

Non-Certified Surf Instructors Training Course

National Surf Schools & Instructors Association

Based on the Following Sources:
Teaching Surf Instructors to Teach
The Complete Surfing Guide for Coaches
The Surfing Goroo Learn to Surf Guide
The Surfrider Foundation Beach Erosion Guide



NON-NSSIA SURF INSTRUCTOR REVIEW PART III



Liability

- Someone will always get hurt.
- In the US and also in several foreign countries, the lawyers are eager to find ways to make a business pay.
- The combination of a waiver, general liability insurance, and required employee training for each instructor are the big three ways to protect a business.



Waivers that Protect

- The signed waiver is the **first line of defense**.
- Waivers must address:
 - The signer must recognize that surfing is an extreme sport and that participants can and do get injured on occasion.
 - The signer specifically and forever releases both the instructor and the business from all liability for injuries or damages sustained during the lesson, including sunburns, while going to and from the lesson, and while participating in future surfing activities.
 - The signer accepts all responsibility for their personal actions and behavior that may cause injury to other students or surfers in the water.
 - The signer agrees to obey safety and surf etiquette as described by the instructor.
 - The signer consents to the release and use of any pictures taken during the class for marketing purposes.
 - That the name of each family member who is a student is included in the waiver signed by his or her legal guardian.

General Liability Insurance

- Liability insurance for your school is the best protection you can have.
- One to three million dollar bonds are common.
- Most insurance carriers require instructor training.
 - Remember that the failure to take appropriate action can lead to insurance coverage problems.





Instructor Training

- **READ THE FINE PRINT:** Common insurance carrier training requirements for surfing instructors include:
 - Providing safety instruction for students
 - First Aid (including handling blood)
 - Injury Reporting
 - Sexual Harassment
 - Ethics/Discrimination



The Laws

- In addition to legal liability from injury (Workman's Comp), two laws can seriously impact your business.
 - Sexual harassment.
 - Laws impacting employers who hire instructors that can potentially become exposed to blood and blood products.



Sexual Harassment

- Under Title VII of the Civil Rights Act and Title IX of the Education Amendments Act of 1972, sexual harassment is illegal sex discrimination.
 - Sexual harassment consists of unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature.



NSSIA Response Requirements

- Each instructor must sign a written policy that details appropriate and inappropriate behavior.
 - The policy should clearly explain the sanctions for sexual harassment between employees and with students.
- Ensure procedures for reporting sexual harassment protect the privacy of any employee or student involved.
- Respond quickly to allegations of harassment.
 - Ensure that an investigation proceeds in a timely manner.



Instructor Blood Exposure

- Occupational Safety and Health Standards – 1910.1030
 - If during a lesson a student is injured and the instructor gets blood or other potentially infectious materials in eyes, nose, mouth, or on broken skin, they must immediately flood the exposed area with water and clean any wound with soap and water or a skin disinfectant if available.
 - Must be immediately reported to the employer and employee must seek immediate medical attention.



Workman's Compensation

- In addition to Obama Care requirements, businesses such as surf schools are required by law in the United States to pay for the medical treatment and lost wages of full or part time employees who suffer job-related injuries or illnesses.
- Hire staff as independent consultants with less than 25 hours per week, not regular employees.
 - If you hire regular employees, purchase workman's comp insurance to avoid severe penalties.



Other Legal Issues

- Child Protection Laws
 - “Anyone who commits a violent act against an innocent child should be punished to the fullest extent of the law,”
 - No child or person should have to suffer such type of emotional, psychological and physical pain.
- Anti-discrimination Laws
 - Prohibits discrimination against employees on the basis of sexual orientation or gender identity by employers
 - Defines gender identity as appearance, mannerisms or other gender-related characteristics of an individual, with or without regard to the individual's designated sex at birth.
- Environmental Protection Laws
 - Strengthens pollution controls and supports enforcement related to air, water and land pollution



What does this mean to me?

- If a minor cries or does not want to go into the water the lesson must end regardless of what the parent says. You are violating a federal law if you proceed.
- No comments regardless of personal beliefs.
- Stay off duns and keep the beach clean even if your class didn't do it.



