



CHILD SAFETY FOR NURSERIES, DAYCARES AND PLAYGROUNDS

A comprehensive guide to creating safe spaces
for children and youth.



From preventing falls on the playground to keeping naptime safe and secure, youth and infant safety is a priority that provides parents much-needed peace of mind.

GuideOne Insurance has unparalleled first-hand experience in safeguarding community organizations. To help your organization in the quest to create a safe environment, our experts have compiled information based on nearly 50 years of safety inspections and claims service for thousands of organizations across the country.

This guide represents only a small part of an overall safety plan. Any reliable risk management program should also include a comprehensive insurance package based on specific coverage needs for common areas of risk. For more information on how you can protect your organization and the people you serve, please visit GuideOne.com.

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EQUIPMENT SAFETY

There are hundreds of types of nursery equipment on the market. However, many of these products are used incorrectly, poorly designed or, over time, their condition has deteriorated to a level where they are no longer safe. Many organizations accept nursery equipment that is donated from their members or even the public. When accepting donated equipment, organizations should receive or secure the manufacturer's paperwork and review the manufacturer's recommendations before adding the equipment to the nursery.

Ensure that your nursery equipment is in good working order and that any new or donated nursery equipment does not have any safety hazards.

Bassinets and Cradles

- + This type of equipment should have a wide base to prevent it from tipping over.
- + The mattress should fit snugly within the bed frame. Children can suffocate in the spaces formed between mattresses or from ill-fitting mattresses.
- + The rocking mechanism should have a locking device.

- + Once a child can roll over or pull themselves up, bassinets or cradles should no longer be used.
- + They should not contain any beads or other decorative material that could become a choking hazard.

Changing Tables

- + A protective barrier (rail or solid wood) should be on all four sides.
- + A safety belt or strap should be provided to prevent the baby from falling.
- + Changing tables should be properly equipped with drawers or shelves for storage. This will prevent accidentally leaving the baby on the table to retrieve supplies.

Cribs

Crib safety standards were updated in June 2011. These mandatory federal standards stopped the production and sale of dangerous drop-side cribs, mandated stronger mattress supports, slats and crib hardware, and required manufacturers to perform more rigorous safety testing.

The safety standards aim to keep children safer in their cribs and reduce the likelihood of injury or death resulting from detaching crib drop-sides and faulty/defective hardware.

If your organization owns or operates a child care facility and charges a fee for its services, the new crib rule applies to your child care center. The new regulations will most likely apply to your organization if your child care workers are paid, even if you do not charge a fee. As of December 28, 2012, child care facilities must only use cribs that comply with the new crib standards.

If your organization provides volunteer-staffed nurseries to care for children, it is not covered by the new crib rule. Although the standard does not apply to volunteer-staffed nurseries, there may be a risk to children if you continue to use noncompliant cribs. You should strongly consider transitioning away from the use of noncompliant cribs.

Additionally, we recommend the following guidelines:

- + Do not resell, donate or give away a crib that does not meet the new crib standards.
- + Dispose of older, noncompliant cribs in a manner in which the cribs cannot be reassembled and used.
- + The mattress should fit snugly next to the crib so there are no gaps. If two adult fingers can be placed between the mattress and the crib, the mattress should be replaced immediately. Children can suffocate in the spaces formed from ill-fitting mattresses.
- + There should be no missing, loose, broken or improperly installed screws, brackets or other hardware on the crib or mattress support. Discontinue use of the crib if it is not structurally sound.
- + There should be no more than 2 3/8 inches between crib slats to prevent a baby's body from fitting through the slats. There also should be no missing or cracked slats.
- + None of the corner posts should be more than 1/16 inch high so a baby's clothing cannot catch.
- + Neither the headboard nor footboard should have cutouts where the baby's head could become entrapped.

- + Bumper pads should:
 - Cover the entire inside perimeter of the crib and tie or snap in place.
 - Have at least six straps or ties, and any excess length of straps or ties should be cut off.
 - Never be used in lieu of proper spacing between the slats.
 - Be removed from the crib as soon as the child can pull him/herself to a standing position.
- + As soon as a child can pull him/herself up to a standing position, set and keep the mattress at its lowest position. Stop using the crib once the height of the top rails is less than three-fourths of the child's height.
- + Never place a child in a crib with soft bedding, such as quilts, comforters or pillows. These items increase the risk of SIDS and suffocation.
- + Do not use large plastic bags or similar items as mattress covers. Plastic can cling to the children's faces and present a suffocation hazard.
- + Mobiles or crib gyms should be removed to reduce the chances of an entanglement hazard when children reach five months or begin to show signs of being able to push or pull themselves up.

Gates and Enclosures

There are two main categories of gates: screw fitting and pressure fitting.

- + **Screw Fitting Stair Gates** – These gates should be the only type of gate placed at the top of stairs, but they also can be put in doorways. This type of gate must be properly attached to the wall. However, if properly installed, the gate cannot come loose and there is no bar across the bottom, which can present a tripping hazard at the top of a set of stairs.
- + **Pressure Fitting Stair Gates** – These types of gates expand outward until they become wedged into the door frame. They are easy to install and don't require the need for screws or permanent adhesives. These gates are ideal for separating rooms that are on the same level, but they must never be used at the top of stairs.
- + Most gates are only suitable for children up to the age of 24 months, but users are encouraged to consult the manufacturer's recommendations.
- + The U.S. Consumer Product Safety Commission (CPSC) warns of an entrapment and strangulation hazard that exists with accordion-style baby gates manufactured prior to February 1985.

Highchairs

- + Highchairs should have a wide base for stability, should be equipped with a crotch strap that is independent of the tray, and the buckle should easily fasten and unfasten.
- + The tray should securely lock in place.

