Accident Procedures and Protocol

The goal is to avoid all accidents in the gym by following all safety protocols at all times. MGE advises that My Gym owners/directors review these procedures and protocols with your team at least once per quarter so they are prepared to handle an accident should one occur.

MGE MANDATE: There must be at least one First Aid and CPR Certified staff member in the gym at all times. The CPR and First Aid training must be a "hands-on" course. (Note: We highly recommend that all staff members be First Aid and CPR Certified.) Certificates (or copies) need to be filed on site and available upon request by an MGE representative.

When an Accident or Injury Occurs:

If an accident occurs, it is your responsibility to handle the accident as best as possible to reduce the possibility of further injury and to alleviate the stress and panic that can be associated with an injury. Most importantly, stay calm. Decisions are best made within a controlled state. Stay calm and fall back on your CPR and First Aid Training. To help, commit the acronym S.A.F.E. to memory and train your staff to follow this path if an injury should occur.

1. S = Stay calm

- The injured child, parent, and others present will all look to you for reassurance and will follow your lead.
- The teacher who witnessed the accident or noticed a child/parent appearing injured should immediately attend to the child/parent. If that teacher is capable of handling the situation properly, he/she should continue helping. If not, that teacher needs to get another teacher to assist the injured youngster. If there is a staff member present in the office, it may be best for that person to assist with the situation.
- The rest of the class can remain running with the most capable teacher aiding the injured individual and the other teacher continuing to run the class.
 - If that teacher is not capable of running the class alone, have him/her run free play.

2. A = Assess the injury

- Never discount any injury, even if you think the child was not hurt or you feel the injury could be minor. Be genuine and treat every incident with care.
- If a pregnant woman is injured, she should be instructed to contact her physician immediately. If she is unable to do so, call 911.
- Assess the injury using the skills learned in your CPR Training. After assessing the injury, if you believe the injury is minor (bump, light scrape, etc.):

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•	If the c	If the child has calmed down/stopped crying and is moving around normally after receiving only a bump, apply a cold compress (ice pack) if needed.	
	after re		
		If the parent is present, inform the parent of the incident in a calm	
		manner.	
		If the parent is not present, inform the parent when he/she arrives to	
		pick up the child.	

- ☐ If a caregiver is present or picking up the child rather than the parent, it is advised that the parent be called so he/she can hear of the incident directly from the My Gymer.
- Observe the child for the following 5-10 minutes. If there are any signs of a more serious injury, carefully remove the child and reassess the injury. Visual indicators of a more serious injury can include but are not limited to dizziness, loss of balance, continued crying, wincing when moving the injured body part, limping, unable to support weight, or verbal complaints of discomfort or pain.

- Severe Injuries:

- Severe injuries are rare; but, if that is the case, have someone call 911 at once.
 - □ Severe injuries can include but are not limited to loss of consciousness (fainting), not breathing, trouble breathing, fractured bone, profuse bleeding, a hard fall onto a solid/hard surface, head/neck/spinal injuries, etc.
- If a child is injured and the parent is not present:
 - ☐ Have the other teacher call the parent immediately while you attend to the individual. If there is no answer, leave a message and attempt to reach a parent on another phone number if available. Leave a message if there is no answer.
 - ☐ If you could not verbally speak to a parent, call the emergency contact on file. Leave a message if there is no answer.
 - ☐ If you have not reached the parent, call again every 5 minutes.
- With the exception of head, neck, or back injuries, if appropriate, you may remove the injured child from the gym floor to an area where you can better treat the child.
- If the individual is not breathing, ask someone to call 911 immediately and begin CPR.
- With any type of injury, advise parents to seek further medical attention at their discretion.

3. F = First Aid

- If the parent wants to call 911 at any time, do so.
- There should always be a first aid kit in a place where it is visible and available for parents to use if necessary.
- If needed, a CPR and First Aid Certified teacher should proceed to apply first aid.
- Profuse bleeding should be dealt with immediately! Apply pressure to the wound.
- Obvious broken bone: You must immobilize the injured body part and have someone call 911. It is very important to keep the injured body part motionless until paramedics arrive.
- If you suspect a broken bone or a head, neck, or spine injury, <u>immobilize</u> the individual. Do not pick up or move the injured child/person. Have someone call 911 immediately.

4. E = Evaluate

- With severe injuries when 911 is called, the paramedics will handle and take control of the situation. Until they arrive, unless instructed otherwise by the paramedics, continue any CPR or First Aid that may be necessary.
- With injuries that seem more minor:
 - Continue to observe and evaluate the condition of the child. If any more serious symptoms occur, including but not limited to dizziness, loss of balance, continued crying, wincing when moving the injured body part, limping, not

- being able to support weight, or verbal complaints of discomfort or pain, evaluate again and call 911 if necessary.
- If the parent feels the need to call 911 at any time, do so.
- 5. As the family is leaving:
 - Continue to express to the parent your concern for the child's well-being.
 - If appropriate, offer the child something to comfort him/her (Mymo stuffed animal, ice pack, stamps, stickers, etc.).
 - Nicely ask the parent to call you with an update on how the child is doing.

Complete the Accident Report form

(See "Accident Report Directives and Form" for full directives.)

