



# VFW Post Insurance Program

## Loss Control Article

### Collapsing Chairs - *an Unexpected Risk for Your Members*

During the past year, the VFW Post Insurance Program has received numerous claims due to an unexpected source: folding metal chairs! In all cases, the chairs collapsed during normal, regular use.

Collapsing chairs are extremely dangerous. Several post members have torn rotator cuffs and underwent numerous surgeries after the accident to repair the damage. Others have been heavily bruised or cut by a chair's collapse and had to seek emergency medical care. Small children could easily catch fingers or toes on the chairs, or suffer significant injury from collapses. More frightening are the potential injuries to older Post members: broken arms and wrists, fractured pelvises, severe lacerations and, on hard-surfaced floors, even concussions.

Injuries associated with deteriorating chairs may require corrective surgeries, subsequent hospitalization and significant recovery times. They are extremely expensive to both the injured and the Post: medical expenses alone can easily top tens of thousands of dollars. The inconvenience to family and friends is high, as well as the cost of lost income. Most importantly, though, is the impact an accident like this could have on the health of an incapacitated member.

The VFW Post Insurance Program urges member Posts to perform a thorough and in-depth safety review of all their chairs – whether they are of folding or standard design. Questions to ask when determining if a chair should be retired:

- When was the chair purchased? If it's over 10 years old, you may want to retire it, since collapses are more likely on older chairs.

- Has it been recalled by the manufacturer? Numerous types of folding chairs are recalled each year, sometimes decades after production. The U.S. Consumer Product Safety Commission (<http://www.cpsc.gov>) keeps track of product recalls.

- Are the legs firmly attached with all hardware in good working order?

- Are there any rust spots, jagged pieces or breaks in the metal that could cut, jab or otherwise injure a member?

- If the chair is wooden, does the chair show any signs of dry rot, molding or instability? Any significant damage to a chair represents a hazard to those who use it.

- Do the chair legs firmly and securely contact the floor or are they uneven and “wobbly”? If you sit in the chair, does it move back and forth or remain stationary? If there is significant movement, the chair should be retired.

- Has the chair been repaired multiple times in the past? Chairs that have been “mended” by applying duct tape to legs or a chair held together through other juryrigged methods should be thrown out.

- Do you feel safe in the chair? Would you feel comfortable placing your child or grandparents on the chair? If you answer “no” to either of them, it would be a good idea to retire the chair. After all, if you don't feel safe, would anyone else?!

If your Post is like many others in the country, you likely have a large supply of chairs and tables that have collected at your Post for years...even decades! Please take this opportunity to review the condition of your chairs and tables,

to ensure members and guests have an enjoyable and safe time at your Post. **Remember, it is your responsibility to provide a safe environment for your members and guests.**

The VFW Post Insurance Program is administered by Lockton Risk Services  
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