

Life Vest Loan Program Guide



Life Vest Loan Program Guide
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Life Vest Loan Program Guide

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Introduction

Stay on Top of It, a drowning prevention campaign developed by Children's Hospital and Regional Medical Center in Seattle, Washington has a particular focus on increasing life vest use (also known as personal flotation devices or PFDs). In 1992, Children's piloted the first life vest loan program of its kind at two lifeguarded beaches in the Seattle area. Under the program, lifeguards helped parents select and borrow life vests for their children while playing at the beach. In its first year, the loan program pilot resulted in a high rate of usage of infant, child and youth sized life vests and generated an enthusiastic response from parents, children and lifeguards.

In 1993, the program was expanded to include nine more beaches. The program was also reoriented towards a "self-serve" model for loaning life vests. An estimated 2,500 life vests were loaned in 1993, and again parents gave a very positive response to the program. In 1994, the program was further expanded to include a total of 14 beaches and a public salt-water pool in King County and the cities of Bellevue, Redmond and Seattle. An observational survey was also conducted that indicated there was increased life vest use at beaches with loan programs.

From 1992 to 1995, Children's Hospital facilitated the planning, development, funding and evaluation of the program. City and county parks departments administered the program on a day to day basis utilizing lifeguards to monitor self-serve loan stations, answer questions, help fit life vests as needed, and keep a file of release forms and sign-out sheets.

Primary funding was secured through mini grants from King County Emergency Medical Services (EMS) and Trauma Care Council. Mustang Survival, a life vest manufacturer, provided discounted or free life vests. Children's Hospital and the individual parks departments provided staff time, printing and other costs as needed.

In the summer of 1995, the life vest loan program was once again broadened in scope. With the creation of the Washington State Drowning Prevention Project, funded by a federal grant from the Emergency Medical Services for Children, a statewide network of drowning prevention professionals was activated to work in EMS Regions throughout Washington State. This allowed the adaptation and expansion of the life vest loan program to other settings, including marine patrols, swimming pools, boat ramps, marinas and boat rental programs statewide. At the same time other life vest loan programs were being developed in Alaska and through the Boat U.S. Foundation. Life vest loan programs continue to be developed by drowning prevention advocates and Safe Kids coalitions in Washington State and nationally.

How to Use the Life Vest Loan Program Guide

This Guide is designed to help drowning prevention professionals in a variety of settings start their own simple life vest loan program. The Life Vest Loan Program Guide walks you through crucial set-up steps, identifies important choices to be made, highlights successful programs and program elements from Washington State, and refers you to resources you may need.

Life Vest Loan Program Settings

Life vests are useful not only while boating, but also while swimming or playing in the open water of lakes or rivers or in other bodies of water where there are no lifeguards. A life vest loan program can be set up in a variety of settings to protect children (and adults!) from the risk of drowning. These settings include:

Beaches

- *Life-guarded beaches in cooperation with parks department or private beach staff*
- *Beaches without life guards through a self-serve sign-out system, a concessionaire or nearby shop*

Swimming Pools

- *During family swim time for protection of children in the shallow end of the pool. (Some pools also allow life vests in the deep end)*
- *During swimming lessons for children who are learning about water safety*
- *At private pools through a self-serve checkout*

Marinas/Boat Rentals/Boat Ramps in cooperation with boat, equipment, and water sports rental business operators

Marine Patrol Programs to assist in enforcement of water safety regulations and gain positive compliance with life vest requirements

Other Settings

Life vest loan programs have been developed at swim shops near to beaches, and at river or lake access points by U.S. Coast Guard Auxiliary volunteers. They can also be set up as roving programs, staffed by youth and moved from one site to another throughout the swimming or boating season. Fire and police stations can also operate life vest loan programs from their stations or at sites near lakes and rivers.

