



News & Views

VACoRP welcomes new members!

VACoRP welcomes the following new members into the Pool.

Clarke County IDA

Russell County IDA

Frederick County IDA

Southampton County Public Schools

Goochland County EDA

Swords Creek PSA

VACoRP now has 55 counties, 5 county school systems and 37 county-related agencies participating in the Pool. We encourage counties and county-related agencies to look at all the benefits VACoRP has to offer.



WWW.VACOINS.ORG

VACo Insurance Programs is pleased to announce the development of its new web-site. The site has been designed to provide a means for VACoRP members to complete various claims and administrative functions over the internet, as well as, to provide general information about the programs offered by VACo Insurance Programs. Members can:



- File automobile, general liability and property claims.
- Make changes to vehicle and property schedules.
- For Equipment Maintenance Insurance Program members, make changes to equipment maintenance schedules.

VACoRP members should have already received their username and password in the mail. If not, please let us know. We encourage everybody to go to the site and read about all of the benefits VACo Insurance Programs has to offer.

Equipment maintenance program adds member

The Equipment Maintenance Insurance Program continues to add members because of the increased benefits and tremendous cost savings. On average, members are saving 25% on their annual maintenance costs. We welcome the following member:

Stafford County

Once again, we encourage all local governments to take a look at this program. We'll be more than happy to assist you in the process. If you have any questions or would like a detailed brochure please call us at 1-888-822-6772.

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Special points of interest:

- Winter weather driving tips can help prevent accidents in poor weather conditions
- Apply for the PERI scholarship no later than February 19, 2001 to be eligible for the annual conference in Chicago.

Caution: Kids at play

- A child is injured every 2 1/2 minutes on a public playground.
- 15 children die each year as a result of playground equipment-related incidents.
- Each year 200,000 children are treated in hospital emergency rooms for playground equipment-related injuries, of which 148,000 involve public playground equipment.

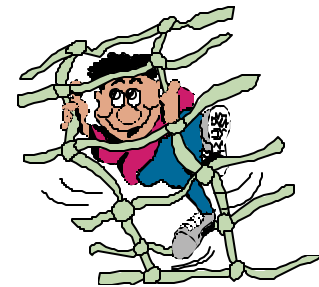
I. Overview

Public playground equipment continues to be a major cause of injury for children ages 2-12. According to the Consumer Product Safety Commission, falls account for approximately 75% of all playground-related injuries.

Each year about 200,000 children are treated in U.S. hospital emergency rooms for playground equipment-related injuries.

The leading apparatus injuries:

Child's Age	Under 6	Over 6
Swings	23%	28%
Slides	43%	21%
Climbers	17%	41%



An interesting point about these statistics is they follow a child's growth. Slides are the most frequent cause of injury to children under the age of 6, resulting in mostly head injuries. Climbers are the leading cause of injury for older, more cognitive children, who tend to have upper limb fractures as they instinctively protect their heads in a fall.

To help us, the National Playground Safety Institute (NPSI), sponsored by the National Recreation and Park Association, has been established to promote children's rights to play and to promote nationally the importance play has in a child's development. NPSI accomplishes this by providing to most current comprehensive training program on public playground safety, including the development and distribution of playground training and safety products.

II. Basic Safety Tips For Parents and Guardians

The U.S. Consumer Product Safety Commission offers consumers the following playground safety tips that we can apply to our children's play areas:

- A. Protective Surfacing—Since almost 75% of all injuries are caused by falls to the ground, protective surfacing under and around all playground equipment is the most critical safety factor on playgrounds. Below is a chart that helps identify how substances can help reduce fall injuries. Fall height in feet from which a life threatening head injury *would not* be expected.

Type of Material	6" Depth	9" Depth	12" Depth
2x shredded bark mulch	6 ft.	10 ft.	11 ft.
Wood chips	6	7	12
Fine sand	5	5	9
Fine gravel	6	7	10

(Continued next page)

