

# ***Roller Skating Rinks***

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## **BEST'S HAZARD INDEX**

<b>Line</b>	<b>Best's Hazard Index</b>	<b>Underwriting Comments</b>
Automobile Liability	2	-----
General Liability: Premises and Operations	5	Hold-harmless agreements essential for sporting events.
Product Liability and Completed Operations	3	Higher with food preparation.
Workers' Compensation	3	-----
Crime	5	Large amounts of cash on hand.
Fire and E.C.: Property	5	Wood floors increase fire load.
Business Interruption	3	Maple floors may be hard to replace.
Inland Marine	3	-----

Low 1-3, Medium 4-6, High 7-9, Very High 10

## **SIC CODES AND CLASSIFICATIONS**

7999 Amusement and Recreation Services, Not Elsewhere Classified

## **NAICS CODES AND CLASSIFICATIONS**

713940 Fitness and Recreational Sports Centers

## **RELATED CLASSIFICATIONS**

Fast Food Restaurants

Ice Skating Rinks

Vending and Amusement Machine Operators

## **RISK DESCRIPTION**

Roller skating rinks provide recreation, leisure, and outdoor activities for many thousands of Americans.

Rinks come in all shapes, sizes, environments, and ages. They range from modern suburban rinks, to rinks redolent of the "amusement park" atmosphere of the trolley car days. In urban areas, rinks may be found in a range of locales, from dance clubs to converted warehouses. Older rinks may be housed in prefabricated steel or large warehouse buildings, whereas most modern rinks are in structures designed by architects for the purpose of skating. A few may be housed in air-supported structures, although these are not common. An average-sized rink is approximately 18,000 square feet, with a skating surface of about 10,000 square feet.

The layout of a skating rink will vary depending upon size. In addition to the skating floor, the layout will include one or all of the following: a skate shop; a snack bar or restaurant; management offices; restrooms; and storage areas. For a detailed discussion of related exposures, refer to the Restaurants and Fast Food Restaurants classifications. Many rinks run shops on the premises that sell skates, skating clothes and accessories, skating equipment, and hockey equipment. Almost all rinks operate a skate rental. Some rinks may repair both their rental skates and patrons' skates. Since birthday parties are an important part of the roller skating rink business, some rinks have small rooms where birthday parties may be held. Some insureds will also have a small game arcade. In addition, a very small percentage of roller skating rinks serve alcohol; if this is the case consult the Bars, Taverns, Cocktail Lounges and Nightclubs classification for a discussion of related exposures.

The floor is the central feature of any rink. It can be an expensive tongue-and-groove hardwood floor, or a cheaper concrete floor. Both of these floor types will have a polyurethane varnish (plastic) coating applied over them, which needs to be recoated at least once a year (busier insureds may need to have the floor recoated at least twice a year). Although a

skating floor may look like a hardwood floor in someone's house, both the construction and the coating are different. If the skating rink wants to attract competitive skaters, a wood floor is essential, since this is the type of floor that is used in almost all skating competitions. Northern hard maple exhibits the flexibility, resilience, durability, and low-demand maintenance that is suitable for roller skating rinks. Beech and various composition and synthetic materials can also provide a good roller skating floor. The ultimate wood floor will have an underlying resilient structure, which serves as a cushion or spring, but most rinks simply have the underlayment and wood floor sitting directly on a concrete base. Subfloor systems will enhance the wood's natural shock absorption and area elasticity. Additionally, "resistance to wear" requirements for sports such as roller skating and 'impact damage' from equipment are important factors to be borne in mind. Wood board floors are subject to a variety of faults and deterioration. The boards can warp; joint spread and high-traffic/high-fall areas will get dinged, resulting in an uneven rolling surface. Defects in the underlying floor can result in grooves, waves, or even a roller coaster effect. Concrete or asphalt floors are found, particularly in areas of temperature/humidity extremes, where hardwood is expensive, where a rink is a "low budget" conversion of some prior building space, or in a dual-use ice/roller rink. Usually, the concrete or asphalt has an overcoating of blue or yellow plastic material to provide a smooth rolling surface; some have bare, painted, or even linoleum tile surface, however, these floors have no give for landing jumps or falling.

Floors based on sheets of particleboard, plywood, or masonite, usually coated with a blue latex-based plastic surface, are common, especially in newer rinks. These can provide an excellent surface, but there are often cracks or ridges at the sheet boundaries, and moisture or a deteriorating finish can ruin the surface.

