

Activity Policy

Schools Insurance Group (SIG) is a self-insured risk pooling program formed by and tailored specifically for schools. As a member of this self-insured program, each member has a responsibility to identify and manage risk associated with school activities and events. Each event brings with it a unique set of risks and exposures. It is SRIMG's goal to support members in organizing and hosting safe activities and events for the enjoyment of students, staff, and the member's school community.

An activities matrix (Appendix A to this policy) has been developed to provide guidelines to assist SRIMG members in identifying safe and appropriate activities and events to host, as well as providing guidelines for safety and risk management protocol

Due to the risk associated with some activities and events, SRIMG will not provide coverage. Those events considered "red" in the activities matrix and are outlined below:

Activities Excluded by School Risk and Insurance Management Group (SRIMG)

1. Liability for damages arising out of the ownership or use of any **trampoline**.
2. Liability for damages arising out of the in-flight operations of **aircraft**.
3. Liability for damages arising out of the ownership, maintenance, operation, use of any **watercraft** owned, operated by or rented or loaned to a covered party.
4. Liability for damages arising out of the ownership, maintenance, operation or use of any motorized vehicle or watercraft while participating in any speed contest, or practice sessions.

There may be additional activities not indicated on the matrix that carry a level of risk that is not appropriate for SIG to cover, or for members to undertake. In these instances, SIG will work with Members to explore alternatives that are carry less risk. Members are advised to avoid "red" activities designated as carrying higher levels of risk.

The High Hazard classification of activities carries a higher level of risk but may be hosted by SRIMG members upon prior approval by SRIMG. These activities are designed as "orange" activities and are indicated as such on the activities matrix (Appendix A). There is an application process to obtain approval, and additional documentation will be required.

(Adopted: 10/03/12; Revised: 04/23/14, 4/27/16, 4/6/2022)

Members are requested to submit at least two weeks in advance of the activity or event all documentation required in order for SRIMG to approve.

Other activities and events with enhanced levels of risk are designed as **“YELLOW”** activities. This level of activity requires consultation with SRIMG staff to determine safe protocol and proactive risk management. These **“YELLOW”** activities are indicated in the activities matrix (Appendix A)

Remaining activities and events are designated as **“GREEN”**, and are generally acceptable for members to organize as special events or fundraising efforts. Examples of **“GREEN”** activities are indicated in the activities matrix (Appendix A).

Included in the Activities Matrix are conditions intended to support members in managing the risk associated with specific activities. These conditions are listed at the top of the matrix, and an “X” indicates whether a condition applies to an activity. An explanation of the conditions can be found in the Activities and Events Overview.

SRIMG understands it is impossible to identify every activity that may be organized or hosted by SRIMG members or their affiliated organizations with coverage through the SRIMG Auxiliary Organization Coverage Program*. In the event an activity is not listed in the activities matrix, consultation with SRIMG is required to determine levels of risk and proactive risk management protocol.

Higher Deductible Activities

Undertaking high risk activities will also trigger higher deductibles in the event there is damage or loss resulting from the event. These higher deductibles align with the colored tiers in the activities matrix (Appendix A) as follows:

“RED” activities: Activities in this category are not covered through SIG’s program. Alternate coverage should be purchased if members would like to host or organize activities that carry this extreme level of risk to protect against the high probability of accidents and/or injuries that may occur.

“ORANGE” activities: Member Deductibles are revised as follows:

- 1) With SRIMG approval – Double (2 times) a member’s general liability deductible;
- OR
- 2) Without SRIMG approval - \$100,000 deductible

In addition, a safety meeting is required prior to the event to establish authority and contacts, discuss safety protocol, and communicate what to do in the event of an accident or injury