

Don't Become a Ladder Casualty

We've all heard the term "Jack/Jane of all trades." Many camp professionals have likely even worn the title as a badge of honor. Versatility and a varied skill set can mean success when leading or working at a summer camp. However, be aware of operational and management areas where higher specialization and/or formal training are required. An area often under emphasized in managing its associated risks is the safe use of ladders.

Here are just a few real-life camp incidents and claims:

- a food service director noticed leaves building were clogging the rain gutters on the dining hall. They used an extension ladder. Because the ladder was longer than needed, they used only one part of the extension ladder and ascended without a harness. The staff member had almost cleared the clog when he tried to reach a stray leaf farther away on the roof. Unfortunately, he fell with the ladder since it was not secured to the building. He suffered multiple serious injuries that sadly ended in a fatality
- a camp employee became permanently paralyzed from the waist down. He was working alone while repairing an exterior wall on a camp building when he lost his balance and fell less than 6 feet from a ladder.
- an independent contractor was working on a camp roof and fell off a ladder one story high suffering serious injuries. The camp had no contract or certificate of insurance from the contractor and had to pay a \$1 million claim without any recourse.
- a camp maintenance employee was trying to clear debris off the electric utility's high voltage line while standing on a ladder. He was electrocuted, lost a limb, and spent a month in a severe trauma burn unit.

Ladder accidents such as the ones described above are exceedingly common nationwide and continue to be a large loss leader, despite the fact they are completely avoidable. The American Ladder Institute reports "on average, work-related ladder falls result in one death and more than 180 nonfatal injuries every two days." The Occupational Safety and Health Administration (OSHA) argues that if correct equipment and climber training were provided, all ladder incidents could be avoided.

Reliving horror stories like the ones shared above is awful. We feel confident that most claims could be eliminated when these basic loss prevention recommendations are followed:

- **You should never use a ladder when you are alone.** Make sure someone on the property knows you will be ascending a ladder in case you fall.
- **Pick the right ladder for the job.** Do not use just one part of an extension ladder—that is a prohibited work practice. Instead, find a ladder that is the right height, and always place it on a firm, steady surface. Ensure the use is within the ladder manufacturer's specifications. Don't forget to also choose the right person for the job. Besides only having properly trained or qualified personnel using ladders, make sure to check your local state's age restrictions and requirements for ladder use.

- **Never use defective ladders.** If it is rusty or otherwise damaged, place a tag on it to indicate it should not be used, or destroy it.
- **Always keep three points of contact on the ladder.** Both feet should be on the rungs at all times, and one hand should be on the side rail. This can prevent slips and falls, and it can keep you from losing your balance.
- **Take great care when ascending the ladder, working at the top and descending.** You should have a tool belt for carrying items, rather than using your hands. Do not overreach or use excessive force while you are on the ladder.
- **If you use an outside contractor.** Make certain to secure a written contract that provides the broadest indemnification in your favor and requires the contractor to carry minimum liability limits of at least \$1 million, naming your camp as an additional insured. There can be no height or gravity restrictions on their policy (see extensive details in our January, 2022 newsletter located at <https://www.bbinsgc.com/products-services/camp-insurance/newsletters>).

If your organization does not provide regular ladder training for employees, you should start now. Every person who might use a ladder should know how to properly use it and the correct angle at which ladders should be placed. Amplify and strengthen your “Jack/Jane tradesperson” status, and that of other key camp staff, by checking out these additional resources and recommendations around ladder safety and training opportunities today:

- The National Institute for Occupational Safety and Health (CDC) – [NIOSH Ladder Safety Mobile Phone App](#)
- State of California OSHA – Ladder E-Tool - [Employee Training for Portable Ladders \(ca.gov\)](#)
- Federal OSHA Standards - [1910.23 - Ladders. | Occupational Safety and Health Administration \(osha.gov\)](#)
- American Ladder Institute – [Ladder Safety Resources](#)
- American Ladder Institute’s Ladder Safety Training – [laddersafetytraining.org](#)

Have Questions? Need a camp or Y Insurance quote?

Reach out to Michael Labadorf by phone: **(516) 247-5850** or email: michael.labadorf@bbrown.com.

Brown & Brown of Garden City | bbinsgc.com