Pacifiers

- + To prevent a child from choking on small parts, only one-piece pacifiers should be used. The shield should be large enough so it can't fit into the baby's mouth. It should at least be 1 1/2 inches wide and equipped with air holes.
- + Ribbon, string, yarn or similar items should NOT be tied to the pacifier.

- + All pacifiers should be regularly inspected for cracks in the rubber or loose parts.
- + Any damaged pacifiers should be properly disposed of immediately.
- + Pacifiers should be cleaned according to manufacturer's recommendations.

Playpens

- + Only use the mattress that has been provided by the manufacturer. Children can suffocate in the spaces formed from ill-fitting mattresses.
- + If using a mesh-sided playpen, make sure the mesh is less than 1/4 inch in size and that it is attached securely. This will help prevent strangulation.
- + Do not use playpens with catch points, such as protruding hardware.
- + Make sure the top rails of the units lock into place automatically.
- + Playpens should be in good shape. Using a modified or improperly repaired unit can create hazards.
- + Never place a child in a playpen with soft bedding, such as quilts, comforters or pillows. These items increase the risk of SIDS and suffocation.

Strollers

- + Strollers should have a wide base to prevent them from tipping over.
- + Strollers should be equipped with a frame-locking mechanism that will prevent the stroller from accidentally collapsing.
- + The breaks should securely lock the wheels.
- + Strollers should be equipped with a seatbelt and crotch strap that are securely attached to the frame.

Toy Chests

- + Chests should not be equipped with latches that could entrap the child.
- + The chest should be equipped with ventilation holes.
- + Any chest equipped with a lid should have spring loaded hinges that will support the lid in any position and keep it from slamming.

Walkers

- + Walkers can roll down stairs, causing broken bones and head injuries. This is how most children get hurt.
- + Children have a greater chance of getting burned while in a walker, as they can reach higher. A cup of hot coffee on the table, pot handles on the stove, a radiator, fireplace or space heater can easily be reached by babies in walkers.
- + A child can fall into a pool, bathtub or toilet while in a walker and potentially drown.
- + Fingers and toes can be pinched between the walker and furniture.



DAYCARE AND NURSERY INSPECTIONS

Nurseries and toddler areas can be enriching for children and serve as convenient programs for parents. However, organizations that have nurseries and toddler areas on site must be fully aware of the risks associated with caring for young children. A variety of steps may be taken to minimize those risks with additional safety and security measures.

Any area in the organization that is used for a nursery or toddler care should be inspected on a weekly basis to identify potential hazards. Modifications to the area also may be necessary so it provides children with the safest and most secure environment possible.

To inspect a nursery for existing hazards, the following items should be reviewed:

Room Set-up

- + **Bottle Warming** – Have procedures in place for warming bottles to protect children from burn injuries.
- + **Diapering Areas** – Keep diapering areas separate from children’s play areas.
- + **Doors** – Equip doors to closets, hallways and other rooms with locks and door hinge protectors.

- + **Drapery and Blind Cords** – Keep drapery and blind cords out of reach of cribs and children, as they a pose strangulation and entanglement hazard.
- + **Furniture** – Any dresser, shelves or similar equipment should be appropriately anchored to the wall to prevent them from accidentally tipping over. Any lower drawers of dressers, file cabinets or similar furniture should be equipped with appropriate latches to keep children from being able to open them. Any items with glass and/or mirrors that is easily breakable should be removed or limited.
- + **First Aid Kit**
 - Keep a kit in an accessible location.
 - Inventory the kit on a regular basis.
 - Consider keeping a log of when and who conducted the first aid kit inventory.
- + **Hot Water Temperature**
 - Periodically test hot water temperature to ensure that the temperature does not exceed 120 degrees Fahrenheit.
 - Consider keeping a log of when and who tested the water.
- + **Plastic Bags** – Remove all plastic bags from the nursery area.
- + **Poison Hazards** – Store potentially dangerous products, including medicines and cleaning supplies, in original, labeled containers in locked cabinets.
- + **Stairways** – Properly protect access to stairways.

Electrical

- + **Carbon Monoxide Detector**
 - Install a properly functioning UL listed carbon monoxide detector at a minimum of one per floor.
 - Refer to the manufacturer’s recommendations for installation instructions.
- + **Outlets**
 - Install ground fault circuit interrupter (GFCI) outlets on any outlets within three feet of a water source.
 - To help prevent electrocution, equip all electrical outlets with outlet covers.
 - Be sure the outlet covers cannot be easily removed by children and that they are large enough so children cannot choke on them.
- + **Smoke Detectors**
 - Install a properly functioning UL listed smoke detector in each room and test the detectors on a regular basis.
 - Consider keeping a log of when and who tested the smoke detectors.
- + **Television and Audiovisual Equipment** – Properly secure television and audiovisual equipment on movable carts with straps or mounting brackets.
- + **Wires and Cords** – Keep all loose hanging wires and appliance cords out of children’s reach.



TOY SAFETY

Thousands of new toys are manufactured every year to provide entertainment to children. When purchasing or accepting new or donated toys, make sure your use of the toy follows the manufacturer's recommendations. In addition, all existing toys should be periodically inspected for wear.

The following items should be considered before buying or accepting toy donations:

- + Are children allowed to play with only those toys recommended for their age? Most toy manufacturers will provide recommended ages for a specific toy. These age recommendations are typically easy to locate, as they generally are displayed on the packaging of the toys.
- + Avoid any toys with sharp edges or points.
- + Check small parts on toys to determine if they are securely fastened.
- + Only toys specifically designed for outdoor use should be used outdoors.
- + Toys made with cloth should carry the labels "flame resistant," "flame retardant" or "nonflammable."
- + All broken toys should be repaired back to new condition or thrown away.
- + All moving parts should be securely attached.
- + There should be no slots or holes that can pinch a child's fingers.