Roller skating rinks will also have a dasher board (i.e., a protective wall around the perimeter of the rink) that will provide some protection against impact damage. However, an angle on the top of timber dasher boards or on the sharp upper edge of metal dasher boards can cause hockey balls to fly into the air, and must be avoided if hockey is a priority sport at a particular rink.

The majority of rinks are in suburban locations, with large concentrations of rinks on the East Coast and in California. With the resurgence of roller skating's popularity, some of the older rinks have changed their marketing strategy to meet demand. Private organizations may lease rinks for special skating events, private parties, roller hockey, or speed skating competitions, or for large gatherings, including banquets and auctions. Individuals may rent rink time to practice artistic skating. In addition, many rinks offer individual and group roller skating instruction in both general and artistic skating. Extensive lighting and sound systems provide the atmosphere for the majority of roller skating rinks.

Rinks may be owned by an individual, a partnership, or a corporation; the majority of rinks operate independently, although franchises are becoming popular.

Although business hours vary, rinks are generally open for public skating on Friday evenings from 4:00 p.m. to 10:00 p.m., on Saturday from 10:00 a.m. to 10:00 p.m., and Sunday from 12:30 a.m. to 3:30 p.m., with extended hours during the summer months. Some rinks open before general admission to allow for teaching classes. On off hours, many rinks are open for private parties during the week, as well as hockey team events. Food service areas are often open only during peak public skating sessions and special sporting events that draw large crowds.

The number of workers will depend on the size of the roller skating rink. Smaller rinks may employ as few as 7 people, with larger rinks employing 20 or more. Generally, roller skating rinks will have a staff that includes some, or all of the following: manager/supervisor, skate guards, snack bar workers, rink maintenance workers and cleaners, and administrative employees. Some of the employees will be full or part-time, or independent contractors. The majority of roller skating rink employees are young, part-time workers. Maintenance workers, electricians, disc jockeys, and skating teachers may be independent contractors. Most rinks will contract out rink resurfacing work.

## MATERIALS AND EQUIPMENT

Dasher boards; portable or permanent benches. Lockers.

Rink maintenance equipment: industrial sanding machine, industrial tank-type scrubbing machine, vacuum cleaners, plastic rink coating, cleaning compounds, squeegees, dust mops, and conventional cleaning materials.

Sale and rental skates, skating attire, and protective gear.

Skate maintenance equipment: wheel lathe, oil, bearings, tools for adjustments.

Sound system, communication and lighting equipment: lights (general lighting, pin spots, strobes, emergency backup lighting), mirror balls, computers, microphones, turntables, speakers, mixers, amplifiers, electric or pipe organ.

Food preparation and service equipment; kitchen equipment; tables and benches; popcorn poppers, cotton candy machines, and snow cone machines.

Food and snack supplies.

Cash register, safe.

## EXPOSURES AND CONTROLS

***Automobile Liability***

Exposures: Typical route hazards. Nonowned vehicles.

**On-Site Inspection:**

- ☐ Number, age, type, and condition of insured's vehicles

**Items to Investigate:**

- ☐ Drivers - number; age; training; experience levels
- ☐ Evidence of insurance and MVRs obtained for all drivers
- ☐ Is there a driver safety training program in place?
- ☐ Are personal vehicles ever used for business purposes?
- ☐ What is the insured's frequency of travel?
- ☐ Radius of operations
- ☐ Common hazards encountered in normal business travel
- ☐ What is the insured's cell phone policy?
- ☐ Vehicles kept in good condition, repaired promptly as needed, and inspected regularly
- ☐ Does the insured contract out all vehicle maintenance to an experienced mechanic?
- ☐ Employees never permitted to repair or assist in the repair of the insured's vehicles

***General Liability: Premises and Operations***

Exposures: Slips, trips, and falls. Wet spots in snack bar area. Aggressive skating and/or "bad behavior" on the skating floor. Fire. Defects in rented skates. Crowds at special events.