Getting Started

Your plan for getting started should cover these steps:

1. Set Objectives
2. Secure Buy-In
3. Choose Site(s)
4. Find Partners
5. Estimate a Budget
6. Identify Funding
7. Plan to Evaluate

1. Set Objectives

It's important to start your planning by knowing what you want to accomplish, and who you want your program to impact.

Your objectives should:

- Relate to statistics that demonstrate the problem you want to address
- State clearly the groups and water settings you hope to address
- Simply state what you want to accomplish

A clear objective for your life vest loan program also will convince funders and potential partners that you are working on a task that is important to their mission and can be achieved.

Program Profiles

Children's Hospital had a clear focus for its life vest loan program. The program elements were based on Washington State data showing drowning to be the second leading cause of unintentional injury death among children in Washington State. Based on the results of a 1992 baseline telephone survey, Children's goal was to increase the cohort of children who use life vests at beaches, on docks, at swimming pools and in boats.

Children's life vest loan program established three primary objectives:

- Raise awareness about the use of life vests at beaches, pools and around open water*
- Increase access to life vests at lifeguarded beaches*
- Increase use of life vests at beaches, pools and around open water*

Mary Bridge Children's Hospital and Health Center developed a loan program to address the concern of adolescent drowning. They identified priority sites using data and information on the nature and location of area teen drownings. Mary Bridge staffed their loan program with adolescents and young adults using an open tent style that could be moved from site to site.

Mary Bridge's objectives were:

- Raise awareness of the need for life vests among adolescents*
- Show positive role modeling by having adolescents run the program*
- Show that there are fashionable, comfortable life vests available to counter the negative perceptions of life vests by adolescents*

2. Secure Buy-In

Make sure you have commitment and address potential barriers with key people in your own organization. Talk with your legal counsel. If you have a Safe Kids or other child safety coalition, talk about the program with them to gain their support.

3. Choose Site(s)

In choosing where to set up your life vest loan program think about these questions:

- Where is the risk of drowning greatest and life vests most needed?
- Where can my program partners most easily contribute time and staff?
- Where can life vests be most easily loaned and returned?
- Is there a site manager who is interested and willing to oversee the program?

Program Profiles

The Children's Hospital Life Vest Loan Program considered starting at a state park beach where the lifeguards had been eliminated due to budget cuts. Instead, they chose to implement the program at lifeguarded beaches and pools for several reasons:

- *The lifeguards could help educate parents and monitor the program*
- *The risks of a child having a serious submersion in the water even with a life vest on were minimized*
- *The beach or pool boundaries helped keep the program contained and reduced life vest loss*

Parks department managers chose the sites for the program based on use by families with young children and ease of monitoring.

The Inland Northwest Drowning Prevention Coalition based in Spokane, Washington developed a loan program through sheriff marine patrols in eight counties, as well as with the Spokane Tribal Park Rangers and the National Park Service. Most water activity took place on lakes and rivers. There were no lifeguarded beaches. Marine patrol officers had expertise in water safety and life vest use and were interested in providing education and access to life vests along with necessary enforcement. In some counties, life vests were loaned and a ticket was waived. In other counties a ticket was given if there were inadequate life vests on board a boat, but the fee was waived or reduced if the boat operator showed evidence of purchasing a life vest.

The West Region Drowning Prevention Coalition initiated loan programs at several small boat rental operations on a lake. A local firefighter and coalition member worked with the boat rental operators. Mary Bridge Children's Hospital and Health Center, coordinator of the coalition, also developed a roving loan program run by teenagers and young adults. It was placed at beach and boating sites with high numbers of adolescents in order to increase awareness and use of life vests.

4. Find Partners

A variety of groups in your community from public agencies to private businesses have a shared interest in drowning prevention. You will probably need the involvement and contribution of several of them to set up and run a life vest loan program.

Existing drowning or injury prevention networks and coalitions are a good place to start to recruit partners for your life vest loan program. Each organization in your network or coalition usually has a resource they can most easily provide – a small amount of staff time from an existing water safety program, a grant source for equipment from a public agency, or life vests from a marine product manufacturer. With each of their unique contributions, the work of a new program is much easier.

