



High Risk Activities

Although outdoor activities can have valuable educational benefits, off-site situations mean that students are exposed to hazards not present in their usual school environment.

Below are high activities that the District does not support. If you have any questions regarding an activity that you want to be considered, please contact the Deputy Superintendent's office.

Broad Coverage but with Excluded Activities

There are four important exclusions to this broad coverage that you need to be aware of. There is **no coverage** for the liability/negligence associated with personal injury, bodily injury or property damage arising out of the manufacture, ownership, maintenance, operation, use, loading or unloading of:

- i. Any owned or non-owned aircraft, whether or not operated by any District, or
- ii. Any owned or non-owned motorized automobile while engaged in any racing, speed, or demolition contest or in any stunt activity, or in practice or preparation for any such contest or activity, provided, however, that this exclusion k.ii. does not apply to electric-powered endurance activities, or
- iii. Any owned or non-owned motorized or non-motorized watercraft over twenty-six feet in length, except:
 - 1). Owned watercraft over twenty-six-feet in length, specifically identified and scheduled in an endorsement to this Agreement, and
 - 2). Non-owned watercraft over twenty-six feet in length, where prior to the rental, lease or use of any such non-owned watercraft, the District obtains the following information: The name of the operator/owner's insurance carrier, a certificate of insurance, and the owner/operator's representation that the carrier has issued a minimum of \$1,000,000 Protection and Indemnity (marine liability) insurance of the owner/operator; **This Coverage Agreement provides coverage for such watercraft only if the District obtains the foregoing information prior to its rental, lease or use of the watercraft.** This Coverage Agreement provides coverage for such watercraft only if the owner/operator provides a captain, operator or crew not employed by the District. No such watercraft is covered by this article if crewed by District employees or volunteers.
- iv. Any raft, tube, or other vessel used or designed for navigating white water streams or rivers; and any jet ski or other similar motorized personal watercraft designed to carry two or fewer persons."

1. High Risk Activities

Certain high risk activities present an unwarranted exposure to injury of students and staff, even though these activities may not be specifically excluded by the Risk Pool. Discourage sponsoring risky recreational activities with little educational value. Weigh the risks against the benefits carefully when you consider an activity. Ask yourself: "Is the curriculum objective worth the risk of injury?" And, "Is there a safer way to meet the educational objective?"

Water Activities – Many water activities, while not expressly excluded from coverage, are strongly recommended against by the Risk Pool because of increased potential for injury and death. Call us for guidelines and requirements recommended for the following activities: canoeing, kayaking, wind and water surfing, private swimming pools, swimming in lakes and rivers, scuba diving, watercraft activities (except for a ferry boat ride or if a properly insured commercial passenger boat is used), water skiing, water slides and water parks, water balloon fights

Amusement park activities – amusement park/carnival rides, bungee jumping, dunk tanks, fairground activities, ferris wheels, food eating contests, moonwalks

Animal activities – donkey basketball, horseback riding, equestrian activities (jumping, dressage) pack animal trips, saddle animals, rodeos, snake handling, petting zoos (especially for pre-school and kindergarten aged students), stray domestic animals (dogs, hamsters), birds, un-caged wild animals

Athletics not WIAA approved – high impact aerobics, archery, martial arts, rugby, lacrosse, water polo, mud or jell-O wrestling, powder puff football, skiing (both snow and water), snowboarding

Wheel activities – inline roller skating, scooters, both upright and platform, roller blading, roller or ice skating at rinks and skateboarding

Wilderness activities – mountain climbing, rock climbing, spelunking (cave exploring), rappelling, wilderness survival class, orienteering and search and rescue class

Other Miscellaneous High Risk Activities:

Bonfires ·

Building houses, boats, cars ·

Model rocketry

·Glass blowing ·

Haunted houses ·

Car wash · Where students mix chemicals (except in an approved chemistry class) ·

After school open gym programs ·

Having students cook (except as part of home economics or vocational educational programs) or offering home-cooked foods ·

Wild west shows ·

Paintball ·

Running on or near public roads, or on wilderness trails ·

Fireworks ·

Using trampolines ·

Using firearms and explosives ·

Private parties ·

Unicycling/bicycling ·

Ropes courses · Bungee jumping ·

Free running ·

Mosh pits ·

Catapults ·

Snow tubing ·

Laser tag

If outside organizations wish to sponsor such high risk activities, protect the district from the liability involved by transferring the risk to a PTA, PTO or other outside group.

Ensure that any registration form, flyer or announcement includes a disclaimer stating that the school district is not sponsoring the activity and has no insurance coverage for such an activity. Require the outside group to have at least \$1 million limits of general liability insurance and the district be named as an additional insured by endorsement to the group's insurance policy.