

Hunt Club Safety Manual

GILLINGHAM & ASSOCIATES

a division of Philadelphia Insurance Companies



The Great Outdoors Insurance Program

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The purpose of this guide is to provide landowners and hunting lessees with a set of guidelines to help better manage the risks associated with the activities taking place on the hunting tract. It has been prepared by “The Great Outdoors Insurance Program” to be used as a tool in developing safety standards and procedures in both leases and Hunt Club bylaws.

Some landowners express a sense of powerlessness in ensuring that their potential liability is protected due to their inability to directly influence the safety practices of hunt club lessees. They need to look to the lease agreement as their means of protecting themselves. Indeed, it should be required for leaseholders to provide clear safety guidelines in their leases agreements. Leases should be prepared or reviewed by an attorney and should include at least:

1. The terms of the lease
2. The effective dates of the lease
3. Approved and prohibited activities of the lease
4. A thorough description the property including all structures, roads, gates and boundaries
5. Required safety practices

Landowners should insist that all hunt club members and their guests know and follow the lease provisions, pertinent state and federal laws as well as their club bylaws.

On the other hand, hunt club members may complain if they deem lease conditions to be unnecessarily restrictive. This dilemma can be eliminated if both parties view the lease arrangement as a partnership in which each has a strong incentive to consider the interests of the other party. Hunt club bylaws should be comprehensive enough to effectively regulate activities in the field yet simple enough to be readily disseminated and understood by all members. Whenever possible they should be written and should contain adequate provisions to ensure the safety of their members and guests as well as the protection of the landowner’s property.

The safety considerations presented here are based on extensive analysis of several years of insurance claims for accidents resulting from hunting – lease activities. Although there are many causes of accidents in the field, the vast majority of them fall into one of the following categories:

Falls

Boating Mishaps

Vehicle Accidents

Gunshots

If the Landowner – Hunter Partnership can focus on managing the risks in these areas the numbers of injuries, loss of life and property and the resulting law suits and insurance claims can be dramatically reduced.

ELEVATED STAND SAFETY

Statistics confirm that one in every three hunters who use tree stands will eventually experience a fall from one. This applies fairly uniformly to both experienced and new hunters. The following guidelines address the principal pitfalls of elevated hunting platform use:

Use a fabricated metal or composite stand manufactured in compliance with "Tree Stand Manufacturers Association" (TMA) standards.

Commercial metal tripod stands accessed by a ladder have by far the best safety record and should be seriously considered over homemade fabrications.

Be familiar with the workings of the stand before you use it.

Read the manufacturer's instructions and practice erecting the stand and taking it down before hunting from it. Do so only during daylight in good weather.

Pick a mature tree on which to secure your stand.

Avoid dead trees and those with dead limbs that may fall on the stand. Clear the tree of any limbs that could cause an accident. If you're not allowed to cut limbs, use cords to tie them back.

Maintain a "three – point" stance when using a ladder.

Ensure that a combination of two hands and one foot – or - two feet and one hand are in direct contact with the ladder at all times.

Always wear a safety belt or harness when off the ground.

The greater majority of tree stand falls occur while climbing to or descending from the tree stand. Whether climbing, perched or descending, the single most important factor leading to injury or death in these mishaps is the hunter's failure to use a safety belt or harness. Accident records indicate that the number of tree stand hunters who regularly use a safety restraint is increasing slowly but the number of accidents is as unsatisfactory as it is unnecessary.

Use a cord or rope to raise and lower all equipment from the stand.

Doing so will keep your hands free for climbing. Keep equipment on the opposite side of the tree from which you are climbing, so if you do fall, you won't fall on it.

Return to the ground if the weather turns bad. High winds make stands unstable. Rain, snow or sleet can cause you to slip. Extra precautions are needed in these situations.

Don't fall asleep.

This is a common cause of accidents. If you get drowsy, leave the stand and walk around to wake yourself up. Never use alcohol or medications that cause drowsiness.

Inspect homemade stands and hunting towers for serviceability at least annually.

Tell a reliable person where your stand is and when you will be using it.

In the event of a mishap this person will summon assistance when you become overdue.

Carry a cell phone.

Hunting safely from elevated platforms whether, homemade or manufactured, depends on what you do before you hunt. Being prepared is the best way to prevent accidents.

