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**1st Edition of the Model Aquatic Health Code has been released** by the Centers for Disease Control & Prevention ([CDC](#)). The Model Aquatic Health Code (MAHC) is the nation's first voluntary guideline based on scientific research and best practices to improve health and safety at aquatic facilities. The MAHC can be used by state and local governments to create a pool code that will help reduce risk for outbreaks, drownings, and injuries. Created in a collaborative effort by volunteers from public health, academia, and industry, the MAHC is an exciting step forward for the aquatics industry. Read the MAHC [HERE](#). Also read more about the new Conference for the Model Aquatic Health Code [HERE](#).

**Directors and Officers (D&O) coverage is important to nonprofit leaders.** More than 2.3 million US organizations operate as nonprofits, requiring at least as many board seats to be filled annually. This group of mostly tax-exempt organizations includes foundations, clubs, membership and service organizations, private educational institutions, performing arts groups, shelters, and food banks. The size and missions of these organizations are diverse, yet their management has one thing in common: liability risk. John Trefry notes that there is a knowledge gap between the extent of the risk nonprofits face and what they are doing to prepare for it in his recent article from *Risk Management*. Tefry writes that this is particularly true when it comes to D&O liability. For example, Travelers Insurance recently surveyed 250 nonprofit organizations and found that a large percentage of them are either unaware of or do not fully appreciate their management liability risks. More than two-thirds (69%) of the nonprofits that participated in the survey said they do not purchase D&O coverage. Further, more than 40% of respondents were unaware that directors' and officers' personal assets could be at risk in the event of a lawsuit against the organization. Read more [HERE](#).

**A free Aquatics Webcast will be hosted by the American Red Cross** on September 24<sup>th</sup>. The webcast will include information about the latest services and programs from the American Red Cross ([ARC](#)) including customized lifeguard training for water attractions of 3 feet or less and details about the new Aquatic Attraction Lifeguarding Course. Go [HERE](#) for more information and to register.

**Workers' compensation lost time claim costs are growing.** The average medical cost per workers' compensation lost-time claim was 56% higher in 2013 than in 2003, according to the National Council on Compensation Insurance ([NCCI](#)). With this figure continuing to grow, buyers, agents and brokers are seeking to better manage medical treatments and narcotic prescriptions: two of the leading claim-cost drivers. Effectively managing medical-treatment costs requires identifying and encouraging the use of providers that can quickly and effectively treat injured employees and help them return to work. Debbie Michel, in an article from [Property and Causality 360](#), presents some tips to help agents, brokers and buyers to better manage these cost drivers. Read more [HERE](#).

**Did you see this in the last E-news:**

**Posting the Fire Diamond Can Help in Emergencies.** Many facilities operated by nonprofit organizations regularly [store and use hazardous chemicals](#). Most common in facilities operating pools, these chemicals can pose a hazard to patrons, staff and emergency response personnel. Right to Know laws provide directive for communicating information about hazardous substances properly to the public and employees. Organizations can assist emergency response personnel by complying with local fire codes, OSHA hazard communication standards and the standards of the National Fire Protection Association ([NFPA](#)). Read more [HERE](#).

**A significant fire was prevented** recently at an east coast YMCA where a patron left a towel on the sauna heating unit. The facility had installed a sprinkler head in the sauna to help control possible fire outbreak. While the sprinkler did not prevent the fire, it contained and extinguished it. The facility is not completely sprinkled but the Y had installed the sprinkler head as a good risk management strategy. The sprinkler most likely prevented the fire from becoming more significant which could have in turn caused extensive property damage and threatened lives. It is fairly common for patrons to place towels, newspapers and other flammable materials near a sauna's heating unit. Posting signage with use guidelines and installing a protective barrier around the heating unit to prevent materials coming in contact with it are good incident prevention strategies. Read more about [safe sauna operation](#) in the Safe-Wise [Online Resource Library](#).

**This Month's Topics:**

*Model Aquatics Health Code*  
*D&O Insurance*  
*Free Aquatics Webcast*  
*Controlling Workers Compensation Costs*  
*Posting the Fire Diamond*  
*Preventing Sauna Fires*