



Claim Case Studies & Legislation: Hidden Dangers at After-School Programs

Viewing Your Premises Through the Eyes of a Child

Children love to play. It's how they learn and expend energy. It's also how they view the world. Many adults can attest to seeing children making drums out of pots and pans, or turning the couch into a fort. When it comes to facilities for children, their minds are no different. What to us might seem like a piece of equipment, to them is a new toy to be explored – sometimes with disastrous consequences.

In a recent claim involving an after-school program, a Grade 4 student was injured during an arts and crafts activity. There were five children in the room at the time. The Grade 4 student spied a moveable storage shelf and thought it would be fun to lie down inside of it. Another child ran over and knocked the unit over, causing the Grade 4 student to dislocate her knee.

There was a staff member supervising the children in this room. Program guidelines allow a ratio of children to program workers at 10:1. So they were well within the allotted guidelines at 4:1. However, the insured was exposed to liability because the bookshelf was on casters and was not affixed to the wall.

In another claim, a 7-year-old was injured while playing in a large foam pit in a room set up by the after-school program. There was a metal bar that children were trying to jump

up and grab. The one child missed, fell backwards and hit her head on the edging around the pit. While parts of the perimeter edge had carpeting, the edge where the girl hit her head had no carpeting or padding.

Her mother was called to pick her up, and she took her child home to clean her up before taking her to the walk-in clinic. The child collapsed while at the clinic. An ambulance was called and the young girl was taken to emergency, sedated and intubated. Her CAT scan came back normal.

The insured was exposed to liability because there was only carpeting around the edge of the foam pit, but no padding. The metal bar has since been removed.

Through a Child's Eyes

As adults, it can sometimes be difficult to think like a child. To help you start to see the world as they do, and identify the potential hazards on your premises, we have pointed out a few key areas to focus on:

1. Large cabinets or storage – Children love to play hide and seek, and think jumping out of these hiding spots is great fun. Consider locking all large cabinets and removing or attaching shelving permanently to the floor or walls.
2. Moveable chalkboards – It would also be a good idea to secure these to the wall when not in use.

3. Indoor playground equipment – If you offer large foam pits or other apparatus for children to play on, we recommend looking at the set-up as a whole.

Ask yourself:

- Is there enough padding around the outside?
- Where is the equipment positioned?
- Are there any hazards such as windows or metal bars they may hit?
- Can you think of other ways children might use the equipment other than what it was intended for? For example, hiding in or jumping off.

Entities that provide activities and services to children are providing an excellent resource for our community. We recommend reducing your exposure to liability by first thinking like a child and then reviewing all of your facilities through the eyes of a child to help bolster your risk management practices.

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