- + The toy itself should be large enough that it cannot be put into a child's nose, mouth or ears. For example, marbles, beads and small foam letters are too small.
- + Make sure ride-on toys are well balanced to reduce the chances of them tipping over.
- + Toys for older children should be stored in a separate location away from toys for younger children.
- + Children should not be allowed to sleep with battery-operated toys.
- + Toys should be cleaned periodically to keep them sanitary.
- + Toys should not be filled with a potentially harmful substance such as small pellets.
- + Toys should not be painted with lead-based paints.
- + Review toys and furnishings in the nursery to see if they are subject to safety recalls.

To look for toy recalls, visit the Consumer Product Safety Commission at <https://www.cpsc.gov/recalls> and type "toy" in the recall product field.

Example Recalled Toy

- + The Consumer Product Safety Commission (CPSC) recalled Curious George 12-inch plush dolls because the surface paint on the toy's plastic face and construction hat contain excessive levels of lead, which violates the federal lead paint standard.

TOY SAFETY IS IMPORTANT

It's important to inspect all toys before purchasing or accepting them as donations. Don't just look for toys that will be entertaining for children; look for ones that are age appropriate.



PLAYGROUND SAFETY

A playground offers a place of fun and recreation for youth who attend your organization. However, improperly installed or maintained playground equipment can cause serious falls and injuries. In fact, the Consumer Product Safety Commission estimates that more than 200,000 children visited the emergency room annually due to injuries sustained on a playground. The most common injuries are fractures (34%), followed by contusions/abrasions (17%), lacerations (15%) and strains/sprains (13%). While not all accidents can be avoided, the following tips will help make the playground a safer place.

Site Selection and Layout

When choosing a location to build a playground, consider the following items:

- + Consider building the playground in a location that will eliminate any obstacles or hazards children could encounter when traveling to and from the playground site. For example, if possible, children should not have to cross a street or travel through a parking lot to get to the playground.
- + Consider providing appropriate boundaries around the playground, such as fences or landscape hedges, so that children cannot leave and others cannot enter the playground area unnoticed.
- + Separate areas for physical activities, such as play equipment or open fields, from areas for more passive or quiet activities, such as sandbox play.

- + Consider that playground equipment is designed for different developmental age groups. For example, you may want to separate equipment designed for ages 2 to 5 from equipment designed for ages 5 to 12.
- + Spread around heavily used pieces of equipment to avoid crowding in any one area.
- + Reduce visual barriers between equipment and activity areas so supervisors can keep a clear line of sight. Regularly check equipment with enclosed areas, such as playground tunnels and slides.

Equipment Selection

- + Use only commercial grade playground equipment and have it installed according to the manufacturer's recommendations. Residential grade playground equipment will not withstand continual use and may increase the likelihood of exposure to injury.
- + Consider which age groups will be using the equipment and purchase it accordingly.
- + Visit <https://www.cpsc.gov/safety-education/safety-guides/playgrounds#resources> or request detailed product information from the U.S. Consumer Product Safety Commission, Washington, D.C. 20207.

Consider that some types of equipment are more often associated with accidents, including:

- + Animal figure swings and/or spring loaded equipment
- + Exercise rings (as used in gymnastics) and trapeze bars
- + Glider swings that hold more than one child at a time
- + Merry-go-rounds
- + Metal slides
- + Monkey bars. People use the terms monkey bars, jungle gyms and climbing equipment interchangeably, but actual monkey bars are a specific type of climbing equipment with interior bars from which a child may fall from a height greater than 18 inches. In the early 1980s, the Centers for Disease Control and Prevention stated that monkey bars were unsuitable for safe playgrounds.
- + Seesaws and old-style teeter-totter
- + Swings with seats that are made of wood, metal or hard plastic. Seats should be made of rubber or canvas.
- + Swinging ropes that can fray, unravel or form a noose. Any kind of rope attached to play equipment poses a strangulation hazard, so never let children tie jump ropes or pet leashes onto the equipment.
- + Trampolines.

Playground Surfaces

Nearly 70 percent of injuries on a playground result from a fall. The surface in and around playground equipment can be a major factor in determining the injury-causing potential of a fall. A fall onto a shock-absorbing surface is less likely to cause an injury than a fall onto a hard surface. Because head injuries from a fall can be life-threatening, the more shock-absorbing a surface can be made, the greater the likelihood of reducing severe injuries.

Avoid the following:

- + Asphalt or concrete are unsuitable for use under and around playground equipment.
- + Earth surfaces, such as soil and hard-packed dirt also are not recommended because they have poor shock-absorbing properties.
- + Grass and turf are not recommended because wear and environmental conditions can reduce their effectiveness in absorbing shock during a fall.

Use the following:

- + Pad surfaces around playground equipment with at least 9 to 12 inches of wood chips, mulch, sand or pea gravel.
- + An alternative is mats or synthetic surfacing made of safety-tested rubber or rubber-like materials.
- + Check that protective surfacing extends at least 6 feet in all directions from the play equipment.
- + For swings, a good rule of thumb is for surfacing to extend twice the height of the suspending bar, both behind and in front of the swings.

Inspection and Maintenance

To help provide and maintain a safe playground, review the following checklist:

- + Install and maintain all playground equipment according to manufacturer's recommendations.
- + Create a maintenance schedule for the entire playground, taking into consideration the type of equipment, frequency of use and local climate.

Inspect all equipment for the following items on a regular basis:

- + Check that there are no sharp points, corners and edges on any of the equipment's parts. Metal or wood corners should be rounded. Wood parts should be smooth and free of splinters.
- + Protective caps should not be able to be loosened or removed without the use of a tool. Replace missing or damaged protective caps.
- + Fasteners and connectors should not be able to be loosened or removed without the use of a tool. Nuts and bolts should have lock washers, self-locking nuts or other locking means to prevent them from easily becoming loosened.
- + Hardware should be made of corrosion-resistant material.
- + To reduce the risk of entrapment, there should be no openings on playground equipment that measure between 3 1/2 and 9 inches.
 - The only exception would be where the playground equipment meets the ground.
 - Pay special attention to openings at the top of a slide, between platforms and on limbers where the distance between rungs might be less than 9 inches.
- + Anchor equipment securely to the ground.
 - Make sure that all anchoring devices are below ground to eliminate the potential for tripping hazards.
- + Protrusions or projections should not be capable of entangling clothing.

