



Risk Management Guidelines for School Sponsored Events & Activities

The following guidelines are provided for planning school sponsored events & activities as recommended by North Coast Schools Insurance Group (NCSIG). NCSIG requires that these guidelines are referenced and abided by when planning school sponsored activities, events, and field trips.

If a specific event is not listed, please contact your District Office for guidance, review, and approval. While not exhaustive, this document provides an overview of risk related best practices.

Various forms appropriate for different activities can be found on our [website](#), and will be referred to throughout this document.

Certain activities will have **conditions** outlined as a requirement that must be met. The conditions are notated as a number after each applicable activity [e.g. swim party (5)], and the key can be found on page 6.

Activities indicated with * need to comply with State and Federal rules and regulations regarding **competitive food sales** and **food handling safety guidelines**.

Activities indicated with ** require an outside person/entity to provide proof of insurance and a separate endorsement naming the District, its Board Members, Officers and Employees as the Certificate Holder and Additional Insured.

Please Note:

All contractual arrangements should be reviewed very carefully by administration. Only the District's designated signatory is authorized to enter into contracts and agreements on behalf of the District.

Low Hazard Activity – Green Light

Approved activities and events:

- Arts & Crafts Activities
- Bake Sales*
- Balloon Artist
- Ball Toss Through Target
- Bean Bag Toss
- Bike Displays
- Book Fair
- Calendar Sales
- Car Wash
- Carnivals ***WITHOUT*** Powered Rides and Amusement Vendors
 - Refer to Yellow Light List ** possibly (3)
- Community Forums/Town Halls
- Cookbook Sales
- Costume Carnival
- DJs/Karaoke** possibly (3)
- Dances** possibly (3)
- Egg Toss
- Face Painting
- Fashion Shows ** possibly (3)
- Fish Ping Pong
- Food Sales*
- Food Trucks** (2) (3)
- Fortune-Telling
- Gift Wrap Sales
- Gift Wrapping
- Greeting Card Sales
- Hobby Shows
- Ice Cream Socials*
- I.D. Bracelets
- Jail Auctions
- Line Dancing (1)
- Magazine Sales
- Magic Shows** possibly (3)
- Math Fair
- Mouse Trap Maze (no launching devices) ** possibly (3)
- Movie Night
- NERF Bow and Arrow (1)
- Performing Arts
- Pencil Sales
- Picnic-type Games (e.g. sack race, ground level obstacle course)
- Plant Boutiques

- Popcorn Sales*
- Reading Night
- Ring Toss
- Rummage Sales/White Elephant Sales/Flea Market
- Sale of Logo Items
- Scarecrow Competition
- School Play
- Science Fair
- Snack Food Sales*
- Snow Day** possibly (3)
- Spelling Bee
- Sponge Toss (using goggles)
- Storytellers/Performers** possibly (3)
- T-Shirt/Sweatshirt/Jacket Sales
- Talent Shows
- Water Balloon Toss
- Water Bottle Sale
- Yearbook Sales

Medium Hazard Activity – Yellow Light

Occasionally, school sites want to sponsor activities which may require additional insurance coverage, waivers of liability, certificates of insurance or other special arrangements. Groups must strictly adhere to these guidelines. All conditions must be met before proceeding with any of the activities listed below.

Restricted Activities and Events:

- Aerobics (1)
- Athletic Events (1) (3) (4)
- Animals, display or petting zoo (1) (2)**
- Bike Rodeo (1)
- Cake Walk*
- Camps – Outdoor Enrichment and Science (1) (2) (3) (7)
- Carnivals with Powered Rides and Amusement Vendors (1) (2) (3) (7)**
- Charter Services, Limousine Services, Any For-Hire Transportation (2) (3) (7)**
- Climbing Walls (1) (2) (7)
- Craft Fairs/Holiday Boutiques/Swap Meets (2) (3)
- Drill Team (1)
- Field Trips (8) – if questions, then (3)
- Hypnotist (2)
- Jog-A-Thon/Leg-A-Thon/Walk-A-Thon (1) (4)
- Interactive Games (1) (2) (7)
- Inflatables (1)(2)(3)(7)**
 - Refer to Red Light List
- Laser Tag (1)(2)(4)
- Litter Cleanups (1) (6)
- Snack Food Concessionaire* – Hired (2) (3) (7)
- Space Ball (2)
- Swim Party (1) (5) **

High Hazard Activity – Red Light

NCSIG has adopted policies regarding permissible activities in order to minimize the risk for our members and limit the pool's collective exposure to liability. It is the policy of the NCSIG to prohibit certain activities due to their danger for the safety of district staff and students. Should a member district engage in a high hazard activity and a claim arises, the district will be subject to the full member retained limit (\$25,000) within NCSIG's self-insured retention layer.

The following activities and events are considered high risk:

- Animal Rides
- Babysitting/Childcare
- Bungee Jumping
- Darts/Dart Games
- Donkey Baseball/Basketball
- Dunk Tanks (staff only)
- Fireworks/Pyrotechnics
- Firework Sales
- Fire-Breathing Performers
- Horseback Riding
- Hot Air Balloons/Balloon Rides
- Human Cannon Balls
- Inflatables (over 3')
- Kayaking/Canoeing
- Mechanical Bulls
- Monster Trucks
- Outdoor climbing (over 8')
- Open Ocean Activities
- Paint Ball Guns
- River Rafting
- Ropes Courses
- Skateboarding
- Skydiving
- Trampolines
- Water Slides
- Ziplining

CONDITIONS

1. Obtain a signed Acknowledgment & Assumption of Potential Risk Form ([English](#) and [Spanish](#)) from each student's parent or guardian.
2. Obtain a Certificate of Insurance and a separate endorsement naming District as an additional insured on the policy. The vendor/concessionaire/service provider must also sign the Hold Harmless Agreement.
3. Contact the District Office with details of the event and to obtain insurance requirements and contract needs.
4. Parents and teachers may participate but must sign an [Acknowledgement & Assumption of Potential Risk Form](#). The general public may not participate.
5. Certified lifeguard required for all swimming events.
6. Adequate supervision must be provided. Reflective vest and rubber gloves must be used. Clean-up must not be done on freeways.
7. If you are required to sign a contract by a vendor/concessionaire/service provider, you must FAX contract to the District Office. ***Only a District approved signatory is authorized to sign contracts and agreements.***
8. Field Trip/Excursion Waiver and Medical Authorization ([English](#) and [Spanish](#))