**On-Site Inspection:**

- ☐ Layout of the insured's premises
- ☐ Food service areas and restrooms well maintained
- ☐ Telephone and electrical cords routed out of hallways
- ☐ Floors and floor coverings securely anchored and in good condition
- ☐ Hallways, aisles, and other public areas well maintained and free of debris and clutter
- ☐ Are "No Food and Drink Allowed Beyond This Point" signs posted at the exits from the snack bar?
- ☐ Furnishings - age; type; condition
- ☐ Construction and condition of bleachers for spectators
- ☐ Are bleachers permanent or temporary, wooden or metal?
- ☐ Dasher board or rail between the spectators and the rink
- ☐ Are "Employees Only" signs posted at entrances to any areas that may be off limits to visitors?
- ☐ Age, type and condition of skating floor
- ☐ If the skating floor is wood, are all seams properly fitted or tucked?
- ☐ Is lighting used for a public skating session adequate for patrons to see obstacles in their paths?
- ☐ Are signs posted listing what is considered unacceptable behavior on the skating rink?
- ☐ Safety rules, such as wearing protective helmets and clothing, posted prominently around the rink
- ☐ Is safety equipment, including knee and elbow pads, wrist splits and helmets, available at the rink?
- ☐ Are special areas designated for small children and other novice skaters? If so, how are such areas marked?
- ☐ Age and condition of rental equipment, particularly skates
- ☐ Stairs - in good condition; equipped with nonskid treads and sturdy handrails; well lit
- ☐ Shelves - solidly constructed of steel or hardwood; standing level
- ☐ Electrical wiring for all equipment - properly insulated; grounded; run inside the walls; NRTL-listed
- ☐ Is there an adequate number of accessible exits in case of emergency?
- ☐ Clearly lighted, large, visible exit signs posted at the exits, with lighted arrows directing the public to the exits posted throughout the facility
- ☐ Presence of exit ramps to facilitate escape on skates
- ☐ Is the skating rink on the second floor of a building? If so, are emergency exits equipped with ramps?
- ☐ Emergency communication system, such as bullhorns or public address system, in place
- ☐ Are emergency numbers for the fire department, police, and first aid, posted by the telephone?
- ☐ Emergency backup lighting
- ☐ Parking area - in good condition; well lit; free of debris
- ☐ Are traffic patterns in parking areas clearly marked?

## Items to Investigate:

- ☐ Average and maximum number of visitors to the premises daily
- ☐ Hours of operation
- ☐ Is trash removed during events and from the premises daily?
- ☐ Floors swept or vacuumed daily
- ☐ How often is the rink dusted and scrubbed? Is the floor swept after use by children?
- ☐ Does the insured prohibit gum chewing or candy on and near the skating floor?
- ☐ Skating floor swept and mopped each day
- ☐ Are worn, torn, or loose floor coverings repaired or replaced promptly?
- ☐ Spills cleaned up immediately, and "Caution - Wet Floor" signs placed nearby
- ☐ Public restrooms maintained regularly and adequately, in compliance with state and federal regulations governing health, cleanliness, and access
- ☐ Are food and drink prohibited outside the snack bar area?
- ☐ What are the maximum occupancy requirements of the facility?
- ☐ How does the insured track the number of visitors in the building at any one time?
- ☐ How often is the skating surface re-coated?
- ☐ Is the skating floor inspected before each skating session?
- ☐ If competitive hockey games are played at the rink, are locker rooms and showers for visiting athletes inspected prior to the team's arrival?
- ☐ How frequently are elevators and/or escalators serviced, and by whom?
- ☐ Reputation and loss history of the insured's elevator or escalator maintenance contractor
- ☐ Have current copies of certificates of operation for all elevators and/or escalators been obtained?
- ☐ Is the insured's furniture inspected periodically and repaired as necessary?
- ☐ Who is responsible for the maintenance and repair of the insured's furniture? What are that person's reputation and qualifications?
- ☐ Alcohol sales, if any, strictly controlled
- ☐ Do operators make clear to patrons the degree of liability assumed by the operator - by way of ticket notices or signs posted inside the building?
- ☐ Public address system operated by a person who has been instructed as to its emergency use
- ☐ Emergency evacuation training for employees
- ☐ Compliance with NFPA 101, Life Safety
- ☐ What are the insured's safe evacuation procedures for crowds?
- ☐ How are emergency exit routes constructed?
- ☐ Does the insured require skaters wear protective equipment?
- ☐ Safety equipment requirements for riskier skating events, such as speed skating or roller hockey
- ☐ Loss history for the past five years
- ☐ Does the insured have a written plan for dealing with emergencies?
- ☐ How many skate guards are employed by the insured? What is the ratio of skaters to guards?
- ☐ Age, training, and experience level of the insured's skate guards
- ☐ How do the guards warn skaters that they are not following the rink's skating rules?
- ☐ Guards trained to treat minor injuries and ensure that seriously injured patrons receive prompt medical attention
- ☐ What is the procedure for handling injured patrons?
- ☐ Response time for professional medical care
- ☐ Does the insured require each skater to complete and sign a health disclaimer, including a waiver of liability?
- ☐ What is the procedure for handling unruly patrons?
- ☐ All guards trained to avoid false arrest or unlawful detainment claims
- ☐ How does the guards' clothing distinguish them from other skaters?
- ☐ What are the rink's rules and how are they enforced?
- ☐ Number of skaters on the rink at any one time is limited
- ☐ Are roller blades or artistic skating allowed during public skating sessions?
- ☐ Does the rink encourage adults to accompany small children who have little skating experience?
- ☐ Who is the manufacturer of the insured's rental equipment?
- ☐ Rental skates - inspected between rentals; maintained and replaced when necessary
- ☐ What are the criteria for replacing rental skates?
- ☐ Who repairs rental skates and what are their qualifications and experience?
- ☐ How do employees make sure that patrons' skates fit properly?
- ☐ Does the insured videotape open skating sessions?
- ☐ Skating instructors employed by the rink certified by the Society of Roller Skating Teachers of America (SRSTA)
- ☐ Where are skating classes held?
- ☐ Do independent instructors ever rent the rink? Have any hold-harmless agreements been signed?