- + There should be no broken or missing components in the following:
 - Handrails
 - Guardrails
 - Protective barriers
 - Steps or rungs on ladders
- + Paint, galvanize or otherwise treat any metal playground equipment to prevent rust. Ensure that the paint or similar finish does not contain a harmful amount of lead.
 - If older playground equipment is being used, test the finish to determine the amount of lead, especially if the finish is beginning to flake or peel.
 - Make sure all S hooks are squeezed closed and in good condition, with no visible signs of corrosion or deterioration.
- + Inspect the playground for broken glass or other dangerous debris.
- + Conveniently locate and maintain appropriate trash receptacles on the playground.
- + Inspect the shock absorbing surface in and around the playground equipment to determine that it has not been displaced or compacted in high traffic areas.
- + Correct or remove any tripping hazards, such as exposed concrete footings, tree stumps or rocks.
- + Repair any areas that have inadequate drainage or low spots that would allow standing water.

Supervision

Without adequate supervision, even playgrounds that are designed, installed and maintained in accordance with safety guidelines and standards can still impose hazards. Supervisors can be paid employees, volunteers or even parents. However, they should all have an understanding of the basics of playground safety. Not all playground accidents are preventable, but trained playground supervisors can help reduce the number and severity of playground injuries.

To adequately supervise a playground, all supervisors should be trained on:

- + The types of playground equipment provided.
- + The hazards associated with the different types of playground equipment provided.
- + Age-appropriateness of playground equipment.
- + First aid.
- + Strangulation or entrapment hazards, including scarves, jackets or sweatshirts with hoods or drawstrings, connected mittens or gloves, jewelry and bicycle helmets.
- + The organization's procedures regarding how to handle emergencies, such as how to appropriately handle a playground injury that would require medical attention.

By following these tips and recommendations for playground safety, your organization will be better prepared to reduce unsafe situations and injuries.

CONSENT FORM SAMPLE

Minor Participation Authorization and Consent to Emergency Medical Treatment Form

I, the undersigned, certify that I am the parent or legal guardian of _____
(hereafter the "minor child").

I hereby give my consent to have my minor child participate in the following activity of <ORGANIZATION NAME>: _____ (hereafter "the activity") on or about _____, 20 ____ .

I recognize that there are risks involved in participating in this activity and hereby assume all risk of injury, harm, damage, or death to my minor child in connection with his/her participation in this activity.

To the fullest extent permitted by law, I release <ORGANIZATION NAME>, its trustees, officers, directors, employees, agents and representatives from any injury, harm, damage or death which may occur to my minor child while participating in the activity and agree to save and hold harmless <ORGANIZATION NAME>, its trustees, officers, directors, employees, agents and representatives from any claims arising out of my minor child's participation in the activity.

Further, being the parent or legal guardian of the minor child, I do consent to any medical, surgical, X-ray, anesthetic or dental treatment that may be deemed necessary for my minor child. I understand that efforts will be made to contact me prior to treatment but, in the event I cannot be reached in an emergency, I give permission to the activity leader to make the decisions necessary for treatment. Should there be no activity leader available, I give permission to the attending physician to treat my minor child. As parent or legal guardian, I understand that I am responsible for the health care decisions of my minor child and agree that my insurance plan is the primary plan to pay for the medical, dental, or hospital care or treatment that is given to my minor child. Any insurance policy of the organization sponsoring this event will be used as the secondary coverage.

Executed this _____ day of _____, 20 ____ .

Signature: _____

Printed Name: _____

Witness _____

Witness: _____

CHILD PROTECTION POLICY SAMPLE

General Purpose Statement

<ORGANIZATION NAME> seeks to provide a safe and secure environment for the children who participate in our programs and activities. By implementing the below practices, we seek to provide a reasonably safe environment for the protection of the children of <ORGANIZATION NAME> from incidents of misconduct or inappropriate behavior while also protecting our staff and volunteers (workers) from false accusations.

Definitions

For purposes of this policy, the terms “child” or “children” include all persons under the age of 18 years. The term “worker” includes both paid and volunteer persons who work with children.

Selection of Workers

All persons who desire to work with the children participating in our programs and activities will be screened. This screening includes the following:

A) Six-Month Rule – No applicant will be considered for any position involving contact with minors until she/he has been involved with <ORGANIZATION NAME> for a minimum of six months. This time of interaction between our leadership and the applicant allows for better evaluation and suitability of the applicant for working with children.

B) Written Application – All persons seeking to work with children must complete and sign a written application in a form to be supplied by us. The application will request basic information from the applicant and will inquire into previous experience with children, previous affiliation with organizations, reference and employment information and disclosure of any previous criminal convictions. The application form will be maintained in confidence on file at the <ORGANIZATION>.

C) Personal Interview – Upon completion of the application, a face-to-face interview may be scheduled with the applicant to discuss his/her suitability for the position.

D) Reference Checks – Before an applicant is permitted to work with children, at least two of the applicants' references will be checked. These references should be of an institutional nature as opposed to personal or family references, preferably from organizations where the applicant has worked with children in the past. Documentation of the reference checks will be maintained in confidence on file at <ORGANIZATION>.

