

BIRTHDAY PARTY ALERT:



Risk Management Procedures Can Help Avoid Costly Claims

Including birthday parties in your gymnastics business might seem like a great way to add income to your business and draw new students into your gymnastics programs. However, there are things to consider when inviting visitors into your facility. Guests, both children and adults, who aren't familiar with gymnastics facilities can easily be injured during parties held on your premises. And accidents can leave visitors with more than just a bad impression of your operation; they often result in costly lawsuits.

K&K Insurance Group, Inc. offers insurance coverage for gymnastics and has first-hand experience with resolving gymnastics program claims. In recent years, K&K has incurred over \$700,000 of insurance claims due to adult injuries at children's birthday parties. While gym operators normally take great care in supervising children, it is often the adults that are injured at parties. Here are a few examples of actual claims from K&K Insurance:

A grandmother attended her granddaughter's birthday party. As she paused to take a photograph, another attendee bumped into her, causing her to trip on the padding of trampoline springs, breaking her ankle.

A mother of a child attending a party was near the top of a 20 ft. climbing wall when the harness broke. Her elbow was broken when she hit the floor.

A 37-year-old man attended a party for his niece. The man did a seat drop on a jogging trampoline and sustained multiple fractures to his spine.

A 43-year-old man attended a party with his child. He was told not to get on any equipment, but proceeded to do a seat drop on the Tumble Trak, injuring his spine.

A woman attending a party injured her foot as she walked across the floor exercise mat and slipped through padding and into trampoline springs.

A grandmother attending a party for her grandson stepped on the carpet next to a trampoline, lost her footing and fell, spraining her ankle.

Most of these incidents could have been avoided with proper instruction and warning signs. K&K recommends taking the following steps to reduce the risk of a claim at your gym club.

ALWAYS:

- Leave manufacturers' warning labels on all equipment. If maximum height or weight requirements are stated in metric measurements, note the conversion.
- Post signage next to equipment indicating rules for usage and maximum height or weight limitations, including all manufacturers' recommendations.
- Keep non-participants and observers in a designated area separate from the activity area.
- Train monitors, coaches and assistants to know, understand and enforce all equipment and house rules and regulations.

FOR EVENTS INVOLVING GUESTS ON PREMISES:

- Provide information to the person(s) booking the event explaining rules, risks and responsibilities for the host and guests.
- Make a verbal presentation once the guests arrive, addressing rules and risks.
- Prohibit access to areas and equipment not being used for the event, such as trampolines and climbing walls, using physical barriers and additional signs.
- Provide adequate staffing levels to monitor the activities of all guests—including adult observers that may accompany children participating in the event.
- Do not allow unsupervised use of trampolines or other equipment.
- Closely monitor area around floor-level trampolines to ensure that participants and guests are aware of the possible trip and fall hazard.

Unfortunately, claims like these can cause everyone's insurance rates to rise. Practicing good risk management skills reduces the overall number of insurance claims and allows insurance companies to offer needed coverage for gym clubs at reasonable prices.

Article Contributor: K&K Insurance Group has been providing specialty insurance to the gymnastics industry since 1985. You can reach the K&K Gymnastics Insurance Program at 800-648-6406.