

Recreation Facilities and Loss Prevention

As mentioned time and time again, summer is here! And it is definitely something to get excited about. The sunny Midwest weather provides numerous opportunities for backyard barbeques, outdoor picnics and naps under the shade tree.

It also presents the perfect occasion to verify playground, parks and recreation equipment are up-to-date in terms of safety and accident prevention (especially considering July is National Recreation and Parks month and families across the country are encouraged to explore and enjoy local parks).

In order to do so, it is essential to conduct a thorough investigation of related properties and to replace any and all broken pieces with commercial

quality parts. Develop a complete facilities checklist and schedule routine maintenance of such facilities.

For swimming pools, sport and playground facilities, such upkeep is necessary to ensure all property, equipment and tools are up-to-date and in proper working order.

If sponsored events (including camps, clinics, classes and lessons) are to occur, Members must be certain



not only to have liability coverage but also "goodwill coverage."

In a similar effort to protect against liability, it is necessary to post a set of guidelines outlining behaviors that are or are not acceptable at each individual recreational facility.

Such amenities typically exist for one primary purpose: to provide recreational, social and educational opportunities for users. In order to successfully provide for such opportunities, facilities not only need to post but also enforce the established code of conduct.

Such conduct policies establish guidelines for safety, guard users' right of access to the facility, protect resources from damage and help safeguard the Member from liability in the event a rule is broken and an injury is sustained.

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REMINDER

The Annual Iowa League of Cities Conference & Exhibit will be held September 23-25 at the RiverCenter and Radisson in downtown Davenport. Stop by and visit our booth!

Underwriting Environment is Improving

The last few months have proven difficult for markets across the board; fortunately, however, the property and casualty coverage market is on the upswing (*National Underwriter P & C* (2/16/2009, p. 8).

It seems clients are finally realizing quality underwriting is key.

Generally speaking, clients fall into one of two classes: 1) those who select a carrier based on quality and are willing to pay more in order to get a job done right and 2) those who view insurance as an expense and aim to pay as little for it as possible.

Give them a year or two and the latter will learn their lesson.

Unfortunate as it is, several claims have been filed which have forced members to realize that, though

their coverage plan may be more expensive, top-of-the-line coverage is well-worth the financial contribution.

It is true the underwriting process can be somewhat lengthy; however, certain procedures make a world of difference when it comes to the quality of coverage provided.

Underwriters must demonstrate careful risk selection, develop producer relations, adapt pricing and process policies efficiently in their attempt to provide a package tailored specifically for each entity.

Members and outside organizations alike are realizing that, though it can be time consuming, going through these steps with quality underwriters ensures a coverage package suited to their needs.

Free Online Training for Members

The ICAP Board of Directors has extended their waiver of fees for online training courses through 2009.

This opportunity, which is available exclusively to ICAP members, entitles each to take up to four online courses free-of-charge during the given calendar year.

Courses cover three main topics, including safety, human resources and healthcare, and are accessible via ICAP's Online Resource Library.

Each course takes approximately 2.5 hours to complete and provides insight into effective loss prevention.



To register:

- Visit www.icapiowa.com
- Click on the "Loss Control" tab at the top of the page and log in
- Select "Online Training Library" at the far left side of the page
- Choose a topic of focus
- Click to order and begin!

REMINDER

ICAP's 2009 Agent Seminars will be held:
November 3 in Carroll
November 4 in Coralville
November 5 in Johnston

CEC member credits have been applied for.

RAGBRAI Rides Across Iowa continued from p. 1



nual event. As such, participating cities & counties are inevitably faced with certain liabilities (in fact, several Members have been involved in related claims).

To a certain degree, bicyclists

should abide by safety and etiquette standards to ensure their own well-being; however, the primary responsibility for safety falls onto the shoulders of the municipalities hosting the event.

In order to minimize possibilities of liability, Members should conduct an investigation to ensure all roads and facilities are properly maintained; in the event a hazard does exist, repair the potential threat and make a conscious effort to notify riders of any dangers that may still be present.

Road signs denoting upcoming curves, speed recommendations and areas of decreased visibility should be

posted in discernible locations.

Road blockages should be used as a means of directing riders to areas in which they should or should not travel and announcements should be made declaring other issues that arise.

As a potentially liable party (in the event an accident occurs), Members must take every precaution to safeguard against possibilities of negligence or wrongdoing. Even after the above suggested measures are taken, it is necessary to provide ample supervision at the event in order to ensure proper safety measures are taken and to lessen the likelihood that an injury will occur.

ICAP Service Providers

American Risk Pooling Consultants, Inc.
 Pool Administration
 Claims Supervision
 Loss Control Supervision

Billbrey Insurance Services, Inc.
 Marketing
 Local Admin / Underwriting
 Customer Service

Public Entity Risk Services of Iowa
 Loss Control
 Claims Adjusting

Plante & Moran, LLP
 Auditing

Smith Barney
 Investments

KPMG
 Actuarial Services

Ahlers & Cooney, P.C.
 Legal Counsel

As an ICAP member, you may call 1-800-814-8799 with any employment-related questions. This line is available Monday through Friday, 8 AM - 5 PM (except holidays). Please remember, this service is intended as a compliment to (rather than a replacement for) your own legal counsel.



5701 Greendale Road
Johnston, IA 50131

Return Service Requested

Fireworks "How to"

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accident can quickly detract from their luster.

In order to avoid such downfalls, responsible parties should do their best to ensure the areas and individuals related to such fireworks displays meet the specifications for ad-

equate safety and liability coverage.

For additional information and a fireworks safety checklist, visit our Loss Control Resource Library by clicking the "loss control" tab at www.icapiowa.com or contact our Loss Control Department at 1-800-239-7557.



ICAP WELCOMES NEW MEMBERS:

- * Woodbury County Fair Association
- * Harrison County Fair Association
- * Winneshiek County Agricultural Association
- * Buchanan County Emergency Management Commission
- * Adair County Fair Association
- * Wapello County Agricultural Fair Association, Inc.
- * Linn County Fair Association
- * Shelby County Fair Association
- * Calhoun County Exposition
- * Plymouth County 4H & Agricultural Society
- * County Social Services
- * Page County Agricultural Fair Association
- * Buchanan County Fair Association
- * East Pottawattamie County Fair Association
- * Monona County Fair Association
- * Marcus Community Fair
- * Dallas County Fair Association
- * Lee County Fair Association, Inc.
- * Adams County 4-H Youth Fair Committee

ISAC'S ANNUAL FALL MEETING:

- * November 18-20 in Coralville

CONGRATULATIONS

to Debra Hartman, City Clerk for the City of Sheffield, for winning an iPod Shuffle in our newsletter survey drawing!