



# Safety INSIGHTS

SAFETY and RISK Management News & Notes  
from **YMCA OF THE USA** Consulting

Volume 1 - Issue #6

## *Assessing Your Risks*

Risk assessment is an initial step in developing any effective risk management program. During the assessment process an organization needs to review all types of possible loss exposures before determining which techniques would be most effective in the prevention and control of losses. These exposures include property, liability, human resource and financial losses. The exposures that are most critical are those that will prevent the Y from achieving its goals.

Assessing risks or potential losses should be carried out in a variety of methods. Both internal documents and external information should be considered. Useful tools for assessing risks are budgets, organizational charts, program brochures, inventories, forecasts, accident report histories, loss reports, strategic plans, inspections and current trend analyses. Much of this information is available from within the organization. Additional information can be collected from insurance providers, agents, other YMCAs and some from Y-USA.

After all the information is collected, the next step in assessing risk is analyzing the information that has been gathered. While every loss exposure is different, they all have similar elements: the financial value exposed to loss, the cause of loss or the peril and the potential consequences of a loss. These elements must be reviewed as part of a comprehensive risk assessment for the YMCA.

The assessment process described in this article may seem very daunting; however, it can be accomplished internally with staff and volunteer efforts, and/or externally through the assistance of professionals. Some insurance programs will provide resources for conducting an assessment or offer on-site assistance.

The definition of risk management was discussed in the last issue of *Safety Insights* as the beginning of a series of articles on managing risks at YMCAs. The next steps for a YMCA risk management program will be

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## **Welcome to Safety Insights**

Y-USA Consulting is pleased to present *Safety Insights* newsletter to all YMCAs. This newsletter will focus on current safety and risk management ideas for YMCAs while providing information on trends, good practices and available resources. It is offered to you through an agreement with the folks at Safe-Wise Consulting.

You can find all past issues of *Safety Insights* at [www.ymcaexchange.org](http://www.ymcaexchange.org). From the main menu, select Operations, then Legal & Risk Management. Staff and volunteers may subscribe to the newsletter and/or offer input by e-mailing [safety.insights@ymca.net](mailto:safety.insights@ymca.net) with questions or comments. Please also pass this newsletter along to your colleagues so they can benefit from it.

There will be more safety and risk management information available to Ys from YUSA Consulting as part of our Mission Impact efforts. We are your partners in building strong and healthy YMCAs through effective risk management, an essential aspect. ♦

## *Welcome!*

Steve Hambright, Director  
YUSA Consulting



## *Creating Releases and Waivers*

The office of the General Council for the YMCA of the USA reports that a properly constructed release/waiver form is a good method for setting forth the responsibilities of each party to an agreement. Such forms can be used in a variety of ways. A release/waiver can be used to discharge a YMCA from liability for injuries to members and program participants; it can be used to release medical, criminal, or employment information to the YMCA; it can be used to define the risks and responsibilities associated with a particular event or activity. The purpose of such a document is to identify the risks involved in each situation and protect the YMCA from any consequences that might flow from them.

Several factors should be considered when creating a release and waiver form. First, it must identify the risks inherent in the activity, whether they are physical injury or death, emotional harm, property loss, and so on. The participant should agree that s(he) has been informed of, understands, and expressly acknowledges the inherent risks and assumes those risks. Include language that the other party “forever releases, discharges, and covenants not to sue the YMCA for liability from any and all loss or damage (personal injury, emotional or mental distress, property damage, economic loss, or wrongful death), whether or not caused by any negligence, either active or passive, by or on behalf of the YMCA.” Language stating that the other party will “indemnify and hold the YMCA harmless” from any and all claims made by others on that party’s behalf should also be included in the form.

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### **Assessing Risks** - *continued from page 1*

outlined in upcoming articles in *Safety Insights*.

More information regarding risk assessment is available from the Nonprofit Risk Management Center at [www.nonprofitrisk.org](http://www.nonprofitrisk.org), your local library, and the Insurance Institute of America. You can find an outline of components for an effective YMCA risk management program on YMCAexchange at [www.ymcaexchange.org](http://www.ymcaexchange.org). From the main menu, select Operations, then Legal & Risk Management. ♦

## **Reducing Pool Contaminates**

Recent news articles about summer outbreaks of sicknesses due to exposure to water-borne contaminants in pools should encourage Y managers to focus on controlling pool water quality. The Centers for Disease Control and Prevention (CDC) has a number of good resources for controlling “recreational water-associated illnesses” (RWI). By utilizing CDC recommendations and good water quality practices, Y pool operators can answer common challenges such as how to protect swimmers from RWI without restricting access or enjoyment.

YMCAs have adopted many risk management strategies that rely on state-of-the-art safety equipment and intensive training of staff. The CDC suggests that dealing with RWI prevention is no different. It will take a combination of equipment and design improvements, new thoughts on pool policies and management, and critical training and education of staff to address the RWI risk.

