

*Self-Inspection Safety Checklist*  
for Camps and Conference Centers



PROTECTING  
THE GREATER  
GOOD®

**Church  
Mutual**  
INSURANCE

Table of Contents

Risk Management Program .....3

Monthly Inspection .....4

Buildings and Grounds.....6

Utility/Power Sources ..... 12

Automobiles/Tractors/  
Maintenance Vehicles ..... 14

Activities ..... 16

Playgrounds.....21

Maintenance Shops and Equipment .... 22

Living Quarters/Cabins..... 24

First Aid ..... 25

Staff Recruitment and Training..... 26

Security ..... 27

Workstation Analysis ..... 28

Material Handling .....29

Internet Resources ..... 31

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A few periodic precautions that can prevent tragedy.

This Self-Inspection Safety Checklist can be used to help you prevent tragedies before they happen. It provides for you a list of risks to look for as you inspect your camp or conference center to make sure safe operation is being maintained throughout your campus and with all of your activities.

Use the checklist to record concerns identified in your monthly inspections as well as for record keeping for annual reviews and planning. We recommend you keep a calendar that notes the dates you perform your inspections and includes a timetable for improvements.

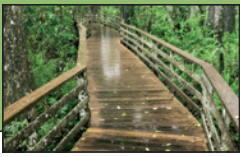
Many camps and conference centers have formed risk management or safety committees charged with identifying and addressing areas of concern. The checklist also works well for divvying up responsibilities among the committee members or your employees.

Although this checklist will not guarantee you will maintain compliance with federal, state or local regulations, with regular use, it will help you enhance the safety and security of your staff, campers and guests.

Customers can order or download additional copies at no cost on our website at [www.churchmutual.com/campsafety](http://www.churchmutual.com/campsafety).



Mark areas that "Need Attention" throughout this checklist and establish a plan to upgrade those concerns.



### Monthly Inspection:

**It's recommended that at least once a month you walk your grounds with the sole purpose of inspecting for these safety concerns.**

Are camp rules prominently posted throughout the camp or at one high-traffic area, such as the dining hall?

**Are sidewalks, paths and trails free of potential trip-and-fall hazards, such as:**

Raised sidewalk sections?

Loose steps?

## Wires or cables?

## Rocks or tree roots?

Are there any boards, blocks or other debris that need to be removed from walkways?

Are there any dangerous protrusions, such as nails, slivers, etc., that should be eliminated?

Are areas adjacent to buildings clear of weeds, brush and leaves?

Are proper trash receptacles liberally distributed throughout your campground?

Are trash receptacles being systematically emptied and maintained?

Is there any rope, twine or string used to mark yard boundaries?  
(If so, remove it as soon as possible.)

Are loose particulate materials, like pea gravel and sand, being maintained?  
(They tend to crater and compact.)

Are pesticides and herbicides being applied only by persons with proper EPA licensure?  
(The use of pesticides and herbicides should be avoided by operations without public water availability.)

### Housekeeping:

Is good housekeeping being maintained in storage areas? (*Poor housekeeping habits increase the chance of fire and personal injury.*)

Needs Not  
Satisfactory Attention Applicable

### Action To Be Taken

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Openings should be covered with wire mesh to prevent entry by birds and animals.



Is barbecue charcoal being properly stored in airtight containers, preferably not inside a building? *(National Fire Protection Association studies have indicated that damp charcoal is spontaneously combustible.)*

Are all rags and paper towels containing flammable or combustible liquids being removed from buildings at the end of each day?

Are all rags and paper towels containing flammable or combustible liquids separated from other trash and placed in a noncombustible, self-closing trash container until removed from the premises?

Are spaces in attics, basements and beneath stairs free from accumulation of combustibles?

Are rugs, carpets and floor tiles periodically checked for tears, rips or chips that could cause tripping?

Are rugs, carpets and floor tiles promptly repaired?

Are "walk-off" mats used at all entrances to collect grit, water, ice and snow?

Are "walk-off" mats cleaned frequently?