Program Profile

*When Children’s Hospital began work on the life vest loan program it was an active member of the **King County Drowning Prevention Coalition**. The coalition provided an opportunity to create long-term relationships with county park officials who managed the lifeguarded public beaches and pools in King County. This partnership was key to the success of the program. Children’s Hospital was able to apply for funding as a non-profit agency, and had expertise in designing drowning prevention programs and educational campaigns. City and county parks provided the beach and pool sites and staff trained in, and committed to, water safety. Children’s Hospital and the parks departments covered the costs of administrative and on-site staff time.*

Grants from King County EMS and Trauma Care Council covered the expenses of the boards, life vests, printing of sign-out sheets and liability release forms, educational materials, promotional signage, miscellaneous supplies and salary for a student to conduct observations. Mustang Survival, a life vest manufacturer, was another key partner, providing discount and free life vests.

5. Estimate a Budget

The budget for a simple life vest loan program does not need to be complex or involved. You’ll need to budget small amounts of money for:

- Equipment
 - On-site signs
 - Pens and clipboards for release forms
 - Life vests
- Printing/Copying
 - Release forms
 - Sign-out sheets
 - Promotional flyers
 - Press releases
- Staffing/Administration
 - Project Manager
 - Survey/Evaluation Coordination

Many of these costs can be provided as in-kind contributions by your partners and other community supporters.

Program Profiles

Budget ranges for loan programs developed by Children's Hospital and Regional Medical Center and Mary Bridge Children's Hospital and Health Center for each site were:

BUDGET* : One site:

3 laminated signs (one informational, two promotional)	\$ 75 -250
15 life vests (<i>\$15 – 40/vest, depending on style and quality</i>) (<i>We recommend the use of vest vs. keyhole style</i>)	\$ 225 - 600
1 large A-board and 2 small sandwich boards (<i>may be able to get donated boards from a real estate agency</i>)	\$ 50 – 100
Clipboards	\$ 15
Pens	\$ 10
Release forms	\$ 20
<u>Sign-out sheets</u>	\$ <u>5</u>
Subtotal	\$ 400 - 1000

Promotion:

100 press releases	\$ 5 - 10
500 promotional flyers	\$ 50 - 60
<u>Mailing costs</u>	\$ <u>30 -100</u>
Subtotal	\$ 85 - 170

Evaluation:

\$varies*

Staff:

Project Manager

Project Coordinator

\$varies*

** Depends on number of sites, availability of staff, interns, etc.*

NOTE:

Ongoing costs:

After the initial set up, costs are low to maintain a program. Your program will need to make an ongoing commitment for staff/administrative support. You will need to revise and reprint release forms and sign-out sheets. You can expect the loss of life vests to be small, so you probably will only need to budget for two to three replacement life vests for each site. If anything, the interest will be in increasing the number of vests available.

6. Identify Funding Sources

With clear objectives and a network of partners, you can solicit funding for a life vest loan program from the organizations that will benefit from your program.

Consider approaching some of the following sources:

- Small grant programs from regional or state Emergency Medical Services agencies

- Local hospitals
- City or County parks and aquatics programs
- Marine product and life vest manufacturers and retailers
- Boat/US Foundation Life Jacket Loaner Program (see “Resources” section for details)
- Members of your drowning prevention network or coalition
- Service organizations like the Lions or Rotary Club

7. Plan to Evaluate

From the start, plan to include an evaluation of how well the program is working, and how well it is meeting its goals.

Evaluation methods include:

- Feedback during the course of the program, so that improvements/adjustments can be made as you go
- Opinions and suggestions both from people using the life vest loan program (parents and children) and staff/volunteers running it
- Written (surveys/feedback forms) and in-person (interviews/group discussion) feedback for a broader perspective
- Measurement of who and how many people use the program through sign up sheets, observation or other method

A sample survey of lifeguards is included in Appendix A, *Life Vest Loan Program Survey of Lifeguards*.

