

# HIGH RISK ACTIVITIES TO AVOID

Field trips, outdoor education, and ASB functions can have valuable educational benefits. However, offsite situations expose students and staff to hazards not present in the usual school environment.

## Questions to Ask for Offsite Activities

When reviewing a proposed activity or program, consider the following:

1. Does the program or activity have educational value? Is it a part of the curriculum?
2. What facilities, activities, equipment, materials, and people (students and adults) will be involved?
3. Is the program or activity covered by existing insurance?
4. What kind of losses (injury and damage) can be expected?
5. Which loss control techniques can be used to control potential losses?

## Broad Coverage, but with Excluded Activities

The Risk Cooperative's liability coverage is broad, and protects the district for most school-sponsored activities. However, there are four important exclusions (when *no coverage* is offered):

- Air or flight activities - Airplane flying, hang gliding, helicopters, hot air ballooning, parachuting and skydiving.
- Motorized races and contests - Auto racing, demolition contests, soapbox and go-cart races, demolition contests, stunting and tractor pulls.
- Activities involving watercraft over 26 feet in length (However, this coverage can be added. Call the Risk Cooperative for more information.)
- White water rafting and jet skis - The use of any raft, tube, or other vessel used for navigating white water streams, and any jet skis or other similar motorized personal watercraft designed to carry two or fewer persons.

## High-Risk Activities To Avoid

Even though the following activities may be "covered," certain high-risk activities present an unwarranted exposure to loss for the school district. Discourage sponsoring risky recreational activities with little educational value. Weigh the risks against the benefits carefully when you consider an activity or program. Ask if the curriculum objective is worth the risk of injury and if there is a safer way to meet the educational objective.

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The Risk Cooperative encourages member districts to avoid the following activities:

- **Amusement Park Activities** - Amusement park/carnival rides, bungee jumping, dunk tanks, fairground activities, Ferris wheels, food eating contests, moonwalks, and gyroscopes.
- **Animal Activities** - Donkey basketball, horse riding, pack animal trips, saddle animals, snake handling, stray domestic animals (dogs, hamsters), birds, and uncaged wild animals.
- **Skating** - Inline roller skating, roller-blading, roller or ice skating at rinks, and skateboarding (that are not part of an approved P.E. class).
- **Water Activities** - Canoeing, kayaking, wind surfing, power boat racing, private swimming pools, swimming in lakes and rivers, scuba diving, watercraft activities (except for a ferryboat ride or if a properly insured commercial passenger boat is used), water skiing, water slides, and water parks.
- **Wilderness Activities** - Mountain climbing, spelunking (cave exploring), rappelling, wilderness survival, and search and rescue class.

#### **Other Miscellaneous Activities to Avoid**

- After school open gym
- Bonfires
- Building houses, boats, cars (except as part of a vocational education program)
- Building or firing rockets
- Bungee jumping
- Car washes where students use chemicals, or any activity where students mix chemicals
- Firearms of any type
- Glass blowing
- Haunted houses
- Home-cooked foods or student-cooked food (except as part of home economics or vocational education programs)
- Mosh pits
- Paintball or laser tag
- Private parties
- Running on or near the road, or on wilderness trails
- Shooting off firecrackers
- Trampolines
- Wild west shows

If the school still wants to participate in any of the above listed activities, please call the Risk Cooperative to discuss how to help ensure student safety and help protect the district from financial loss.

**CERTAIN HIGH-RISK ACTIVITIES PRESENT  
AN UNWARRANTED EXPOSURE TO LOSS  
FOR THE DISTRICT**