Are "Caution Wet Floor" signs used when maintaining floors or after cleaning up a spill?

Is good housekeeping maintained, and are all floor obstructions and tripping hazards removed?

Are extension, telephone or sound equipment cords on the floor or on steps where they can create trip-and-fall hazards?

Are emergency telephone numbers posted by all telephones?

Do glass doors or partitions have designs etched or applied to them in order to alert people to their presence?

Are poisonous substances stored away from areas where campers and employees congregate?

Satisfactory Needs Attention Not Applicable

Action To Be Taken



#### Inspection Tip

Make sure your employees and volunteers are alert for problems and know how to report safety concerns.

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_



# Buildings and Grounds:

- Are roofs inspected annually?
- Are repairs performed promptly to prevent building deterioration?
- Are walkways kept clear of loose gravel and other foreign materials?
- Are there any tripping hazards on the sidewalk, lawn or parking lot?
- Are there potholes in the driveways or parking lot?
- Are parking lot traffic signs in good condition and positioned for easy viewing?
- Are there parking blocks in the parking lot? *(They are a major cause of trip-and-fall injuries and should be removed.)*
- Are driveway and parking lot chain barriers equipped with reflectors for visibility at night?
- Is the parking lot adequately marked and lighted?
- Is there exterior dusk-to-dawn lighting on all sides of the main buildings?
- Are all exterior basement window wells covered with a substantial covering or grate that will hold at least 500 pounds?
- Is there a wheelchair-accessible ramp, and is it inspected frequently?
- Are sidewalks and steps free of raised cracks or chips?
- Are handrails securely anchored?
- Are fences in good repair?
- Are trees maintained and located so as not to allow access to upper floor windows or roofs?
- Is there a separate shed to store paint, gasoline and other flammables?
- Are lightning protection systems in place?
- On older systems, do wires run directly into the ground?

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## Maintenance Tip

Low light bulbs in storage areas are an injury and fire hazard and should be protected with wire basket guards.

Is snow removed promptly from entryways, sidewalks and parking lots?

Are ice and other slick spots treated as soon as possible?

Is snow and ice removed immediately from areas above doorways and walkways?

Do you have a plan for removing heavy snow or ice loads from roofs to prevent collapse?

Do downspouts direct water over walkways where it can freeze and create a slip-and-fall hazard?

Are all exits maintained in good working order?

Are all exits unlocked during occupancy?

Are all exits free of obstructions?

Do all emergency exits open in an outward direction?

Are all emergency exit doors equipped with panic hardware?

Are there two exits, remote from each other, for each level of the building?

Are exterior fire escapes accessible and well maintained?

Are all exits marked with a lighted exit sign and also powered by an emergency source?

Are exit route maps displayed at regular intervals throughout your facilities?

Is emergency lighting tested regularly?

Is it a policy to replace back-up batteries in exit signs and emergency lights once a year?

Are doors, passageways or stairways, that are neither exits nor access to exits and which could be mistaken for exits, appropriately marked, "NOT AN EXIT," "TO BASEMENT," "STOREROOM" and the like?

[illegible]

Plumbing in unoccupied buildings should be drained in the off-season to prevent frozen pipes.



# Buildings and Grounds:

## Fire Protection:

- Do you have a fire prevention plan?
- Are fire doors in good operating condition and unobstructed, including their counterweights?
- Are all fire extinguishers checked and tagged annually by a qualified servicing contractor?
- Are all fire extinguishers checked monthly by staff?
- Are all fire extinguishers properly mounted on walls in conspicuous locations?
- Are specifically hazardous areas, such as the furnace/boiler room (Type ABC) or kitchen (Type K), equipped with a proper fire extinguisher in accordance with National Fire Protection Association standards?
- Is each floor level (including balconies) equipped with a proper fire extinguisher?
- Are fire extinguishers placed so the maximum travel distance does not exceed 50 feet?
- Are employees periodically instructed in the use of extinguishers and fire protection procedures?
- Do you have a fire alarm system?
- If so, is the fire alarm system tested at least annually?
- Are all buildings which are occupied as sleeping quarters equipped with early-warning smoke detectors?
- Are all smoke detectors hard-wired into the electrical system and equipped with battery backup?
- Are automatic sprinkler system water control valves and air and water pressure levels checked as required by the manufacturer?
- Is good housekeeping maintained in the furnace or boiler room?
- Is good housekeeping maintained in storage areas?