ALL TERRAIN VEHICLE (ATV) Safety

ATV Numbers have increased rapidly in rural America, and so have ATV-related injuries and deaths. The Consumer Products Safety Commission reports that there are up to 90,000 ATV-related injuries per year and more than 150 deaths.

Through adequate training, proper use and common sense, ATVs can be used safely and effectively. The following safety precautions can lessen your chance of being involved in an ATV accident:

Avoid using three-wheeled versions of ATV vehicles.

In 1988, Congress passed a bill banning sale of these vehicles due to a poor safety record. Many of these vehicles are still being used, and they're just as dangerous.

Take an ATV approved training course.

Many retailers give discounts for successful completion. Ask the dealer for information on the next available course. Always read and follow the owner's manual you receive upon purchasing your ATV. Make an extra effort to pay attention to all warnings within the manual.

Don't ride with passengers on your ATV.

Transporting passengers on ATVs is not recommended by manufacturers. Carrying passengers can drastically limit control of an ATV, possibly causing a serious accident. If you must carry a passenger or transport game on an ATV, special care should be taken with handling and speed.

Wear proper safety equipment while operating an ATV.

This equipment includes but is not limited to gloves, boots, long sleeves, long pants, eye protection and an approved helmet.

Control Speed.

Excessive speed is the principal causal factor in ATV accidents. Always operate your ATV at a safe speed. Slow down when approaching obstacles, culverts, rail road crossings, and road and trail intersections.

Transport firearms unloaded.

They should be carried in a secure case or rack mounted to the ATV. The method of securing firearms should not interfere with the safe operation of the vehicle. An additional benefit of this will be the protection of the firearms from damage while being transported.

Be alert for low hanging branches and gates constructed of cables.

Cables should not be used whenever possible but in cases in which they are the only practical alternative they should be strung through white PVC pipe and flagged.

Seek the landowner's permission to operate ATVs on the land.

Avoid chasing or scaring livestock, and never ride around locked gates. Never chase or harass wildlife or infringe on the rights of other outdoorsmen while riding your ATV.

Protect the environment.

Ride only on designated trails. ATVs can scar the terrain, cause severe erosion and destroy wildlife habitat. If you follow these suggestions, the next time you return to the same area you may not find a locked gate or posted signs. Enjoy your ATV, but do so in a safe and responsible manner. Set a good example for others to follow.

The manner in which you operate your ATV goes hand in hand with its safe operation. When boarding your ATV, remember you have a responsibility to the landowner, wildlife, other people and the environment.

SHOOTING SAFETY

Contrary to commonly held beliefs, hunting related gunshot deaths and injuries are not even close to being the largest cause of recreational injuries. When they do occur, however, the damage can be as physically and emotionally traumatic as any other cause. Approximately fifty-percent of hunting gunshot injuries are fatal. What is most disturbing is that almost all gunshot injuries that do occur could have been prevented through the application of principles and practices that have been understood for years. Whether using a firearm or a bow, the rules for safety while hunting are not very different. Combined with generic gun safety rules, they are designed to preserve the well being of you and your companions.

Sight - In.

Before leaving home, sight-in your firearm by practicing with it and the ammunition you intend to use during the hunt. This will ensure that you know exactly where the bullet will land when your sights are properly aligned.

Treat every firearm or bow with the same respect you would show a loaded gun or nocked arrow.

Every time you pick up a firearm, the first thing you do is check to see if it is loaded. Be sure the chamber and magazine are empty and that the action is open until ready to be fired. If you do not understand how to determine if it is loaded, do not accept the firearm until someone has safely shown you that it is unloaded. Read your instruction manual carefully before you handle new firearms or bows.

Never allow children or immature persons access to firearms and ammunition.

It is a mistake to "Baby-Sit" youngsters while hunting. It is a universal certainty that kids will be attracted to unattended firearms and may suffer tragic consequences as a result of their curiosity.

If you hunt with children, know how much they know.

Be positive that they will follow your directions. If you have any doubts about their ability or willingness to follow your lead don't take them hunting. If your state does not restrict hunters to 12 years of age or older consider making this your personal or club limitation.

Always point the muzzle in a safe direction.

Don't point a firearm or bow at anything you do not intend to shoot. Control the direction of the muzzle at all times (even while falling!). Never rest a muzzle on your toe or foot. Keep your finger out of the trigger guard until the instant you are ready to fire. Always keep the safety on until ready to fire; however, the safety should never be a substitute for safe firearm handling.

