

FAMILY SAFETY TIPS – Swimming Pools, Trampolines

CALIFORNIA, FUN IN THE SUN – Summer weather in California seems to span 7-8 months and means that kids and families spend more time outside. Homeowners should be more alert to potential dangers in or around their homes.

Swimming Pools

In particular, pools present great opportunities for relaxation and fun but can be deadly if not properly equipped with a fence with a locking gate that meets state height requirements. Above ground pools require a locking gate and lift-up stairs or removable ladder. All pool entrances must be locked when the pool is not in use and well supervised when in use. Pools with diving boards and slides must be at least nine feet deep.

According to the U.S. Consumer Product Safety Commission, an average of 350 children under the age of five drown each year in swimming pools. In addition, another 2,600 children are treated in hospital emergency rooms each year following near-drowning incidents, some resulting in permanent brain damage.

A swimming pool in the yard can be very dangerous for children. If possible, do not put a swimming pool in your yard until your children are older than 5 years. If you already have a pool, the American Academy of Pediatrics make the following recommendations to protect your children from drowning by:

- Never leave your children alone in or near the pool, even for a moment.
- You must put up a fence to separate your house from the pool. Most young children who drown in pools wander out of the house and fall into the pool. Install a fence at least 4 feet high around all 4 sides of the pool. This fence will completely separate the pool from the house and play area of the yard. Use gates that self-close and self-latch, with latches higher than your children's reach.
- A power safety cover that meets the standards of the American Society for Testing and Materials (ASTM) adds to the protection of your children but should not be used in place of the fence between your house and the pool. Even fencing around your pool and using a power safety cover will not prevent all drownings.
- Keep rescue equipment (such as a shepherd's hook or life preserver) and a telephone by the pool.
- Do not let your child use air-filled "swimming aids" because they are not a substitute for approved life vests and can be dangerous.

- Anyone watching young children around a pool should learn CPR and be able to rescue a child if needed. Stay within an arm's length of your child.
- Remove all toys from the pool after use so children aren't tempted to reach for them.
- After the children are done swimming, secure the pool so they can't get back into it.

Remember, teaching your child how to swim DOES NOT mean your child is safe in water.

Be Concerned! Protect yourself, your children, and neighbors from a Potential Family Tragedy!

Trampolines

Looking for Family Fun? Well, the luring advertisements of *"Made for Fun,"* and *"Designed for Safety,"* and *"Enjoy the Tremendous Health and Fitness Benefits"* of Trampolines have tempted every family in America since 1990. In fact trampolines have gained in popularity. However, safety concerns should govern every family's decision before adding this potentially dangerous sports equipment into their homes back yard.

The American Academy of Pediatrics reports that more than 100,000 children were injured on trampolines between 1991 and 2002. The resulting legal, medical, disability and insurance expenses exceeded \$270 million. Because of the high injury rate, they do not recommend the use of home trampolines. If you are considering buying a trampoline, you may want to consider other activities for your children instead. Before making your decision, be sure to read-on for additional injury and safety information.

What injuries are caused by trampoline use?

Injuries to children playing on trampolines are on the rise, mainly because trampolines have increased in popularity. Serious injuries occur to all parts of the body, including the neck, arms, legs, face and head. Head and neck injuries are the most serious injury associated with trampolines. Neck injuries usually happen when children try to do flips and land on their head or neck instead of their feet. Every year many children are **paralyzed for life** from a trampoline injury. The injury rate is highest for children younger than 6 years old.

How are most injuries caused?

Almost 75% of injuries on trampolines result when more than one person is on the trampoline at the same time. When two people use the trampoline, the person weighing less is 5 times more likely to be injured than the heavier person. Adult supervision is no guarantee that a child will be safe on a trampoline. More than half of all trampoline injuries occur while the child is being watched by an adult. Having spotters around the tramp helps reduce some of the risk of injury. Spotters need to be people big enough and strong enough to protect the jumper if he should get too close to the edge. Spotters are especially important when your child has friends over to jump.

In September of 2000, John Stossel of the ABC Television Program *20/20*, showed very graphic films of kids and adults injuring their limbs that most ended up requiring surgery.

Property and Casualty Insurance Companies do not insure homes with trampolines, and in fact will cancel an existing policy if a home is found with one because of *"Increased Hazard."* We do not recommend buying or keeping a trampoline at anytime. If you own one, get rid of it. If you're thinking of buying one, DON'T!

Every family should give thought for *"Safety First"* over a few good times in the back yard, that will probably end in serious injury!

This news release is brought to you by the commitment and assurance of the A.D. Dern Insurance Agency, Inc., keeping you up to date and aware of the ever changing California Insurance market place. Continue to check back with us for other insurance articles of interest.

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