



CAMPGROUND & RV PARK

Specialty Insurance Program

Marshall & Sterling Campground Insurance Program Newsletter – MAY 2015

We've Moved! 2 High Street Monticello, NY 12701

Update your address books! After weeks of renovations, our new office in Monticello, NY is now open.

We are hosting a grand opening celebration on June 6, featuring a sandwich-making contest to determine the "Best Sandwich in the Catskills!" The event kicks off at 11:00 a.m. with a ribbon cutting, and will continue until 2:00 with games, sandwiches and child car seat safety checks. Join us if you are able and meet some of our staff!



Train Your Staff With Our Risk Management Vlog Series!

Get the most out of your partnership with Marshall & Sterling! Each month you can look forward to a series of 2-3 minute vlogs, giving instruction on pertinent safety topics you can use at your next staff meeting or staff orientation.

[Click here](#) to view our newest vlog: **Insuring Your Campground Structures**



New vlogs will be available each month! Past topics include Golf Cart Maintenance and How to Handle a Rowdy Campsite. Visit our Facebook page or campground program website for vlog posts and other risk management articles.



www.facebook.com/CampgroundInsurance



www.youtube.com/user/marshallandsterling



www.twitter.com/@mrshall_strlng

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Campgrounds are Going to the Dogs!

Article By Irene Jones

Americans love their dogs. In fact many of us, myself included, consider dogs to be a part of the family. When the family packs up to go camping for a weekend or for the summer it is only natural to bring along the family pup. Campgrounds are commonly pet friendly and campground dog parks are growing in popularity. If our campgrounds are going to the dogs, we need to make it a priority to manage the risk of having dogs in the campground.

I am sure everyone has heard the bad stories about dogs at campgrounds; a child got bitten, two dogs got in a fight, the lawsuits are flying and the hospital bills are piling up. Some insurance carriers are reacting to dog bite claims with requirements for breed restrictions. Whether your campground chooses to restrict breeds or not, the first step is to establish rules at your park that provide guidelines for campers with dogs.

Require proof of vaccinations and that dogs must be kept on a leash at all times except in designated areas such as dog parks. Ask if dogs have a history of biting. You would be surprised how common it is in dog bite claims to hear that the dog has bitten before. Have the form signed, or include it in the general waiver/check-in form that is signed. You may also want to strongly consider requiring seasonal campers to provide proof of homeowners or renters insurance with at least \$300,000 limits for liability.

Medical bills pile up quickly, and if there is a dog bite you want to make sure that the injured party is well taken care of and the responsible party, the dog owner, is footing the bill. Your campground and the campground industry cannot afford to be pulled into dog bite claims that can and should have the liabilities involved assigned to the dog owner. You do not want your campground to be seen as the deep pocket to go after in event of an injury, which is another reason why having rules and consistently enforcing them both increases safety and provides your campground financial protection. Remember, reducing claims as an industry helps campgrounds keep insurance rates down and improves the camping experience.

After you establish your rules it is important for you and your campground staff to enforce the rules. Develop the ability to effectively observe how dogs in the park are behaving and if the dog owner is acting responsibly. You may need to ask campers to leave if their supervision of their dog is putting others at risk.



Learn how to observe both good and bad behavior in the dog. The American Kennel Club provides some good dog behavior guidelines, which should be reinforced by the owner. According to the AKC some of the traits of a *Canine Good Citizen* are:

- Accepting a friendly stranger
- Sitting politely for petting
- Walking properly on a leash and through a crowd
- Sitting and staying in place
- Coming when called
- Reacting politely to another dog
- Reacting confidently to distractions

Also, when all guests visit the campground make sure that you are informing families without dogs that your campground is dog friendly and provide them with a copy of the rules. Children are naturally attracted to dogs. At this time you can reinforce that the children must be kept in the parents' care, custody and control and should not be approaching dogs without both their parents' and the dog owner's permission. This gives you many eyes and ears throughout the campground community to report any bad dog behavior before a problem occurs.

Finally, keep in mind that you are exposed to liabilities from your own pet dog at the campground. Apply the same rules you have for campground dogs to the family dog and commit yourself as a dog owner who runs a campground to have a canine good citizen.

Bringing your dog camping is a great way to make family memories. These proactive risk management techniques can help you keep your park dog friendly and incident free.

Irene M. Jones is a Risk Manager and Program Developer with Marshall & Sterling's Campground Insurance Program. She is licensed in Property & Casualty and Health Insurance. She and her husband David have two beloved dogs, Teana and Channing.



