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CaveTalk

THE OFFICIAL NEWSLETTER OF THE NATIONAL CAVES ASSOCIATION

National Caves Association

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May 2004

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Special Insurance Edition

This **Special Edition** of *Cave Talk* is provided for the benefit of all NCA Members and is devoted entirely to insurance issues and the NCA Insurance Program.

It is time for current participants in the NCA Insurance Program to complete renewal applications **and** it is time for those who wish to consider joining the NCA Insurance Program to contact Arthur J. Gallagher and company for quotations and options.

In this **Special Edition** you will find a Directory of NCA Insurance Committee members; a letter from Keith Dobrolinsky of Arthur Gallagher and Company recommitting Gallagher to the program; the timeline for the renewal process; information about how to join the NCA Insurance Program; and some very helpful safety tips to benefit every NCA member (you will want to print the Safety Tips and insert them in your Safety Manual).

At a mid-winter meeting, the members of the Insurance Committee met with representatives of Arthur J. Gallagher and Company, our broker, and Markel Insurance Company, our carrier, to discuss the insurance market, issues of insurance from the past two years and the outlook for the future. As a result of that meeting, following the commitment of Gallagher and Markel to this important program, the NCA Insurance Committee also renewed its commitment to both the broker and carrier. It was evident that both Gallagher and Markel had worked very hard to improve the program, the coverages and the renewal process. Current members will recognize the streamlined renewal application which eliminates the cumbersome and time consuming Acord Application.

The Insurance Committee believes the current program is VERY attractive and one from which every NCA member can benefit. Current insurance participants are urged to complete the renewal application promptly and non-participants are encouraged to contact Gallagher to discover the benefits they might enjoy from becoming part of the program.

Enjoy and use this **Special Edition**. If there are any questions, please contact any member of the Insurance Committee or JP Boulus at Arthur J. Gallagher and Company.

John D. Sagendorf
NCA President and
Insurance Committee Chair

May 10, 2004

Dear NCA Member:

Over our 15-year relationship with the National Cave Association we have always strived to meet your association goals and objectives by providing a comprehensive and competitive insurance program to your membership.

In the beginning we set out to learn about caves to better tell your story to the insurance marketplace. We tackled a number of projects when requested and always worked to make the program a better one both in service and coverage.

The aftermath of the last two-years of market of conditions, service issues, non renewing carriers and a less than positive growth of the program caused us to re-evaluate our future relationship with the association. After numerous conversations with the members of the NCA Insurance Program and the NCA Insurance Committee, we have decided to look inward about our commitment to the NCA. We have asked the question of what we can take from our past successes and failures to reinvent the NCA Insurance Program.

We evaluated the key areas, which make for what we believe is a successful program.

- Our engagement and commitment
- Our carriers engagement and commitment
- Our member's commitment to our company as a long-term provider of insurance and risk management services.

After careful consideration with our staff, corporate management and your Insurance Committee we are recommitting Arthur J. Gallagher & Co. to the National Cave Association. There are too many successes and personal relations developed to turn our heads away from the NCA Program. Our commitment moving forward to you is as follows.

We will maintain a level of management support comprised of a long-term personal relationship and history with each of our respective members.

- We will strive for consistency by providing an engaged account executive that will actively pursue your account both in the marketplace as well as addressing your member needs on individual and a group basis.
- We will provide support to the NCA account with a team of dedicated professionals that enjoy and understand your business.
- We will work with the insurance markets, particularly the incumbent carrier(s), to become more familiar in your exposures and operations to truly understand what you do in order to properly underwrite your ever changing exposures.
- We will seek risk-financing alternatives to soften the upheavals of the insurance market cycle and place the NCA in a position of "risk sharing" to get insurance carriers away from paying nuisance losses and only pay those that are catastrophic in nature. Thus, providing the NCA and its members with the control while reducing your overall cost of risk.

In similar fashion to our renewed commitment to the NCA Insurance Program, we look for your continued support and understanding during marketplace upheavals, unexpected staff changes, etc.

Sincerely,

Keith A. Dobrolinsky

Area First Executive Vice President
Arthur J. Gallagher and Company

Renewal Strategy/Expectations Timeline

Renewal Timeline April to October 2004

Activity	Person(s) Responsible	Deadline	Status
Review / Approve process with NCA Insurance Committee	All	4/2	
Updated data from NCA Insurance Committee MBR's	Committee Member	5/1	
Prepare / mail packets for membership with letter from NCA	AJG / Regional Committee Member Note: Notice in cave watch	5/1	
Deadline for data, signed applications	Each Member	5/15	
	Note: If no response by above date, data on file will be used quotes will be based on old data!		
NCA Ins. Committee follow-up with members for uncollected data	Committee Members		
Submission development	AJG Team	5/15 – 6/1	
In person review with Markel	AJG Team / Markel	6/1	
	Note: Notice in cave watch!		

Renewal Strategy/Expectations Timeline

Renewal Timeline April to October 2004

Activity	Person(s) Responsible	Deadline
Members sign and return authorization to bind with deposit		9/17
	No coverage will be bound without personal phone contact and an authorization to bind coverage	
Letter to bind to Markel	AJG team	9/6-9/20
Certificates, binders and auto ID cards mailed	AJG team	Week of 9/20
Markel binds coverage	Markel	10/1
Markel sends invoice / agreement	Markel	10/1
NCA Committee survey on renewal process	Committee	10/15
Results reviewed at NCA convention Put In Bay, OH	Committee	At convention

JOIN THE NCA INSURANCE PROGRAM !

