

A photograph of a park playground with a red slide, yellow and green climbing structures, and a wooden bench, set against a backdrop of trees and a blue sky with clouds.

# ICAP RISK CONTROL

A GUIDE FOR PARKS  
AND RECREATION

2025





# SUMMARY

03.

INTRODUCTION

04.

PARK AND REC GUIDELINES

06.

GUIDELINES CONTINUED

08.

TEN CONDITIONS

09.

WRAP UP



# INTRODUCTION

In Iowa, parks are prevalent in most cities and all counties, serving as essential recreational spaces for relaxation, play, and community gatherings. These parks significantly enhance the quality of life for their users. They vary in size from small local green spaces to vast conservation areas, each offering a range of attractions. Common features include playground equipment, open or enclosed shelters and cabins, amphitheaters, sports complexes, multi-use trails, campgrounds, swimming areas, dog runs, skate and bike ramps.

Beyond these facilities, parks and conservation areas provide numerous leisure activities, including hiking, biking, and hunting, as well as organized programs and events.

It is important to recognize that all assets within parks and conservation areas are subject to property loss. Such losses can arise from various causes, typically related to weather events, vandalism, fires, and mechanical failures. Furthermore, general liability is inherently linked to public spaces, including parks. The extent of this liability is influenced by internal control factors, which include established rules and policies, reasonable care and maintenance practices, and relevant Iowa immunity laws.

To assist with reducing the risk of property losses within park settings and liability for associated activities, using this guide to assist with planning and oversight can greatly reduce the risk of liability and property losses in park settings.

**Iowa's immunity laws may provide liability protection for public entities if park areas and assets are developed in accordance with generally recognized engineering safety standards, criteria, or design theory. These laws also extend to recreational activities, further enhancing the legal protections for such entities.**

**Please be advised that the information provided in this guide is intended solely as a reference tool and not designed to serve as legal advice or to be all-inclusive.**

# PARKS AND REC GUIDELINES

1. Inspect parks and ensure all asset types and locations are documented and reported to ICAP for coverage purposes. Assets that often get overlooked include park shelters, restrooms, playground equipment, fencing, scoreboards, lighting, benches, piers/docks, and artwork. Contact the [ICAP Risk Control Team](#) to assist with park inspections and asset verification.
2. Develop a vision and operations plan. The plan should include scheduled recreational activities and documented inspection and maintenance protocols. Lack of a strong community presence and failure to inspect and maintain park assets can lead to neglected parks. Parks that are neglected reduces positive public attraction and increases the risk of attracting individuals that may engage in nefarious activities such as vandalism. This is known as [Broken Windows Theory](#). Neglected parks also increase the risk of liability for claims due to adverse events.
3. Address signs of vandalism immediately. Statistics show that the removal of graffiti within 24-48 hours reduces the chances of recurrence to almost zero. Removal time and costs can be reduced by using special graffiti-resistant paints or ensuring power washers are readily available and accessible.





# GUIDELINES (CONTINUED)

4. Develop a method for residents to immediately and easily report issues observed in parks. This could include providing an online reporting system or a designated phone number to call. Organized community watch programs can help to reduce the risk of vandalism.
5. General Park rules should be visible at the entrance or in parking areas. Additional signage and regulations should be posted as needed near areas where specific activities may take place, such as playgrounds, skate/bike parks, dog parks, skating rinks, gun/archery ranges, and swimming areas.
6. Children of all ages highly desire playground equipment, but playground equipment represents a high-risk hazard. It should be installed, inspected, and maintained according to the Consumer Product Safety Commission (CPSC) [Public Playground Safety Handbook](#). Original Equipment Manufacturer (OEM) manual of playground equipment should be kept on file for reference.

Playground equipment inspections should be documented. A comprehensive inspection should be completed early in the Spring to ensure equipment is ready for use once warmer weather arrives. Frequency of ongoing inspections should be based on the usage level (heavy vs. light) and conditions typically observed. See page 8 for ten conditions that should be a part of your inspection process.



# GUIDELINES (CONTINUED)

7. Organized use of park facilities and grounds by 3rd party organizations should require authorization through written agreements, provision of liability insurance, and signing waivers. Organized use can include renting or leasing buildings, sporting activities, and special events.
8. Park programs that cater to vulnerable populations (youth, elderly, individuals with special needs) should subject all employees and volunteers to a 3rd party background check.
9. Ensure Parks comply with [ADA Standards for Accessible Design](#). These standards require all newly designed and constructed or altered State and local government facilities, public accommodations, and commercial facilities to be readily accessible and usable by individuals with disabilities
10. Trails should be frequently inspected for hazardous conditions not inherent to the type of trail it is designed for (e.g., a maintained, crushed gravel trail is washed out due to heavy rain; paved trails are severely cracked due to freezing/thawing conditions). All trails should be marked for their intended designated activity, such as walking, biking, or equestrian use. If motor vehicles are not allowed, visible signs indicating “No Motor Vehicles Allowed” should be posted.

