



ROWLEY INSURANCE

1-800-880-9397

"RV Park Insurance Specialists Since 1968"

6805 Guadalupe Street, Austin, Texas 78752

HOW TO PREVENT LIABILITY CLAIMS

1. All areas accessible to the public, your customers and their guests should be checked regularly for obstructions that may cause someone to trip and fall.
2. Swimming Pools:
 - (a) If you have a diving board or slide they should be removed. If you are contemplating the installation of one **DO NOT UNDER ANY CIRCUMSTANCES.**
 - (b) The pool area must be completely enclosed by a three foot fence with a self closing gate that automatically latches.
 - (c) The pool must have the depth marked at intervals along the top deck and inside wall of the pool.
 - (d) Safety rules should be determined and displayed in the pool area.
 - (e) Do not allow children under the age of 16 in the pool area without an adult.
 - (f) Provide life saving equipment such as shepherd's hook and emergency floatation devices.
3. If you have waterfront on a river, lake, bay or other type of water you will need to determine if you will allow swimming from your frontage. If you do you must post signs stating "Swim At Your Own Risk No lifeguard On Duty" depending on the amount of water front you have as to the number of signs you will need. If you do not allow swimming post sign stating "No Swimming Allowed". Each sign should be large enough to be easily read and posted in appropriate places so as to be easily seen.
4. Piers or fishing piers should be well lighted at night and should have railings on both sides. It should be inspected regularly for any rotted or decaying materials so they can be repaired.
5. All sites should be inspected to make sure that they are clear of any obstructions that could be hit by an RV unit should it accidentally stray from the pad while either pulling into or out of the site.
6. All areas accessible by RV units should be inspected to make sure that limbs and power lines are a minimum of 15 feet off the ground.
7. All areas of your park should be inspected to make sure that all **dead** or dying limbs are removed from your trees.

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It is consistent attention to, and honest respect for, the Customer."*

8. When mowing you should use a mower that mulches as you mow or hang a series of short chains from the exit chute so as to prevent rocks from being thrown from the chute.
9. Periodically check all playground equipment to make sure it is in good working order and not in need of repairs.
10. **Do NOT install trampolines.** If you have one remove it **IMMEDIATELY.**
11. Determine appropriate rules for use of the roads within your park, install appropriate signs and enforce the rules actively.
12. Do not loan any tools or power equipment to any guest for any reason.
13. Require guest's dogs to be on leash and not running loose.
14. Make sure all facilities used by your guests are in good mechanical condition at all times.
15. Install hard wired smoke detectors in all rental units and set up a maintenance program to make sure they are in working order at all times.
16. All stairs with three or more steps should have handrails and be well lighted inside and out. Make sure they are properly maintained by periodically painting and replacing any rotted or decaying materials.
17. Laundry facilities and rest rooms/showers should be inspected for water on the floor at regular intervals during the day.
18. All buildings accessible by your guests should have exits clearly marked and lighted.
19. Review all contracts before signing. Some contracts have a hold harmless clause that makes **YOU** responsible for **their** errors. Check the contract closely. Some companies that routinely have these are garbage collectors and burglar alarm companies.
20. Plastic chairs can get brittle and break causing injury to your guests. Examine them periodically.
21. Don't provide steps for getting into and out of your guest's RV. They should have their own steps with them. We have had several incidents where people have been hurt in situations where steps were provided by the park.
22. Reasonable care must be taken to detect and correct hazardous conditions. Educate employees to report all hazardous conditions. Make it the responsibility of all employees to continuously inspect all areas for safety.

If you have any question with the necessity of all of this simply remember Murphy's Law, "If anything can go wrong it will go wrong". If you wish to discuss any of this please feel free to call Ken Rowley.

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