove clothing strings, loose clothing, and stringed items placed around the neck that can catch on playground equipment and strangle children.

Be sure to inspect all playground equipment regularly. This is easier to control for church-owned properties, but harder for day trips to parks. If possible, have a volunteer inspect the equipment several days prior to the event and report any problems to the city or park district offices. If playground equipment is in disrepair, post a "do not use" sign and take steps to prevent it from being used.

When inspecting playground equipment, look for:

- **Protrusion hazards** – Protrusions or sharp edges can create an entanglement hazard. Loose clothing can snag sharp edges and protrusions, potentially strangling the child.
- **Structural supports** – Ensure the equipment can support the weight of the children using it. Look for broken or missing structural supports and rusted or missing anchor bolts.
- **Netting and rope equipment** – Be sure to secure any ropes at both ends. There should be no loose ropes on playground equipment. Loose ropes have caused strangulation and severe injuries. Check all netting and rope equipment for tears and frays to avoid tripping and/or head entrapment. Torn netting could allow a child to climb onto the outer portions of the equipment and fall onto a hard surface.
- **Protective surfacing** – Place floor mats, sand or mulch around and beneath equipment to provide a soft landing.
- **Equipment upkeep** – Routinely check equipment for cleanliness. Dirty equipment may be an indication that the playground is not being properly maintained.
- **Posted safety warning signs** – Guidelines to a soft play and age appropriate use of the equipment should be posted throughout the playground. Parents and children should be encouraged to observe the age-appropriate playground equipment. Respecting the different needs of toddlers, preschool-age, and school-age children will help protect them from using equipment beyond their capability.

For more information about playground safety, refer to the Public Playground Safety Handbook provided through the U.S. Consumer Product Safety Commission at <http://www.cpsc.gov/cpscpub/pubs/325.pdf>.



*On public playgrounds, more injuries occur on climbing equipment than any other type of equipment.*

## Playground equipment not recommended for use on public playgrounds

Playground equipment has brought hours of exercise and joy to many children and their parents. Some equipment comes with precautions that churches should consider for their playgrounds and weigh whether or not there is a more appropriate type that can be installed. The following is a list of playground equipment that the CPSC suggest should NOT be placed in public playgrounds.

- **Trampolines** – The CPSC estimates that in 2001 there were 91,870 hospital emergency room-treated injuries associated with trampolines. About 93 percent of the victims were under 15 years of age, and 11 percent were under 5 years of age.
- **Swinging gates** – Swinging or self-closing gates contain pinch points at the closers that can injure smaller children.
- **Climbing ropes (top attached)** – Climbing ropes should be secured at both ends to prevent strangulation.
- **Heavy metal swings** – Metal swings (i.e., animal caricatures) are not recommended because their heavy rigid metal framework presents a risk of impact injury.
- **Multiple occupancy swings** – With the exception of tire swings, swings that are intended for more than one user are not recommended because their greater mass, as compared to single occupancy swings, presents a risk of impact injury.
- **Rope swings** – Free-swinging ropes that may fray or otherwise form a loop are not recommended because they present a potential strangulation hazard.
- **Chain attached swinging dual exercise rings and trapeze bars** – These are rings and trapeze bars on long chains that are generally considered to be items of athletic equipment and are not recommended for public playgrounds.



# Exterior church property general maintenance checklist

Church leaders should consider conducting frequent evaluations of the exterior of their properties and track when items have been corrected. Listed below are a few items that should be considered when reviewing exterior properties.

## Walking/playing surfaces

- Sidewalks and parking lots are free of tripping hazards including potholes and uneven surfaces (heaved, cracked concrete sidewalks).
- The ground beneath playground equipment has protective surfacing to provide for a soft landing.
- Loose-fill surfacing materials have no foreign objects or debris, such as broken glass.
- Loose-fill surfacing materials are not compacted and do not have reduced depth in heavy use areas such as under swings or at slide exits.
- Lawns, play fields, and asphalt surfaces are free of protrusions (sprinkler heads, metal poles, sharp edging) that could cause potential injuries.
- Parking lots and play areas have satisfactory drainage, especially in heavy use areas such as football/soccer fields under swings and at slide exits.
- All areas are free of litter or debris, such as tree branches, soda cans, bottles, glass, eroded soil/sand on parking, playing and walking surfaces.

## Playground equipment

- There are no sharp points, corners or edges on the equipment.
- There are no missing or damaged protective caps or plugs.
- There are no hazardous protrusions and projections on equipment, park benches, fences or handrails.
- There are no potential clothing entanglement hazards, such as open S-hooks or protruding bolts.
- There are no pinch, crush, and shearing points or exposed moving parts.
- There are no trip hazards, such as exposed footings on anchoring devices and rocks, roots, or any other environmental obstacles in the play area.
- The equipment has no rust, rot, cracks or splinters, especially where it comes in contact with the ground.
- There are no broken or missing components on the equipment (e.g., handrails, guardrails, protective barriers, steps or rungs on ladders) and there are no damaged fences, benches, or signs on the playground.
- All equipment is securely anchored.
- There are no loose fastening devices or worn connections, such as S-hooks.
- Moving components, such as swing hangers or merry-go-round bearings allow the devices to move freely.
- Painted surfaces are free of lead based paint.