- ☐ Types of special skating held at the rink
- ☐ How is the building occupancy number controlled during special events?
- ☐ Are rink employees on hand during special events to oversee operations?
- ☐ Participation in amateur hockey or speed skating events limited to The United States Amateur Confederation of Roller Skating (USAC) members
- ☐ Does the rink sponsor competitive teams for promotional purposes? Are coaches certified by the SRSTA or the Speed Coaches Association (SCA)?
- ☐ Does the insured hire extra security personnel for special events when large crowds are anticipated?
- ☐ Are bleacher capacity guidelines followed? Is the insured in accordance with NFPA 102, Assembly Seating, Tents, and Membrane Structures?
- ☐ Does the insured prohibit the sale or consumption of alcohol if the rink is rented to groups?
- ☐ Employees trained in first aid
- ☐ Who is responsible for maintaining the insured's outside lots?
- ☐ Repaving projects contracted out to a reputable paving contractor
- ☐ What arrangements have been made for the prompt removal of ice and snow?

### ***Product Liability and Completed Operations***

Exposures: Foreign objects in food; spoilage or deterioration due to age or improper storage and/or temperature control; and possible contamination. Improperly repaired skates and equipment. (Note: This exposure will be lower for insureds that subcontract out all food preparation to a reputable third-party food service.)

#### **On-Site Inspection:**

- ☐ Types of products sold
- ☐ Types of repairs made
- ☐ Raw foods separated from other food items and stored on a clean shelf space in the refrigerator
- ☐ All kitchen hoods - approved by the NFPA; provide the proper amount of exhaust recycling in cubic feet per minute (cfm)
- ☐ Storage containers properly marked and covered
- ☐ Does the management post a policy of proper hygiene?
- ☐ Are signs posted in restrooms that require all employees to wash their hands after using or cleaning the facilities?
- ☐ Adequate supply of hot water to ensure that all dishes are properly sanitized
- ☐ Is proper ventilation provided in hot food preparation areas, utensil washing areas, garbage areas, and restrooms?
- ☐ What kinds of items are sold in vending machines?
- ☐ Repair area well lit and organized

#### **Items to Investigate:**

- ☐ Does the insured receive the bulk of its food items prepared and/or prepackaged, or are workers responsible for preparing food items from raw ingredients?
- ☐ Reputation and loss history of all food suppliers
- ☐ Are all food items purchased only from highly reputable suppliers?
- ☐ Even if the insured has a long-standing relationship with its food suppliers, are all shipments checked for quality?
- ☐ All food items that require refrigeration, such as meats and dairy products, refrigerated immediately upon delivery
- ☐ All shipments of dairy products (e.g., milk, cream, eggs) checked by employees when they are received, to verify that expiration dates on cartons are current
- ☐ All meat, poultry, and fish delivered and stored at 41°F or below
- ☐ Are employees who handle raw foods instructed to wash their hands and utensils immediately afterward to prevent contaminating other food in the kitchen area?
- ☐ Employees who are ill not allowed to prepare food for others
- ☐ Who is responsible for overseeing all food preparation and for enforcing proper guidelines? What are that person's qualifications and experience?
- ☐ What is the management's attitude toward cleanliness in the snack bar?
- ☐ Has the insured ever been cited for a violation of local Board of Health regulations?
- ☐ Are employees each designated cleaning duties?
- ☐ Floors swept or mopped at the end of each shift
- ☐ Garbage emptied daily, and containers washed or sanitized at the close of business
- ☐ Are tables washed down after patrons leave?
- ☐ Before sanitizing, are dishes always washed and rinsed thoroughly?
- ☐ Is pest control contracted out to a reliable pest control service? What types of chemicals are used by the pest control

services? How does the insured safeguard food items, servingware, and/or utensils from coming into contact with pesticides or other chemicals?

