

Surf Park Risk Management - Best Practice Checklist

Surf parks operate in a dynamic environment where engineered waves, participant skill levels, and operational systems must work together seamlessly. Best-in-class facilities know how to balance all of this to avoid unnecessary risks.

This checklist outlines the benchmarks that protect guests, strengthen operations, and position your surf park as a premier insured client by practicing disciplined safety standards, documented procedures, and proactive training.

TIER 1 – BEST-IN-CLASS STANDARDS

Wave & Basin Design

- Wave Type: Traveling wave system
- Surface Bottom: Liner (liner with foam for standing waves only)
- Wave Frequency (Traveling Waves Only): Greater than 1 wave every 14 seconds

Participant Safety Controls

- Helmet Policy: Required for all beginners, children, and barrel sessions; signed opt-out required; complimentary helmets available
- Safety Briefing: Available online prior to arrival and mandatory on-site before participation
- Safety Signage in good repair and visible to participants and guardians, including depth markers
- Safety Equipment: AED, basic first aid kit, advanced bleeding control kit, splints, emergency oxygen, spine board, rescue tubes, treatment room

Staff Qualifications & Training

- Surf Instructors: Ocean/open-water lifeguard certified plus minimum 20 hours surf-specific training
- Facility is authorized training provider; all lifeguards certified in ocean-surf or open-water lifeguarding
- All zones reviewed with site-specific in-water scenarios
- Minimum four (4) hours of lifeguard in-service training per month
- New Employee Training: Minimum 20+ hours
- Ongoing staff training electronically documented including curriculum and roster

Audits, Inspections & Documentation

- Monthly internal aquatic safety audits
- Two (2) external aquatic safety audits annually
- Annual equipment inspection by qualified third party (manufacturer acceptable)
- Daily inspections and maintenance logs electronically documented



TIER 1 – BEST-IN-CLASS STANDARDS

Emergency Preparedness

- Lifeguard to Surfer Ratio: Less than 1:16 (in-water)
- Minimum two (2) lifeguards on duty at all times
- Lifeguards can reach furthest basin point within one (1) minute
- Lifeguards rotate zones every session with documented verification
- Emergency Action Plan with monthly site-specific training
- ER/Urgent Care/EMS station within 3 miles

Water Quality Management

- Water Turbidity (NTU): Less than 1
- Automated water treatment system with real-time monitoring, electronic logging, and automatic adjustments

Liquor Procedures (If Applicable)

- Physical controls (wristbands)
- Staff training protocols
- Clear participant signage

Operational & Administrative Controls

- Management Experience: Minimum 5+ years in similar industry
- Third-party security vendor with insured named as Additional Insured

Protect Your Park. Elevate Your Standard.

Operating at a Tier 1 standard sets your surf park apart — but having the right insurance partner ensures your risk management efforts translate into long-term protection and stability. Contact Granite Insurance today to review your program and align your coverage with the best-in-class standards your operation is built on.