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Housekeeping Tip

Rags and paper towels containing flammable or combustible liquids should be separated from other trash.



### Stairways:

Are standard stair rails or handrails on all stairways with four or more steps?

Are stairway handrails located between 30 and 34 inches above the leading edge of stair treads?

Do stairway handrails have at least 1-1/2 inches of clearance between the handrails and the wall or surface they are mounted on?

Are stairway handrails capable of withstanding a load of 200 pounds applied in any direction?

Where stairs or stairways exit directly into any area where vehicles might be operated, are adequate barriers and warnings provided to prevent employees, campers and guests from stepping into the path of traffic?

Is the rise in concrete at entranceways identified to prevent slips and falls?

Is there proper illumination on stairways and access to light switches on both levels?

**Kitchen:**

Are appliances, walls, floors, etc., free of grease accumulation?  
(Grease buildup increases the chance of fire and personal injury.)

Is cooking equipment installed on a non-combustible floor surface with adequate clearance from combustible materials?

If frequent cooking takes place, are exhaust hoods equipped with removable filters, and are explosion-proof lights installed above the cooking equipment?

Are the hood, filters and exhaust duct cleaned on a regular basis?

[illegible]

*Store barbeque charcoal in airtight containers, preferably not inside a building.*



Are dishwashing detergent and chemical containers labeled?

Keep hot foods hot and cold foods cold.  
The "danger zone" is the range  
between 40°F and 140°F

**If manual dishwashing is used:**

Is there an adequate quantity of hot water?

Is there a sanitizing test kit provided and used?

Are dishwashing detergent and chemical containers labeled?

Is garbage removed from the building after each meal?

Are garbage containers located away from the building?

Is there an easy exit from the kitchen to the outside of the building?

Is the kitchen exit located away from the potential source of a fire?

Are overhead fluorescent and incandescent lights in food preparation areas protected to prevent the possibility of glass particles contaminating food should a light explode or break?

Is the kitchen fire extinguisher mounted on a wall near an outside exit?

Is the kitchen fire extinguisher a Type K?

Are proper containers used for waste food accumulation?

Are waste containers emptied immediately when filled?

Are nonslip floor mats located in front of all working areas that are near sources of water?

Is a first-aid kit kept in the kitchen?

Is there a flashlight kept in the kitchen?

Needs Not  
Satisfactory Attention Applicable

### Action To Be Taken

[illegible]

*All fire extinguishers, including your kitchen Type K, should be checked weekly for tampering or removal.*

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_



Are electrical appliances, such as vacuum cleaners, polishers and vending machines, grounded?

[illegible]

A qualified professional should inspect all heating and air-conditioning systems annually.











### Activities:

### Activity Procedures:

Do you have a written standard of conduct for adult/children relationships establishing parameters of conduct and contact during and after normal activity hours?

Are there always at least two adults in any teaching or recreational situation involving children?

Are youth activities done in an open area or room and not in a private office?

Are parents fully informed about the activities their children will be involved in?

Do selected personnel have emergency or first-aid training?

### Swimming:

If a customer, are you utilizing Church Mutual's Swimmer Safety Program?

Is the physical condition of your swimming area meticulously maintained to eliminate safety hazards?

Is the swimming area kept clear of clutter and debris? (*Absolutely no glass or shatterable plastic items are permitted.*)

Are rules posted in a conspicuous location or locations legible and enforced?

**Do the rules include statements regarding:**

Lifeguard presence?

Swimming hours?

No running or rough play in the pool or swimming area?

Not entering the swimming area if you have a communicable disease or an open cut?

Showering before entering the pool or swimming area and after use of toilet facilities?

Prohibiting food, drink or gum  
in the swimming areas?

