



**Adventist Risk Management, Inc.**

**Pathfinder Club**

**Loss Control Guidelines**

October 2005



# Loss Control Recommendations

## I. Pathfinder Leadership in Loss Control

### A. Objective

It is the objectives of the Pathfinder director, counselors, instructors and all other staff members to lead out in maintaining a consistently safe environment for all club activities and properties.

### B. Standards

Standards will be set by the director and staff for each situation, and will be adhered to by all club members.

### C. Educating Policy

Creative and innovative techniques should be used to promote interest and a positive response toward consistency in loss control.

## II. Loss Control Practices

### A. Procedural Sources

The *Pathfinder Staff Manual* and/or *Youth Leaders' Handbook* shall be the primary source(s) for proper procedures in all activities.

### B. Activities

A list shall be compiled of all activities in which there is an element of definite exposure to loss.

1. This list of activities shall be submitted for review to the local church administrative committee.

### C. Insurance Coverage

All Pathfinders and staff members shall be covered by an accident insurance policy. Contact your Conference for details on the current program in force.

#### 1. Suggested Prohibited Activities:

- a. Use of private aircraft, except for charter, commercial, or pilots who meet current NAD requirements;
- b. Use of trampoline or any other device to propel the body, such as Reuther boards or springboards;

- c. Tackle football;
- d. Motorcycles;
- e. ATV's (2, 3, and 4 wheeled)
- f. Kite sailing
- g. Parasailing

***Note: Some of the activities listed above may be excluded from insurance coverage. Contact your local risk manager for information on current coverages.***

## 2. Parental Permission Slip

A parental permission slip shall be obtained from each Pathfinder before any field trip activity.

## 3. Consent for Medical Treatment

- a. This form shall be filled out annually and taken to each activity site by the Pathfinder director.
- b. In all cases of injury, reasonable attempts shall be made to contact the parent or guardian.

# III. Risk Determinants and Safety Procedures

## A. Levels of Risk

The level of risk shall be determined by the following factors:

1. Instructor's qualifications and prior experience.
2. Type of activity.
3. Number of participants in class or activity.
4. Location of activity
5. Condition of equipment used.
6. Allotted time for activity.
7. Number of and amount of adult experience assisting in activity

## B. Supervision and Staff

### 1. Staff-Pathfinder ratio

The following is a guide to use in determining variable risk ratios:

- a. High-risk activity: 1 staff to 4 Pathfinders
- b. Mild-risk activity: 1 staff to 6 Pathfinders
- c. Low-risk activity: 1 staff to 10 Pathfinders

## 2. Qualified Supervision

- a. Each supervisor shall have a specific knowledge of his particular area of endeavor to assure proper loss control management.
- b. The club shall bring in outside teachers when their element of expertise is needed.

## C. Vehicles

1. Only drivers with a known reputation for good driving and at least 21 years of age shall transport Pathfinders.
2. Vehicles used for transportation of Pathfinders and supplies shall be currently insured in compliance with local state laws or local church insurance carriers.
3. The number of passengers shall not exceed the seating capacity of the vehicle.
4. Gross vehicle and tire weights shall not be exceeded.
5. Vehicles shall be equipped with seat belts and shall be worn in compliance with state law.
6. Open vehicles shall not be used to transport Pathfinders
7. The use of trailers, moving vans, pick-up truck beds, trucks and campers are prohibited for use in transporting Pathfinders and staff. Motor homes may be used, provided occupants are limited to the number of available seats with belts.

## D. Annual Inspection

### 1. Meeting Premises

An annual inspection of the Pathfinder meeting place shall be conducted.

### 2. Owned Properties

An inventory shall be maintained of all equipment, materials, substances, vehicles, boats, chairs, etc.

## E. Pathfinder Activities

1. Campsites and other activity areas shall be thoroughly inspected with the following in mind:
  - a. Fire danger
  - a. Flash floods
  - b. Landslides
  - c. Cliffs
  - d. Loose rocks
  - e. Sanitation
  - f. Night-time security

## 2. Campfires

- a. Fires should be built only in designated areas.
- b. Fires shall be built at least 12 feet away from tents and/or combustible materials.
- c. Fires shall not be left unattended.
- d. Fires should be built only under the close supervision of qualified staff.
- e. Power saws shall be operated by adults.
- f. A shovel shall be maintained at each fire area.

## 3. Sanitation

- a. Proper food storage requirements shall be maintained
- b. The source of fresh water shall be checked.
- c. Food handling and preparation shall be carried out with close supervision.
- d. Gender separate latrines, if not already available, shall be properly built.
- e. Waste disposal standards should adhere to local laws.

## 4. Swimming

- a. Swimming areas shall be inspected for broken glass, swift currents and underwater snags.
- b. Swimming areas shall be designated by the use of floats or ropes.
- c. At least one staff member must have a current lifesaving certificate.

## 5. Gas Stoves

- a. Operation of gas stoves shall be carried out only by staff or trained Pathfinder members.
- b. Stove fuel shall be stored in marked containers away from heat and flames.

## F. First Aid

1. Each club will have at least one adult trained in first aid.
2. The first aid course is to be taught by a certified instructor.
3. An annual course on first aid and safety shall be presented to the club members.

## G. Fidelity Control

1. A proper accounting shall be made of the collection of Pathfinder dues and other monies.
2. A verification of the money count should be made by another staff member with a procedure of rotating this staff member.
3. Proper deposits should be made as soon as possible.

4. It is recommended, the cub treasurer be discouraged from taking church funds into his home, unless there exists not other reasonable alternative.

#### H. Sexual Misconduct

See the Sexual Misconduct Guidelines distributed by the North American or your local Division.

#### I. Loss Control Audit and Education

1. Each year one hour of club meeting time shall be used to review the important of loss control.

This could include:

- a. A guest speaker;
- b. A safety film;
- c. A safety talk by a staff member;
- d. Fire drills.

2. Loss control procedures should be written and the rules of the club adhered to by the participants in the Pathfinder-sponsored activities.

#### IV. Losses

##### A. Emergency Procedures

Each Pathfinder Club shall develop and implement procedures for the following emergencies:

1. Sudden illness;
2. Injuries and drownings;
3. Fire;
4. Flood;
5. Robbery;
6. Earthquake;
7. Bomb threat;
8. Civil unrest;
9. Inclement weather.

##### B. Loss Procedure

When losses do occur, the spokesperson for the club should be courteous and show concern. However, at not time make a statement admitting responsibility.

### C. Reporting Losses

Any incident with a potential for present or future personal injury, property damage, or liability loss shall be reported within 24 hours to both the local Pathfinder Club director and the Conference Office Treasurer.



## Additional Resources

Volunteer Ministry Information Form – [www.adventistrisk.org/pdfs/VolMinForm.pdf](http://www.adventistrisk.org/pdfs/VolMinForm.pdf)

Year-end Meeting North American Division Committee – Silver Spring, Maryland  
578-03N Volunteer Management & Screening Guidelines for the Local Church & School of  
the Seventh-day Adventist Church – North American Division  
[www.adventistrisk.org/pdfs/Volunteer\\_Action.pdf](http://www.adventistrisk.org/pdfs/Volunteer_Action.pdf)

Camp Safety Inspection Form – [www.adventistrisk.org/pdfs/camp\\_inspectionform.pdf](http://www.adventistrisk.org/pdfs/camp_inspectionform.pdf)