

## Loss Control Planning

As an amusement park, waterpark, family entertainment center, carnival, bowling center or other type leisure facility owner you are probably looking for ways to reduce costs. One way you can lower your insurance costs is by implementing a loss control plan. This plan could possibly help reduce your number of insurance claims and help keep premiums low. Regardless of the size of your facility, having an effective Loss Control Plan in place will provide you, the Facility Owner, a safer place for your visitors to have fun and a safer place for your employees to work.

The following components are included in an effective Loss Control Plan.

- 1. MANAGEMENT SUPPORT:** All Management, including the owners and upper management executives must show an interest in safety and proper planning. Management should also be held accountable for enforcing safety rules and for the results.
- 2. WRITTEN SAFETY POLICY:** A written safety policy indicating the company's safety goal and objectives should be developed and shared with all employees.
- 3. EMPLOYEE INPUT:** All employees should be able to have input with Management regarding safety suggestions. In most cases, employees are aware of existing problems regarding safety but, more importantly, these problems need to be communicated to Management. With teamwork, solutions are easily arrived at. Also, employees should be instructed to report any hazardous conditions immediately to their supervisor.
- 4. TRAINING:** Provide on-going Training Programs to all employees and make sure that when new employees are oriented, they are also oriented regarding safety.
- 5. ACCIDENT INVESTIGATION:** All accidents should be properly investigated. Investigation should be conducted to obtain all the facts and to prevent re-occurrence of the accident. Any Claims should be reported immediately.
- 6. SELF-INSPECTION:** Conduct self-inspections on a regular basis and identify any hazards found for correction. In addition, inspections from your insurance carrier will be helpful in identifying hazards. Copies of these inspections should be sent to Management for follow-up. Your insurance company should provide an on-site inspection to all facilities insured,
- 7. RECORD-KEEPING:** Keep accurate Accident Reports and logs. Watch for trends, repetitive injuries, etc. to help identify problem areas. These items combined with a proper Safety and Loss Control Program will help you start to reduce claims at your location.
- 8. SAFETY MEETINGS:** Meetings should be held with employees, or safety should be a topic at general meetings. Various issues can be addressed, ideas exchanged and problems can be solved.
- 9. FACILITY PROTECTION:** All facility safety equipment procedures should be reviewed. This could include fire sprinkler systems, burglar alarms, fire extinguishers, access to exits etc. Owners should also be familiar with their city or towns codes.
- 10. KNOWLEDGE OF EQUIPMENT:** All equipment when received should be checked to make sure it is in compliance with federal, state and local regulations. In addition, supplier operating instructions should be followed along with a regular program of maintenance for the equipment.