

SECTION 7.01 – INSURANCE COVERAGE

Contact: Risk & Compliance Services @ Extension 4153

A. **Overview**

The district is self-insured for property and liability insurance through the Washington Schools Risk Management Pool (WSRMP), which is a cooperative pool of more than 70 school districts. The agreement provides a broad range of insurance coverage; however, there are certain exclusions as well as high risk activities that are discouraged unless there is a defined educational benefit. The district recognizes the value of allowing certain high risk activities to occur. This section provides an overview of which high risk activities are both allowed and disallowed.

B. **Reference**

[RCW 28A.400.350](#) – Liability, life, health, health care, accident, disability, and salary insurance authorized -- When required -- Premiums

[WAC 292-110-010](#) – Use of State Resources

[Policy/Procedure 2320](#) – [Field Trips](#)

[Policy 6535](#)– Student Insurance

WSRMP – Loss Control Bulletin #25c – July 2009 – High Risk Activities

C. **No Student Medical Insurance Coverage**

State law prohibits the use of public funds to provide a benefit, such as personal injury/medical insurance, for our students. Accordingly, students are not insured by the district for medical costs associated with an injury. (This is also true for our general public and our volunteers when they are in our facilities.)

This stresses the importance of reminding parents/guardians that if they do not have medical insurance for their student, they should consider the plans offered through the district when their student participates in our athletic programs or for activities/field trips where injuries may occur. Application forms are available at each school site as well as through our athletics department.

D. **Employee Injuries**

Employee injuries are covered through a separate cooperative pool, Puget Sound Workers' Compensation Trust, to provide coverage as required by the State Department of Labor and Industries. Contact the benefit representatives in human resources for assistance @ 425-385-4100.

E. Activities Prohibited Due to Excluded Liability Coverage

There are four important exclusions to our broad coverage where the district has **no coverage** for liability/negligence associated with personal injury, bodily injury or property damage arising out of the manufacture, ownership, maintenance, operation, use, loading or unloading of:

- Any owned or non-owned aircraft, whether or not operated by the district. When traveling on established commercial carriers, the district has negligible, if any, liability for equipment, condition or operation of the aircraft. While the district can sponsor field trips that utilize commercial carriers with relatively no risk, it is important to notify the parents or guardians that they can purchase flight insurance through the carrier.
- Any owned or non-owned motorized automobile while engaged in racing, speed or demolition contests or in any stunt activity, or in the practice or preparation for any such contest or activity. (This exclusion does not apply to electric-powered endurance activities.)
- Any owned or non-owned motorized or non-motorized watercraft over twenty-six-feet in length except:
 - Washington State Ferries and the Clipper Line.
 - Non-owned watercraft (e.g. Argosy cruises, whale watching tours) with prior approval by Risk & Compliance Services. The commercial company must be insured with marine liability insurance with a minimum of \$1,000,000 Protection and Indemnity. The owner/operator must provide a captain, operator or crew not employed by the district (no district employees or volunteer crews are allowed). Please submit a [Commercial Watercraft Use Reporting Form](#) to General Counsel with a copy of the company's liability insurance for prior approval.
- Any raft, tube, or other vessel used or designed for navigating white water streams or rivers; any jet ski, wet bike or other similar motorized personal watercraft.

Please note:

- While this coverage suggests that a motorized boat that is under twenty-six feet and larger than a wet bike is covered, such use is strictly prohibited by the district.
- The High Risk Matrix below allows that under certain circumstances an activity, such as learning how to row a canoe, may be allowed through the field trip process at an established camp. In this situation, we would rely heavily on the camp's insurance for their equipment, instruction and supervision. We would, however, have WSRMP coverage for liability provided the canoe was less than 26 feet in length and not being used in white water or on any moving river or stream.

F. High Risk Activities Matrix

The matrix on the following page defines which high risk activities will be permissible and under what conditions. Contact athletics for specific PE activities and guidelines. Any exception to this matrix must have prior approval as coordinated through a regional superintendent.

HIGH RISK ACTIVITIES MATRIX

Activity	No	Yes - Conditions
Climbing and Bouncing		
Climbing Walls as a part of an instructional program at an established camp with proper liability insurance (Camp Killoqua, Cedar Springs, etc.)		Yes - Through field trip approval
District Owned Traverse Climbing Walls		Yes - Per district guidelines
District Owned Vertical Climbing Walls	No	
Dunk Tanks by PTA (Not approved for ASB or a School Field Day) or PTA Carnival (No Use of Building Funds)		Yes - No students allowed in the dunk tank
Inflatable or Bounce House/Activities (Except PTA sponsored with proper liability insurance)	No	
Portable Vertical Climbing Walls brought to schools (District or PTA)	No	
Trampolines	No	
Amusement/Water Parks/Beaches/Boats/Motorized Vehicles		
Amusement Parks (Major parks - Disneyland, Disney World, Fun Forest, Universal Studios, Sea World)		Yes - Through field trip approval
Beaches (private or public) with calm water where supervised students wade (No deeper than the knee and no swimming)		Yes - Through field trip approval
Go Carts, Bumper Cars, Bumper Boats (Motorized Activities)	No	
Kayaks or Canoes as a part of an instructional program (NOT on fast moving water) at an established camp with proper liability insurance (i.e. Camp Killoqua)		Yes - Through field trip approval
Kayaks or Canoes (renting) from a private commercial enterprise for unsupervised use (Local City (Silver Lake), Port or Cruise Ship)	No	
Other Rides/Attractions where equipment is brought in for the event (Evergreen State Fair, Puyallup Fair, etc.)	No	
Rivers (fast moving) where students do not enter the water and stay a safe distance away		Yes - Through field trip approval
Swimming in a commercial pool with insurance, lifeguards and proper safeguards (This does not refer to District swim teams)		Yes - Through field trip approval
Swimming in a private pool	No	
Swimming in lakes, rivers or other open waters	No	
Water Parks (Commercial)(high school and middle school only with proper liability insurance and hold harmless)		Yes - Prior approval required
Other Activities		
Archery for PE or after school activity (K-8)	No	
Archery for PE curriculum (high school only)		Yes - Prior approval required
Archery at an established camp with proper liability insurance		Yes - Through field trip approval
Biking events on paved surfaces with proper safeguards (supervision, helmet, good equipment, etc.)		Yes - Through field trip approval
Biking on trails (Mountain biking)	No	
Bon Fires at high school with prior Deputy or Regional Superintendent approval (Fire permits, and proper safeguards)		Yes - Prior approval required
Bungee jumping (District or camp/commercial facility)	No	
Climbing ropes in district facilities	No	
Dodge Ball as PE Activity (Curriculum)	No	
Dodge Ball as Voluntary PE Activity/Club Activity	No	
Hikes and nature walks (moderate)		Yes - Through field trip approval
Horseback Riding	No	
Ice/roller skating at an established commercial business with proper liability insurance (Xfinity Arena, Skate Deck, etc.)		Yes - Through field trip approval
Indoor sky diving activities	No	
Laser Tag	No	
Paintball (District or camp/commercial facility)	No	
Powder Puff Football	No	
Recess activities/model rocketry/cooking /etc. should be coordinated with Athletics and/or Deputy or Regional Superintendent		Yes - Through risk management approval
Rock/mountain climbing, cave exploring, rappelling, wilderness survival	No	
Rope courses (low level) at schools or camp facilities		Yes - No high rope courses
Skiing (District Sponsored, Snow and Water)	No	
Zip Lining	No	