- ☐ What is the level of hygiene of the insured's workers in food preparation/serving areas?
- ☐ Food service workers with long hair required to tie it back or wear a hairnet or cap
- ☐ How does the insured keep pre-cooked food items (e.g., hot dogs) at the proper temperature?
- ☐ Does the insured require its concession workers to keep food in stainless steel warming trays or portable coolers?
- ☐ Proper room temperatures maintained in all food preparation areas
- ☐ With vending machines, terms of vendors' contracts
- ☐ How frequently are perishable vending machine items restocked?
- ☐ Loss history of rental equipment manufacturers
- ☐ What internal quality control measures does the insured routinely practice?
- ☐ How frequently does the insured repair, replace, or modify defective skates or skating equipment?
- ☐ Repair technicians trained by manufacturers to repair their equipment
- ☐ Does the insured send out all equipment to a qualified repair service?
- ☐ If the insured contracts out repair work, what are the reputations, experience and loss histories of the contractors it relies on most often?
- ☐ Employees trained in proper usage of the insured's equipment
- ☐ How are customer's complaints handled?
- ☐ Are patrons informed of the possible dangers associated with the use of specific products, such as inline skates?
- ☐ Are the skates and protective equipment sold by the insured manufactured in the U.S.?
- ☐ What are the insured's quality control measures for the products it sells and rents?
- ☐ Does the insured have a policy of demonstrating and permitting customers to test skates and protective gear?
- ☐ Training and experience of employees who repair skates and skating equipment
- ☐ Who supervises the employees? What is their level of experience and training?
- ☐ How are newly hired employees or trainees supervised?

### ***Workers' Compensation***

Exposures: Slips, trips, and falls. Electrical shocks. Cuts from improper use of power tools. Broken bones and lacerations from industrial sanders. Burns. Skin irritation and dermatitis, respiratory problems. Assault by rowdy skaters. Repetitive motion injuries.

#### **On-Site Inspection:**

- ☐ Layout of the premises
- ☐ Aisles, corridors, passages - wide and well lit; with backup lighting
- ☐ Are there a sufficient number of clearly marked exits so that workers may safely exit in the event of a fire?
- ☐ Are exits properly marked, and exit stairwells free of obstructions?
- ☐ Skating rink, spectator area, kitchen, bathroom, aisles, walkways, and other common areas - well maintained and free of debris and clutter
- ☐ Electrical and telephone cords in office areas routed away from walkways
- ☐ All electrical wiring properly insulated and run inside the walls
- ☐ What is the condition of the floor and floor coverings?
- ☐ Are all stairs well lit, covered in a nonskid material, and equipped with handrails?
- ☐ Are the skate shop's aisles free of clutter and debris?
- ☐ Clothing racks and shelves sturdy and well-balanced
- ☐ Does the insured operate a snack bar, restaurant, concession stands, or a bar on site?
- ☐ Are kitchen hoods approved by the NFPA, and is proper ventilation provided in hot food preparation areas, utensil washing areas, and restrooms?
- ☐ All food cutting equipment properly stabilized with safety guards in place
- ☐ Are all knives kept in drawers or racks when not in use?
- ☐ Walk-in freezers or cold storage units equipped with a pass-type latch enabling the door to be opened from the inside even when it is locked from the outside
- ☐ Areas behind the bar that tend to get wet covered with nonslip mats
- ☐ Age, type, number, and condition of all electrical equipment
- ☐ All electrical equipment - NRTL-listed; properly assembled; insulated; grounded
- ☐ Is all electrical equipment and appliances located in the kitchen or food preparation areas designed for use in wet areas?
- ☐ Such machinery as industrial sanders equipped with circuit breakers
- ☐ Types and amounts of cleaning solvents and refinishing chemicals used by the insured

- ☐ Are material safety data sheets (MSDSs) posted?
- ☐ Ladders - age; type; condition
- ☐ Are emergency eye and hand wash stations provided in areas where workers might be exposed to harsh chemicals?
- ☐ Workers provided with the proper materials-handling equipment (e.g., dollies, hand trucks, pulleys, etc.)
- ☐ Are phone headsets monaural or binaural? Can employees adjust volume control?
- ☐ What is the condition of the parking lots?
- ☐ Parking lot entrances and exits clearly marked
- ☐ Is the parking lot well lit?
- ☐ First aid kits available throughout the premises