## General

- Parking lots and playground areas have signing indicating limited use.
- Trash receptacles are provided and free of sharp edges and rust.
- Trash receptacles are routinely emptied.



# Lessons of Loss

The following "Lesson(s) of loss" is summarized from a recent study completed by Zurich. The details have been revised to help preserve the anonymity of those involved.

## Rope swing accident results in need for reconstructive surgery

A rope swing had been attached to a tree branch by a youth pastor in a remote part of the property that was owned by the church. The rope was used by the youth pastor to sponsor a team-building event. The youth pastor used his full weight to test the rope, which he assumed was secure enough for the children's event that followed. The youth minister indicated that he chose a tree that appeared to have several leaves and contained no noticeable signs of rot or weakness. The children's event followed without incident, but the rope was left in place for future use.

Later, an adult was with his two children swinging on that same rope that was attached to a tree branch on a remote part of the property that was owned by the church. The father was alone with his children and had not obtained permission from the church to use the rope swing. As he was swinging on the rope, the branch broke away causing him to fall to the ground, striking the ground face first. The father managed to drive home and had his wife call for emergency assistance. Emergency medical services arrived and transported the father to a local emergency room for treatment. During reconstructive surgery, physicians placed three titanium plates in the father's cheek bones. The father's treatment also required four additional reconstructive surgeries to repair his crushed sinus cavities and dental repair. The cost of medical treatments alone cost over \$100,000.

### Lessons Learned

Rope swings are on the list of items discouraged by the Consumer Products Safety commission and should not have been installed. The church also permitted free, unsupervised access to a dangerous piece of equipment on their property. Church leaders should weigh how to best accommodate individuals that could use their property without their consent. This may include signing or removal of items that can potentially cause harm.

## Skateboarder fractures ankle

During an event being sponsored inside the church, a young boy was skateboarding in the newly resurfaced parking lot outside. He fell and fractured his ankle. The young boy painfully rode home on his bicycle and reported his injury to his mother, who took him to the local emergency room. The cost of the incident exceeded \$11,000.

### Lessons Learned

The pastor indicated that he has asked children on several occasion to not use the parking lot for skateboarding. This suggests that the church was aware the parking lot was being used in a manner that could cause injury. The parking lot did not have any signs indicating restricted access. Installing signing may have not stopped the skateboarders, but it could be argued that there was an attempt to keep the area safe. Last, the church should investigate devices that can be installed to make the area less attractive to skateboarders, such as curb stops to prevent "grinding".

## Fractured fingers

A child was swinging on a new set of parallel bars that required some additional assembly when the metal bar struck the child in the fingers of his left hand, snapping bones in several locations.

An investigation determined that the contractor had intended to come back the following day to complete the job. However, the area was not marked off or protected.

The child underwent surgery and had metal plates placed to stabilize the bones in his fingers. Due to the extent of the injuries and complexity of the surgical processes, the cost of the medical treatment exceeded \$125,000.

### Lessons Learned

Church leaders should monitor work performed on church premises and ensure that potentially dangerous areas are protected. The church leaders relied upon the contractor to secure the area, although this was not explicitly covered in the contract.

## References

National Program for Playground Safety

<http://www.playgroundsafety.org/>

National Recreation and Park Association

<http://www.nrpa.org/>

National Center for Injury Prevention and Control Playground Injuries:  
Fact Sheet

<http://www.cdc.gov/ncipc/factsheets/playgr.htm>

Public Playground Safety Handbook

<http://www.cpsc.gov/cpsc/pub/pubs/325.pdf>

If you have any questions or if you would like to receive electronic copies of any of the referenced materials above, please write to us via email at: [churchsafety.solutions@zurichna.com](mailto:churchsafety.solutions@zurichna.com)

### Zurich Services Corporation

1400 American Lane, Schaumburg, Illinois 60196-1056  
800 982 5964 [www.zurichservices.com](http://www.zurichservices.com)

Zurich Services Corporation  
Risk Engineering



ISO 9001:2000

Quality-Assured Solutions Provider

The information in this publication was compiled by Zurich Services Corporation from sources believed to be reliable. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication, including any information, methods or safety suggestions contained herein. Moreover, Zurich Services Corporation reminds you that this publication cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these procedures insure coverage under any insurance policy.

©2008 Zurich Services Corporation

*Because change happenz<sup>SM</sup>*

  
**ZURICH<sup>®</sup>**