E) Criminal Background Check – A national criminal background check is required for all employees, regardless of position, and for the following categories of volunteers:

- + Those who will be involved in our school/preschool/daycare center
- + Those who will be involved in overnight activities with children
- + Those counseling children
- + Those involved in one-on-one mentorship of children
- + Those having occasional one-on-one contact with children, such as sponsored athletic team coaches and vehicle drivers

Before a background check is run, prospective workers will be asked to sign an authorization form allowing the organization to run the check. If an individual declines to sign the authorization form, s/he will be unable to work with children.

What constitutes a disqualifying offense that will keep an individual from working with children will be determined by <IDENTIFY TITLE/POSITION OF RESPONSIBLE PERSON OR TEAM> on a case-by-case basis in light of all the surrounding circumstances. Generally, convictions for an offense involving children and/or for offenses involving violence, dishonesty, illegal substances, indecency and any conduct contrary to our mission will preclude someone from being permitted to work with children. Failure to disclose a criminal conviction on the application form will also be a disqualifying event.

The background check authorization form and results will be maintained in confidence on file at <ORGANIZATION>.

Two Adult Rule

It is our goal that a minimum of two unrelated adult workers will be in attendance at all times when youth are being supervised during our programs and activities. Some youth classes may have only one adult teacher in attendance during the class session; in these instances, doors to the classroom should remain open and there should be no fewer than three students with the adult teacher. We do not allow minors to be alone with one adult on our premises or in any sponsored activity unless in a counseling situation.

Responding to Allegations of Child Abuse

For purposes of this policy, “child abuse” is any action (or lack of action) that endangers or harms a child’s physical, psychological, or emotional health and development. Child abuse occurs in different ways and includes the following:

- + **Physical Abuse** – any physical injury to a child that is not accidental, such as beating, shaking, burns and biting.
- + **Emotional Abuse** – emotional injury in which the child is not nurtured or provided with love and security, such as an environment of constant criticism, belittling and persistent teasing.
- + **Sexual Abuse** – any sexual activity between a child and an adult or between a child and another child at least four years older than the victim, including activities such as fondling, exhibitionism, intercourse, incest and pornography.
- + **Neglect** – depriving a child of his or her essential needs, such as adequate food, water, shelter and medical care.

Child care workers may have the opportunity to become aware of abuse or neglect of the children under our care. In the event that an individual involved in the care of children at this <ORGANIZATION> becomes aware of suspected abuse or neglect of a child under his/her care, in addition to the individual’s duties as a mandatory reporter, if any, the abuse should be reported immediately to the <IDENTIFY TITLE OF PERSON TO WHOM ABUSE SHOULD BE REPORTED> for further action including that individual’s own reporting obligations to authorities as may be mandated by state law.

In the event that an incident of abuse or neglect is alleged to have occurred at <ORGANIZATION> or during our sponsored programs or activities, the following procedure shall be followed:

1. The parent or guardian of the child will be notified.
2. The worker alleged to be the perpetrator of the abuse or misconduct will immediately be placed on leave from working with children pending an external investigation by civil authorities and instructed to remain away from the premises during the investigation.
3. Civil authorities will be notified, and <ORGANIZATION> will comply with the state’s requirements regarding mandatory reporting of abuse as the law then exists. <ORGANIZATION> will fully cooperate with the investigation of the incident by civil authorities.
4. Our insurance company will be notified and we will complete an incident report. Any documents received relating to the incident and/or allegations will immediately be forwarded to the insurance company.
5. <NAME OR TITLE OF DESIGNATED SPOKESPERSON> will be our spokesperson to the media concerning incidents of abuse or neglect, unless he or she is alleged to be involved. We will seek the advice of legal counsel before responding to media inquiries or releasing information to the congregation. All other representatives of the organization should refrain from speaking to the media.
6. A pastoral visit will be arranged for those who desire it.
7. Any person who is not found innocent by the requisite authorities of the alleged abuse or misconduct will be removed from their position working with children or youth.

ADDITIONAL PROVISIONS TO CONSIDER FOR CHILD PROTECTION

Open-Door Policy

Classroom doors should remain open unless there is a window in the door or a side window beside it. Doors should never be locked while persons are inside the room.

Teenage Workers

We recognize there may be times when it is necessary or desirable for babysitters (paid or volunteer) — who are themselves under age 18 — to assist in caring for youth during programs or activities. The following guidelines apply to teenage workers:

- + Must be at least age 14.
- + Must be screened as specified above.
- + Must be under the supervision of an adult and must never be left alone with children.

Check-In/Check-Out Procedure

For children below third grade, a security check-in/check-out procedure will be followed. The child will be signed in by a parent or guardian, who will receive a “child check” for the child similar to a claim check. The parent or guardian must present the “child check” in order to sign out the child from our care. In the event that a parent or guardian is unable to present the “child check,” <INSERT TITLE OF CHILD CARE LEADER> will be contacted. <TITLE> will be responsible for releasing the child to the care of a parent or guardian after discussing the surrounding circumstances with the parent or guardian.

Sick Child Policy

It is our desire to provide a healthy and safe environment for the youth at <ORGANIZATION>. Parents are encouraged to be considerate of other children when deciding whether to place a child under our care. In general, children with the following symptoms should NOT be dropped off:

- + Fever, diarrhea, or vomiting within the last 48 hours
- + Green or yellow runny nose
- + Eye or skin infections
- + Other symptoms of communicable or infectious disease

Children who are observed by our workers to be ill will be separated and the parent or guardian will be contacted to request that the child be picked up for the day.

Medications Policy

It is the policy of <ORGANIZATION> not to administer either prescription or non-prescription medications to the youth under our care. Medications should be administered by a parent at home. Parents are reminded of our sick child policy.

Exceptions to the medications policy may be granted to parents of children with potentially life-threatening conditions, such as asthma or severe allergic reactions. Parents of such children should address their situation with <INSERT TITLE OF CHILD CARE LEADER> to develop a plan of action.

