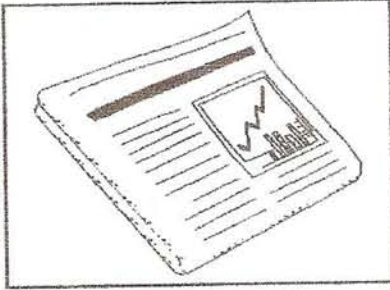


CHILD CARE LIABILITY



This information is designed to educate you about some of the possible areas that could create liability problems in child care. The child care organization that employs you pays a substantial amount of money (thousands) per year for liability insurance. This coverage helps to defend the organization and its employees against claims of negligence and other related charges. It operates like car insurance in

that claims filed are costly to the insurance company and can result in higher premiums for the child care organization. Insurance coverage is expensive and sometimes difficult to obtain because of the perceived high risk of caring for children. In addition, settlements for claims (injuries) can include large sums of money to compensate for losses that affect a child for the remainder of his childhood, or even for his lifetime. An injury that occurs this week can still be claimed for several years after the occurrence.

Why should I be concerned about this issue if the employer is responsible for the children who enroll and the insurance covers me as an employee?

- 1) There are some situations where you can be criminally or civilly charged for your actions (or lack of action) in caring for children. Thus, you could be personally liable for some things.
- 2) The more money the organization must to spend on insurance, the less money there is for staff salaries and enriching programs for children.
- 3) Your performance in this job will affect your later job opportunities (with this organization or with your next employer who will check this reference for dependability, responsibility, etc.).

It is important to remember that you are carrying a great responsibility in caring for children and that requires being constantly aware of potential problems.

Prepare yourself to be at your best when caring for children:

- get enough sleep
- dress comfortably
- eat well (don't skip meals, etc.)
- bring what you need to care for yourself while working
- ask for help if you are feeling overwhelmed, frustrated, tired, etc.
- give the children your full attention while you are on duty

Negligence is claimed when a child's injuries are attributed to a lapse in the "duty of care" that is owed to him, by the staff, because he is enrolled in the child care program. Common forms are:

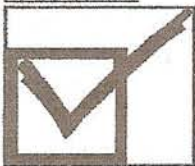
- a) negligent supervision
- b) negligent instruction in, or choice of, activities
- c) failure to warn of certain dangers
- d) negligent maintenance
- e) placement or location of facilities
- f) transportation

The "standard of care" varies based on the child and his ability. That is, younger children or new children would require closer supervision than older or more experienced ones. Children who are hyperactive, asthmatic, immature, not feeling well, etc. may require special attention, and are (legally) owed that attention based on their needs.

Because providing a safe environment is the foundation for quality child care, we will regularly communicate about ways to monitor the health and safety of the children.



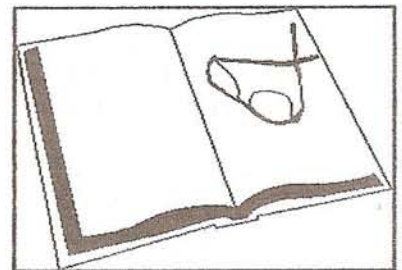
ARRIVAL



As each child arrives, observe him/her for cuts or bruises, rash, coughing, wheezing, runny nose or eyes or other complaints of discomfort from the child. If you notice anything significant, check with the parents about the circumstances and report it to the Director, if necessary. This procedure addresses issues of health and child abuse/neglect. Anything noteworthy should be recorded either in the medical log book or the child's file, whichever is appropriate.

INJURIES

Injuries that need treatment with first aid supplies should be taken care of in the sink area. First aid supplies are kept in the cabinet (over sink) and ice is in the freezer. Each incident should be recorded in the medical log book which is kept on the shelf with the supplies. Anything more serious than scrapes and bruises should be brought to the attention of the director. For your own protection, use the disposable glove(s) when cleaning up blood or other body fluids, or allow the child to wipe off his own sore, if he is willing and able.



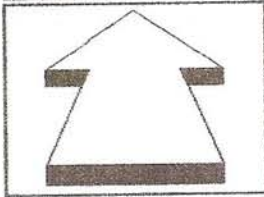
ILLNESS

If a child becomes ill during the day, have him/her see the Director. Illness would include headache, stomachache, rash, fever, sore throat, or any other symptom of pain or discomfort. If the Director is not available, have the child lay down on a mat within sight of an adult. Take his/her oral or axillary temperature, if necessary. Call the parent to make arrangements for the child's care.

PRESCRIPTION MEDICATION

If a camper brings any medicine to camp it should be given to the Director. It will be put in a locked box and refrigerated, if necessary. A medical log will be kept in the box to record each dose administered. Any remaining medication will be returned to the parent. If the Director is not available for administration of the medicine, specific arrangements will be made with another adult, over 21, for that duty. If campers are found to have any kind of medicine (including aspirin, etc.) it should be reported immediately to the director.

