

July 19, 2022

Outdoor Facilities, Liabilities, and Risk Assessments

It's hot and everyone needs to cool off. The first place most people head is to water: lakes, rivers, pools, or spray parks. Pools and spray parks are specific facilities you have direct control over, and your residents expect you have ensured they are safe.

Outdoor Facilities

The first step is to ensure your facilities are in good condition. If there is need to repair, consider fixing prior to opening or ensure you have a solid plan for repairs while open. Ensure all chemicals and lines to the pool are clear and in good order. The best thing to do is create a daily monthly and yearly checklist. RMA Insurance has created [a sample checklist](#) for you to use. Whether you choose to use the one provided or develop your own, your checklist should include:

- ◆ Walls - Any water damage that could indicate a leak?
- ◆ Floors - Are they even? Could they cause someone to trip or slip? Do you need a new nonslip coating?
- ◆ Ceiling - Is there water damage?
- ◆ Doors - Are they locking properly? Could a foot get stuck between the bottom and the floor? Is there glass in the door?
- ◆ Gates / security systems - Pools are desirable especially after they are closed, so what measures do you have in place to keep people out?
- ◆ Water treatment - Water safety and chemical levels. Temperatures should be checked and recorded regularly and be available if any issues arise. Testing all equipment should be done regularly and recorded.
- ◆ Lifeguards - Ensure all training is up to date and that there are alternatives, so you have back up in case a lifeguard is unavailable.
- ◆ Rules - Make sure that you have the rules posted and your staff enforce them.

You can also contact the RMA Insurance team to help you review your protocols. There is also the [Lifesaving Society](#), which provides a helpful, complex assessment that can aid you to ensure everything is up to date. You may also want to reach out to your local emergency authorities and update your emergency response plans, including your facility's escape routes and protocols on when to call an ambulance or local rescue.

Your team should complete a risk assessment each year. It's an important method of reviewing your property and protocols. You can [see an example of an annual risk assessment](#) online.

Spray Parks

Very similar to the outdoor facilities, you should be reviewing spray park areas and making note of anything major. Conduct a daily walk around to see if there are any potential issues that may cause injury, keep a record of the water temperature, maintain a record of the environmental temperature, and note how many people are around. Be sure to also note if the spray park has signs for contacting administration if there are any issues and it's unsupervised. Some spray parks are on a timer and don't have a person supervising daily, so it is important to ensure a team member is doing a check and walk through every couple of days.

It is also important to review and confirm that the water storage of these parks is inspected for any public health risk. Some questions to consider are:

- ◆ Is this storage underground?
- ◆ Is there any leaks or seepage of ground water?
- ◆ Are you running the water from water a local treatment facility? If you are unsure, it's a good time to check and review.

If you have any questions, please email risk@RMAinsurance.com or contact one of the RMA Insurance risk advisors.

Lacey Barnhard

Risk Advisor

587.671.0108

lacey@RMAinsurance.com

Mark Sosnowski

Risk Advisor

587.689.5568

mark@RMAinsurance.com