Discipline Policy

It is the policy of <ORGANIZATION> not to administer corporal punishment, even if parents have suggested or given permission for it. There should be no spanking, grabbing, hitting or other physical discipline. Workers should consult with <INSERT TITLE OF ORGANIZATION LEADER> if assistance is needed with disciplinary issues.

Restroom Guidelines

Children five years of age and younger should use a classroom bathroom if one is available. If a classroom bathroom is not available, workers should escort a group of children to the hallway bathroom. They should always go in a group, never take a child to the bathroom alone. The workers should place the children in a line along the wall outside the hallway bathroom as they wait their turn. The workers should check the bathroom first to make sure that it is empty, and then allow the children inside. The workers should then remain outside the bathroom door and escort the children back to the classroom. If a child is taking longer than seems necessary, the worker should open the bathroom door and call the child's name. If a child requires assistance, the workers should prop open the bathroom door and leave the stall door open as they assist the child.

For children over the age of five, at least one adult male should take boys to the restroom and at least one adult female should take girls. The worker should check the bathroom first to make sure that the bathroom is empty, and then allow the children inside. The worker should then remain outside the bathroom door and escort the children back to the classroom.

For the protection of all, workers should never be alone with a child in a bathroom with the door closed and never be in a closed bathroom stall with a child. Parents are strongly encouraged to have their children visit the bathroom prior to each class.

Accidental Injuries

In the event that a child or youth is injured while under our care, the following steps should be followed:

- + For minor injuries, scrapes and bruises, workers will provide first aid (Band-Aids, etc.) as appropriate and will notify the child's parent or guardian of the injury at the time the child is picked up from our care.
- + For injuries requiring medical treatment beyond simple first aid, the parent and/or guardian will immediately be summoned in addition to the worker's supervisor. If warranted by circumstances, an ambulance will be called.
- + Once the child has received appropriate medical attention, an incident report will be completed in the case of injuries requiring treatment by a medical professional.

Training

<ORGANIZATION> will provide training on this child protection policy to all new child care workers and will strive to provide opportunities for additional training classes or events on an annual basis. All workers are strongly encouraged to attend these training events.

PREVENTING SEXUAL ABUSE AND MOLESTATION

There are a number of proactive measures and programs that every organization can implement to help prevent sexual misconduct from occurring and minimize the risks associated with an incident.

While the effects of sexual misconduct can devastate the victim and the victim's family, the damage does not stop there. Just one incident of sexual misconduct can destroy the trust, credibility and reputation of an organization for years. Adding further pain to an incident of sexual abuse or molestation are the legal costs of a lawsuit, which can ruin an organization financially. To help you create a safe environment, our Risk Management team has compiled information using nearly 50 years of safety inspections and claims service from thousands of organizations across the country.

Sexual Misconduct Statistics

While statistical information regarding child sexual abuse varies substantially, here are a number of dramatic findings from government and other authorities:

- + 1 in 4 females and 1 in 6 males will have been sexually abused before reaching 18 years of age.
- + 2 out of 3 children don't tell about abuse until adulthood, if ever.
- + More than 90 percent of survivors know their abuser.
- + There is no visual profile of an abuser. Abusers come from all segments of society: they are often religious, married, educated, attractive, and have families.
- + Less than eight percent of outcries or allegations of child sexual abuse are false.

Our claims statistics at GuideOne Insurance are also startling:

- + There are 8 to 10 new claims of sexual misconduct per month.
- + Approximately 100–110 sexual misconduct claims are pending at any one time.

The following loss statistics are further alarming:

- + The Archdiocese of Los Angeles recently paid out \$660 million to 508 survivors of clergy sexual abuse.
- + Michigan State University agreed to a massive \$500 million settlement with more than 300 survivors of Dr. Larry Nassar.
- + Almost 100,000 alleged victims of sexual abuse within the Boy Scouts of America (BSA) have come forward to claim compensation from the group.

SEXUAL ABUSE PREVENTION PROCEDURES

Every organization that works with the public should have an official policy in place to help prevent sexual misconduct before it occurs. The following preventive measures are general guidelines only.

Carefully Screen Employees and Volunteers

The first step in preventing sexual misconduct is to thoroughly screen the backgrounds of employees and volunteers. Applicants with good intentions will not be offended, and the process often scares off unwanted individuals. In addition to the information below, Abuse Prevention Services and MinistrySafe provide extensive resources regarding the Skillful Screening Process including sample applications and reference forms.

1. Written Application – All persons seeking to work with children should complete and sign a written application. The application should request basic information from the applicant and inquire into previous experience with children, previous affiliation with organizations, reference and employment information and disclosure of any previous criminal convictions. The application form should be kept confidential and on file.
2. Personal Interview – Upon completion of the application, a face-to-face interview should be scheduled with the applicant to discuss his or her suitability for the position. In addition, each potential employee or volunteer should specifically be asked if they have ever been accused of, participated in, or been convicted of sexual misconduct as allowed by law.
3. Reference Checks – Before an applicant is permitted to work with children or vulnerable individuals, at least two of the applicant's references should be checked. These should include professional references as well as personal or family references, preferably from organizations where the applicant has worked with children or vulnerable individuals in the past. Reference requests should include questions specifically targeted at determining the applicant's history in working with children.
4. Criminal Background Check – After securing the proper permissions, a check of the National Sex Offender Registry as well as a criminal history for any county in which the applicant has lived for the previous seven years should be conducted for all employees, regardless of position, and for multiple categories of employees and volunteers. Individuals with a criminal history that includes any violent offenses or offenses that victimize children should be excluded from contact with minors. GuideOne customers have access to discounted services through our relationship with preferred providers. For more information, please see our [Human Resource Services Landing Page](#).
 - + Prior to conducting a background check, written permission must be obtained from the prospective employee or volunteer. Then, local and national organizations that conduct background checks should be contacted.
 - + Once the background check is completed and reviewed on a prospective employee or volunteer, your organization must decide if it is going to hire the applicant or allow him or her to volunteer. If the person has offenses on his or her record, it is up to the organization to decide whether the individual should be hired. In making your decision, it may be helpful to check with the local school district and/or other organizations serving youth in your area to see what offenses disqualify an individual from working with youth in their organization.
 - + Again, the hiring of an individual is done at the discretion of the organization, but should not be completed until all of the facts are known about the person. Any information collected should be kept confidential except to the person or committee making the selection. And, all background checks, records and follow-ups should be kept confidential in the applicant's personal file.