Getting Set Up - How to Structure a Life Vest Loan Program

1. Establish a Program Timeline

The start of a new program can require extra lead-time for coordinating with partners, finding funding, developing a program structure and materials, and training.

Create a realistic program timeline for your project that includes the major tasks you will need to accomplish, and review and revise it as the life vest loan program progresses. Share the timeline with your partners, so everyone is aware of expected deadlines.

Program Profile

Children's Hospital's timeline to start their life vest loan program was:

<u><i>When to do it</i></u> <i>Before the launch</i>	<u><i>What to do</i></u>
8-12 months before	<input type="checkbox"/> Set goals. <input type="checkbox"/> Secure needed approvals. <input type="checkbox"/> Identify sources of funding for loan program. <input type="checkbox"/> Recruit city and county parks departments and draft plan of responsibilities. <input type="checkbox"/> Draft proposed loan system and submit for legal review. <input type="checkbox"/> Submit funding requests.
5 months before	<input type="checkbox"/> Finalize list of parks department partners and sign an agreement of responsibilities. <input type="checkbox"/> Decide which beaches and pools to offer program. <input type="checkbox"/> Secure funding. <input type="checkbox"/> Assure legal buyoff.
4 months before	<input type="checkbox"/> Develop release form and sign-out sheets and submit for review. <input type="checkbox"/> Draft signage for boards and submit for review. <input type="checkbox"/> Design loan board.
3 months before	<input type="checkbox"/> Find a contractor to build loan boards. <input type="checkbox"/> Order life vests.
2 months before	<input type="checkbox"/> Finalize and print release forms and sign-out sheets. <input type="checkbox"/> Finalize signage, print and laminate signs. <input type="checkbox"/> Order all other supplies.
1 month before	<input type="checkbox"/> Distribute loan program materials to each site. <input type="checkbox"/> Write survey to evaluate program. <input type="checkbox"/> Write and distribute initial press release. <input type="checkbox"/> Conduct pre-program observations of life vest use.
4 days before	<input type="checkbox"/> Train lifeguards. <input type="checkbox"/> Distribute press releases again.

Program Profile, continued:

After the launch

1 week after

Check in with parks management to make sure programs are running smoothly.

2 weeks after

Begin collecting sign-out sheets and release forms bi-weekly.

4 weeks after

Visit the beaches and observe families for their use of life vests.

Last week of season

Send surveys to lifeguards.

After project completion

Tabulate surveys and observation data if gathered.

Meet with parks managers.

Modify program accordingly.

2. Secure Life Vests

A choice of the right type and style of life vests will help your program be a success. The life vests you use will need to appeal to both parents and children who will be wearing them, while providing adequate protection in the water.

How many life vests do I need?

A life vest loan program at a beach can operate, at least at first, with 12 life vests. For example, start with 3 infant, 6 child and 3 youth size vests. For a marine patrol life vest loan program you could start with 6-8 jackets. A marine patrol program may want to include teen and adult size vests as well.

Which life vests should I choose?

Choose life vests using these guidelines:

- Coast Guard approved
- A variety of sizes including at least infant, child, and youth
- Vests with neck collar for head support, loop and crotch straps
- The correct type for the water activity – Type II or Type III will be most comfortable
- An attractive color and design to appeal to fashion-conscious children

Where can I find low-cost life vests?

- Talk with local boating and marine products retailers and manufacturers about supporting your program with a discounted price or free life vests
- Apply to a program like the Boat US Foundation Life Jacket Loaner program or join the National Safe Boating Council (see “Resources” for contact information)

How can I minimize loss of life vests?