Caution: Kids at play *(continued)*

- B. Fall Zones - Each piece of play equipment should have well-defined fall zone and this area should be free of other equipment and obstacles onto which a child might fall. In general, a fall zone should extend a minimum of 6 feet in all directions from the perimeter of the equipment.
- C. Swing Spacing - To prevent injuries from impact with moving swings, swings should not be too close together or too close to supporting structures. As a visual guide, there should only be two swings per bay and you, as an adult, should be able to easily walk between the swings and supports to verify proper spacing.
- D. Elevated Surfaces - Platforms more than 30 inches (approximately waist high) above the ground should have guardrails to prevent falls.
- E. Potential Head Entrapment Hazards - In general, openings that are closed on all sides, should be less than 3 1/2 inches (closed fist) or greater than 9 inches (chin to top of an adult's head). Openings that are within this range present a head entrapment hazard because they are large enough to permit a child's body to go through, but are too small to permit the head to go through.
- F. Potential Entanglement Hazards - Open "S" hooks, especially on swings, and any protrusions or equipment components/hardware which may act as hooks or catch-points can catch children's clothing and cause strangulation incidents. Hooded sweatshirts have exposed kids to this danger.
- G. Pinch or Crush - There should be no exposed moving parts that may present a pinching or crushing hazard. An example of this is found on chain bridges and the space between stairs and decks.



III. Playground Maintenance and Safety Surveys

Playgrounds should be inspected on a regular basis. Ask your Recreation Department if surveys are documented, especially if you see any deficiencies. If any of the following conditions are noted, they should be removed, corrected or repaired immediately to prevent injuries:

- A. Hardware that is loose or worn, or that has protrusions or projections.
- B. Exposed equipment footings.
- C. Scattered debris, litter, rocks, or tree roots.
- D. Rust and chipped paint on metal components.
- E. Splinters, large cracks, and decayed wood components.
- F. Deterioration and corrosion on structural components, which connect to the ground.
- G. Missing or damaged equipment components, such as handholds, guardrails, swing seats.



Sponsored by the National Recreation and Park Association, the National Playground Safety Institute's Certified Playground Safety Inspectors (CPSI) Course and Examination is the most comprehensive training program on playground hazard identification and risk management methods offered.

It's renewal time again!!

After January 15, 2001, you will be receiving your renewal information package for the 2001/2002 policy year. The package contains schedules for Buildings & Contents, Inland Marine, Computer Equipment and Automobiles, which need to be reviewed and updated.

In addition to the schedules, the package includes an exposure checklist containing the information reported to us in prior years. Please review this checklist for accuracy and make appropriate changes. Also, you will need to review the yellow coverage form which outlines your coverages from last year. If you wish to make any coverage changes please indicate on this form.



We also ask that you provide us with a copy of your fiscal 2001 budget. The budget assists us in developing your general liability premium. In addition, we will also be including a form which will allow you to consider our Public Officials Liability program.

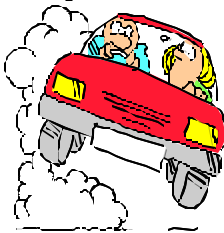
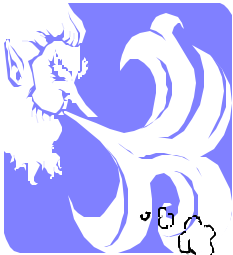
Please sign the forms which are marked with the sticker.

If we receive all of the completed renewal documents by March 1, 2001, you will receive your renewal quote by March 15, 2001. Hopefully, this will assist you in your budget process. Thank you for your continued support. If you have any questions or comments feel free to call us at 1-888-822-6772.

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Winter weather driving tips

Even experienced drivers can find their nerves and skills tested by winter road conditions. So here are some tips to help you drive safely as the weather turns cold:



- Before a trip, know the current road conditions and weather forecast. Call the Highway Helpline at 1-800-367-ROAD for statewide information.
- Keep your car windows, mirrors and lights clear of snow and ice.
- Running the air conditioner while on defrost will help clear the windshield.
 - Always wear your safety belt.
 - Leave a few minutes early to allow extra time to get to your destination.
 - Start out in the lowest gear recommended by your vehicle's manufacturer.
 - Be aware of potentially icy areas such as shady spots and bridges.
 - Keep a safe distance of at least five seconds behind trucks plowing the road.
 - Match your speed to road conditions.
 - Don't pass a snow plow or a spreader unless it is absolutely necessary.
 - Don't park along the street.
- Keep an emergency winter driving kit in your car.
- Have a snow/ice removal device handy to clear all glass, including head/taillights.
- Check wipers, fill windshield washer with fluid.
- Drive with lights on one hour before sunset and one hour after sunrise.
- Check anti-freeze (should protect to -20 degrees Fahrenheit).
- Check the tire pressure. Cold weather decreases pressure.



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