

Risk Management Guideline

School Site Activities

BACKGROUND: (End of Year Activities, Fundraising, etc.)

As each school year commences then comes to a close, planning for various graduation, celebrations and fund raiser events is critical to the CRSIG member and JPA. Page 2 of this Risk Management Guideline lists the level of insurance coverage that should be required for the various activities.

RECOMMENDATION:

All school site activities should undergo an approval process that includes an evaluation by an administrator who can verify compliance with the CRSIG Risk Management Guidelines.

Administrators need to carefully weigh each event to ensure that it is a safe activity for participants, appropriate for the occasion and age, and that the district is properly insured. Determination of approval should include at a minimum, responses to the following questions:

- 1) Is this activity appropriate for the school site as opposed to other community sites such as the local fair grounds?
- 2) Is there a connection between the activity and the school's mission?

Special Note: Events involving alcohol, fireworks and aircraft (helicopters, air balloons) are specifically **excluded** from coverage by your district's policy.

GUIDELINES:

- 1) Address the type of activity: The next page lists activities which may be considered by user groups at school facilities. The activities have been grouped into three categories based upon their relative level of risk. Since some of these activities may be modified in such a way to move them into a higher or lower risk category, it is very important to touch base with CRSIG to clarify an accurate scope of the activity and the exposure created for the district. In classifying these activities, consideration was given to the type and nature of injuries which could be caused as well as the potential for multiple claimants sustaining injuries from a single activity occurrence.
- 2) Identify the activity's risk level and recommended minimum liability limits per occurrence for the activity or if it is a prohibited activity.
- 3) Obtain a Certificate Of Insurance AND Additional Insured Endorsement that verifies the appropriate level of insurance coverage for the low and medium risk activities. (Please note that a certificate of insurance and additional insured endorsement are two separate documents. The certificate describes the types and limits of coverage whereas the endorsement is a separate page that is added to the insurance policy naming your district as a covered party.)
- 4) Get the documents checked: Certificates Of Insurance and Additional Insured Endorsements should be collected from the vendor well in advance of the event (At least three weeks prior to the event.).



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Central Region
School Insurance Group

- *Protecting Students*
- *Advocates for Staff*
- *Safety & Health for All*

RISK LEVELS / LIABILITY LIMITS/PROHIBITED EVENTS

LOW RISK (Recommended minimum liability limits, \$500,000 per occurrence)

- Auctions
- Auto Shows
- Bridge Clubs
- Bingo Games
- Bake and Candy Sales
- Bicycle Safety Events
- Car Washes
- Garage Sales
- Movies
- Seminars, Lectures and Meetings

MEDIUM RISK (Recommended minimum liability limits, \$1,000,000 per occurrence)

- Baseball, Softball, Basketball, Volleyball, Soccer games (Does not include alumni events, staff or students vs staff)
- Breakfast, Luncheons, Brunches, Dinners
- Carnivals; without mechanical rides, bounce houses or blow ups.
- School Dances

HIGH RISK - PROHIBITED

- Aircraft or Aviation Activities
- Airsoft
- Alumni Sports Competitions
- Animal Rides
- Automobile speed or racing contests
- Bicycle events involving acrobatics, stunts and/or contests
- Bounce/Jump Houses – no exceptions
- Carnivals; with mechanical rides
- Circus
- Climbing Walls above 6'
- Dunk Tanks
- Foam/Paint Parties
- Inflatables: Apparatus above 12'; slides, climbers, bungee devices
- Martial Arts contests and demonstrations
- Petting Zoos
- Private parties and celebrations
- Rodeo Activities
- Roller-Skating, Roller-Blading, Skateboarding
- Tractor Pulls
- Trampolines (except for small rebound devices) Use, sale, distribution of any explosives, fireworks or pyrotechnic devices
- Watercraft Activities
- Water Inflatables, Apparatuses, etc.

**** NOTE: Activities not listed should be evaluated by CRSIG**