

'TOP 10' List of Loss Prevention Activities for Health Clubs

Hanover Insurance shares your interest in preventing accidents or injuries. We would like to leave you with this list of loss prevention ideas. These ideas are not capital intensive. Implementing them would merely require a small amount of time and could prove extremely effective in reducing the potential for an undesired event. These items reflect real, large losses that other Hanover policyholders have suffered. Go to www.hanoverrisksolutions.com to find documentation tools, inspection guides and other bulletins, to further assist you with these activities.

1. Certificates of Insurance

All contractors who work at your facilities should have workers' compensation and general liability insurance. Require them to provide current Certificates of Insurance.

2. Applicant/Member Waivers

Include properly worded waivers in your member applications, youth sports camp applications and special event applications. Have the wording reviewed by legal counsel.

3. Sauna Safety

Post an appropriate medical warning sign at the sauna's entrance. Prohibit placement of towels, clothing or other combustibles on sauna heaters. Install a sauna timer to inform users of elapsed time. Check saunas regularly while club is open and then at closing.

4. Keep Your Club's Equipment Fit

Check equipment on a schedule recommended by the manufacturer. Repair

where needed. Train all club members in proper use of equipment. Document training in individual member files. Note if training is declined. Require regular sanitation of equipment contact surfaces.

5. Immediate Investigation and Response

Whenever a club member reports an incident involving equipment, club conditions or physical injury, take immediate action that includes investigation, documentation and corrective action.

6. CORI/SORI Checks

Conduct Criminal Offender Record Information/ Sex Offender Registry Information checks at time of hire, for any staff that could interact with persons younger than 18. Child to staff ratio should be 5 to 1 maximum if you offer babysitting services.

7. Air Supported Structure Safety

If you operate an air supported “bubble building” have it inspected by an authorized manufacturer’s representative at least every two years. Immediately repair any damage. Prepare for snowstorms in advance and follow manufacturer procedures for snow removal. Put air handlers, heating systems and emergency generators on a maintenance schedule recommended by the manufacturer.

8. Inspect enclosed water piping BEFORE cold weather arrives

Look for fire sprinklers and water pipes above ceilings, in closets, or along exterior walls, that may need better insulation, higher temperatures or special maintenance, to prevent freezing.

9. Ice and Snow Removal Log

Workers spend time and effort helping to keep people safe from falls, by clearing snow and ice from sidewalks and parking areas. Take a minute after the shoveling and salting is done to document what they did and when they did it. This can greatly improve your defense position in the event of a slip and fall injury.

10. Hot Work Programs

Anyone performing ‘hot work’ (e.g., a welder or plumber) should operate under a hot work permit system that includes a fire watch after the work is completed.

▶ To learn more about Hanover Risk Solutions, visit hanoverrisksolutions.com



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