Most life vest loan programs experience a very small loss or theft of life vests. Loss and theft of vests can be reduced by:

- Marking the back of vests with the program/organization sponsor name
- Keeping life vest display within sight of lifeguard or site sponsor station

3. Set up Staffing and Staff Training

Your life vest loan program will need staffing for initial setup, coordination, and on-site life vest monitoring. An overall program administrator and advocate for the program will help ensure success.

Whether it is coordinated by lifeguards, marina operators, marine patrol, concession stands or others, consider the following as part of training:

- Life vest loan program objectives
- How to set up a site
- Proper life vest fit
- Inspection and maintenance of life vests
- How to answer life vest user questions
- How to document use, maintain loan sign-out sheets, release forms, and records
- Liability issues

Appendix C: *Sheriff's Indemnification Agreement* gives a sample form that outlines these responsibilities.

In all water settings, key staff should be kept motivated and informed by including their feedback in program evaluation. They should regularly receive results of program surveys and reviews.

4. Create a Check-Out Procedure

Your life vest loan program will need a simple, easy to follow check-out procedure that can be monitored. Clear written instructions and signs for parents and guardians can reduce the demands on staff to explain the procedure or fit life vests.

Here are suggestions for a simple check-out procedure for parents/guardians:

- Simple instructions.
- Release form (one time per swimming season with check-off of form for repeat uses/season).
- Sign-out sheet with date, age of child, size of life vest, and check-off for signing release form.
- Life vests according to child's weight.
 - **Infant** Up to 30 pounds
 - **Child** 30 to 50 pounds
 - **Youth** 50 to 90 pounds
- Instructions on how to adjust straps of life vest to fit child properly. Reference to staff person to help with any choosing or fitting problems.
- How to return life vest when finished.

5. Create a Release Form

The loan of life vests to parents creates potential legal liabilities for your program. Consult with your legal counsel to determine what you need to do. Reinforce that loan programs are successfully operating across the country. Most programs have found it necessary to have a brief release form for parents to sign that notifies parents that:

- Being in or near the water poses a risk of drowning.

- A life vest provides some protection, but is not a replacement for supervision.
- Selecting the right size life vest and putting the life vest on properly is important.

The simplest way to cover release from liability for parents using the program several times is to use a form worded to apply for an entire swimming season.

Your life vest loan program procedures also need to address other areas of liability including instructions for parents and children, inspection of life vests, and releases for non-parent participants. These additional points are summarized in Appendix B, *Life Vest Loan Release Form Guidelines*. Another issue is how to meet the needs of families who don't read English.

Sample Release Forms

Appendix C gives you a sample release form for a pool or beach setting (*Release From Liability / Indemnity Agreement for Use of Life Vest*) and a sample combined sign-out and release form (*Life Jacket Loaner Program Sign-Out*).

Getting the Word Out

Create On-Site Promotion Signs

One of the best ways to let parents know about the program is through on-site promotion signs. Signs should be displayed at the entrance to water areas and at life vest checkout points. On-site promotion signs provide a chance to recognize program sponsors, as well as announce the program. Keep in mind, when designing promotion signs, that unless they are permanently installed for the season, they need to be lightweight, so that moving them daily is easy.

Send Press Releases

Press releases should be sent out to local newspapers, radio, and television stations about a week before the program starts.

Your press release should include:

- Brief program overview
- List of life vest loan sites
- Reference to other local water safety efforts or recent drowning incidents
- Local contact for further information

Contact Television Stations

Press releases should also be sent to news directors at local television stations with an invitation to film your opening event or start of the swimming season. You can also offer to provide a local drowning prevention professional or parent supporter for background interview.

Other Community Publicity

Consider distributing flyers and invitations to use your life vest loan program through other community programs including:

- Health fairs
- Water safety and injury prevention hotlines
- School information packets
- Homeowners associations near your life vest loan program sites

Program Profile

Following are some examples of media coverage of life vest loan programs throughout Washington State:

A way to preserve lives: County beaches offer loaner life vests, Seattle Post-Intelligencer, July 29, 1994.

