

# Swimming Precautions

## Risk Essentials

### Water sports and watercraft

#### Introduction

The total elimination of risk in leisure activities is impossible. Customers take a voluntary risk when taking part in any water sports activities or use of watercraft.

Almost a third of drownings abroad occur while victims are swimming. From the age of 15 the majority get into difficulty while swimming in the sea or are swept away by strong currents and rip tides. Incidents are often connected with alcohol.

Safe operation and management of water sports activities or the private use of water sports equipment or watercraft is essential.

Individual countries may have their own legislation, beach regulations, standards and guidance.

#### Risk Assessment

Carefully assess the potential risks of recreational water activities. Conduct a thorough risk assessment of each activity, considering your employees and customers.

Risk assessments should generally consider risks presented by:

- People
- Activities
- Equipment
- Environment

Risk assessments and safe operating procedures provided by suppliers and operators of any physical equipment used during water sports activities on or near open water should complement those undertaken by the property owner or controller.

Develop safe operating procedures with reference to supplier and manufacturer operating instructions.

Select the correct personal protective equipment for the environment, and research to identify hazards that may be unique to the water hazards. For example, personal flotation devices vary greatly in design and activation mechanism.

All employees should know how to work safely and without risks to health. Provide employees with clear instructions, information and adequate training.

Train staff in dynamic risk assessment, self-rescue and group rescue situations.

#### Water sports and watercraft

When evaluating the competence of any water sports or watercraft activity operator, ask the following:

- > Can the operator provide evidence of competence? Check any references.
- > Stipulate the minimum standards of competence, industry certification, qualifications, accreditations, training and experience and seek evidence of such.

- > Can the operator provide examples of previous risk assessments and safe operating procedures?
- > Does the operator have insurance cover adequate for both public and employers' liability (or equivalent) exposures and seek documentary evidence that cover is in place?

One-man operations are generally unsafe.

- > Ensure the water sports operator is well-staffed, with an alert observer who is watching the customers using the equipment. This role cannot be done by staff members who are talking to customers on the beach.
- > Customers should be asked if they are confident in the water and be given a full safety briefing, specific to the activity and equipment being used and this should include any advice on strong currents, rip tides and areas to avoid.
- > A well-run water sports centre will routinely store its equipment e.g. scuba diving, snorkeling, out of the sun and rinse off sand and salt in fresh water to ensure equipment remains in good working order, including buoyancy aids (lifejackets).
- > All equipment used should be regularly inspected and maintained in accordance with manufacturer instructions and records maintained.
- > Any boat should have a look-out, as well as a driver, to watch customers.
- > Ensure safe access/egress is provided from any watercraft.
- > Customers should always be given a buoyancy aid (lifejacket). Make sure the buoyancy aid fits properly and will stay on in the water. A wet suit can increase buoyancy when swimming.
- > Customers should never be allowed to venture out alone, particularly at isolated beaches or far out to sea.
- > Customers should not be allowed to participate in water sports activities where there is evidence of excessive alcohol consumption.
- > The operator should have a clearly buoyed lane or jetty for launching watercraft, such as ocean charters and jet ski and a buoyed operating area of the correct size to keep customers away from others, and to prevent other water users from straying into the buoyed area and into the path of other users.
- > The water sports operator should always ask for customers personal details - name, where the person is staying, proof of age, any relevant training or qualifications and any relevant medical conditions. These should be recorded in case of an accident.
- > Operators should provide adequate levels of expert supervision depending on the activity.
- > Any boat driver should also wear a buoyancy aid and use a 'kill cord' to cut the engine in an emergency?
- > Jet ski risk controls; engines with less than 55 horsepower; fitted with a remote-control cut-out; no jet-ski must come nearer than 200 metres to the coastline, except in specially marked zones; use by over 18s only.
- > Ensure there is a dedicated safety craft (boat or jet-ski - and a member of staff to drive it) to rescue someone in trouble?
- > Ensure safety equipment is available at the beach base and in the rescue craft: a pair of binoculars and a first-aid kit should be evident.
- > Communication between observers on the beach and the driver or look-out on any boat is vital, so look, ideally, for a VHF radio.
- > First aid: as part of safety arrangements, operators and organisers must have appropriate response procedures in place should someone be injured during an activity. Consideration should be given to how many first aiders will be required, how the emergency services will be contacted if required, and whether the emergency services have ease of access to the location.

