

Risk Management Guideline

Carnival Activity Events

BACKGROUND:

Carnival events are a popular activity for school community fellowship and fund raising for the school. While some carnivals put on by PTAs and Parent/Teacher groups tend to offer low risk activities, occasionally the activities bring unnoticed risk to the school. There are also commercial vendors who partner with schools agreeing to turn a portion of the profit back to the school in exchange for using the school site. Many times, the value of the financial return offered by the carnival is far outweighed by the cost of risk to the school and CRSIG.

RECOMMENDATION:

All carnival activity events should be specifically approved by the School District Board contingent to the provision of adequate insurance coverage and compliance with the CRSIG Risk Management Guidelines.

GUIDELINES – OUTSIDE VENDORS:

The types of carnival rides, performances and demonstrations should be reviewed for coverage versus exclusion status with the CRSIG Memorandum of Coverage. This can be accomplished by providing a written description of the event to the CRSIG Office for analysis. This approval should be requested prior to submitting the event for approval.

Outside vendors should provide a certificate of insurance (Proof of insurance coverage) to the school district at the minimum per occurrence level recommended by CRSIG.

Outside vendors should provide an Additional Insured Endorsement naming the school district as additionally insured under the vendor's insurance policy. (Note: Language to this affect typed onto a Certificate of Insurance is not adequate.)

No carnival event should be allowed to be set up or staged at a school site by an outside vendor during school instruction time (during the school year, summer school, after school sessions.)

Animals should never be allowed as component of a carnival. (Eg. Petting zoo, pony rides, viewings.)

GUIDELINES – SCHOOL OR PARENT/TEACHER GROUPS:

Dunk tanks and jump/bounce houses are high risk prohibited activities due to the increased exposure and nature of the typical injuries. If a district proceeds with these activities, and has obtained outside insurance coverage, the district at a minimum should carefully risk manage each activity:

Dunk Tanks: Only adult staff members in the dunk tank
 One other adult managing the line of pitchers

Bounce Houses/Blow Ups: bungee devices: Prohibited

Inflatable Obstacle Courses: Prohibited

Insurance:

If the carnival is put on by a parent group, proof of insurance should be provided to the district for the event. If the group's general insurance policy does not cover the event, CRSIG has offered an insurance company who will provide special event coverage at a cost to the groups (application can be found at www.crsig.com).