A large photo of a child swimming with a loaner life vest, followed by drowning statistics, coalition members, the life vest loan program description and a list of locations participating in the loan program.

Saving kids' lives, The Seattle Times, July 20, 1993.

Editorial thanking Children's Hospital and Medical Center for it's "commonsense civic gesture" of providing the essential gear for a safer day at the beach. Points out that a life vest is no substitute for close supervision of children around the water, but acknowledges that it is an important first step.

Vests to live by, The Seattle Times, July 18, 1993.

Notifies readers that children may borrow free life vests at nine area lake beaches during the summer, courtesy of a drowning prevention program sponsored by Children's Hospital and Medical Center. Lists beaches and hours vests are available.

Scout's deed a real life saver, Everett Herald, 2001.

Profiles an Eagle Scout project to build a life jacket loan kiosk in collaboration with the Snohomish County Safe Kid's Coalition.

Fire district 12 offers life jacket loaner program, Battleground Reflector, October 23, 1996.

Provides statistics about drowning in Washington State and describes the life vest loan program and other prevention efforts by Fire District 12. Includes a photo of a child being fitted with a life preserver.

Thurston County: Life jackets available, The Olympian, August 14, 1995.

Lists four Black Lake beach sites where life jackets are available for children to borrow, courtesy of Black Lake Fire Department and the West Region Drowning Prevention Coalition.

Life-jacket program comes to the rescue for three boys, The Olympian, August 20, 1995.

Three boys were on a paddle boat when it overturned and the boys were wearing life jackets borrowed from a life jacket loan program. The program has been very successful; it's saving lives, children are repeatedly returning to use the jackets and all jackets have been returned. Parents comment that they feel safer.

Program saves lives. Winner: Life jacket program, The Olympian, August 26, 1995.

Editorial about the Black Lake Fire Department life jacket loaner program co-sponsored by the West Region Drowning Prevention Coalition. Credits the program for saving the lives of three boys.

Success Stories

*

A child who received a loaner life vest from the Spokane County Sheriff's Office was playing on a dock and fell in. His mother was able to grab him by the loop on the jacket and pull him to safety.

**

Three youths received life vests through a loaner program in at a boat rental stand coordinated by Black Lake Fire Department and the West Region Drowning Prevention Coalition. The boat flipped and the boys, who were all wearing life vests, were rescued and safe. They would have only had cushions given to them if the loan program was not in place.

Lifeguarded beaches in King County reported an average of 500 loans recorded per site during the summer season. Loss of vests was extremely low. Several sites reported getting vests back from families who had borrowed them to go out in a boat.

Resources

The following organizations can provide additional information on life vests, loan programs and funding options:

<http://www.seattlechildrens.org/dp/> Drowning prevention educational resources from Children's Hospital and Regional Medical Center and the Washington State Drowning Prevention Project

<http://www.boatus.com/foundation/ljlp/index.htm> Life jacket loaner program information for water safety organizations and marine patrol from Boat US Foundation

<http://www.safeboatingcampaign.com/> Information on choosing life vests from the US Coast Guard Safe Boating Campaign

<http://www.safekids.org> Information on national child safety program

<http://www.safeboatingcouncil.org> Information on joining the National Safe Boating Council. Member benefit periodically includes availability of low cost life vests.

http://www.chems.alaska.gov/kids_don't_float.htm Alaska Kids Don't Float Program.

Appendix A

Life Vest Loan Program Survey of Lifeguards

Life Vest Loan Program Survey of Lifeguards
Children's Hospital and Regional Medical Center
Summer 1994

Question 1: What is your perception of how parents liked the life vest loan program?

Scale	1	2	3	4	5
	<i>Didn't like at all</i>				<i>Liked a lot</i>

Question 2: What is your perception of how children like using the life vests?

Scale	1	2	3	4	5
	<i>Didn't like at all</i>				<i>Liked a lot</i>

Question 3: Do you think the kids were using the life vests mostly while...