Be sure of your target and what is in front of and beyond your target.

Before you pull the trigger you must properly identify your target. Until your target is fully visible and positively identified, do not even train your bow or firearm on it. Use binoculars! Know what is in front of and behind your target. Determine that you have a safe backstop or background. Since you do not know what is on the other side, never take a shot at any animals on top of ridges or hillsides. Know how far bullets, arrows and pellets can travel.

Never shoot at flat, hard surfaces, such as water, rocks or steel because of ricochets.

Unload firearms and unstring conventional bows when not in use.

Leave actions open, and store sporting arms in cases when traveling to and from shooting areas. Take bolts out or break down shotguns if necessary. Store and transport firearms and ammunition separately and under lock and key.

Handle firearms, arrows and ammunition carefully.

Don't climb a fence, a tree or a ladder with a loaded firearm or bow and arrows. Never jump a ditch or cross difficult terrain with a loaded firearm or nocked arrow. Never face or look down the barrel from the muzzle end. Be sure the ammunition you carry correctly matches the gauge or caliber you are shooting. Always carry arrows in a

protected cover or quiver. Learn the proper carries. Try to use the two-hand carry whenever possible because it affords you the best muzzle control. Always carry handguns with hammers over an empty chamber or cylinder. If you fall, be sure to disassemble the gun and check the barrel from the breech end for obstructions.

Know and observe your safe Zone-of-Fire.

Your safe zone-of-fire is that area or direction in which you can safely fire a shot. It is "down range" at a shooting facility. In the field it is that mental image you draw in your mind with every step you take. Be sure you know where your companions are at all times. Know the safe carries when there are persons to your sides, in front of, or behind you. If in doubt, never take a shot. When hunting, wear daylight fluorescent orange so you can be seen from a distance or in heavy cover.

Control your emotions.

If you lose control of your emotions you may do something carelessly. In a moment of excitement (elation or fright) you may turn with a loaded firearm towards companions or you might run with a loaded firearm. Rehearse in your mind what the safe course of action will be immediately after a kill.

Wear hearing and eye protection.

While shooting at a range, you must wear hearing and eye protection at all times. Firearms are loud and can create noises which are damaging to a person's hearing. It can be a gradual loss of hearing due to outbursts of noise over many years. The damage could also be immediate, especially if your ears are next to a muzzle blast. Vibrations from the blast are enough to create loss of hearing. Wear glasses to protect your eyes from escaping gases, burnt powder (especially in black powder shooting) and other debris.

Wear hunter orange so you can be seen.

Fluorescent Orange clothing has become standard equipment for hunters.

Comply with all State regulations concerning safety clothing. Absent such regulation (New York State, for example, does not require any reflective clothing), a blaze orange

hat and at least 400 square inches of hunter orange above the waist-line should be worn at all times in the field. Hunters who wear orange in the field are seven times less likely to be shot than those who don't wear it.

Don't drink alcohol or take drugs before or while handling firearms or bow and arrows.

Alcohol and drugs seriously impair judgment and coordination and must not be used before or while handling firearms or archery equipment. An alarming fifty – percent of all hunting accidents are alcohol-related. There is no gray area here. Intentional use of these substances before or during a hunt is a serious violation of personal responsibility.

BOATING AND WATER SAFETY

Each year more hunters die from drowning and the effects of hypothermia than from gunshot wounds. Most of these deaths are not dramatic. Rather, accident reports usually read “Fell out of a boat while reaching for a decoy and never resurfaced” or “Capsized boat while standing to look at passing ducks...struggled briefly in the cold water, then disappeared before assistance could be given”.

It should be noted that many hunters do not consider themselves to be “boaters” and therefore do not consider the special conditions and challenges of the marine environment. To ensure a safe hunting trip, make a point to **KNOW BEFORE YOU GO** about your boat, its equipment, the weather and yourself.

When using a watercraft, each person on board should wear a personal floatation device (PFD).

PFD's are essential to safe waterborne hunting. Statistics show that the great majority of capsizing and falls overboard occur with boats less than 20 feet in length. Many hunters don't know that a PFD is **REQUIRED** to be carried for each person aboard the same as in other boat outings. Special flotation vests for hunting and fishing are readily available on the market.

Don't overload a boat.

Check the capacity plate, and never exceed the weight limit or number of people you safely can have aboard. Consider the weight of your passengers and equipment. Hunters and their dogs should always remain seated. If you must move, stay in the center of the boat and keep a low center of gravity.