Most Common Injuries

- Cuts to the head, lower leg and foot are the most common.
- Next are soft-tissue injuries, ranging from contusions to acute strains or sprains
- Fractures occur mostly to the head involving the nose and teeth, or ribs that get broken.
- Eye injuries result from impacts, excessive UV light, drying effect from winds, and exposure to salt water.
- The surfer's ears can suffer in two specific ways: perforate or collapse eardrums or a chronic condition called "Surfers Ear."



The RICER Regime

- The most effective, initial treatment for soft tissue injuries is the R.I.C.E.R. regime.
- This involves the application of **(R)** rest, **(I)** ice, **(C)** compression, **(E)** elevation and obtaining a **(R)** referral for appropriate medical treatment.



Applying Ice

- Application of ice to the injured area for 20 minutes will have the greatest effect on reducing bleeding, swelling and pain.
- Apply ice as soon as possible after the injury has occurred.
 - Crushed ice in a plastic bag or commercial cold packs are usually best
 - When using ice, be careful not to apply it directly to the skin.
 - This can cause "ice burns" and further skin damage.
 - Wrapping the ice in a damp towel provides the best protection for the skin.



Rotator Cuff Injury

- Recommend they call the doctor in the event of a shoulder injury:
 - If [shoulder pain](#) lasts more than two days
 - If shoulder problems (pain) prevent working
 - If they are unable to reach overhead
 - If they are unable to surf, paddle, or swim without pain
 - In some cases, [shoulder pain](#) can be a symptom of other illnesses such as a heart condition.
 - If they have unexplained shoulder pain that is not affected by movement, call the doctor.



Surfer's Myelopathy

- Surfer's myelopathy is a serious condition.
- It is not the result of an obvious accident or trauma but does affect first-time students.
 - It normally affects a beginner who goes surfing for the first time, develops low back pain, comes out of the water, feels that their legs are weak, and then can't urinate well. Over the next hour or so, they have varying degrees of weakness. Finally, they can't walk, becoming paralyzed from the waist down.



Sore Back

- At some point most surfers will suffer from a sore back
 - Prone paddling and pop ups will cause constant pressure on the spine
 - Surf and SUP students often have sore backs after their lessons.
 - **DO NOT confuse a sore back with Myelopathy**
 - Therapists often recommend hanging from a bar and using a light weight and/or stimulation to reduce pain



STROKE

- S.T.R. - Ask the victim:
 - S *Ask the individual to SMILE.
 - T *Ask the person to TALK and SPEAK A SIMPLE SENTENCE (Coherently)
 - R *Ask them to RAISE BOTH ARMS.
- If he or she has trouble with ANY ONE of these tasks, call your emergency number immediately and describe the symptoms to the dispatcher.



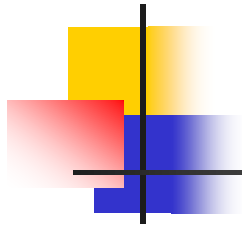
First Aid – Box Jellyfish

- Douse or spray the sting liberally with vinegar.
- Pluck off any visible tentacles carefully - try not to use your fingers, use your fins, a towel, etc. instead to brush them away.
- For severe pain, try applying a hot pack. If heat makes the sting feel worse, try applying a cold pack or ice to the sting.
- Get medical help for severe reactions.
 - IMMEDIATE MEDICAL ATTENTION MAY BE REQUIRED when blisters are formed as their stinging may bring about anaphylactic shock.



Sunburns and Sunscreen

- The NSSIA strongly recommends providing sunscreen to students.
- However, while surf instructors must try to make sure their students do not overexpose themselves and receive sunburns during a lesson, telling and convincing aren't the same.
 - If you caution and provide preventative sunscreen, you have taken care of your liability.



External Risks

Injury/accident

Internal Risks

Sexual Harassment
Injuries
Legal Issues



Risk Management

Good Business Environment

Business Strategy

Due Diligence

Student Warm-up
Student Waiver
Student Safety Training
Student Etiquette Training

Employee Training
Employment Agreement
Good Equipment
Insurance
Emergency Response Plan