## Items to Investigate:

- ☐ Workers - number; ages; duties; training
- ☐ Who is responsible for the supervision and training of new employees? What are their qualifications and experience?
- ☐ Hours of operation
- ☐ All employees trained in emergency evacuation procedures
- ☐ Trash removed from the premises daily
- ☐ Floors swept or vacuumed daily
- ☐ Are worn, torn, or loose floor coverings repaired or replaced promptly?
- ☐ Spills cleaned up immediately, and "Caution - Wet Floor" signs placed nearby
- ☐ Are workers advised to use caution walking up and down ramps?
- ☐ If elevators and/or escalators are located on the premises, how frequently are they serviced, and by whom?
- ☐ Reputation and loss history of the insured's elevator and escalator maintenance contractor
- ☐ Have current copies of certificates of operation for all elevators and escalators been obtained?
- ☐ How are skate guards trained to handle rowdy, aggressive skaters?
- ☐ All attendants taught how to fall properly
- ☐ Employees who patrol while skating - experienced skaters; in good physical condition; trained to avoid injury
- ☐ Are employees trained in effective crowd control procedures?
- ☐ If the insured operates a snack bar restaurant, concession stands, or a bar on site, are all spills mopped up immediately?
- ☐ Are new employees properly supervised when working near ovens or stoves? Potholders used by all workers involved in food preparation
- ☐ What other precautions have been taken to reduce burning or scalding incidents in food preparation areas?
- ☐ If the insured uses meat slicers, how much training do employees receive before being allowed to operate these devices unsupervised?
- ☐ Inexperienced workers in food preparation areas paired with a more experienced employee until they become familiar with the insured's equipment and machinery
- ☐ All electrically powered machines on a routine maintenance schedule
- ☐ Machinery servicing and repairs always performed by a qualified professional
- ☐ Well-intentioned, inexperienced, and/or unqualified workers discouraged from attempting to repair any malfunctioning machine
- ☐ How often is the skating floor refinished?
- ☐ Who performs the floor refinishing job?
- ☐ Do employees wear gloves when working with harsh cleaning solutions?
- ☐ Workers wear masks and gloves when resurfacing the rink
- ☐ If all rink resurfacing work is contracted out what are the qualifications and reputation of the contractor?
- ☐ All manufacturer's warning labels and mixing instructions for cleaning solutions read and closely followed
- ☐ Employees informed about the chemicals they work with and the dangers associated with each
- ☐ Do employees climb high ladders or scaffolding to replace bulbs and wiring? If so, is the ladder or lift platform inspected before each job, and is another always present?
- ☐ Compliance with standard ANSI/HFS 100-1998, which provides ergonomic design guidelines for visual displays, keyboards, and workstations
- ☐ Unsafe equipment removed from service until repairs are made, and double checked to make sure that repairs have been performed properly before it is put back into service
- ☐ Are employees trained on the proper operation, safe use, and care of the insured's floor refinishing equipment? Who provides the training, and what are their qualifications and experience?
- ☐ Employees required to physically demonstrate their capability to operate a given piece of equipment (especially industrial sanders) before being allowed to work with it
- ☐ Have employees been trained in proper lifting techniques?
- ☐ Back belts provided to workers who request them
- ☐ Are headsets provided to employees who work with customers by phone for long periods of time?
- ☐ Have any of the insured's employees been trained in cardio-pulmonary resuscitation (CPR)?

### ***Crime***

Exposures: Large amounts of cash, particularly with additional revenues generated from snack bars. Employee dishonesty.

**On-Site Inspection:**

- ☐ Checks, credit card receipts, and cash stored in a tool-, torch-, and explosive-resistant, NRTL-listed, time-delay safe until they can be deposited
- ☐ Windows equipped with tamperproof locks
- ☐ All office doors equipped with deadbolt, tamperproof locks
- ☐ Skate and equipment rental store has barriers to limit public access
- ☐ Does the insured have a central-station alarm monitoring system?
- ☐ Parking lots, sidewalks, and other outside areas well lit during hours of darkness

