

Specialized
Underwriting
& Risk
Evaluation

RISK MANAGEMENT ALERT

Sure Schools

SCHOOL RISK MANAGEMENT ADVISORY
Utica National Insurance Loss Control Department Bulletin

Issue: 03-06 • Date: 11-03

TOPIC: Playground Safety Update

BACKGROUND: The importance of playground safety cannot be repeated often enough. In reality, school playgrounds are used throughout the majority of the calendar year and therefore proper supervision, inspection and maintenance of equipment and surfacing is imperative all through the year. In addition, all those who have responsibility for the safe operation and supervision of school playgrounds must have at least a basic understanding of the hazards associated with public playgrounds.

This Risk Management Alert provides information on several of the most common causes of injury on public playgrounds. It also identifies some of the basic terminology that everyone who owns, operates and supervises playgrounds should be aware of. Guidance is also provided on use of playgrounds during colder periods of the year. Playground statistics are taken from information compiled by the U.S. Consumer Product Safety Commission.

The four most common causes of injury or death on America's playgrounds are entanglement, entrapment, falls to the surface below and equipment tip-over events. More than 200,000 children are injured seriously enough each year as a result of playground related accidents that they require medical treatment at hospitals. There are countless more minor injuries that don't require emergency room treatment and are therefore not reported in national statistics.



Photo by Dave Feiling

Important Playground Safety Terms:

Entanglement: When a drawstring, piece of jewelry or other piece of a child's clothing gets caught on a protruding bolt, open "S" hook or other gap between components or play pieces this poses a strangulation hazard for children.

Entrapment: Gaps or openings in playground equipment which are greater than 3.5 inches and less than 9 inches are considered to fall within a potentially hazardous range and pose a danger for head entrapment. A child's head may become entrapped if the child enters an opening within the 3.5-9 inch range either feet first or head first. Entrapment also poses a strangulation hazard for children.



Utica National Insurance Group • Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413 • www.uticanational.com

The material contained in this publication has been developed from sources believed to be reliable. It is presented for informational purposes only and should not be construed or relied upon as legal or technical advice. Utica National accepts no responsibility for its correctness or application to any specific facts or circumstances.



Falls to surface below: Falling from a height that exceeds the impact protection of the surfacing below the playground equipment poses another significant hazard to children since falls are the most frequent cause of playground injuries. In addition, falling onto inappropriate or non-existent cushioning material also poses a significant hazard. Children 2-5 years of age typically suffer more head and neck injuries since they haven't developed the skill or reflexes to put their arms out in order to break their fall. Older children typically suffer more shoulder and arm injuries since they are more apt to attempt to break their fall by putting their arms out.

Tip over events: The potential for a piece of playground equipment to tip over is increased if the equipment has been improperly installed or poorly maintained. For example, an overhead ladder climber or stand-alone tire swing may fall over onto a child causing serious head/neck injuries when improperly installed or maintained. The improper use of equipment may overtax an element causing a tip over as well.

Risk: When a child identifies a challenge and can evaluate the level of that challenge in order to make a determination of how to best deal with the challenge he or she is involved in risk determination. An example of risk is when a child climbs to the top of a slide, surveys the situation and accepts or rejects the risk of sliding down the slide bed or chute to the ground below.

Hazard: An unforeseen or hidden condition or situation on the playground that causes a loss or injury is a hazard. An example of a hazard is, after a child has accepted the risk of sliding down a slide bed or chute, the child receives a cut caused by an exposed screw or other sharp edge on the slide bed. Hazards should be identified and corrected during routine playground inspections.

A few final thoughts on cold weather and playground usage...

We should remember that there are good reasons for the many rules and recommendations that are in place within each school district. More often than not the primary reason is the same — **student safety!** When it comes to use of a school's playgrounds during the late fall, winter and early spring months careful consideration should be given to the following key facts:

- 1. Frozen ground can be equally as hard as cement.**
- 2. The ground will remain frozen long after the air temperature has warmed up.**
- 3. Falling onto frozen ground can cause serious injuries.**

Colder weather affects the surface material below the playground equipment as well as the equipment itself. Ground cover loses shock absorbency and equipment handholds become more slippery and difficult to hold on to. In colder months it is imperative that a thorough inspection of the equipment and the ground below is conducted before a determination is made whether to use the playground.

We recommend that school Districts should NOT use their playground equipment if there is snow or ice on the ground below the equipment. Snow is not an acceptable protective surfacing material and quickly becomes compacted thereby creating a hard icy surface that cannot provide sufficient shock absorbency in the event of a fall, especially from an elevated surface.

For further information about this issue or any other playground safety concern please feel free to contact your local loss control representative.

Additional information regarding playground safety may also be obtained via the following web sites:

www.cpsc.gov (United States Consumer Product Safety Commission)

www.nrpa.org (National Recreation and Parks Association)

www.uni.edu/playground (National Program for Playground Safety)

www.uticanational.com (Utica National Risk Management Resources)

Look for upcoming Risk Management Alerts on playground safety from Utica National.

The material contained in this publication has been developed from sources believed to be reliable. It is presented for informational purposes only and should not be construed or relied upon as legal or technical advice. Utica National accepts no responsibility for its correctness or application to any specific facts or circumstances.