During closed hours, is a sign posted stating the pool or beach area is closed?

Needs Not  
Satisfactory Attention Applicable

### Action To Be Taken

[illegible]

Stay alert. Drowning remains the second leading cause of accidental deaths among children ages 4 to 19 in the United States.





### Activities:

### Beachfront:

During non-swimming hours,  
is a legible sign or signs reading  
"No Lifeguard On Duty" posted?

Are docks, piers and floats inspected periodically for signs of deterioration, sharp or splintered edges and missing components?

Is lifesaving equipment maintained in good repair and readily available?

Are swimming areas with drop-offs clearly marked?

### Boating:

Are all participants of all watercraft required to wear approved life jackets?

Is fuel on board a craft in approved and marked containers?

**Do all camp boating activities require the following personnel:**

Activity leader?

Helpers for the leader?

Supervisors familiar with the equipment?

### Archery and Rifle Ranges:

Are shooting ranges under strict supervision at all times?

Are range and shooting/archery rules posted in a conspicuous location legible and enforced?

Do they, at a minimum, contain the following basic rules?

Treat all guns as if they were loaded.

Always keep your finger out of the trigger guard of a gun until ready to shoot.

Never point a firearm or bow at anything you are not willing to destroy.

Be sure to know your target  
and what is beyond.

Are all weapons placed on the firing line by the instructor prior to the campers arriving for the activity?

Needs Not  
Satisfactory Attention Applicable

### Action To Be Taken

[illegible]

If you look for a lost arrow behind a target,  
leave your bow leaning against the target face  
so other archers will see it.







### Activities:

Do riders wear comfortable clothing that allows free movement? (Clothing that is too loose, however, can flap in the wind and frighten the horse.)

Do shoes or boots have heels so the rider's feet stay firmly in the stirrups?

Are riders required to wear helmets?

## Wilderness and Primitive Camping:

Are tools kept sharp and ready for use but always sheathed when not in use?

Is one basic rule always to leave an area in better shape than you found it?  
(For example, stack up unused firewood.  
Pick up all your garbage and take it with you.)

Are you especially cautious about items that are not biodegradable?

Is it a rule to only drink water that you brought with you or to have water disinfected with water purification tablets?

## Challenge Courses:

Is a written inspection report of all low- and high-challenge course elements, climbing wall/tower courses and zip line courses made daily? *(The inspection report should have each element listed, notations as to condition and documentation of any repairs.)*

Is there an ongoing periodic review to ensure that all staff members are familiar with current procedures and that they are being followed?

Is the review documented?

Are local weather reports listened to and taken into account when planning for the day? *(The most obvious threat to safety is from thunderstorms.)*

If it is unusually hot, is there water available?

If it is unusually hot, are frequent breaks taken to assess participants for symptoms of dehydration?

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*When camping, pay attention to dry weather/fire alerts and never light fires in windy conditions.*

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

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Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

S.I. = a stock insurer.



Are playgrounds checked regularly to see that equipment and surfacing are in good condition?

More popular playground equipment should be spread out to avoid a heavy concentration of users in a single area.

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_



### *Maintenance Shops and Equipment:*

Is limited storage of flammable and combustible materials in accordance with NFPA Standard 30 or local ordinances?

Are ladders maintained and in good condition at all times?

If a ladder is being used to gain access to a roof or upper platform, does it extend at least 3 feet above the point of support?

Are metal ladders prohibited from use in areas containing electrical current?

Are ladders equipped with nonslip safety feet?

Are ladders stored indoors or otherwise protected from the elements?

Are powered and nonpowered hand tools kept in good condition?

Are powered and nonpowered hand tools safely and neatly stored?

Are power tools with hazardous-moving parts equipped with proper guarding?

Are portable electrical tools and equipment grounded or of the double-insulated type?

Are properly grounded receptacles placed where machinery or tools are used?

Are drive sheaves, belts, pulleys and other moving parts of heating, cooling or other equipment properly guarded to prevent contact?

Is all lawn-care equipment equipped with proper protective guarding and appropriate warning notices?