Establish Organizational Policies and Procedures

As a second line of defense, organizations should establish written policies and procedures for its employees and volunteers. Once policies and procedures are established, they must be communicated effectively to the staff and the rules have to be consistently enforced. Here are several examples:

- + Have documented procedures in place on how to respond to a sexual misconduct allegation.
- + Require six months of service before a volunteer has direct involvement with or supervises youth.
- + Include the proper ratio of adults to youth. Require a minimum of two, non-related adults to be present at all times. Do not include teens or other younger volunteers in this ratio.
- + Hold all youth activities in central, highly visible locations.
- + Do not allow activities to take place in private rooms, offices or isolated parts of a building. Keep all remote areas, such as closets and unoccupied rooms, locked.
- + Have a responsible supervisor randomly monitor all youth activities. Supervisors should make frequent, unannounced visits.
- + Establish an action plan for suspicious behavior and to report complaints.
- + Establish counseling guidelines for staff.
- + Have windows installed on doors where activities and meetings take place, or leave doors open if there are no windows present.
- + The organization should have specific procedures regarding toileting and diapering of children.

Educate Staff, Children and Parents

An educational program offers your organization a third important line of defense against child sexual abuse. Education can be targeted toward employees, volunteers, parents and youth to help everyone identify and avoid potentially dangerous situations. Effective education can include courses such as the following:

- + **Training Courses for All Staff Members** – All employees and volunteers should complete an initial training course on how to properly work with youth and educate on being aware of the necessity of child sexual abuse prevention. This training should be documented and repeated on a regular cycle at least as often as mandated by licensing and legal requirements with updates as laws change. In most instances this would be between one and three years. Training should include:
 - Identification of the grooming process
 - Mandatory reporting requirements
 - Organizational protection procedures
- + **Safety Courses for Children and Parents** – Children can be taught to understand the difference between good touching and bad touching. Parents can learn about the organization's policies to prevent sexual misconduct.

Develop the Best Prevention Program for Your Organization

Through effective employee and volunteer screening, internal policies and procedures, and education, your staff can develop or further enhance its sexual abuse prevention program to address your organization's specific needs. As a result, the entire organization and everyone it serves will be better protected against sexual abuse and the consequences or harm that goes with it.

Each organization should have an abuse prevention program that is customized for the activities and culture of the organization. There is no one size fits all program. Ultimately your abuse prevention plan is what you do; not what you say you do so only include what you actually will implement.

RESPONDING TO AN ALLEGATION OF CHILD SEXUAL ABUSE

Many organizations have never had a serious claim, legal concern or allegation of sexual abuse. However, when an organization finds itself on the receiving end of any of these situations, it's helpful to know what to do. Responding correctly and in a timely manner can often reduce or eliminate the concern. Even if it does not, a proper and planned response can save your organizations thousands of dollars.

Should a child sexual abuse claim or allegation take place, the following steps will assist you in responding in an appropriate way that will not only respect the rights of the victim and accused, but your organization as well.

- + The parent or guardian of the youth will be notified.
- + The worker alleged to be the perpetrator of the abuse or misconduct will be immediately placed on leave pending an external investigation by civil authorities and instructed to remain away from the premises during the investigation.
- + Civil authorities will be notified, and the organization will comply with the state's requirements regarding mandatory reporting of abuse as the law then exists.* The organization will fully cooperate with the investigation of the incident by civil authorities.
- + The insurance company will be notified and the organization will complete an incident report. Any documents received relating to the incident and/or allegations will immediately be forwarded to the insurance company.
- + The organization will designate a spokesperson to the media concerning incidents of abuse or neglect. The advice of legal counsel will be sought before responding to media inquiries or releasing information to the congregation. All other representatives of the organization should refrain from speaking to the media.
- + If your organization is religion-based, a pastoral visit will be arranged for those who desire it.

**Information on reporting abuse in each state may be found at the following website link provided by the U.S. Department of Health and Human Services: www.childwelfare.gov/systemwide/laws_policies/state/*



As your organization works to prevent child sexual abuse, it is essential to ensure your employees and volunteers are properly educated with child sexual abuse prevention training. GuideOne is proud to offer this training through our alliance with MinistrySafe and Abuse Prevention Systems. In an interactive dashboard, you'll have access to resources including awareness training, skillful screening training, tools for monitoring and oversight, sample policies and procedures, and more. Plus, as a GuideOne customer, you can receive \$100 off the first year's annual fee.

[Visit GuideOne.com/AbusePrevention](https://www.GuideOne.com/AbusePrevention) to learn more and sign up today.

SAMPLE INCIDENT REPORT

Complete the following report under any of the following situations:

- + A child becomes ill or receives an injury that requires first aid or medical treatment while in your care.
- + A child receives a bump or blow to the head or other visible injury regardless of treatment.
- + A child is transported by ambulance from your facility.
- + An unusual or unexpected incident occurs that jeopardizes the safety of a child, such as a child left unattended, a vehicle accident (with or without injuries), or exposure to a threatening person or situation.
- + There is an allegation or reasonable suspicion of abuse of a youth. **Important: Consult your state's mandatory reporting requirements for further information on abuse reporting;** –OR– As otherwise required by any state licensing or other authority, such as child care or daycare licensing.