- 1. Each My Gym staff member present (not the parent) should fill out an Accident Report for each incident. The report must be completed as soon as you can. Immediately following the class is best, but immediately after the shift will suffice as well.
- 2. The Accident Report form is for <u>the gym's internal records</u>. Do not volunteer to give the parent a copy.
- 3. The report can be scanned and saved electronically or filed in a hanging file in a locked filing cabinet.
- 4. When completing the report:
 - Be honest with what you observed.
 - It's best to be brief and include only the <u>facts</u> of the incident on the form. Do not include any speculation, assumptions, or guesses on how the incident "may" have happened. Stick to the facts of what you witnessed yourself.
 - If you did not observe the actual incident, you may write something like: "I did not witness the injury myself. I assisted the child once he/she was on the mat and the incident had already taken place. At that time I saw the child was....."
 - Please see the "Accident Report Directives and Form" document for full directives on completing the form.

After the Accident or Injury (once the family has left the gym):

NOTE: Often, the manner in which you handle the situation from the start and how you follow up will determine whether or not you will face claims and/or legal action.

- 1. If the owner of the gym was not present, call the owner immediately and explain the incident/accident.
- 2. Following up with the family is extremely important. Call the parent that evening to inquire about and express concern for the child's well-being. If they do not answer, leave a brief message expressing concern for the child. Do not leave any information about the accident on their voicemail. Simply express your concern for the child and your wishes for a quick recovery.
 - If the parent doesn't answer your call or respond to your voice mail:
 - If you do not hear back from them the day of the injury, call the family again the following day.

- If you still have not heard from them a day or two after the injury, give it another day and call again.
- If the parent has not returned your call after 2-3 calls over the course of a week, it's probably best to stop calling.
- If the parent is receptive to your follow-up: In most cases, the parent is receptive and understands that accidents happen. If this is the case and you feel that legal action is likely not going to be pursued by the family:
 - Follow up with the family the evening of the injury as well as a few days later to see how the child is doing.
 - If appropriate, offer a free month or two, or anything additional you feel is warranted. Handle the family with kindness and generosity. These simple gestures should be given freely.
 - Of course, stop their billing immediately (freeze) if the child is injured to the point that he/she will not be returning to class the following week.
 - If the parents request to cancel and not make final payment, oblige their wishes.
- If the parent is upset and not receptive to your follow-up: This is less common, but you need to respect the member's request and privacy. Depending on the situation, you may try again in a few days. This is handled case by case based on the injury and the attitude of the parent.
- 3. If the accident warrants the possible filing of a claim or if the parent asks you to pay damages, immediately contact your insurance company.
 - Explain that our insurance is a supplemental policy to cover what <u>their own insurance</u> will not cover.
 - Find out if the child needed to go to the doctor or hospital. If so, insurance can be discussed.
 - We do not want them to incur any out-of-pocket expense; so, if they need assistance, they can let you know.
- 4. If the parent states or implies that they are taking legal action, immediately contact your insurance company and follow their direction. Communicating directly with the family is typically not advised.
- 5. If you receive a letter from an attorney regarding an incident or accident at your gym, immediately contact your insurance company and follow their direction. Do not provide the attorney or parent with any reports, videos, statements, etc. Advise your insurance company of the request and follow their direction.

<u>Note 1</u>: If the parent is not present when a child has a minor injury, inform the child's parent immediately upon his/her arrival. Also complete an "Incident Form."

<u>Note 2</u>: If the parent is not present when a child is seriously injured, contact him/her immediately. EVERY effort should be made to reach the parent, guardian, or emergency contact whether or not the child will need to be transported to the ER.

<u>Note 3</u>: Generally speaking, most items in your private business belong to the business. Accident Reports and the cameras and recordings are also property of the business. Consult your local laws or your attorney for any other matters relating to these types of requests for footage.

- If there is an <u>injury</u> in the gym and a parent requests to see the footage or requests the footage itself, kindly let the parent know that, because of privacy concerns (of other people recorded), you are going to contact your insurance company (or attorney) about the matter and follow their advisements.
- If there is an accusation of <u>theft</u> in the gym and a parent requests to see the footage or requests the footage itself, kindly let the parent know that, because of privacy concerns (of other people recorded), you are going to contact your insurance company (or attorney) and local authorities to file a report. If they require the footage, you will provide it to them immediately, of course.
- With that said, there may be instances where it could be required that the footage be given to other parties. In these cases, it is common for you to give the report/video to your insurance company or attorney, and they will provide it to the other party or their representation.

Conclusion:

Hold regular <u>quarterly</u> trainings with your team to be sure they are properly equipped to handle incidents and accidents. Every gym owner and teacher must review the My Gym Accident Protocol and follow the system accordingly. You must take the proper steps to assess how injuries can be prevented in the future. Typically, most accidents can be avoided if programs are run by the book and all protocols are followed.

Even if you have handled the situation properly when an accident has occurred, there is still the possibility of someone's pursuing legal action or attempting to build a case against you. Be wary of an excessive number of questions pertaining to the incident, anonymous phone call inquiries, someone taking pictures of your gym, etc. Do not admit fault. If the parent is asking you to pay damages, contact your insurance company. These situations need to be handled case by case. If at any time you are unsure how to proceed, contact the MGE Support Team immediately for assistance.