

EXCLUDED and HIGH-RISK ACTIVITIES

Occasionally, schools sponsor activities that may require additional insurance coverage, hold harmless agreements, certificates of Insurance with an additional insured endorsement, or other special arrangements. Schools must strictly adhere to District guidelines and/or other special arrangements for these types of activities and events.

Under no circumstances should any school site administrator or staff sign a contract, a hold harmless agreement, or a limitation of liability agreement with a vendor or provider or agree in any way that the District will be held responsible for liability. All contracts and agreements must be submitted to the District Superintendent's office for review and approval.

If using an outside vendor, contact District Risk Management to see if a Certificate of Insurance with an additional insured endorsement (School District and CSRM-JPA), and/or a hold harmless agreement is required.

*High Risk Activities:

The activities listed below are not listed as excluded in the MOC. However, these activities can be associated with <u>significant risk and can be dangerous and jeopardize the safety</u> <u>of District students and employees.</u> This list is not all-inclusive—please check with your CSRM Risk Management Consultant for direction concerning these and similar activities that are not listed below:

EXCLUDED ACTIVITIES:

- Rock climbing; Climbing walls; Rock climbing/walls; Climbing walls and ropes/challenge courses
- Dunk tanks/ flush tanks
- *Rebounding devices*¹ (e.g., bounce houses, trampoline, mini-trampoline, *Bungee jumping/bungee runs, Velcro walls,* inflatable action courses*)
- Watercraft
- Aircraft Operations (exclusion does not apply to Unmanned Aerial Vehicle (UAV aka "Drones"); see Liability MOC for additional items and specific UAV-related exclusions).

*HIGH RISK ACTIVITIES: (To include but not limited to)

- Adopt-A-Highway clubs
- Aircraft landings (e.g., third-party helicopters)
- Animal acts and shows
- Animal petting zoos
- Animal riding, including equestrian competition
- Animals nonperforming
- Animals saddle



- Animals in classrooms
- Any athletic or sports participants
- Any form of diving into water from other than a diving board or diving platform, or at any place or from any structure where diving is prohibited, and reasonable warning thereof has been given.
- Archery
- Automobile, truck, motorcycle, motor bike, or go cart racing
- Ax Throwing (e.g., Tomahawk)
- Bicycle motocross
- Bicycle racing or jumping
- Bicycling events
- Boat ride events
- Boat shows
- Body contact sports
- Camps enrichment & science
- Car wash fund raisers
- Carnivals (without powered rides and/or amusement vendors)
- Carnivals with mechanical devices
- Chartered services (limousines or for hire vehicles with up to 9 passengers)
- Cheerleading exhibitions
- Circuses
- Craft fairs and swap meets
- Darts/dart games
- Donkey baseball/basketball
- Firework sales
- Fireworks
- Gun and knife shows
- Haunted houses
- Hayrides
- Indoor Sky Diving (e.g., iFly)
- Indoor Go-Karting
- Kayaking
- Laser Tag
- Marathons
- Mechanical amusement devices
- Mechanical bulls
- Motorized sporting events
- Motorized vehicle racing
- Mountain bicycling
- Obstacle course



- Off-road motorcycling or four-wheel driving
- Overnight camping
- Pistol and rifle shooting
- Playgrounds (non-compliant)
- Pyrotechnics
- Rocketeering
- Rodeo or roping events
- Segway/Hoover Boards or similar personal transporters
- Self-contained underwater breathing apparatus (SCUBA) diving
- Skateboarding
- Skating on campus including "Heelys" or similar shoes, in-line skating (roller blading), roller skating, and scooters
- Skiing events
- Skim boarding
- Sky diving
- Slam dancing
- Sport clubs (competitive team)
- Surfing
- Swimming pool parties, Pool parties at private homes, private clubs, etc.
- Ten (or more) passenger vehicles rented or leased for transporting students
- Tree climbing
- Tree rope swinging
- Tug-of-war
- Underwater activities including deep sea diving and snorkeling
- Underwater swimming, except when lifeguards are provided, and reasonable warning thereof has been given
- Use of open flames including bonfires and magic shows with flames
- Walk-a-thon/jog-a-thon (off campus)
- Water contact activities, in places where, or at a time when, lifeguards are not provided and reasonable warning thereof has been given, or the injured party should reasonably have known that there was no lifeguard provided at the time
- Water events.
- Waterskiing
- White water rafting
- Windsurfing



- 1. Does not pertain to equipment while being used as part of individualized education programs (IEP) or in specific conditions outlined in the Liability MOC.
- 2. Designed for active physical play, jumping, and movement. Typically enclosed with inflatable walls and floors to provide a soft, bouncy surface. Participants physically engage by bouncing, running, sliding, or navigating obstacles

A **rebounding device** in the context of **bounce houses** refers to any inflatable structure designed to provide a **spring-like or bouncing effect** when users jump or move on it. It utilizes **air pressure and flexible materials** (such as reinforced vinyl or PVC) to create a surface that absorbs impact and propels users upward.

*Inflatable Action Courses – Obstacle courses with bouncing elements incorporated.

Special Events Insurance:

A District may choose to sponsor a wide variety of special events or allow them to be held on their property. For each event not sponsored by the entity, an agreement should be issued to a legitimate sponsoring organization that contains a hold harmless and a requirement for general liability insurance naming the entity as an additional insured.

For events/activities that are excluded by the CSRM Memorandum of Coverage (MOC), but the District has determined that they would like to proceed with the event/activity, CSRM recommends that the District purchase special events insurance to procure the appropriate coverage for the event/activity. It is important to note that special event insurance costs vary from \$50-\$2,500 for insurance coverage (paid for by the district/campus). The following event insurance website is an example of an organization where special event insurance can be purchased: www.specialeventinsurance.com.