**Items to Investigate:**

- ☐ Average and maximum amounts of cash on the premises daily
- ☐ Are all checks stamped "For Deposit Only" immediately upon receipt?
- ☐ All employees who handle customers' transactions or sales trained in proper credit card verification procedures
- ☐ Bank deposits made daily, and their schedule staggered to prevent suggesting a pattern
- ☐ Are check disbursement and bank statement reconciliation functions handled by more than one person, if possible? Does the insured conduct periodic, unannounced audits
- ☐ Is the skate store always attended?
- ☐ Does the insured require customers to leave their shoes at the desk until they return rental skates?
- ☐ All rental skates tagged
- ☐ How are job applicants screened before employment? Are all references checked and previous positions verified?
- ☐ What inventory control measures does the insured have in place?
- ☐ Accounting functions performed by more than one employee
- ☐ Periodic, unannounced audits performed
- ☐ Do employees handling equipment and supplies work in pairs to help deter theft?
- ☐ If the insured is in a multiple-occupancy facility, what is the degree of liability it assumes for parking lot security?
- ☐ How close is the local police department? What is the average response time?

### ***Fire and E.C.: Property***

Exposures: Ignition sources include sparks from industrial sanders when refinishing wood floors, malfunctioning electrical equipment, faulty wiring, and smoking. Heavy fire load consisting of wood floors and sub-floors, wood benches, accumulated litter, drapes, rugs, furniture, stored cleaning fluids, floor stripping and coating materials, snack bar stock, plastic furniture, and, in some cases, vinyl-coated nylon air-supported structures. Roof collapse. Computers and computerized cash registers.

**On-Site Inspection:**

- ☐ Age, type, and condition of the insured's building
- ☐ Layout of the premises
- ☐ What is the age, type, and condition of the insured's wiring?
- ☐ Electrical equipment - number; type; age; condition; properly grounded; NRTL-listed
- ☐ Are "No Smoking" signs posted in all areas where smoking is prohibited?
- ☐ If smoking is permitted, is a separate area designated for that purpose, with self-closing, fire-resistant receptacles available?
- ☐ Has the insured provided receptacles at all entrances for discarding smoking materials?
- ☐ If the insured has a snack bar or restaurant on the premises, what are the type, age, and condition of the insured's kitchen equipment?
- ☐ Office areas, skating floor, skate shop, snack bar, aisles, spectator area, and general walkways free of debris and clutter
- ☐ Benches in the spectator area not made of wood
- ☐ Does the insured maintain a stocked bar on site?
- ☐ Types of chemicals and solvents used by the insured
- ☐ Where, and in what quantities, are flammable and combustible liquids stored? Flammable liquids stored in Environmental Protection Agency (EPA)-approved, self-closing metal containers equipped with pressure and vacuum



release valves and flame arresters

- ☐ Computers - number; age; type; condition; permanently etched with identification numbers
- ☐ Fire detection and suppression equipment - age; type; condition
- ☐ Are smoke detectors located throughout the premises?
- ☐ Does the insured have an automatic sprinkler system installed?
- ☐ Annually tagged, Class ABC fire extinguishers located throughout the facility and easily accessible to workers
- ☐ Is there a sprinkler system in the rink and storage areas?
- ☐ Are portable extinguishers provided in areas of particular danger, such as the kitchen or the chemical storage/maintenance area?
- ☐ Are instructions for fire emergencies, including emergency contact telephone numbers, clearly posted throughout the premises?
- ☐ Does the insured post signs at all entrances to the skate shop regarding its prosecution policy for individuals who are caught shoplifting?