- > Practice and rehearse emergency rescue exercises.
- > Involve and practice with the rescue services, to develop appropriate first aid measures that preserve life until the emergency services arrive on site.
- > Emergency response must reflect the remoteness of the site location, response times and the equipment and training provided.

Regularly check that the activities are being delivered as planned and that the operator is working safely and as agreed.

Check for any incidents, changes in personnel and if any special arrangements are required.

Consider and assess the operator's performance. Formally review and action any findings.

A risk assessment must also be undertaken for swimming pools. Consider the following when carrying out your swimming pool risk assessment:

- > The nature of the pool, (hotel, private villa)
- > Pool design (for example layout, access)
- > Pool water area; pool depth; abrupt changes in depth
- > The demographic and ability of pool users
- > Occupancy levels
- > Nature of activities in the pool (children's play session, fitness classes, swimming lessons)
- > Pool features posing additional risk, for example features creating turbulent water, use of inflatable equipment, flumes, diving boards etc.
- > If/where diving is permitted.
- > Access/admission arrangements, for example unrestricted access to hotel residents or restricted hours of admission, child admission ratios, children not to swim alone.

### Swimming Pools

Any pool will be safer if swimmers are aware of potential hazards.

Safety information and signs should be considered as a part of your package of risk control measures.

Signs can be used to warn customers where: there are any sudden changes in depth and it is necessary to clearly mark the depth of water, especially at shallow and deep ends. It is necessary to show areas where it is unsafe to swim, or to dive (and indicating any sudden changes in depth which could pose a hazard). Ensure that signs are located in appropriate positions and are unobstructed.

Provide instructions to customers on the safe use of the pool and its equipment. This can be achieved in a variety of ways, such as: notices and signs displayed at reception, in changing areas and on the poolside; information on websites, or a leaflet handed to swimmers as they arrive, and to those in charge of organised groups.

Information for pool users is particularly important if constant poolside supervision is not in place.

Maintain the depth of water in accordance with the information displayed.

Ensure that pool cleaning is risk assessed and subject to a safe working procedure.

Issue warnings to parents that good parental supervision is essential. Drowning children don't cry out for help and wave to be rescued - they disappear under the surface – often unseen and unheard. Adults need to be vigilant whenever a child is in or near a pool. A number of holiday pool drownings have occurred in villas during the evening (or early morning) where the child has gone outside without their parent's knowledge and ended up in the pool.

Consider the provision of safety barriers (permanent or otherwise) that will stop young children from getting into the villa pool without parental help.

## Slips, Trips & Falls

Slips Trips & Falls can occur around barefoot areas; pools, changing rooms, communal showers, spas and steam rooms. Flooring in these areas will become routinely wet. The floors specified for barefoot areas should have good slip resistance in wet conditions for both barefoot users and for users wearing shoes. Heavy pedestrian traffic may result in a build-up of body fats on the floor and this will need to be removed regularly by way of an effective cleaning regime, using specialist floor care products to maintain cleanliness and slip resistance.

Instruments such as a floor surface roughness meter and/or pendulum are used to accurately determine the slip resistance value (SRV) and ultimate suitability of floor surfaces. A regular testing regime should be established to include tests for differential wear in areas of heavy and lighter use.

Existing floors should be replaced, or surface roughness enhanced where practicable if the SRV of existing flooring is unsuitable and where foreseeable contamination cannot be effectively controlled by other means.

## QBE European Operations

30 Fenchurch Street  
London EC3M 3BD  
tel +44 (0)20 7105 4000  
**QBEurope.com**



QBE European Operations is a trading name of QBE UK Limited, QBE Underwriting Limited and QBE Europe SA/NV. QBE UK Limited and QBE Underwriting Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. QBE Europe SA/NV is authorised by the National Bank of Belgium under licence number 3093. This information is intended as a general discussion surrounding the topics covered and is for guidance purposes only. It does not constitute legal advice and should not be regarded as a substitute for taking legal advice. QBE UK Ltd is not responsible for any activity undertaken based on this information.