Are lawn mowers and all gasoline-powered equipment stored in a detached storage building?

Are all safety guards in place?

Is the mechanical power transmission apparatus adequately guarded?

[illegible]

Power equipment that is missing operation guards should never be used.







*Bunk beds must have upper bunk guardrails on each side of the bed and should run continuously from one end of the bed to the other.*



Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_





Security:

- Are buildings kept locked when unoccupied?
- Are buildings protected by burglar alarms?
- Are keys to buildings marked "Do Not Copy"?
- Are the keys or access cards given out in limited numbers?
- Is a record kept of individuals who have a key or access card?
- Are locks and safe combinations changed when employees who have had access are discharged?
- Are personnel assigned to check windows and exit doors for security before leaving a building at the end of the day?
- Are grade-level and basement windows protected with window locks, wire mesh or bars?
- Are grade-level and basement windows kept free of shrubbery and other obstructions behind which burglars can hide?
- Is a detailed written, photographic or video inventory of building contents and valuables maintained? *(The inventory should include brand, model number, serial number, cost and date of purchase when possible. Receipts for new purchases should be kept.)*
- Are high-valued items kept in a safe, vault or quality locked cabinet when not in use?
- Is audiovisual, office and musical equipment stored in a locked room or office area when not in use?
- Have you made arrangements for regular police patrols or a security force drive-by at night?

Off-Season Security:

- Do you have a plan in place for off-season security if your camp is seasonal?

|   | Satisfactory          | Needs Attention       | Not Applicable        | Action To Be Taken |
|---|-----------------------|-----------------------|-----------------------|--------------------|
| Are buildings kept locked when unoccupied?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Are buildings protected by burglar alarms?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Are keys to buildings marked "Do Not Copy"?   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Are the keys or access cards given out in limited numbers?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Is a record kept of individuals who have a key or access card?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Are locks and safe combinations changed when employees who have had access are discharged?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Are personnel assigned to check windows and exit doors for security before leaving a building at the end of the day?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Are grade-level and basement windows protected with window locks, wire mesh or bars?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Are grade-level and basement windows kept free of shrubbery and other obstructions behind which burglars can hide?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Is a detailed written, photographic or video inventory of building contents and valuables maintained? <i>(The inventory should include brand, model number, serial number, cost and date of purchase when possible. Receipts for new purchases should be kept.)</i> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Are high-valued items kept in a safe, vault or quality locked cabinet when not in use?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Is audiovisual, office and musical equipment stored in a locked room or office area when not in use?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Have you made arrangements for regular police patrols or a security force drive-by at night?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |
| Off-Season Security:  |                       |                       |                       |                    |
| Do you have a plan in place for off-season security if your camp is seasonal?   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |                    |

Security Tip

Wire mesh fencing can prevent access and still allow good visibility.

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_





*Caution volunteers. Many will try to do work they're not qualified or fit to do.*