FIRE



Make sure you know where the fire exits are. In case of fire, make sure all campers walk quickly out of the building and go to the end of the sidewalk. Take the attendance list and see that all campers are accounted for.

When taking children on field trips, notice fire exits at the movies, skating, bowling, etc.

SUPERVISION

There should always be, at least, one adult per fifteen children (of school age), and preferably one adult per nine children or less.

This means that if you are scheduled to work certain hours and you do not arrive on time, supervision of the children may be compromised. Therefore, it is imperative that you call, as much ahead as possible, if you must be delayed or cannot come in to work.



If you are working alone with a group of children, plan for appropriate supervision of the children if you must leave to use the bathroom, make a phone call, get supplies, etc. If possible, arrange for these things to take place before or after the children's sessions or when extra staff is available.

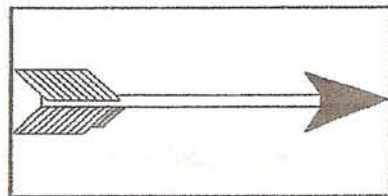
Do not leave a parent alone with children other than their own.

Make sure all children can be seen at all times. This helps reduce the risk of child to child sexual activity and of conflicts that could result in injury. Although we want children to learn to solve interpersonal disagreements on their own, you may need to intervene if verbal exchanges escalate, and you must intervene if any physical contact is involved.

Children should never be allowed to use name-calling, profanity, obscene gestures, pushing, wrestling, throwing things or any other aggressive means to solve their problems. These methods can lead to possible injuries. Refer to the Discipline Policy for handling these problems and ask for advice as needed from the Director of the program.

Campers should be allowed a reasonable time (a few minutes) to use the bathroom, then they should be checked on. If you have any reason to suspect that a child is behaving inappropriately (playing in the bathrooms, wandering the hall, etc.), then increase the quality of supervision, as needed (eg. - send another, more responsible, child at the same time, have the child go when a staff member is in close proximity, etc.). School age children should be able to take care of their own toileting needs independently. They may need reminders about flushing and handwashing. If a child has a toileting accident, or is sick, ask the director for assistance. This will avoid compromising the supervision of the other children and will allow for individual attention to a child with special needs.

It is the responsibility of the leader to make sure that movement from one activity to another is accomplished safely. That is, campers should be watched until they arrive at the next supervised location. They should not be allowed to enter and exit the building without an adult. This precaution addresses the issue of school security (making sure the door is kept securely locked) and child safety (that children do not "disappear" either of their own volition, or otherwise).



Only authorized persons (those listed on the child's registration form) may pick up a child from camp. The adult who picks up the child must "sign them out" on the list near the main door.

Do not take campers to any unscheduled location without checking first with the director. That includes walks in the area of the school, a stop at the store, bank, gas station, other parts of the building, etc.

Report any questionable staff behavior to the director. This would include, but is not limited to, discipline procedures, inappropriate physical contact or verbal comments, suspicion of drug or alcohol use, lack of supervision of campers, etc.

TWO-THIRDS OF CHILD CARE INJURIES OCCUR ON THE PLAYGROUND.

The following steps can help prevent injuries there:

- 1) Check the area for glass, sharp objects, broken equipment, etc., each time, before children are allowed to play.
- 2) Campers should wear shoes on the playground to help prevent stings and other foot injuries.



- 3) Instruct children in safety precautions that apply to the particular equipment (eg. - don't put your feet under see-saws, don't stand on or jump off of swings, keep both hands on the swing chains, one person at a time climbing and clearing away from slides, no pushing, no jump ropes, scarves or other items (that could cause entanglement) should be allowed. Rough housing, wrestling, and karate are not allowed, since these usually end with someone hurt or unhappy. The key is to think ahead about any possible risks that the children might be incurring when they play in that environment. Minimize those risks with close supervision, instruction and limits as needed.
- 3) Know the procedure for handling injuries. Other children cannot be left unattended when someone is injured.
- 4) No one should be using playground equipment without supervision.

SPORTS

There should be 'no contact' with the lacrosse sticks, since the campers do not wear protective gear. That means no stick checking. Football should be "touch" or "flag" only, for the same reason. Hockey sticks should always be in contact with the ground. (eg.- Any swings above the calf incur a penalty.) When using tennis racquets and bats, make sure there is sufficient clearance between players, to prevent injuries. Never use a hardball for baseball.

Campers should be instructed in the safe and appropriate use of equipment prior to the start of the activity, and should be reminded of these as often as needed. "Time-out" can be used, if necessary, to reinforce safe play habits. Remember that a significant part of the sports instruction is safety and good sportsmanship.