The CDC also suggests that the responsibility for preventing RWI does not fall on pool staff alone. Swimmers need to be educated about the necessary behavior changes that they need to make in order to reduce the spread of RWI.

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## *Audits Can Pinpoint Fire Hazards*

October is National Fire Prevention Month and is a good time to review facilities for possible fire hazards. All Ys should regularly perform a thorough check of their facilities for conditions that could cause fires and to ensure that preventive measures are in place. Following this checklist is a start toward an effective fire prevention program.

### General:

- Are fire protection systems professionally inspected regularly?
- Are fire extinguishers professionally inspected regularly?
- Is the staff trained in fire safety and prevention?
- Are professional electrical inspections conducted annually?
- Is the facility “smoke-free”?
- If allowed, is smoking done only in approved areas and are smoking materials properly extinguished?

### Electrical Equipment:

- Is insulation on wires and cords in good condition?
- Are ground connections within code and in good condition?
- Are circuits, motors, fuses and outlets at, not above, capacity?
- Are circuit breakers clear (not blocked, in a closed position)?
- Are materials that could burn kept away from lights and machinery?
- Are correct fuses being used?
- Is temporary wiring used only in an emergency?
- Are transmission shafts and bearings kept from overheating?
- Are bearings kept lubricated so they don't run too hot?
- Are machines and motors kept clear of dust and grease?

### Flammable and Combustible Chemicals:

- Are nonflammable substitutes for flammable chemicals considered before flammable chemicals are used?

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### **Waivers - continued from page 2**

Make the release clear and specific rather than overly broad and vague. The release should also be binding on the person signing, his/her heirs, successors, and assigns. Some courts do not recognize releases signed on behalf of children as binding on the child. However, the release would still bind the parent/guardian and would provide evidence that the risks of a particular activity were identified and accepted by the responsible adult. You may want to place a sentence above the signature line which states “*I Have Read This Release and Waiver, I Understand It, and I Agree To It Voluntarily.*”

After a proper release/waiver is designed, all persons participating in the activity should sign it. Always clearly explain what the person is signing. Keep the executed releases and waivers in a designated location so that they can be retrieved if necessary. Always consult a legal professional licensed in your state so that prior court decisions and statutory law can be considered when creating a release and waiver.

Sample waiver/release forms are available at [www.ymcaexchange.org](http://www.ymcaexchange.org). From the main menu, select Operations, then Legal & Risk Management.

This information is provided for general information purposes only and is not intended to substitute for legal advice on specific issues. ♦

**Fire Hazards** - *continued from page 3*

Flammable and Combustible Chemicals:

- Are material safety data sheets checked for fire hazards?
- Are material safety data sheets checked to prevent storing incompatible materials together?
- Are flammable liquids used only in areas with good ventilation?
- Are flammable liquids kept away from heat, fire, cigarettes and sparking tools?
- Are flammable liquids stored in airtight metal containers and metal cabinets?
- Are flammable liquids stored away from ignition sources?
- Are containers kept covered when not in use?
- Are leaks and spills cleaned up immediately?
- Is clothing removed immediately if a flammable liquid wets it?
- Are flammable wastes placed in closed, airtight metal containers, and emptied daily?
- Are oxygen cylinders kept away from combustible materials?

Space Heaters:

- Are space heaters used only when necessary?
- Are space heaters used only in well-ventilated areas?
- Is the proper fuel used in space heaters?
- Are space heaters kept away from combustible materials?
- Are space heaters positioned so they can't fall over?

Miscellaneous:

- Are dryers and surrounding areas kept free of dust and lint?
- Is all waste disposed of properly and promptly?
- Are storage areas free from clutter?

More on fire prevention is available from local fire departments, the National Fire Protection Association, and [www.firepreventionweek.org](http://www.firepreventionweek.org). ♦

## Risk Management Discussion Board

YMCA of the USA has a discussion board available for all those interested in safety and risk management. The board allows for timely discussion on a variety of topics related to safety and risk management efforts. Users may pose questions, share information or simply search the board for more information. Various staff members monitor the board, facilitate discussion and assist where appropriate.

Recent discussions include those about music in pool areas, training programs, building supervision and controlling YMCA access by registered sex offenders. To join the discussion board, interested staff and volunteers may go to [www.ymcaexchange.org](http://www.ymcaexchange.org). From the top of the home page, select Discussions, then "Create an Account." ♦

## Contaminants - *from page 2*

YMCAs, swimmers and health departments all have a role to play in reducing RWI. The CDC recommends that Ys integrate "12 Steps for RWI Prevention" into current practices. These twelve steps should help reduce the spread of RWI. More information about the CDC's 12 steps and other information on RWI is available at [www.cdc.gov/healthyswimming/twelvesteps.htm](http://www.cdc.gov/healthyswimming/twelvesteps.htm). ♦