

Student Drop-off/Pick-up Procedures

Objectives

The objectives of this risk management claim review are to:

- Examine a CIRMA Liability-Auto-Property (LAP) loss that occurred during morning arrival
- Develop specific risk management best practices to either prevent or mitigate future losses for members based on lessons learned

Incident Background

The incident occurred on a clear, cool day in November. During morning arrival, an elementary school student was struck by a motor vehicle near the drop-off lane at school. The student had just been dropped off by her aunt in the parking lot and began walking across the lot to the student entrance. While attempting to walk across the drop-off lane, a motorist reportedly did not see the student step off of the curb and into his path of travel. The student was struck by the motor vehicle and sustained injuries to her left ankle, right wrist, and right forearm.

Investigation

- Weather conditions on the date of the incident were good and it was noted to be a clear, cool and dry fall morning.
- The school has a designated bus lane for morning arrival on the east side of the school and a designated drop-off lane for “walkers” on the west side of the school.
 - There is also on the west side of the school an employee parking lot.
- It was discovered that the injured student is usually dropped off by a parent; however, both parents were unable to drop off their child that morning due to extenuating circumstances: the injured student’s mother was home ill and her father was at work.
 - On the date of the incident, the injured student was being dropped off by her aunt.



- Upon arriving to the school campus, the injured student's aunt observed a seemingly parked line of cars – later it was discovered that the aunt thought those cars were parked or waiting. Instead of joining this line of cars – which ultimately turned out to be the student drop-off lane – the aunt turned into the first parking lot on the west side of the building – the employee parking lot.
- It was noted that the school typically has an administrator stationed at the student drop-off area to assist in directing traffic and students; however, the administrator assigned to that area was out sick and a replacement had not been identified.
- The injured student exited her aunt's vehicle and began walking across the employee parking lot towards the student drop-off lane.
- The injured student began to walk across the student drop-off lane when she was struck by a motorist from her left side. The motorist was a parent who was driving at a low rate of speed while looking out of the driver's side window at his child entering the building.

Injury and Damages

The injured student was transported to the hospital, where she was diagnosed with a fractured tibia near her left ankle, a sprained right wrist, and lacerations to her right forearm near her wrist which required eight (8) stitches. Shortly after the incident, the injured student's parents obtained legal counsel and filed a notice of intent to sue the school district for, among other things, failure to protect their child. After discussions with legal counsel, the CIRMA-member settled this claim for **\$65,000**.

Key Recommendations/Action Items

The below recommendations are proposed to assist CIRMA-member school districts in enhancing their efforts to continue to provide safe, meaningful environments for both staff and students:

- Consider reviewing the school's plans to ensure adequate monitoring coverage is available during student arrival and dismissal, including times when staff may be absent.
- Consider providing additional reminders of drop-off procedures to parents and guardians.