Scale	1	2	3	4	5
	<i>Swimming only</i>		<i>Both</i>		<i>Playing near the water</i>

Question 4: One goal of the program is to educate families about the important role of life vests at beaches and pools. To what degree does the program meet that goal?

Scale	1	2	3	4	5
	<i>Parents didn't learn that life vests are important</i>				<i>Parents learned that life vests are important</i>

Question 5: How often were the life vests used?

Scale	1	2	3	4	5
	<i>Hardly ever</i>				<i>Many loaned daily</i>

Question 6: Compared to last year, did you see families bring their own life vests to the beach/pool...

Scale	<i>More than last year</i>	<i>Less than last year</i>	<i>No change</i>	<i>Not applicable</i>
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Question 7: How often were the signs and life vests stationed on the beach/near the pool?

Scale	1	2	3	4	5
	<i>Rarely</i>				<i>Every day</i>

Question 8: How often did parents complete the sign-out sheet before borrowing a life vest?

Scale	1	2	3	4	5
	<i>Never</i>	<i>First time borrowers only</i>		<i>Every time</i>	<i>Don't know</i>

Question 9: How often did parents complete the release form?

Scale	1	2	3	4	5
	<i>Never</i>		<i>First time borrowers only</i>	<i>Every time</i>	<i>Don't know</i>

Question 10: If this program were available to you next year, would you recommend...

Scale	1	2	3	4	5
	Discontinue		Keep it as is		Expand program

Question 11: Did you play an active role in educating parents/children about the use of life vests?

Scale	Yes	No
-------	-----	----

Question 12: Compared to last year, without the program, did you educate parents/children about life vests...

Scale	1	2	3	4	5
	Less than last year		Same		More this year

Question 13: Were you given enough information/instructions about the program to keep it running smoothly?

Scale	1	2	3	4	5
	Not enough		Just right		Too much

Question 14: How did the program run?

Scale	1	2	3	4	5
	Lots of effort to keep up				Program ran itself

Question 15: What suggestions do you have to make the program better?

Question 16: Is there anything else you'd like to tell us about the program?

Appendix B

Sample Life Vest Loan Release Form Guidelines

Life Vest Loan Release Form Guidelines

In drafting life vest release and indemnity agreements for a life vest loan program, consider the following points to help reduce exposure to liability. Consult with your own legal counsel to define and minimize risks.

1. Have the vests inspected regularly to be sure they are in good repair and work properly.
2. Attach proper instructions to the vest itself, if possible.
3. Develop a set of “canned” directions and instructions, that staff give in ALL cases, and be sure that staff are well trained and VERY conscientious about giving out the required information.
4. Do not deliver the vests to inappropriate users (anyone who is drug or alcohol impaired).
5. Discuss with your legal counsel how to work with families whose command of English is such that they cannot understand the warnings, instructions, and release form.
6. Do not hand out the vest until the parent (or other responsible adult) has read the warnings/instructions (or had them read to him or her) and agreed to take responsibility for the use of the vest.
7. Have the staff person keep a log confirming that the necessary directions and warnings were given, by name of the borrower, so that there is proof of this.
8. Clear the program with your liability insurer, if you have not done so already.
9. Consider including additional language for releases that are signed by nannies, grandparents, family friends, etc., who take kids to the beach. However, this type of release form does not ordinarily bind the parent, unless they authorized the release.
10. Verify whether your state has a law in which a parental release form binds a child to release the child’s own claim for negligent injury.

In drafting your form, you may want to consider the following risks:

1. A child feels invulnerable, goes too far out, and is hit by a boat or waterskier.
2. The vest is not put on properly (or is too large), and the child slips out and drowns.
3. The vest is too small for a large child, and the child drowns.
4. A child is strangled by a vest.
5. The parents (and/or the child) can’t read the release form or the sign because of illiteracy, inability to speak/understand English, or because the signs are obscured.
6. The staff person and/or the organization coordinating the program is sued and makes a claim against your organization for indemnity.

