



CAMPGROUND & RV PARK

Specialty Insurance Program

Marshall & Sterling Campground Insurance Program Newsletter – SEPTEMBER 2015

Autumn Trip & Fall Hot Spots at Campgrounds

As you make the fall rounds about the Campground grounds here are some things to keep in mind. Campground owners know that preventing slips and falls at their park is a priority. Keeping the area around fire rings clear of debris so no one falls into a campfire and ensuring that bath houses are well lit with non slip flooring are two ways to reduce slips and trips at your park.

Here are some trip and fall hazards to look out for that are specific to Autumn:

Acorns: Oak trees can quickly drop lots and lots of acorns onto decks, paved paths and walkways. Excited campers and busy staff feet can collide with the little nuts causing a loss of balance, trip and fall. Look for acorn hot spots at your park and make a plan to have a staff member inspect and clear the area regularly.

Leaves: Leaves, especially wet leaves can be a slip and fall hazard. Keep on top of cleaning up leaves as they fall to prevent them from accumulating. Fall rains which will turn them into a slippery mess.

Holes in Grassy Fields: Chipmunks, snakes, and voles all live in holes that they burrow in the ground; hidden in a grassy field these holes can be real ankle twisters. During dry years like 2015 it is not unusual to stop cutting the grass because it simply stops growing. Many people find themselves leaving the grass a half an inch taller than normal just to keep the green color, making it hard to see holes. Monitor grassy fields for holes and fill them in. Keep grass trimmed for increased visibility of hazards.



Windblown sticks & branches: Autumn storms mean more downed sticks and branches, so monitor walkways after each storm. Watch for debris on the ground and dangling limbs obstructing the view of the walkway.

Sleet, Snow & Ice: Icy morning precipitation leading up to Columbus Day is a possibility – make sure you watch the forecast, monitor slippery surfaces and have ice melt on hand to keep traction on walkways. Extra icy? Don't forget to have the maintenance staff wear non slip shoes or ice traction devices on their shoes to prevent falls and injuries.

Keep a log of maintenance for your preventative measures. Also, watch for vulnerable populations, such as older campers, staff and owners, who are more likely to lose balance and be injured. If an incident occurs, make an incident report and review the incident with staff to increase awareness and develop further preventative measures.

Need a sample incident report form? Policyholders can login the Marshall & Sterling Campground Risk Management Portal and download a copy for their campground.

End of the Year Syndrome

How many times have you heard it? You had a great year at the campground and right at the end a bad accident happens, to a camper, to staff or to a campground owner.

At the end of your campground year stress can mount up with extra responsibilities of cleaning up and closing down camp, which can also leave you feeling a little sad. In the meantime you may also feel excited to have one last great camping experience, which can sometimes lead to excess and result in problems. Finally, this is a time of transition, so our minds are often on the next set of things we will be involved with. Stress, distractions, and excitement can combine to increase accidents. As the campground owner and park leader what can you do to prevent harm from occurring?

Set the Tone: Organize & communicate to staff and campers what must be done to close up camp, include deadlines. Making a list will give you a feeling of control. Break down complex tasks into work sessions that can be accomplished in one day to increase feelings of accomplishment. Delegate and team up where possible.

Talk to campers and staff about their progress to provide encouragement. Asking a seasonal family you run into at the park something like, “how is your family doing packing up your site?” and following up with a compliment to the campers as you pass their neaten up site will increase feelings of pride. And, even if you have no staff and must do the end of year work yourself, breaking the process into small tasks will keep those good feelings and your progress rolling along, encouraging you to keep working your plan until the end.



Wind down, not up. End of the year parties at campsites, or even held by the campground, can sometimes cause people to act outside of the norm of their behavior; some personalities lean towards pushing that “one last good time” over the edge.

Talk to campers about the rules – go over them with weekend campers at check in, make the rounds of the park and interact with families and groups at the campsites – make sure they understand what you expect and realize that you will be enforcing the rules. If campers turn wild, enforce the rules promptly and do not hesitate to contact authorities if needed. If holding your own party make sure there is plenty of food to counter act the effects of alcohol. Celebrate the end of the camping season moderately and others will follow.

Manage Stress: Take breaks, breathe deeply, stretch or take a walk. Make sure to get enough rest. Set realistic expectations for yourself daily, and don't try to accomplish too much in one day. Stay present in each situation and limit interruptions. Above all, stay positive and remember to laugh.

Fall Recipe: Cranberry Pumpkin Muffins

These tasty cranberry pumpkin muffins are the perfect fall treat to bake on a crisp fall day.

2 cups flour
3/4 cup sugar
3 teaspoons baking powder
1/2 teaspoon salt
1/2 teaspoon cinnamon
3/4 teaspoon allspice
1/3 cup vegetable oil
2 eggs
3/4 cup pumpkin (canned)
2 cups cranberries (fresh or frozen chopped)



Preheat oven to 400 degrees. Sift together dry ingredients (flour through allspice) and set aside. Beat oil, eggs and pumpkin together until well blended. Add the wet ingredients (pumpkin mixture) to the dry ingredients all at once. Stir until moistened. Fold in chopped cranberries. Spoon into paper lined muffin cups. Bake at 400 degrees for 15 to 30 minutes.

Yield: 12 servings. Each serving provides 200 calories, 7g of fat, 30mg of cholesterol, 230mg of sodium and 2g of fiber. Source: USDA

Picnic Safety Precautions

The end of the year campground picnic is a tradition at many parks. Picnicking is great fun, especially if you are celebrating a special occasion. However, if picnic fare is not handled safely, you and your guests could be susceptible to foodborne illnesses.

- Wash your hands thoroughly before handling food and utensils, and make sure to use clean cooking tools as well.
- Unless you are planning to picnic the next day or are freezing food, do not prepare meals ahead of time to prevent bacteria growth.
- Cool mayonnaise-based foods immediately after preparing them. Though mayonnaise is too acidic for bacteria to grow in it, when mixed with other foods (especially those containing protein) bacteria will grow if the item is kept too warm.
- If you are going to cut up melons, keep them cool until you are ready to eat them. Fruits can also contain bacteria and cause foodborne illnesses.

When getting ready for an outdoor gathering, keep cold foods at 40° F or colder in an insulated cooler with ice or frozen gel packs. Then, place cold foods in waterproof containers or aluminum foil and immerse them in the ice inside the cooler. This will prevent bacteria growth and will keep your foods tasting fresh. Do not place foods on top of the ice, as this will not properly insulate them and keep them cool.

Hot foods must be kept at 140° F or hotter. To keep containers warm, wrap them in a towel followed by newspaper, and then place them in a box. Once you arrive at your destination, put these items on a grill to keep them warm or eat them within an hour to prevent foodborne illnesses.

When cooking outdoors, always cook food thoroughly right away. Do not partially cook food to finish later. This allows toxins, a harmful form of bacteria that is killed when cooking, to form. Also, cook meat until it is completely done by checking the inside temperature with a food thermometer. The juices from grilled poultry should run clear and the inside of the meat should not be pink.

To ensure that your meal remains safe once it is cooked and on the table:

- Do not let food items sit out for more than one hour. Instead, pack up leftovers right after they are served, then put them in coolers and cover them with ice.
- While eating, keep foods covered so that insects carrying harmful bacteria do not land on the food and spread diseases to you and your family.

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Healthy Hints:

The trunk of your car can exceed temperatures of 150° F, so it's best to put coolers in the passenger area of your car. Once you have arrived at your destination, place coolers in the shade and keep them closed until you are ready to eat.