

Everyday Actions

Educate your participants. Your participants should never think that your activity or experience is 100% safe. There is inherent risk in this industry and your participants should be aware of this prior to participating on your course. During ground school, and prior to leaving the first platform, make sure your participants understand that this is an inherently risky activity. This should be repeated by the guides multiple times.

Your equipment and course. Your course and equipment have certain tendencies that are unique for your course. Educate your participants about the tendencies so they are prepared for them. For example, if you have a QuickStop braking system that causes the participants legs to fly upwards toward the trolley upon impact (especially on larger participants) then educate your participants that this may happen. By educating them, they know what to expect.

Manage Expectations. Manage the expectations of your participants. Sometimes managing a participants perception before starting on the course can completely change their response and actions following an incident from “Holy cow this is unsafe!” to “Ah ha, I remember you saying this could happen.”

Emergency Evacuation Plans. Plan and rehearse your emergency evacuation plan. The last time you want your guides not knowing what to do is during an emergency.

Incident-Immediate Actions

First Priority. Please remember, the most important action is to provide prompt and immediate medical attention to the injured participant. This is by far the most important step!

Incident Reports. All incident reports should be sent to Granite Insurance, preferably within 24 hours of the incident. Remember, your insurance company does not penalize you for reporting your incidents! If the incident is pretty serious, I would also encourage a call so that we can discuss what happened.

What to write down. Make sure that you include all information that the participant says. Some things that the injured participants say can be very important. For example, if they say “I can’t believe I injured my knee again. I thought it was better from my last injury.” This is very important and should be documented because it shows there is a reoccurring injury that did not originally come from the activity on your course.

What if they ask about your insurance? If the participant asks about your insurance, more specifically whether it will pay for the injury or cover their health insurance deductible, I would recommend stating “I am not sure how this process works, but I can look into this.” NEVER voluntarily say that your insurance company will pay for the medical costs, health insurance deductibles, etc.

Sunset Rule. Make it a priority to always report injuries to Granite Insurance before the sunset the day of the incident.

After the Incident (3-7 Days)

How are they doing? 3-7 days after the incident, call the injured participant. Figure out how they are doing and feeling. If they went to seek medical attention after leaving your facility, figure out the status of this medical visit, including any results that were found. Record all this information on the incident and/or accident report. Do not admit negligence or accept responsibility at any time during the process.

Hospitality. We recommend sending the injured participant a small gift basket or flower arrangement wishing them the best and that they get better soon. You could even include some complimentary tickets so they can come enjoy your experience again once they are feeling better. Remember, most of the time people don't file a lawsuit because of the injury. Many lawsuits are filed because of how the participant was treated after the injury. So let's go over the top to show them how much we care!

Digest the incident. Review the incident in your staff meetings. Talk about what happened and explore things that could be done differently going forward.

Industry Incident Trends

For zip line courses in 2016, we continue to see a majority of incidents being impact to a tree or impact to the platform. These claims typically result in broken ankles/legs or head injuries. The costs of these claims can be significant, especially if they are not handled properly. In order to handle them properly and get claims experts involved, make sure to follow the "Sunset Rule" mentioned above!

For aerial parks in 2016, we are seeing most of incidents result from dislocated shoulders and twisted ankles. On average, these claims are less severe than the injuries on zipline courses. The reason for this is because the speed on aerial parks is significantly slower than that on a traditional zipline course. Even though these incidents are typically less severe, they should be treated with urgency. It is always the small incidents that aren't properly documented and managed that come back to bite you.