

Hot Topics in Outdoor Adventure Insurance



Pre-Trip Safety Protocols and Their Importance

Embarking on an outdoor adventure is exhilarating, but it comes with inherent risks. Implementing pre-trip safety protocols is essential to mitigate these risks and ensure a safe, enjoyable experience for all participants. Below, we explore the significance of these protocols and share best practices for operators and participants.

How to Reduce the Cost of Your Insurance

A common question among operators is: How can I lower my insurance costs? While immediate reductions can be achieved through higher deductibles, lower limits, or self-insuring, the most sustainable way to manage costs is to minimize claims. In the outdoor industry, claims tend to follow a

low-frequency, high-severity risk model, making it essential to prioritize best practices that reduce incidents.

Best Practices for Reducing Claims

Even the most diligent operators cannot eliminate claims entirely. However, a consistent commitment to best practices helps build a narrative that demonstrates an organization's proactive risk management. Over the past decade, common themes in claims data include:

- Miscommunications about trip details: Participants not being informed about inherent risks, appropriate commands, or basic requirements like footwear.
- Guide responsiveness: Failure of guides to instinctively respond when incidents occur.

Despite these challenges, many operators already implement exceptional pre-trip plans. Remarkably, 65% of incidents close with minimal or no payment, underscoring the effectiveness of solid risk management practices.

Why Should I Have a Plan in Place?

A robust pre-trip plan:

- Enhances awareness.
- Ensures participant safety and preparedness.
- Reduces risks.
- Creates a positive experience for everyone involved.

Key components of an effective plan include:

1. Guide Training and Equipment Maintenance

- Guide Training: Regular certifications in first aid, wilderness first responder (WFR) courses, and critical incident protocols.
- Equipment Maintenance: Routine inspections to ensure equipment reliability and safety.

2. Reviewing the Itinerary

- Provide participants with opportunities to ask questions or opt out if they feel unprepared.
- Highlight trip details, challenging sections, and potential hazards.

3. Environmental Awareness

- Address weather conditions and necessary adaptations (e.g., wildfire safety or cold weather preparedness).
- Discuss terrain challenges and hiking considerations.

4. Safety Protocols for Staff

- Develop written emergency procedures, including emergency contact numbers.
- Establish clear communication plans with check-in times and incident reporting protocols.

5. Equipment Checks for Participants

- Inspect all gear and teach participants how to use safety tools like first aid kits and AEDs.
- Conduct hands-on demonstrations where feasible.

6. Group Dynamics and Communication

- Stress the importance of staying together as a group and using effective communication.
 - Encourage participants to voice concerns or needs during the trip.
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Harassment: Risk Management Strategies

Creating a safe and supportive environment for employees is paramount. Managing the risk of harassment requires a proactive and comprehensive approach.

1. Develop a Clear Policy

- Define harassment, outline consequences, and detail reporting procedures.
- Ensure compliance with local laws and revisit guidelines regularly.

2. Training and Education

- Provide mandatory training for all employees, including management, on recognizing and preventing harassment.
- Offer regular refresher courses to keep the information relevant.

3. Establish Reporting Mechanisms

- Create accessible reporting options, including the ability to report anonymously.
- Ensure the process is straightforward and well-publicized.

4. Foster a Culture of Respect

- Promote inclusivity and open dialogue about harassment prevention.
- Make it clear that inappropriate behavior will not be tolerated.

5. Leadership Commitment

- Leaders must model appropriate behavior, take harassment claims seriously, and actively promote a harassment-free environment.

6. Immediate Action in Response to Allegations

- Act quickly to remove the accused from contact with potential victims.
- Document all allegations, witness statements, and investigative actions.
- Seek legal advice to ensure compliance with reporting laws.

7. Support for Victims

- Provide counseling and advocacy services for victims as needed.
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Final Thoughts

By implementing these pre-trip safety protocols and risk management strategies, operators can enhance participant safety, reduce risks, and foster a respectful workplace. These measures not only benefit the organization but also contribute to a positive reputation in the outdoor adventure industry. This article was provided by Leslie Frazee, Program Manager for the CBIZ Adventure Sports Insurance Program, the longest-running program in the CBIZ National Programs Division. With 29 years of experience at Sattler Insurance and CBIZ, Leslie leads a team that provides customized insurance solutions to Outfitters and Guides across the United States. Contact Leslie at lfrazee@cbizsattler.com.