Spring Playground Inspection

Article By Doug Knotts

As your campground season approaches, it is again time to inspect your playground equipment and surrounding area for repairs and upgrades. Unfortunately, with your 24 hour / 7 day a week preparation to get the campground open, playground equipment can often be overlooked. You may not have had any problems in the playground for years, so there is no need to bother with it this spring. Right? But don't skip it!!! Proper maintenance will help prevent possible injuries as well as extend the life of the equipment. Protect your investment by putting in the proper time and effort in advance.

Playground surfacing – You should start with the surfacing under the playground equipment. According to the Consumer Product Safety Guidelines, around 200,000 children are treated in hospital emergency rooms for playground related injuries. However, this does not take into account the minor injuries that occur on playgrounds that do not warrant a visit to the hospital.

There are many types of surfacing materials that meet the safety guidelines including bark mulch, playground wood chips, fine sand and gravel. Most importantly is to make sure the site has the proper depth of materials. Loose fill materials like bark mulch and gravel will compact and displace which results in an inadequate depth. Therefore, always add at least 25% more than is usually needed to avoid this problem.

The condition/type of playground equipment – Is the tall slide missing a support leg? Not a problem you say because the slide has been in that condition for 10 years with no injuries. Sound familiar? If a piece of equipment doesn't look safe, it probably isn't. Climb on top of and under the equipment to truly check the condition of the equipment. Looking at the equipment from 100 feet away will not give you the close up attention that is needed.



Here are a few of the most common items to inspect on your playground....

- **Metal slides** – Are they exposed in the sun? Children can get 3rd degree burns from using a hot slide. Much concern should be for younger children especially, since they may not be aware of the hazard until it is too late. Remove or relocate the slide if such a condition exists.
- **Loose ropes** – Children like climbing up a rope but they may use it incorrectly which could result in strangulation.
- **Sharp edges, protrusions or splinters** - Scrapes and cuts result from equipment that has been damaged or worn over time. Look at the bolts to make sure they are not protruding outward while smoothing rough equipment.
- **Concrete footing exposed** – Has the surfacing worn away or was the concrete around the equipment poured too high? Severe head trauma or worse could result in a child falling on exposed concrete.

Also, look at the type of equipment in your campground. Playground equipment is designed to challenge children but is designed for different ages/abilities. What is appropriate for a 10 year old is not necessarily safe for a three year old. Ideally, you create two play areas for two age groups (2-5 and 5-12). Also, add signage so that children/care givers know what equipment is appropriate.

The playground environment - Finally, look at your play area. Look for rocks, broken glass, beehives, or other issues. Are there weeds growing in the play area? If so, then you know it is time for a comprehensive inspection/plan of action to improve your playground.

Your guests arrive with the expectation that your playground equipment/environment is reasonably safe. While it is not possible to prevent all injuries, using a common sense approach about maintenance will minimize such injuries and allow everyone to have a fun and exciting visit, perhaps, for years to come.

Doug Knotts is President of Premier Park & Play which represents leading manufacturers in the park and playground industry. Mr. Knotts has been working with campgrounds, municipalities, housing, child care centers and other valued clients for over 22 years and is a certified playground safety inspector (CPSI). Mr Knotts can be reached at 617-244-3317 or via email at premierparkplay@verizon.net.



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Announcing Discounted Background Checks for Campground Program Members

That's right! Contact us to learn how you can receive discounted background checks through a Marshall & Sterling program with Intellicorp. For more program information and qualification details, call Irene.



Intellicorp is a nationwide provider of background checks and employment screening solutions that help you mitigate risk.

They provide cost-effective screening packages, easy-to-use services and flexible integration options. Giving you the advantage of streamlined processes and paramount privacy and security when it comes to protecting sensitive information.



Marshall & Sterling staff joined up with Light it Up Blue to raise funds for the Center for Spectrum Services in April. Brian Seigerman, Campground Program Sales Executive pictured on the right with Irene Jones, was one of the hosts of this year's event. As an active community member, Brian has helped raise autism awareness through the local Light It Up Blue fundraiser for the last 4 years.

Out and About...



Cyndy Zbierski of NCA stopped by our booth to visit with Irene Jones and Brian Seigerman, two of our campground program specialists.



Nikki from Peaceful Valley Campground and AI from Cherry Ridge Campground collecting the gift basket that Cherry Ridge won from Marshall & Sterling at the PCOA Region V meeting in April.

