

Care Providers Insurance Services brings you...

Real Life Claims

And how to avoid them!

Routine Inspections: Will Help SAVE You Money

A Community Action Agency has a playground which included a merry-go-round. While playing on the merry-go-round, a 4 year old girl got her shoelace caught on a protruding screw. The girl was unable to untangle her shoe and sustained a leg fracture. She was in a cast for 6 to 8 weeks and had difficulties with mobility when the leg did not heal properly. This claim ultimately settled for \$60,000.

Routine Inspection of Playground Equipment Can Help Avoid Injuries

This claim illustrates the need to continually inspect playground equipment for dangers to children. Because the courts do not allow negligence to be assigned to a child, this heightens the responsibility of your organization. If a child gets hurt on your equipment, most likely you will be held responsible.

To avoid these injuries, the following steps are recommended:

- Routine maintenance checks of playground equipment and surfaces
- Look for protruding screws, bolts or sharp objects
- Tighten loose bolts and screws
- If a piece of equipment cannot be fixed right away take it out of use
- Maintain maintenance records for all equipment



Care Providers Insurance Services
16301 Quorum Drive, Suite 130B
Addison, TX 75001
Phone: 1-800-761-7072 | Fax: 1-800-224-7145
www.ins-cps.com