Roadways should be visibly signed and marked to alert motorists to trail crossing areas.

Providing maps at trail entrances and branches that indicate trail names, distances, and current location, along with posting mile markers, can reduce the risk of users getting lost and assist emergency responders in finding victims.

11. Shooting ranges should be designed to meet or exceed National Rifle Association range guidelines. An important and often overlooked safety measure of gun ranges is ensuring locations are adequate to account for potential distances of ballistics and that side-berms and backstop heights are a minimum of 10' to 20'. Backstops should be constructed using materials that will stop and trap bullets without potential for ricochet. ICAP Risk Control can be contacted to inspect or assist with the design of shooting ranges.
12. Ball Parks should be well-kept with adequate fencing, backstops, and additional overhead netting to protect players in the dugouts, spectators, and nearby playground users.
13. All bleacher seating present where the footboard, seat, or aisle is 30" or higher are protected by guardrails that comply with [CPSC Guidelines for Retrofitting Bleachers](#).

## GUIDELINES (CONTINUED)

14. Archery Ranges should be appropriately designed with safety in mind to include side and overshot buffer zones. Rules should be posted in a visible location and followed.
15. Campgrounds should be monitored and rules visibly posted. Campground monitoring can include an onsite vetted camp host. Camp host responsibilities may include collecting camp fees, performing essential maintenance, and being available for emergencies. Camp hosts should not be relied upon to respond to emergencies.
16. Swimming Areas should be roped off appropriately. Signage should indicate the designated swim time, that glass is not allowed on the beach, and that no animals are permitted.

The swimming beach should be maintained and inspected for dangerous items such as glass or sharp foreign objects, even though they are not allowed. If a lifeguard is not present, signage should be posted stating that a lifeguard is not present and that you should swim at your own risk.



# TEN CONDITIONS TO INCLUDE

Three example inspection and maintenance checklists are included on pages 18, 43, and 44 of the [Public Playground Safety Handbook](#). In addition to the example checklists, ICAP's Risk Control team routinely observes the following conditions that should be looked for and addressed as part of any inspection program:

- ☐ Signage indicating the age intended for use of the equipment and recommending supervision of children is posted and clearly visible.
- ☐ Impact surfacing material is provided at a depth of 12" under and around playground equipment (pea gravel, sand, wood chips, rubber mulch). The primary purpose of impact surfacing material at proper depths is to reduce the risk of a severe head injury should a child fall from the elevated play surfaces. Refer to pages 8-11 of the playground handbook to reference surfacing material types and depths.
- ☐ Play areas are maintained free of tripping hazards, such as weed barriers, drain tubes, and roots.
- ☐ All securing-hardware is present and tightly fastened.
- ☐ Play equipment is free of degradation and damage such as cracks, holes, rust, or missing protective coatings.
- ☐ Guard railings, steps, or other parts of the play equipment are not missing, exposing children to falls from elevated heights.
- ☐ Structural supports are free of significant damage, such as dents or crooked poles.
- ☐ Playground equipment is free of vandalism, which can indicate a lack of planning and maintenance oversight and lead to further issues.
- ☐ Tables, benches and other items are located at least 6' from the edges and support poles of all playground equipment. This distance is considered the USE ZONE, which is defined as "the surface under and around a piece of equipment onto which a child falling from or exiting from the equipment could be expected to land. These areas are also designated for unrestricted circulation around the equipment." Larger use zones are needed where swings are located.
- ☐ Impact surface material containment barriers should be free of protruding stakes/rebar and otherwise in good condition.



# WRAP UP

Parks and recreation risk reduction measures should emphasize strategic planning, thorough inspections, ongoing maintenance, and robust safety protocols tailored to various specific activity types. A well-designed and properly maintained park establishes an inviting atmosphere for all visitors. Collectively, these measures foster a proactive strategy aimed at minimizing risks, mitigating liability, and enhancing positive experiences within parks and recreational spaces.



---

Contact the ICAP Risk Control team for assistance with any playground inspections, guidelines and more.

---



12951 University Avenue Suite 120  
Clive IA 50325  
[www.icapiowa.com](http://www.icapiowa.com)

*Please be advised that the checklists provided in this guide are intended solely as a reference tool and are not designed to serve as legal advice or to be all-inclusive.*