#### Items to Investigate:

- ☐ Average and maximum values exposed to loss
- ☐ What are the reputations of architects, engineers, and contractors who were involved in constructing the facility?
- ☐ The insured's wiring capable of handling the insured's electrical load
- ☐ Compliance with NFPA 70, National Electrical Code
- ☐ Planned program of scheduled inspection and preventative maintenance for all wiring and electrical equipment
- ☐ Are cords and wires on all electrical equipment periodically inspected for fraying and cracking?
- ☐ Experience and qualifications of the person who maintains the insured's equipment
- ☐ How often is resurfacing of rink floor done?
- ☐ Who is responsible for resurfacing the skating rink, and what are their qualifications and experience?
- ☐ Does the insured permit smoking on the premises?
- ☐ How does the insured enforce its smoking policy?
- ☐ What is the skating floor composed of? What is the composition of the sub-floor?
- ☐ Are all employees who are involved in food preparation properly trained in the use of microwaves, stoves, and grills?
- ☐ What measures does the insured take to prevent kitchen fires?
- ☐ All employees familiar with fire emergency procedures
- ☐ Trash removed on a daily basis
- ☐ Are floors swept, mopped, or vacuumed daily?
- ☐ What safe storage practices does the insured follow?
- ☐ Have workers been trained to properly handle flammable and combustible liquids?
- ☐ Are propane, kerosene, or other portable heaters ever used?
- ☐ Compliance with NFPA 30, Flammable and Combustible Liquids Code
- ☐ How often are the fire detection and suppression systems tested?
- ☐ Are employees trained in the proper operation of fire extinguishers and informed of their location?
- ☐ Does the insured have a fire emergency plan in place? Did the insured consult the local fire department when the plan was drawn up? How often is this plan practiced and updated?
- ☐ All employees aware of emergency evacuation procedures should a fire occur
- ☐ If an air-supported structure, or "bubble," is part of the insured's premises, will opening all exits at once, as in an emergency, result in deflation of the bubble?
- ☐ Is the air-supported structure deflated during severe weather?
- ☐ Is the insured's roof well maintained?
- ☐ Roof sags or damage from water accumulations repaired promptly
- ☐ Gutters, drains, and downspouts maintained clear of debris
- ☐ Does the facility have a trained, equipped crew on hand to remove snow from the roof during the winter months?
- ☐ Sprinkler control valves on the roof clear of snow and ice
- ☐ Have all employees been trained in how to handle situations involving a possible shoplifter
- ☐ Backup copies of specialized software and computer records stored off premises in an NRTL-listed, fire-resistant safe
- ☐ Location of the nearest fire department and its response time

### ***Business Interruption***

Exposures: Relocation difficult. Repairs or a complete rebuilding of the premises would be likely. Office and skating equipment easy to replace.

#### Items to Investigate:

- ☐ Does the insured depend more on location or reputation for its business?
- ☐ Ease of finding a substitute alternate location in suitable area
- ☐ Are the premises owned or leased?
- ☐ How long would it take for the insured to rebuild or repair the essential parts of the insured's building in the event of a loss?
- ☐ Length of time to rebuild or repair the skating floor and sub-floor
- ☐ Could operations continue while repairs were being made to the premises?
- ☐ Contingency plan in place prior to a loss
- ☐ Where is the insured's nearest supply distributor located?
- ☐ Is the insured dependent on more than one distributor?
- ☐ Does the insured experience a peak season? What would be the impact of a loss incurred during this time?

### ***Inland Marine***

Exposures: Presence of patrons' personal belongings. Valuable papers and records. Rink maintenance equipment. Cameras to videotape open skating sessions. Outdoor signs.

#### On-Site Inspection:

- ☐ If the insured videotapes open skating sessions for evidence against liability claims, how many cameras does the system have, and what type are they? Are the cameras permanently mounted?
- ☐ If the insured operates a coat and shoe check, where are patrons' items stored?
- ☐ Are coin-operated lockers available for patrons to store their personal belongings?
- ☐ If the insured test and repairs skates, where are patron's skates stored before and after repair?
- ☐ What are the number, age, type, and condition of the insured's tools, equipment, and machinery?
- ☐ Where and how are the tools stored when not in use? Are they kept in a lock box with keys issued to authorized personnel only?
- ☐ Does the insured keep a log book to monitor the use of its tools and equipment?
- ☐ What are the number, age, type, and value of any portable communications equipment used by the insured?
- ☐ If the insured has an outdoor sign, what is its type and condition? Is it freestanding or securely anchored to the building?

#### Items to Investigate:

- ☐ What are the average and maximum values of the belongings in the insured's care, custody, and control?
- ☐ Are copies of all vital documents (e.g., business contracts, accounting, and payroll information) stored in a fire-resistant, NRTL-listed safe off premises?
- ☐ Who has access to the coat and shoe check area?
- ☐ Patrons' skates left for repair are immediately tagged
- ☐ What is the value of the insured's tools and equipment?
- ☐ Identification numbers on all company-owned tools, equipment, mobile equipment, and attachments registered with the National Crime Information Center

### **OSHA REFERENCES**

- 1910.1200 Hazard Communication
- 1910.132 General Requirements for Personal Protective Equipment
- 1910.133 Eye and Face Protection
- 1910.138 Hand Protection
- 1910.151 Medical Services and First Aid
- 1910.157 Portable Fire Extinguishers
- 1910.164 Fire Detection Systems
- 1910.176 Handling Material - General
- 1910.212 General Requirements for All Machines
- 1910.35 Compliance with NFPA 101-2000, Life Safety Code
- 1910.36 Design and Construction Requirements for Exit Routes
- 1910.37 Maintenance, Safeguards, and Operational Features for Exit Routes

1910.39	Fire Prevention Plans
1910.94	Ventilation