

Welcome to the
WASHINGTON STATE CHAPTER *of*
Community Associations Institute

*The leading professional organization providing education, resources,
and advocacy for community association living.*



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Playground Safety

Why you need a playground inspection program and how to develop one



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Presenters

- Ann Hart CLCS, Advisor, Commercial Insurance, HUB International
- Craig Williams CPSI, Maintenance Manager, Mill Creek Community Association
- Hilary Bublitz CMCA, AMS, PCAM, Association Director, Mill Creek Community Association

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Agenda

- Insurance Perspective
- Playground Inspections: A Complete Plan
- Common Playground Safety Issues

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The Insurance Perspective

Ann Hart

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Know Your Risk

- ❑ According to the **Centers for Disease Control and Prevention (CDC)**, approximately **200,000 children** are treated in emergency departments annually for playground-related injuries.
- ❑ A study published in the **Journal of Pediatric Orthopedics** estimated that there are about **20,000 serious injuries** involving fractures, dislocations, and sprains from playground accidents each year in the United States.
- ❑ **Common causes of injuries include:**
 - ❑ **Falls** – Leading cause accounting for 70% to 80% of all playground injuries and include falls from swings, slides or climbing structures.
 - ❑ **Struck by or against equipment** – Second most common cause and includes situations where children collide w/ other equipment or children.
 - ❑ **Entrapment or entanglement** – Where children get caught between or within equipment. Smaller percentage of injuries, but can result in more severe outcomes.

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Know Your Risk

- ❑ In a **2008 report** by the **Consumer Product Safety Commission (CPSC)**, playground equipment injuries resulted in **nearly 15,000 lawsuits** and claims in a single year.
- ❑ Insurance companies report that the majority of **liability claims** involving playground injuries arise from:
 - ❑ **Equipment failure or improper installation** (e.g., malfunctioning swings, defective slides).
 - ❑ **Inadequate safety surfacing** (e.g., hard ground, insufficient cushioning material).
 - ❑ **Lack of regular inspections or maintenance** (e.g., broken equipment not being repaired).
 - ❑ **Failure to meet safety standards** (e.g., improper spacing of bars or lack of age-appropriate signage).

The average cost of a liability claim resulting from playground injuries can range from a few thousand to hundreds of thousands of dollars, depending on the severity of the injury. These kinds of claims can cause insurance premiums to increase.

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Know Your Risk

- ❑ The introduction and enforcement of national standards has had a positive impact on reducing the severity and frequency of injuries, thus reducing risk and exposure. Examples of some risk mitigation measures include:
 - ❑ **Safer surfacing materials and improved equipment design;**
 - ❑ **Compliance with safety standards;**
 - ❑ **Age-appropriate play zones and clearer signage;**
 - ❑ **Homeowner education and awareness;**
 - ❑ **Proper Maintenance and Reserve funding;**
 - ❑ **Regular inspections and timely repair and maintenance protocols**

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Mitigating Risk and Liability

National Program
for Play Area
Safety for
Children

- www.playgroundsafety.org
- Report Card

National
Recreation and
Park Association

- The Daily Dozen – a 12-Point
Playground Safety Checklist

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Playground Inspections: A Complete Plan

Hilary Bublitz & Craig Williams

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Playground Inspections: A Complete Plan



Low Frequency Inspections

Annual



High Frequency Inspections

Monthly or more

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Low Frequency Inspections

- Certified Playground Safety Inspector (CPSI)
- www.nrpa.org/certification/CPSI
- CPSI Contractor Registry (search by state)
- Talk with your playground vendor
- Annual inspections by a CPSI



**Certified
Playground
Safety Inspector**

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When to use a CPSI

- New playground Installation- Audit
- Low-frequency inspections- Annual
- Major repairs or play equipment additions
- Post-accident or incident-major injury
- Publications
 - American Society for Testing of Materials (ASTM)
 - Consumer Product Safety Commission (CPSC)

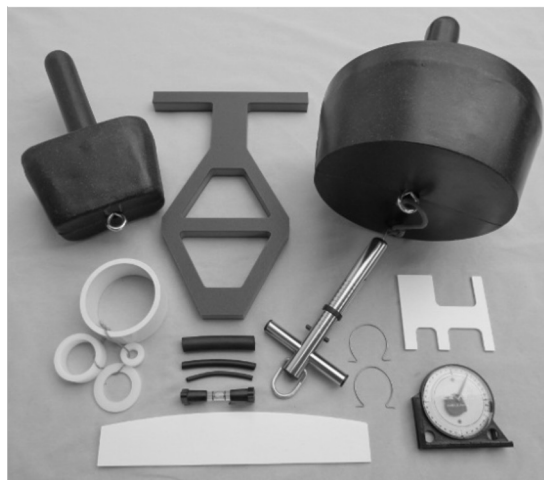
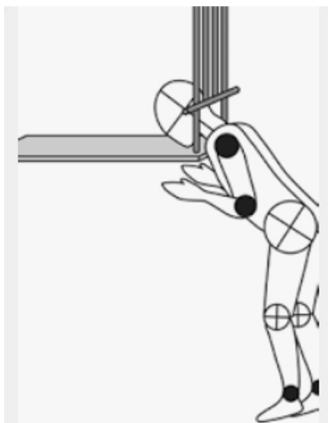
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High Frequency Inspections

- Monthly or more
- Checklist
- Keep as maintenance records

Playground Inspection Report

Inspector:	Date:
Playground Location:	

Select the features observed as out-of-tolerance.

