



## Tri-County Schools Insurance Group

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### **Risk Management Guidelines**

#### *Activities Excluded by Tri-County Schools Insurance Group*

1. Liability for damages arising out of the ownership or use of any **trampoline**.
2. Liability for damages arising out of the in-flight operations of **aircraft**.
3. Liability for damages arising out of the ownership, maintenance, operation, use of any **watercraft** owned, operated by or rented or loaned to a covered party.
4. Liability for damages arising out of the ownership, maintenance, operation or use of any motorized vehicle or watercraft while participating in any speed contest, or practice sessions.

#### *Higher Deductible Activities*

***Mandatory Prior Review and Approval by TCSIG Required. Please allow a minimum of 14 days advance notice for TCSIG to review. Proposed events requiring review should be sent via email to [Michael.bryant@wellsfargo.com](mailto:Michael.bryant@wellsfargo.com)***

1. Ownership or use an inflatable recreational device .
2. Design, fabrication or sale of any on-road or off-road motorized vehicles and related equipment (including bicycles).
3. Sale of fireworks.
4. Sports exhibitions involving animals (i.e. rodeos, donkey basketball, etc.)
5. Parade type activities that include transporting students in open vehicles or trailers (i.e. back of pick-up trucks).
6. Events involving direct sale or serving of alcohol.
7. Whitewater rafting.
8. Use of High ropes courses. MUST meet ACCT standards.
9. Personal pets at school sites except for animals in an approved class or program and certified guide or companion dogs pursuant to District policy.
10. Rock climbing. (Permanently installed rock walls OK).

**Please note: Failure to secure prior approval from TCSIG will result in the application of a \$50,000 deductible in the event of a claim.**

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## Pre-Approval Process Explanation

### 1. Ownership or use of bounce house.

Ownership or use of a bounce house will be subject to a \$50,000 deductible in all cases. Any other rented inflatable devices/activities **may** be approved subject to review, and a copy of the vendors certificate of insurance and additional insured endorsement in favor of the district. Minimum limits \$1,000,000

### 2. Design, fabrication or sale of any on-road or off-road motorized vehicles and related equipment (including bicycles).

This item is included to discourage districts from incurring the risks associated with manufacturers and designers of these types of products.

### 3. Sale of fireworks.

Sale of fireworks **may** be approved if the group selling the fireworks can obtain a certificate and additional insured endorsement from the supplier/manufacturer of the fireworks. Minimum limits \$1,000,000

### 4. Sports exhibitions involving animals (i.e. rodeos, donkey basketball, etc.)

Rodeos or donkey basketball activities directly sponsored by the district or one of it's auxiliary organizations will be subject to a \$50,000 deductible. Any other activities in this category will be reviewed.

### 5. Parade type activities that include transporting students in open vehicles or trailers (i.e. back of pick-up trucks).

We will be looking at where the parade is taking place. On site, on public streets. If students are on floats, how the float is set up guardrails, height, age of participants etc. adult drivers only, what kind of supervision during the event,

### 6. Events involving direct sale or serving of alcohol.

Direct sale or serving of alcohol will be subject to a \$50,000 deductible. An event with alcohol sold or served, **may** be approved, if the sale and service is done by some other entity (i.e. service club, the facility where the event is held, non-profit organization etc)

### 7. Whitewater rafting.

This activity will be subject to a \$50,000 deductible.

8. Use of High ropes courses. Must meet ACCT Standards.

The operator of the must follow the standards established by the Association for Challenge Course Technology in regards to course design, maintenance, inspection, and staff training and experience. Also operator must provide a certificate of insurance and an additional insured endorsement. Minimum limits \$1,000,000

9. Personal pets at school sites except for animals in an approved class or program and certified guide or companion dogs pursuant to District policy.

Each district should have a policy that addresses animals at school. An example of what would not be approved is show and tell type activities where students or employees bring their own dogs and cats to school.

10. Rock Climbing. (Permanently installed rock walls OK)

If this activity is an integral part of the curriculum it **may** be approved, subject to review, insurance and additional insured endorsement.