

Central Region School Insurance Group

SCHOOL ACTIVITIES

Risk Levels, Minimum Liability Needed & Exclusions

Following is a list of activities which may be conducted by user groups at school facilities. The activities have been grouped into three categories based upon their relative level of risk. Since some of these activities may be modified in such a way to move them into a higher or lower risk category, it is very important to touch base with CRSIG to clarify an accurate scope of the activity and the exposure created for the district. Please do not hesitate to give us a call to discuss proposed activities.

In classifying these activities, consideration was given to the type and nature of injuries which could be caused as well as the potential for multiple claimants sustaining injuries from a single activity occurrence.

LOW RISK (Recommended minimum liability limits, \$500,000 per occurrence)

- Lectures, Seminars and Meetings
- Bridge Clubs
- Bingo Games
- Bake and Candy Sales
- Movies
- Auctions
- Garage Sales
- Auto Shows
- Car Washes

MEDIUM RISK (Recommended minimum liability limits, \$1,000,000 per occurrence)

- Carnivals, without mechanical rides
- Baseball, Softball, Basketball, Volleyball, Soccer games
- Animal Rides
- Petting Zoos
- Family Counseling Services
- Breakfast, Luncheons, Brunches, Dinners
- Rollerskating, Rollerblading
- Bicycle and skateboard events, involving acrobatics, stunts and/or contests
- Dances

HIGH RISK (Recommended minimum liability limits, \$5,000,000 per occurrence)

- Carnivals, with mechanical rides
- Jump Houses
- Football Games
- Martial Arts contests and demonstrations
- Circus

EXCLUSIONS (No coverage available under the district's policy)

- Ownership or operation, maintenance or use of any aircraft or aviation activities
- Loaned property of others
- Personal property of others
- Use, sale, distribution of any explosives, fireworks or pyrotechnic devices
- Rodeo Activities
- Trampolines, except for small rebound devices