Be mindful of the heat and humidity, allowing adequate "time-outs" for water breaks and rest.

BEE STINGS

Remove the stinger, if necessary, by scraping gently with a fingernail, and apply meat tenderizer and/or ice. Ask the child when she was last stung and whether they had any reaction other than local swelling. Keep a close eye on them for unusual swelling, hives, rash or difficulty breathing. If these occur, call the parent and/or 911 depending on the severity).

MEDICAL EMERGENCIES

If possible, check with the Director, immediately. If that is not possible, call 911 and tell them the child's approximate age and what happened. Stay on the line until they tell you to hang up. Call the child's parent (usually at work). If you are not sure whether immediate treatment is necessary, and the Director is not available, call our consulting physician, Dr. William E. Schwartz, 435-0280 (or 931-6944), 1900 E. Northern Pkwy., Balto., MD 21239. His associates are Drs. Kozo Murakoshi and Robert Holthaus.



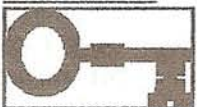
SAFETY PRECAUTIONS



Shoes should be kept on for outdoor activities, even walking to and from the pool or water activities. Children who are out in the sun for long periods or who have fair skin should apply sunscreen, especially early in the summer. This helps reduce the risk of skin cancer and burns. Encouraging the use of hats helps protect the eyes from too much ultraviolet light. As much as possible, try to avoid prolonged outdoor play between the hours of 12:00 to 3:00. Children should not be allowed to play in the parking lot. In the case of overcast weather, bring children inside at the first sign of thunder or lightning. Lightning can strike even without rain.

Shoes should also be kept on for indoor activities, except if children are sitting quietly reading or playing floor games on the carpet when they may take shoes off. Campers should never be allowed to run and/or slide in their socks. Keep an eye out for wet spots on the floors (especially around the water fountains, sinks and bathrooms) or toys or litter that could cause falls. Children need to be reminded to walk in the halls. Do not allow playing around doors or lockers. Finger, hand, foot or head injuries can result. Toys, building blocks, and other supplies, should be used as intended (not thrown, jumped over, etc.). The risk of falls is reduced if campers are reminded to put things away when they finish the activity. (This also reduces the cost of replacing lost/broken supplies.) The same goes for clean-up after eating, (especially the floors). Halls and doorways should be kept clear to allow for a quick exit in case of emergency.

SECURITY



The outside doors should be kept locked during the day. If they are propped open at the arrival and departure time, an adult should be nearby, either inside or out, to monitor who enters the building. Children must be supervised by an adult at all times. Children should not be outside unless an adult is within sight and sound of the child in case they need some assistance. An adult should be present on the playground when children use the climbing equipment. Keep a close watch on unknown people (including other children) who walk through the outdoor

recreation areas to ensure the safety and well-being of the campers. Do not let unknown people into the school (even if they claim to be conducting school business) unless it is cleared with the Director or the staff of the building.

WADING POOL

An adult must accompany campers in the wading pool. There should be no running, pushing or rough housing. Remind campers to walk very carefully in the water because the bottom of the pool can be very slippery. The supervising adult, not the lifeguard, should take care of discipline for our campers. Children should be reminded to follow whatever guidelines the lifeguard determines.

SWIMMING

There must be one adult per 10 campers or less. A lifeguard must be on duty. An additional adult per each 25 campers or less should be available as a "watcher", OR the adult with the 10 campers must watch all those campers, not play with a few. Campers should be assigned to certain areas of the pool based on their swimming skills. There will be no running, dunking, pushing, or diving in shallow water. Use "time-out" as needed to reinforce safe pool habits.

TRANSPORTATION

The vehicle should be maintained in a safe condition. Each child should wear a safety belt at all times that the motor is on. Campers are expected to ride calmly so the driver can concentrate on a safe trip. If this does not occur, the driver should pull over to a safe location and make sure that the children are ready to cooperate before proceeding. Never leave campers unattended in a vehicle. When boarding or exiting the vehicle, use the safest location possible (eg. - next to the sidewalk, in a lesser traveled area of the parking lot, etc.). Do not let children walk across a parking lot or cross streets unsupervised.

CONFIDENTIALITY

The Family Educational & Privacy Act 1974 requires confidentiality except in a suspected case of child abuse or neglect (in which case you can disclose relevant information to the authorities, not to just anyone). That is, you do not share information about children or their families, without the parent's permission, with anyone outside the camp staff.

CONFIDENTIAL



You deserve a lot of credit for your willingness to provide quality care for children. Although it is a big responsibility, caring for children is an important and valuable job. Your influence will not only affect kids today, but will touch the future as they move on and interact with others. **THANK YOU!**