



Response/Action Required

March 11, 2016

To: All Principals and Assistant Principals
From: Joyce Stewart
Jennifer Farmer, Director of Business Services
Regarding: Field Trips Requiring Overnight Accommodations

From a risk management perspective, the use of private housing in lieu of hotel rooms for student excursions is strongly discourage. We have solicited information from the Washington Schools Risk Management Pool and have the following reasons why we have reached this recommendation:

- WSRMP indicates that residential homeowner policies typically have an exclusion against this type of commercial use of a property. Accordingly, if the homeowner had such an exclusion, they would have no insurance coverage in the event of an incident.
- If a student was injured and the District was named in an action, WSRMP would subrogate the claim against the homeowner.
- Hotel properties are maintained in accordance with state and federal regulations, are inspected, and are insured for their purpose. A private home may have safety and security risks that could put our students in harm's way.
- If the students or accompanying staff damaged the private home, WSRMP would be in charge of any claim made. Given a home may have fixtures and personal items that are of higher or sentimental value, which is not particularly an issue in a hotel, this type of claim could be quite messy.
- We also followed up with another school district to determine if our thinking on this issue resonated with them. Lake Washington disallows this practice under all but limited circumstances through District procedure: *"Housing of students in private homes will be approved only if organized and sponsored by a host organization. Specifics regarding address, phone numbers, names and proposed housing units must be carefully understood and communicated to students and parents. In all instances, prior notification and arrangements must be sent to parents, including information regarding transportation arrangements between private homes and activity locations."*

In summary, we feel that the District should support the students in their endeavors uniformly, by the utilization of hotel accommodations when traveling.

Approved for Distribution:


Joyce Stewart