Steps to becoming a member of the NCA Insurance Program

NCA members who are not currently participating in the NCA insurance program and who wish to obtain a quote need to do the following:

1. Contact JP Boulus at Arthur J. Gallagher.
 - a. jp_boulus@aig.com
 - b. 630-285-3918
2. Make copies of all your current policies and send them to JP Boulus at:
Arthur J. Gallagher & Company
2 Pierce Place
Itasca, IL 60143
3. Gallagher will then complete an application for you based on your previous policies and applications. They will then return it to you to be updated. They will also forward to you at that time a custom NCA options page outlining several deductible and optional coverages that are available to members.

So, don't wait. If you would like to examine the benefits that the NCA Insurance program might provide for you, at least start the process by contacting JP Boulus. You will find him to be most helpful.

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IMPORTANT SAFETY TIPS

For

ALL NATIONAL CAVE ASSOCIATION MEMBERS

May 2004

Reducing Slip and Fall Injuries at Caves

Slip and fall injuries are one of the most frequent injuries reported to insurance companies. Most of these injuries are perceived to have been preventable, so slip and falls frequently result in lawsuits. There are a number of actions that caves can take to reduce these injuries.

Approach your facility as if you were an elderly lady wearing high-heeled shoes on a rainy day or a youth on crutches: what conditions could cause you to slip and fall? Address the areas where the injuries are most likely to occur:

Steps and Stairwells: Anytime there are three or more steps, install a sturdy handrail on each side of the steps. Handrails are also important for areas such as building entrances. NFPA 101-National Fire Protection Association *Life Safety Codes* and NFPA 5000 *Building Construction and Safety Codes* have details of steps, stairwells, and ramps used in public assembly areas. Use non-skid material or a non-skid surfacing on stair treads to prevent slips. On wide stairs, you may want to consider adding a secure handrail down the middle of the steps to encourage passing patterns.

Entrances: Main entrances to buildings are one of the high frequency areas of slips. Visitors who arrive at the front door on a rainy or snowy day with wet feet and step out onto a tile floor are likely to take a fall. Typically, most facilities try to address this by placing rubber mats at the doors, but often the mats are insufficient in size or absorbency to dry the feet before the person steps onto the tile floor. Exterior doors leading to other areas are also in need of large matting or carpeting to reduce these injuries. Housekeeping staff should use a nonskid floor wax, and follow the manufacturer's directions for application.

Cave floors can become slippery from a number of sources: condensation dripping from ventilation piping, spilled drinks, and leaching ground water. Some surfacing materials can help reduce the potential for slips on any man-made structures, but any liquids on the bare ground can present a hazard. In many cases, irrigation or the use of pea gravel can reduce accumulated water.

Showers: Many caves have campgrounds with showers. People frequently do not towel themselves completely dry before moving from showers to changing areas, and tile floors can become very slippery from excess water. The threshold between the two areas can be especially dangerous. Absorbent rubber mats in this area could prove to be a solution for some facilities. Housekeeping needs to be careful too, and ensure that they use clean mop water for the final rinse to prevent slippery soap residue on floor surfaces.

Walkways: Walkways can be hazardous when they do not afford conditions for actual movement. Cracks in the pavement, puddles of water, insufficient width, ledges on the side, "slippery when wet" signs, and other obstructions can limit movement and create a hazardous condition.

Another factor that frequently contributes to slip and falls is lighting, particularly in parking lots, building entrances, and steps and stairwells both inside and outside the buildings and caves. Inadequate lighting could be due to an insufficient number of light fixtures, the way the light is directed, burned out or broken fixtures, and the colors and contours of the ground. One problem that many caves face with inside and outside lighting is the weakening of light intensity over time. A scheduled replacement plan by the maintenance crews would help to alleviate this problem. Another beneficial strategy is to increase the visibility of objects on the ground. Paint the edges of concrete steps or parking curbs with fluorescent non-skid highway paint to improve their visibility.

Taking a proactive approach to reducing slip and fall hazards can improve the safety of your cave facilities and help reduce visitor and staff injuries. There's an old saying "if you didn't write it down, it didn't happen."

Document your efforts to reduce slip and fall hazards and create a scheduled maintenance and inspection plan for continuity. Reducing injuries can save you significant time, help control your insurance rates, and improve the appearance of your cave.

Parking Lot Safety

Parking lots are a frequent source of claims for cave facilities. Cars are broken into, vehicle collisions occur, trees can have branches fall onto vehicles, visitors can trip and fall, and facilities can be vandalized. The surfacing of your parking lot is one of the most critical safety issues. Whether it is paved or gravel, the surface needs to be level without potholes and physical hazards. Outside lighting in parking lots is a science in itself and bringing in an outside consultant to help design an efficient and effective lighting system can often save you significant funds.

Here are a few key points:

- Keep asphalt or concrete parking lots free of holes and large cracks.
- Repair depressions in the parking lot where water or ice accumulate.
- Post signs prohibiting skateboarding and in-line skating, reminders to lock their vehicles and that the cave is not responsible for vehicles or any damage to them.
- If you use cables or chains to block access to certain areas, cover them with 4-inch diameter yellow plastic tubing to increase visibility. Better yet, replace them with gates.
- Handicapped access ramps to sidewalks should not have sharp drop offs on the sides.

Paint parking stops, curbs, speed bumps, and other raised surfaces with yellow safety paint.