Check the weather, and stay on shore if bad weather occurs or is expected.

Most water-related hunting fatalities occur on smaller bodies of water late in the year, when water and air temperatures are lower, and there is a greater frequency of storms. If you get caught in a squall, head for shore diagonally to the waves. Move passengers and equipment to the center of the boat to improve stability.

Check water conditions before boating or wading.

Ask whether the water is rising, falling or steady. Ask others what they've already observed. Such information is critical when you're miles from a dam and can't hear sirens.

Handle firearms safely when hunting from boats and blinds.

When hunting from a boat, first place the gun that will be used by the hunter who will be seated in the bow, unloaded, with its muzzle pointing forward over the bow. Next, the first hunter takes his place in the bow. The second firearm, also unloaded, is set in the stern of the boat with its muzzle pointing rearward. Hunters should never move about the boat with loaded guns. When hunting they should face in opposite directions.

Before entering a blind or pit, lay the unloaded gun on the ground near the entrance. Once in the blind, retrieve the firearm taking care to keep the muzzle free of dirt, mud or snow. The same precaution should be taken when leaving. Place the unloaded firearm outside the blind before attempting to leave it yourself.

If your boat capsizes, stay with it.

If the boat is still afloat, climb on top. You're more likely to survive if you're not in the water. Hypothermia is an added danger. This loss of inner body heat most commonly occurs when the air temperature is between 30 and 50 degrees. Carry extra clothes in a waterproof bag. Keep a survival kit with you, including matches in a waterproof container.

Heed Warnings

Assume any unusual noise coming from a dam is a signal to leave the water.

Monitor Water Levels

Use Stationary rocks or logs as water-level gauges and check them often, especially when you're far from a dam. Other signs of rising water: the sound of rushing water changes pitch, birds and fish become more active, plant material from inundated shorelines floats downstream, water moves faster or becomes cloudy.

Carry a Wading Staff

Fast water can sweep you off your feet. A sturdy stick, wading staff or ski pole helps you maintain at least two points of contact with the streambed.

Plan an escape route

No matter where you wade, always have an escape route through shallow water in mind.

Accept Help

If you're stranded or struggling, you're in danger. If someone offers help, take it. If no one offers, ask for it.

Recognize Your Limits

Don't exceed the limits of your strength, agility and endurance.

If swept away jettison all external equipment.

Float on your back, draw your knees up to your chest, and point your feet downstream. This position protects your head from rocks and other obstructions. Use your arms to steer into slow or shallow water, remain calm, and keep your head above water.

Swim with the Current in Deep Water

In deep water swim with the current and diagonally across it. Avoid using all your strength to fight the current. Conserve energy by working downstream. Stand only in shallow, slow water.

Let someone know where you are.

Hunters deliberately seek out less populated areas. In these locations, there is less opportunity for someone to find you in an emergency. Leave a float plan with a reliable person who will react if you are overdue.

HEART ATTACKS AND HUNTING

More people die from heart attacks while hunting than from any other causes. Heart attacks happen when hunters are excited about what they are doing and exert themselves beyond their physical capabilities. This frequently occurs while attempting to drag a deer out of the woods.

Get help locating and dragging a deer after the kill.

Every hunter should know CPR (cardiopulmonary resuscitation). Symptoms of a heart attack include shortness of breath, unexplained sweating, chest pain and faintness. If you think you or someone in your party is having a heart attack stop, sit down, rest and get help.

INCIDENT MANAGEMENT

The steps taken immediately after an accident frequently influence its eventual outcome both in respect to the injured party as well as to possible future legal action. It is vitally important, therefore, that hunt club members give serious forethought to the possibility of having to respond to an injury either to themselves or to others while in the field.

Develop a written club emergency action plan.

Discuss and disseminate to all members and guests.

Carry a compression dressing in the field.

Maintain a commercial quality first aid kit in the clubhouse.

Know the location and capabilities of medical emergency responders in the hunting area.

Have the ability to communicate with them and receive first aid instructions at the injury site.

Know where you are and where the nearest evacuation / rendezvous point is.

Get help to the right spot in the field. Meet emergency personnel at a designated spot and flag them down as they arrive. Move the injured to it as fast as the situation permits. However, don't create another accident by recklessness particularly when operating a vehicle.

Notify your insurance company of the incident within 48 hours of its occurrence.