



MEMORANDUM

July 10, 2017

TO: All Building Administrators, Athletic/Activity Directors and Office Managers

FROM: Jeff Lowell
District Athletics and Activities Director

SUBJECT: **Insurance Concerns Relating to School Events**

This memorandum provides guidance to schools as they consider possible involvement in field trip, end-of-the year, focus week, special project, or school-sponsored activities for students. We ask that all staff check with Yasmina Patterson at 425.456.4025 when considering activities that pose a risk to students, staff, or the District, if you are uncertain about allowable or insured activities, or activities not listed in this memorandum. In general, we have a good insurance experience history in both the property and liability areas over the past several years and aim to continue to manage risks well.

A list of activities considered high risk and not recommended by our insurers is included. **These events are either not covered by the District insurance, judged too dangerous to risk the premium increase likely to follow a major claim against the District, or are activities that, because of their risks, deemed inappropriate.**

When sponsoring a field trip, staff may not sponsor, support, approve, or carry out on District property any high-risk activity absent District authorization. On occasion, principals may desire to become a sponsoring agent for one of these events when significant third party insurance does exist. Refer such cases to Yasmina Patterson (425.456.4025). Yasmina will then refer the case to our insurance broker for review.

The District's insurance considers boating (including private or chartered boat or airplane rides) a high-risk activity for student trips. U.S. Commercial Passenger Carriers (such as Washington State Ferries) are required to carry proper insurance covering passengers, so are an allowed means of travel for District activities. If you want to charter travel on other vessels in the United States (for example, whale watching) the charter company must be able to include the District as an Additional Insured party on their indemnity insurance for limits of at least one million dollars per passenger and our insurance broker will need to be involved.

There are moderate-risk events beyond the attached high-risk list that school personnel must carefully monitored to make certain that attention is given to the safety of participants. Such events should receive prior approval only when the school administrator in charge is confident that the event includes adequate and trained supervision.

When an outside party or vendor is involved in any event of this moderate-risk type, school administrators should see that vendors carry their own third party bodily injury and property damage liability specifically covering their function/activity. Limits on this insurance should be at least \$1,000,000 and should be

underwritten with an insurance carrier whose Best rating is B+11 or better. The vendor should hold harmless the Bellevue School District and any other sponsoring groups, such as PTSA, that may be co-sponsors. List both the School District and other sponsoring groups, whenever possible as an additional named insured under the vendor's liability policy. Demonstrate written evidence of insurance at least ten days prior to the event in question. Refer any concerns regarding the adequacy of vendor insurance to Yasmina Patterson (425.456.4025).

It is also important to highlight a few key points regarding rules over school events. The following are important considerations as you work with your school staff and parent groups:

1. **No skiing** (downhill, snowboarding, or cross-country), except for that associated with the Bellevue Ski School, is allowed. If the PTSA wants to sponsor skiing trips independent from the school, that is their prerogative; however, you should make certain that the school staff does not become involved actively in that sponsorship. This latter restriction on staff involvement applies, of course, to any of the high-risk events prohibited in Bellevue schools.
2. **International travel** sometimes includes visits to locations involving higher health risks or may involve the use of vessels or other transportation means that may not meet the requirements discussed above. It can be exceedingly difficult to obtain clearance for such trips, so principals and others should weigh this caution before students or their families make any deposits or invest time and energy in planning.

Students who are not US citizens, including exchange students, must be advised to determine their immigration status before crossing an international border and to take appropriate documentation with them on the field trip. All other students should be advised to take appropriate identification.

Schools may not participate in construction or similar projects in foreign countries unless the sponsoring agency carries insurance to cover any claims by citizens of that country with regard to the activities or actions surrounding the construction project.

3. **Food vendors** can also be problematic; however, when they come on the school site, it is expected that they will show the same \$1,000,000 Comprehensive General Liability insurance coverage as outlined earlier and that their insurance policy will specifically cover their function/activity and include Products and Completed Operations insurance.
4. The **PTSA** units in the District have available to them, Comprehensive General Liability insurance. Each building principal should check with the unit leader in his/her building to make certain that this coverage is in force, as such insurance should be a condition of the PTSA sponsoring any events involving students on the school sites. Special riders on the PTSA policy may be required for certain enrichment experiences.
5. Principals and their staffs should be very careful about signing **rental or lease contracts** related to any planned activity, which commit the District to additional liability and/or require the purchase of additional insurance. The District's Business Office and insurance broker should review these commitments.

HIGH RISK ACTIVITIES identified by BSD and Insurance Carrier

- Aviation-related activities (hot air balloons; helicopters on school premises; rides on non-commercial, chartered aircraft; or similar aviation events not associated with regular scheduled commercial aircraft)
- Amusement Parks (see clarification below)
- *Big Time Wrestling, Powder Puff Tackle Football*, and other similar events involving student participants
- Bungee Jumping
- Boat and Plane Rides (or other water events other than regular commercial passenger vessels or carriers specifically approved by the District's insurance broker). In addition, kayaking, canoeing and rafting are considered high-risk activities.
- Catapult Shooting
- Climbing Walls (except District approved horizontal traversing walls)
- Donkey Basketball
- Dunk Tanks
- Fencing
- Hiking (except in tightly controlled areas and in the daytime only)
- Giant Inflatables/Bouncy Houses
- Go-Carts
- Mountain Biking
- Paint Ball
- Para-Sailing
- Red Rover
- Rock Climbing
- Roller Skating
- Ropes Challenge (low course is allowed)
- Saddle Animals (except for tightly controlled walk situations)
- Skiing (except for regular Bellevue Ski School) including sledding, and snow boarding
- Sky Diving/Hang Gliding
- Swimming and Water Activities
- Trampoline (except for those purchased by the District)
- Tug of War (check with Yasmina Patterson, ext. 4025, about important guidelines/procedures)
- Water Slides and Thrill Rides (Amusement Parks)
- White Water Rafting
- Zip-lines

Amusement Park clarification: For those trips where the educational component of the trip is at an amusement park, include the following additional documentation when submitting trip documentation for school board approval. Once submitted these trips will be considered on a case-by-case basis. Without the following documentation, the trip will not be considered. Additional documentation to add to the application for approval includes:

- All participants on the trip will be encouraged to purchase trip insurance. Include the trip insurance information provided to all trip participants for their consideration.
- The sponsor of the trip will work with the host to add the Bellevue School District as an additional insured to the amusement park's liability insurance policy. Include a copy of the additional insured documentation.
- Include a clear statement that trips to a theme park end before nightfall. If the trip cannot end prior to nightfall, include a request for an exception to this provision.
- Include a statement that all trip sponsors will ensure that all students and chaperones will follow park rules. This means following height/age/weight requirements for rides, games, etc.
- Include a statement that all trip sponsors will recommend that participants stay off roller coasters and spinning rides.