



# Is your early learning centre a safe environment?

All early learning centres would be well aware of the expectation and legal requirement for them to provide a safe environment. But what does this actually mean? How can anyone be sure their business really is safe? And what would it mean if your business wasn't and an incident occurred?

Guild Insurance has been insuring early learning businesses for many years and this experience has provided us with a great understanding about the risks faced when an environment isn't safe. Unfortunately, this experience also tells us that despite best efforts, many early learning centres aren't as safe as they could or should be.

## What is a safe environment?

When many of us think about an early learning centre being safe, the first thought is often around the physical

environment for children. There are many obvious physical risks for children and Guild Insurance unfortunately sees numerous claims where children have been physically harmed. But this is just one piece of the safety puzzle.

All businesses need to be free from dangers and hazards for all people who attend or use the business. This means that early learning centres have an obligation to children, staff and anyone else who attends, such as parents. And safety extends beyond physical.

Children need a centre where the likelihood of them being physically injured is low. They also need to feel happy and nurtured. They need to be able to learn and develop as they move through their childhood and develop social skills. They need to feel respected as an individual whilst learning to respect and appreciate others as individuals too. They need an

environment where they can thrive as young people.

Staff also need an environment which is physically safe. With the physical work required in early learning, injuries to staff are unfortunately not uncommon. Staff also need a workplace which is supportive and enables them to perform their best. They need opportunities to develop and grow as a professional and to feel that their contribution to the workplace is valued and appreciated.

It may come as a surprise to learn that visitors, such as parents, have been injured whilst at a centre. Therefore, a safe physical environment is important to them as well. Parents will also want to be sure that the centre is a safe and secure environment for their child. They need to feel confident that their child is going to be well cared for and educated.

## What can go wrong?

To be able to create a safe environment, you need to start by understanding what can make it unsafe. This means you need to identify the possible risks and think about what could go wrong before it does. Below are examples of what can go wrong as seen in claims managed by Guild Insurance.

- > The tip of a child's finger was amputated when it was caught in a closing door.
- > A child fell awkwardly when going down a slide. When landing at the bottom of the slide he suffered a fractured arm.
- > A child's hand slipped whilst climbing a climbing frame. She fell forward and bumped her mouth on the frame, breaking a tooth.
- > A parent tripped in a pot hole in the car park and fractured his ankle.
- > A staff member injured her back whilst lifting a child and needed a month off work to recover.
- > A staff member believed he was unfairly dismissed and therefore lodged a complaint with the Fair Work Commission.

## Why do things go wrong?

When trying to understand why an incident has occurred, at Guild Insurance we focus on 'contributing factors'. This is because there's rarely one main cause for an incident but more likely many factors which have contributed to it occurring. Addressing these factors can assist in reducing the likelihood of incidents occurring. Below is a list of the common contributing factors identified by Guild Insurance.

- > **Not knowing or following relevant laws and regulations** – There are quite a few laws which relate to operating an early learning centre. It's vital that all staff, not just owners and managers, know what's

required of them. Centres should have their own policies and procedures for staff to follow, however the law must be reflected in these. Staff should be very familiar with the Education and Care Services National Law and National Regulations. However, it doesn't end there. Staff also need to be aware of their obligations regarding employment law, privacy and work health and safety, just to name a few.

- > **Play equipment and furniture** – Many injuries occur when children fall off or trip over play equipment and furniture. Furniture can also create a risk for staff and others at the centre. Therefore, it's important that staff think about the type of play equipment and furniture in the centre, the condition it's in and where it's placed.
- > **Not noticing a potential risk before an incident occurs** – If play equipment or furniture looks unsafe, it probably is. By regularly inspecting your centre you're likely to identify risks before there's an incident. Don't wait for a child to suffer an injury; make changes to reduce the risk before this happens.

- > **Reliance on other people** – When there are numerous people working in a centre at any one time, it may be easy for staff to think that someone else, especially someone more senior, will notice and address risks. However, all staff have a responsibility to contribute to reducing risks within their workplace. Therefore, all staff should be encouraged to speak up if they notice something which could potentially create a risk.

- > **Other children, staff or parents** – Other people can contribute to incidents occurring. Children have fallen off play equipment when numerous children are playing on it at the one time. Staff have accidentally lifted a child awkwardly and injured the child. Children have left a centre when a parent has accidentally left the door open. Always be mindful of those around you and the potential risks in each situation.

Unfortunately, all risks can never be eliminated from early learning centres. And we can't guarantee that the most effective risk efforts will mean an incident won't occur. However, there is a great deal which you and your staff can and must do to create a safe environment and reduce the likelihood of an incident in your centre.



1800 810 213  
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