## *Internet Resources:*

|   |  |
|---|--|
| American Association of Occupational Health Nurses .....                            | <a href="http://www.aaohn.org">www.aaohn.org</a>                       |
| American Camp Association.....  | <a href="http://www.acacamps.org">www.acacamps.org</a>                 |
| American Conference of Governmental Industrial Hygienists.....                      | <a href="http://www.acgih.org">www.acgih.org</a>                       |
| American Industrial Hygiene Association .....                                       | <a href="http://www.aiha.org">www.aiha.org</a>                         |
| American National Standards Institute .....   | <a href="http://www.ansi.org">www.ansi.org</a>                         |
| American Red Cross .....  | <a href="http://www.redcross.org">www.redcross.org</a>                 |
| American Society for Testing and Materials .....                                    | <a href="http://www.astm.org">www.astm.org</a>                         |
| American Society of Heating, Refrigerating and Air-Conditioning Engineers Inc. .... | <a href="http://www.ashrae.org">www.ashrae.org</a>                     |
| American Society of Safety Professionals .....                                      | <a href="http://www.assp.org">www.assp.org</a>                         |
| Board of Certified Safety Professionals .....                                       | <a href="http://www.bccsp.org">www.bccsp.org</a>                       |
| Centers for Disease Control and Prevention .....                                    | <a href="http://www.cdc.gov">www.cdc.gov</a>                           |
| Cumulative Trauma Disorder News.....  | <a href="http://www.ctdnews.com">www.ctdnews.com</a>                   |
| Environmental Protection Agency.....  | <a href="http://www.epa.gov">www.epa.gov</a>                           |
| Ergoweb .....   | <a href="http://www.ergoweb.com">www.ergoweb.com</a>                   |
| Federal Bureau of Investigation.....  | <a href="http://www.fbi.gov">www.fbi.gov</a>                           |
| Federal Emergency Management Agency .....   | <a href="http://www.fema.gov">www.fema.gov</a>                         |
| Food Safety and Inspection Service (USDA) .....                                     | <a href="http://www.fsis.usda.gov">www.fsis.usda.gov</a>               |
| Humantech Inc. ....   | <a href="http://www.humantech.com">www.humantech.com</a>               |
| Institute of Noise Control Engineering of the USA.....                              | <a href="http://www.inceusa.org">www.inceusa.org</a>                   |
| Insurance Committee for Arson Control .....   | <a href="http://www.arsoncontrol.org">www.arsoncontrol.org</a>         |
| Insurance Institute for Highway Safety.....   | <a href="http://www.iihs.org">www.iihs.org</a>                         |
| Lightning Protection Institute .....  | <a href="http://www.lightning.org">www.lightning.org</a>               |
| National Fire Protection Association.....   | <a href="http://www.nfpa.org">www.nfpa.org</a>                         |
| National Highway Traffic Safety Administration.....                                 | <a href="http://www.nhtsa.gov">www.nhtsa.gov</a>                       |
| National Institutes of Health .....   | <a href="http://www.nih.gov">www.nih.gov</a>                           |
| National Program for Playground Safety.....   | <a href="http://www.playgroundsafety.org">www.playgroundsafety.org</a> |
| National Safety Council .....   | <a href="http://www.nsc.org">www.nsc.org</a>                           |
| National Weather Service .....  | <a href="http://www.weather.gov">www.weather.gov</a>                   |
| Nonprofit Risk Management Center .....  | <a href="http://www.nonprofitrisk.org">www.nonprofitrisk.org</a>       |
| Occupational Safety and Health Administration .....                                 | <a href="http://www.osha.gov">www.osha.gov</a>                         |
| Ready.gov (U.S. Department of Homeland Security) .....                              | <a href="http://www.ready.gov">www.ready.gov</a>                       |
| Underwriters Laboratories Inc. ....   | <a href="http://www.ul.com">www.ul.com</a>                             |
| United States Bureau of Labor Statistics .....                                      | <a href="http://www.bls.gov">www.bls.gov</a>                           |
| United States Consumer Product Safety Commission .....                              | <a href="http://www.cpsc.gov">www.cpsc.gov</a>                         |
| United States Department of State (Travel Warnings) .....                           | <a href="http://www.state.gov/travelers">www.state.gov/travelers</a>   |
| United States Fire Administration .....   | <a href="http://www.usfa.fema.gov">www.usfa.fema.gov</a>               |

## *Preventing Accidents and Tragedies, One Step at a Time.*

This booklet covers a great many areas of concern and can at first seem very challenging. However, the sooner you start on a routine inspection program, the safer and more secure your facilities will be.

The checklist is based on safety studies and actual claims submitted to Church Mutual and can help you eliminate hazards that might lead to costly property loss, personal injury and legal action.

Please visit our website to see all the safety materials we offer. It's just another service you expect from the company that specializes in protecting camps and conference centers: *Church Mutual*.

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THE GREATER  
GOOD®



3000 Schuster Lane | P.O. Box 357 | Merrill, WI 54452-0357 | (800) 554-2642 | [www.churchmutual.com](http://www.churchmutual.com)

For more information, contact [riskconsulting@churchmutual.com](mailto:riskconsulting@churchmutual.com).

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