- | | |
|--|--|
| <ul style="list-style-type: none"> <input type="radio"/> Chip depth measurement in fall zones (72" from structure), use a screw driver as probe and measure. _____ <input type="radio"/> Exposed footings <input type="radio"/> Backed out or missing bolts and/or protruding hardware <input type="radio"/> Cracks in slides, swing seats, or brackets <input type="radio"/> Faulty or rusty welds <input type="radio"/> Vandalized or missing parts <input type="radio"/> Overhead hazards such as dead trees or limbs above or near play structure <input type="radio"/> Litter <input type="radio"/> Play chips need to be raked back under swings <input type="radio"/> Sharp edges on swing hardware or other play equipment | <ul style="list-style-type: none"> <input type="radio"/> Playground perimeter rotting, broken, or cracked. Exposed nails, brackets, hardware <input type="radio"/> Dangerous plants close to the playground <input type="radio"/> Burst support columns from water intrusion and freezing <input type="radio"/> Missing caps or rivets, bulged rivets on support columns. Signs of water in the post <input type="radio"/> Unauthorized personal play equipment brought in or added by homeowners <input type="radio"/> Worn-out hardware, such as contact points on swing chains <input type="radio"/> Damaged or missing safety decals and warning stickers <input type="radio"/> Equipment inspected and no issues found |
|--|--|

Ensure you include the location and description of each problem. Use this format with a separate table for each problem. Copy and paste additional tables on new pages as needed

Location	Problem Description (include Picture)	Action Taken by Maintenance

Photo(s):

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Common Playground Safety Issues

Craig Williams, CPSI, MCCA Maintenance Manager

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The Main Goal is to:



INSPECT



REPORT



REPAIR



PREVENT

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Inspecting Without a CPSI Certification – High Frequency



*STAFF
MEMBERS*



VOLUNTEERS



COMMITTEES



*BOARD
MEMBERS*

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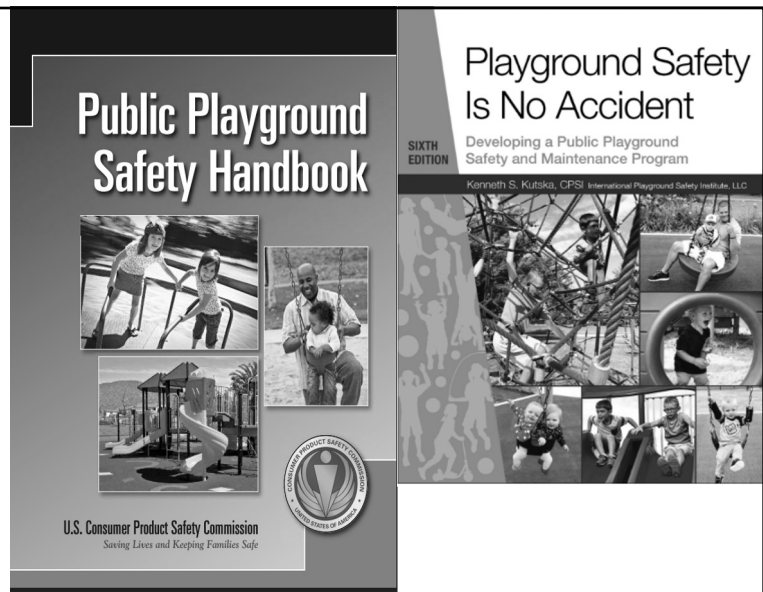


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Helpful Publications

- Consumer Product Safety Commission: Public Playground Safety Handbook contains basic inspection worksheet
- Playground Safety Is No Accident (book)



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Things to Look for During Your High-Frequency Inspections

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Insufficient Impact Attenuating Surfacing

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Exposed Footings

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Protruding or Missing Components and Hardware



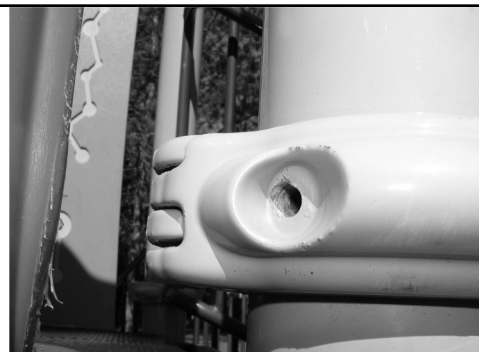
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Cracks In Slides, Swing Seats, Or Brackets



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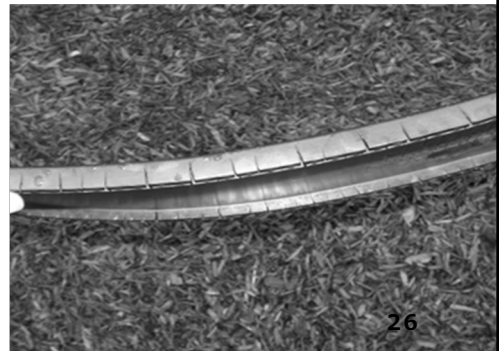
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Corrosion or Rusty Welds



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Vandalism



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OVERHEAD HAZARDS AND DANGEROUS VEGETATION



Photo by



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FREEZE DAMAGE AND WATER INTRUSION



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PLAYGROUND PERIMETER: ROT, EXPOSED NAILS, BRACKETS AND HARDWARE



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WORN OUT
HARDWARE AND
SHARP EDGES



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Damaged Or Missing Decals



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Inspect The Surrounding Area



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Questions?

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Community Associations Institute
and the **Washington State Chapter of CAI**

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Locally & Nationally

www.WSCAI.org

425-778-6378

www.caionline.org

1-888-224-4321

This course is approved by Community Association Managers International Certification Board (CAMICB) to fulfill continuing education requirements for the CMCA® certification

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