



# Child Care News **No Excuses!**

By Bill Coons, Loss Control Director, THOMCO

Summer 2011

Of all the injuries we see to children who attend commercial child care centers there's one type for which there is absolutely **NO EXCUSE**. We're talking about burns to children in your care. There are many burn injury sources including scalding water, the contents of baby bottles, electrical outlets, coffee & tea, matches, light bulbs, hair straighteners and curling irons, fire, and even cigarettes. Despite the many sources of burns there is **NO EXCUSE** for a child in your care to come into contact with anything that can result in a burn injury.

Rex Ramos, Assistant Vice President and Senior Claims Counsel RenRe North America, said of burn injury claims to children, "Burn cases are almost impossible to defend. Damages are significant with lifetime injuries, and you have very sympathetic victims. Besides, how can you explain why a child in your care was in a position to get burned, by anything?"

Let's take a closer look at the heart of the matter that makes burn claims so difficult to handle and defend. "How can you explain why a child in your care was in a position to get burned, by anything?" Explaining the facts of HOW a burn happened is quite different from explaining WHY.

## **Burn Injury Claims**

An infant room childcare worker was drinking her morning coffee during peak drop off time. As she reached out to receive a child with her free arm the child's movements bumped her coffee. Her reaction caused the entire cup of coffee to pour over the child's torso from his neck down the front of his body. Permanent scarring resulted. The mother witnessed the accident.

**Policy:** Employees should be fully focused on receiving children during morning drop off. If you have coffee or another hot beverage in the room it should be placed in a secure area away from children. If you observe a parent carrying a child in one arm and a hot beverage in another extra caution should be taken to make sure the transfer goes smoothly. The employee should offer to take the coffee first and set it down, out of the reach of children, then pay full attention to receiving the child.

A crowded room for infants to 12 month olds used a wall outlet to plug in a commercial bottle warmer. To keep the bottle warmer out of children's reach they placed it on the tray of a high-chair. A child who was learning to walk "early" reached and grabbed the recently



unplugged cord and pulled the bottle warmer, and its hot water, onto her and a teacher who was nearby.

**Policy:** No cords to bottle warmers should ever be within reach of children, whether they are plugged in or not. Bottle warmers should only be placed on stable surfaces out of reach of children.

A center located in the south regularly conducted fire drills with either the director or assistant director being the main on-site facilitator of the drills. For several days employees smelled an electrical smoldering in the bathroom off one of the classrooms. Both the assistant director and director were momentarily off site. A fire occurred and a child was left sleeping because the employees on site were not completely familiar with the drills and strategy to use the headcount procedures. The child died from smoke inhalation.

To obtain a new business insurance quote for a child care center, contact the underwriter for your state:



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## Burn Statistics

According to the National Fire Protection Association (NFPA) hot tap water scald burns cause more death and hospitalization than any other liquid burns.

For children less than 5 years of age the types of burns resulting in the need for an emergency room visit provide insight to child care centers on hazards to avoid. Children under 5 years of age tend to suffer more burns of certain kinds that require hospital emergency room visits than the rest of the population. Perhaps this is due to intense curiosity at that age range. Thermal contact or non-fire burns resulted in 31,100 E.R. visits in 2008. These burns would commonly be from touching hot surfaces like stove tops, irons, light bulbs, cigarettes, space heaters, crock pots, and other hot items. There were 12,300 scald burns to children under 5 years of age during the same time period that required emergency room visits. Scald burns at child care centers are typically from bottles heated in microwaves, water from commercial bottle warmers or crock pots used to warm bottles, or water from faucets set at a temperature too high for safe touching.

Some observations about burn related claims using the experience of the THOMCO Child Care Choice program include the following:

- ★ The average cost to settle a burn related claim is 7.10 times as high as the average cost of ALL other claim types
- ★ The average cost to settle a burn related claim is approximately \$8,000 higher than the average cost to settle a sexual abuse claim
- ★ There were five serious burn related claims between January and August of 2010

Three suggestions have been made to drastically reduce the types of burn claims the Child Care Choice program has experienced. These simple rules, if followed consistently by all policyholders, could reduce claims and ultimately the price child care centers have to pay for their insurance. The recommendations are as follows:

- ★ Make sure bottle warmers or crock pots are placed in an area where no child will have access to the cord, even if it is unplugged
- ★ Prohibit employees from consuming hot liquids while in the proximity of children

## Safety Policy & Procedure:

Electric bottle warmers, crock-pots and microwaves are **prohibited** for the use of warming baby bottles and/or baby food.

**\*\* Baby bottles and baby food are to be warmed by placing them in a container of warm water in the sink \*\***

- Permanently post in Infant Room -

- ★ Prohibit coffee makers from rooms where children are allowed or can access

When it comes to burns suffered by a child there are few claims that are as emotionally painful to read about. There are also few claim types that could be as easily prevented as burn claims. A simple no tolerance for heat sources near children in your care could save you heartache and negative attention. There are just NO EXCUSES!

**Are you interested in learning more about the ideas presented in this newsletter or in general loss prevention for child care centers? Would you like to share your experiences with others in the industry to improve industry loss experience?**

visit our website at [www.thomcoins.com](http://www.thomcoins.com) or contact **Bill Coons** at [Bill.Coons@thomcoins.com](mailto:Bill.Coons@thomcoins.com) or by calling Toll Free: 888-546-4042.

For more information about insurance for your child care center visit our website at [www.thomcoins.com](http://www.thomcoins.com) or contact **Christal Huft**, Child Care Choice Program Leader at 1-866-414-8527 or e-mail to [Christal.Huft@thomcoins.com](mailto:Christal.Huft@thomcoins.com).

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