Appendix C

Sample Life Vest Loan Forms

SAMPLE RELEASE FORM

RELEASE FROM LIABILITY AND INDEMNITY AGREEMENT FOR USE OF LIFE VEST

PLEASE READ THIS AGREEMENT CAREFULLY BEFORE YOU USE
A LIFE VEST PROVIDED BY THE

NOTE: You only need to complete this form once during the swimming season, with respect to each child using a life vest.

I understand that being in and near the water poses a risk of drowning for my child or children. I understand that the life vest provides some protection from drowning, but is not a replacement for supervision. I also understand that selecting the right size life vest and putting the life vest on properly is important.

In consideration of my choice to borrow a life vest, or vests, from the _____ during the swimming season, I hereby waive and release _____, it's agents and employees, and city of _____ from all liability or claims arising from child's or children's use of life vests provided by _____ during the swimming season, even if caused by solely the negligence of _____.

I also agree to indemnify and hold harmless _____, it's agents and employees, and city of _____ from all liability or claims out of the use of _____ life vest during the swimming season, including but not limited to any liability or claims for personal injury made by or on behalf of any child or children of mine.

If I am not the parent or legal guardian of the child using the life vest(s), I represent that I have the express authority to Release and Indemnity agreement on behalf of the child's or children's parents or legal guardian and to bind each to its terms. By my signature below, I agree to bind both the child's or children's parents or legal guardian and myself to the terms of this Release and Indemnity Agreement.

I have read and understand this Release and Indemnity Agreement:

Parent's Name: _____

Children's Name: _____

Parent/Guardian/Other representative signature: _____

Date: _____

LIFE JACKET LOANER PROGRAM SIGN-OUT

Agency Name: _____

Please read this agreement carefully before you use a life vest provided by this agency through the _____.
 I understand that being in and near the water poses a risk of drowning for my child or children. I understand that a life vest provides some protection from drowning, but is not a replacement for supervision. I also understand that selecting the right size life vest and putting the vest on properly is important. In consideration of my choice to borrow a life vest, or vests, from this Life Jacket Loaner Program, I hereby waive and release this agency _____ and _____
 _____ from all liability or claims arising from my child's or children's use of life vests provided.

Child Name	Age	Vest #	Date	Time Out	Time Returned	Parent Signature	Address (include City, State & Zip)

Please save these forms and return to _____ at the end of this swimming season.

SAMPLE
INDEMNIFICATION AGREEMENT

The Sheriff of the undersigned County, or his designated agent, hereby accepts all responsibility for implementation of the Life Jacket Loan Program and agrees to hold harmless all members of the _____ Coalition and the _____, their successors, heirs, and assigns from all liability or claims or causes of action arising directly or indirectly out of the use of life jackets provided by said agencies to the undersigned, including but not limited to any liability or claim for personal injury made by or on behalf of any person participating in the Life Jacket Loan Program.

The undersigned further agrees to accept all responsibility to verify that the life jackets loaned properly fit the person who will wear the loaned life jacket, based upon information provided by _____ and by visual inspection. Such verification shall be completed prior to loaning the life jacket.

The undersigned also agrees to regularly make a routine inspection of each life jacket used in the program to insure that the life jackets are in good and serviceable condition. Said inspections shall occur at least weekly and shall be documented in the log provided for this purpose.

The undersigned also agrees to provide the _____ with statistical information including the date, size and location of each life jacket loaned as part of the program not less frequently than yearly, for as long as the Life Jacket Loan Program is undertaken by the undersigned authority.

Further, the undersigned agrees to distribute to all persons who borrow a life jacket from the Life Jacket Loan Program, drowning prevention information and any applicable instruction material relating to the use of the life jackets. This information will be provided by the _____.

Sheriff/Authorized Agent

Date

County