Date of Incident:

Time of Incident:

Name and Approximate Age of Child Involved: *(one report per child)*

Contact Information for Child Involved:

Parent/Guardian: _____

Address: _____

Telephone: _____

Email: _____

Nature of Injury/Incident:

Location of Incident:

Description of Incident:

Was the Above Information:

Reported to you by someone else? If so, by whom: _____

-OR-

Directly observed/witnessed by you?

Action(s) Taken: *(check all that apply)*

- Provided first aid What/when: _____
- Call placed to 911 By whom: _____
- Taken to hospital By whom: _____
- Notified parent/guardian Who/when: _____
- Notified church official Who/when: _____
- Notified authorities Who/when: _____
- Other _____

Witness to Incident:

Name: _____
Address: _____
Telephone: _____
Email: _____

Name: _____
Address: _____
Telephone: _____
Email: _____

Printed Name of Person Completing This Report: _____
Position at the Organization: _____
Address: _____
Email: _____

Signature: _____
Date: _____

Signature of Church Official: _____
Date: _____

Witness Report

Name: _____

Address: _____

Telephone Numbers:

Home: _____

Work: _____

Cell: _____

Email: _____

Date/Time of Incident: _____

Fully Describe What You Observed:

Anyone Else You Know Who May Have Witnessed the Incident:

Name: _____

Address: _____

Telephone: _____

Email: _____

Printed Name of Witness: _____

Signature: _____

Date Signed: _____

HOW TO PERFORM A BACKGROUND CHECK AND USE THE RESULTS

It is recommended, and in many cases required, that every organization have a written and followed plan that calls for background checks. These checks should be conducted on every employee and volunteer who works with, or has contact with youth. The purpose of background checks is to protect youth entrusted to your care and to preserve the mission of the organization.

Process for Conducting Background Checks

Prior to conducting a background check, written permission must be obtained from the prospective employee or volunteer. Then, local and national organizations that conduct background checks should be contacted.

Once the background check is completed and reviewed on a prospective employee or volunteer, your organization must decide if it is going to hire the applicant or allow him or her to volunteer. If the person has offenses on his or her record, it is up to the organization to decide whether the individual should be hired. If the following offenses are made, it is recommended that the individual is disqualified from obtaining a position.

- + Failure to disclose criminal history. This includes convictions and deferred adjudication (sentencing).
- + Probation. Consider if the person is currently, or has been, on probation for a crime.
- + Pending charges. Even if the court has not heard the charge, this should be disclosed.
- + Adjudicated cases. Take into consideration if the person has been convicted or sentenced for any of the following offenses (examples of disqualifying offenses from PA statute):
 - + Criminal homicide
 - + Aggravated assault or assault with a deadly weapon
 - + Rape or sexual assault, including statutory rape or assault
 - + Kidnapping or unlawful restraint
 - + Other crimes of violence
 - + Harassment or stalking
 - + Indecent assault
 - + Indecent exposure
 - + Endangering or injuring the welfare of a child
 - + Involuntary deviate intercourse
 - + Felonies related to prostitution, obscene and other sexual material or performances
 - + Offenses involving corruption of minors, including child prostitution and child pornography

- + Sexual abuse of a child
- + Non-remote convictions involving theft or alcohol or drug offenses
- + Crimes going against the mission of the organization

In making your decision, it may be helpful to check with the local school district and/or other organizations serving youth in your area to see what offenses disqualify an individual from working with youth in their organization.

Maintain Confidentiality

Again, the hiring of an individual is done at the discretion of the organization, but should not be completed until all of the facts are known about the person. Any information collected should be kept confidential except to the person or committee making the selection. And, all background checks, records and follow-ups should be kept confidential in the applicant's personal file.

Although there is more work involved in conducting background checks, the minor inconvenience and cost of these checks is worthwhile if it means you can play a role in maintaining a child's innocence and protecting your workers, leaders and organization from negative publicity or civil and criminal litigation.

ABOUT THIS GUIDE

"Child Safety for Nurseries, Daycares and Playgrounds" was developed by GuideOne Insurance.

The prevention measures are general guidelines only and this document is not intended to provide legal or professional advice. This product does not represent any standard, law or regulation and it creates no new legal obligations. It is intended for informational purposes only, to supplement existing safety standards and regulations. Failure to implement these recommendations is not, in itself, a violation of law or breach of duty.

In 1999, The GuideOne Center for Risk Management® was established to help safeguard churches, faith-based schools & colleges and senior living communities by providing them with the industry's broadest variety of risk management resources.

DOCUMENTATION OF REFERENCE CHECK

Youth/Children Worker or Volunteer

Applicant Name: _____

Reference Name: _____

Date of Contact: _____

Method of Contact and Contact Information:

Telephone: _____

Email: _____

Other: _____

Reference Check Type: *(check one)*

Former Employer

Personal

Former Volunteer

Other Organization *(please specify)*: _____

How long have you known the applicant? Under which circumstances?

What is your knowledge of this person's work with children/youth?

How would you describe this person's manner with interacting with children/youth?

Based on your observation, is this person reliable and dependable?

Would you feel comfortable with this person being alone with a small group of children/youth for a period of time? Why or why not?

Do you have any concerns we should know about regarding this person's ability to work with children/youth?

Were you ever made aware of circumstances in which this person's care of children/youth was called into question or criticized? If yes, please describe the circumstances.

Were you ever made aware of any criminal or civil investigations or actions taken against this person? If yes, please describe the circumstances.

Do you recommend this person to work with children/youth? Why or why not?

Is this person eligible to work with your organization's children again in the future? If no, why not?

Additional notes or comments:

Signed (*person checking reference*): _____

Printed Name: _____ Date: _____

▶ GuideOne Insurance specializes in helping organizations be proactive in minimizing risk and preventing loss. For more risk management tools, including free downloads, please visit [GuideOne.com](https://www.GuideOne.com) and click on **“Safety Resources.”**

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