



MINIMUM GUIDELINES FOR FIELD TRIPS INVOLVING WATERCRAFT

Table of Contents

Scope.....	1
Coverage	1
Definitions.....	2
General Risk Management.....	3
Requirements Specific to Common Carriers	4
Requirements Specific to Charter Boats	4
Requirements Specific to Private Boats.....	5
Requirements Specific to Sport Clubs	6
Requirements Specific to Personal Water Craft	6

1. Scope

- a. These Minimum Guidelines apply to any and all field trips and activities in which students travel or participate in activities on open water.

2. Coverage

- a. **ALL** Field Trips Involving Watercraft will be subject to a \$5,000.00 per participant deductible, conditional maximum \$50,000.00 per trip for all Field Trips involving watercraft.
- b. For open water Field Trips involving watercraft, the following are minimum guidelines that should be used by a District to keep its (and the VCSSFA's) liability exposure to a minimum. If a District does not use the following guidelines and a claim does occur on an open water Field Trip, the VCSSFA reserves the right to have the District or additional covered party responsible for a deductible of up to \$50,000.
- c. Minimum deductible for use of private boats and powered personal watercraft is \$50,000.

- d. Non-compliant sport clubs and powered personal watercraft may have a deductible up to \$350,000.

3. Definitions

a. Charter Boat:

- 1) The rental of an entire boat as opposed to individual seats (i.e., purchasing a ticket through a common carrier).
- 2) Examples:
 - a) Island Packers
 - b) Marine Floating Lab

b. Common Carrier:

- 1) An individual or business that advertises to the public that it is available for hire to transport people or property in exchange for a fee. (i.e., purchasing a ticket for a seat on a boat)
- 2) Examples:
 - a) Passage to Catalina Island,
 - b) River and harbor cruise(s).

c. Open Water:

- 1) Large, outdoor bodies of water such as oceans, seas, gulfs, sounds, bays, inlets, coves, fjords, lagoons, reservoirs, lakes, ponds, rivers, canals, aqueducts, streams, creeks, brooks

d. Personal Water Craft:

- 1) Any boat or water conveyance less than 13 feet in length.
- 2) Examples:
 - a) Canoes,
 - b) Kayaks,
 - c) Row boats or sail boats
 - d) Surf boards

e. Powered Personal Water Craft:

- 1) Any boat or water conveyance less than 13 feet in length that is powered by a motor.
- 2) Coverage note: If a District uses a powered personal water craft and a claim does occur on an open water Field Trip, the VCSSFA reserves the right to have the

District or additional covered party responsible for a deductible of up to \$350,000. Please refer to Section 8.

- 3) Examples include, but are not limited to:
 - a) Kawasaki jet ski products,
 - b) Sea Doo products,
 - c) Yamaha Waverunner products.
- f. Private Boats:
 - 1) Any boat or water conveyance longer than 13 feet in length, owned by an individual, such as a teacher, parent, or other volunteer.
 - 2) Coverage note: If a District uses a private boat and a claim does occur on an open water Field Trip, the VCSSFA reserves the right to have the District or additional covered party responsible for a deductible of \$50,000. Please refer to Section 6.
 - 3) Examples:
 - a) Motor boats, including yachts,
 - b) Sail boats.
4. General Risk Management
 - a. Supervision
 - 1) Adequate supervision is to be provided on all school-sponsored trips and there is to be an appropriate ratio of adults to students present on the trip.
 - 2) If the trip involves water activities, this ratio shall be revised as necessary.
 - 3) Assign students to a specific adult.
 - 4) Ensure that adult supervision know:
 - a) They are on a trip to help supervise children;
 - b) They will be responsible for the children assigned to them (i.e. stop horse-play; ensure each child assigned to him/her is accounted for at periodic, set intervals/stops; be aware of assigned child's conditions, i.e. is he/she getting ill, sunburned, etc., and take appropriate remedial steps)
 - c) Review going up any ladder – both hands should be free of items (concept of “one hand for the ship, one hand for yourself”
 - d) Ensure children do not throw trash around on boat, in water, or on land

- 5) Pre-trip meeting
 - a) Adult supervisors should meet with a member of the crew just prior to the trip, to review procedures, safety items, and/or directions to ensure a safe, fun, and educational trip is enjoyed by all.
- b. Required Forms
 - 1) All participants
 - a) Field Trip Authorization and Medical Treatment Authorization, with dates of all off-site activities, sent home to be signed by the athlete's parent or guardian. (SFA 2010, SFA 2010S).
 - 2) Sport Clubs and users of Personal Water Craft
 - a) Voluntary Sports/Athletic Event or Activity Informed Consent and Liability Release Acknowledgment and Assumption of Potential Risk form sent home to be signed by the athlete and the athlete's parent or guardian.
 - 3) Users of Personal Water Craft
 - a) Swimmer Ability Form (SFA 2210)
- c. Weather Conditions
 - 1) Review weather conditions and information prior to the trip or activity.
 - a) Be aware of any warning, and evaluate the warning and the trip or activity.
 - 2) Useful telephone numbers and websites:
 - a) National Oceanic and Atmospheric Administration
 - 805-988-6610
 - www.noaa.gov
 - b) Ventura County Harbor Department
 - 805-382-3001
 - <http://www.ventura.org/harbor-department>
 - 3) Thunderstorms
 - a) Upon seeing lightning or hearing thunder, immediately go to land, and move all students and staff indoors.
 - b) Refer to Thunderstorms Information Sheet
 - <http://www.vcssfa.org/RiskControl/InformationSheets.aspx>

5. Requirements Specific to Common Carriers

- a. Verify the carrier has a current business license.

6. Requirements Specific to Charter Boats

- a. Verify the charter company has a current business license.
- b. Insurance requirements:
 - 1) General Liability: \$5,000,000 per occurrence, \$5,000,000 aggregate.
 - 2) Policy endorsed to name the district as additional insured.
- c. Insist that emergency procedures and drills are reviewed by boat personnel with the field trip adults and participants.
- d. Verify that there are an adequate number of personal floatation devices available for both adults and students (i.e. there are special life vests for individuals weighing under 90 pounds).

7. Requirements Specific to Private Boats

- a. Activities involving private boats can be associated with significant risk and can be dangerous and jeopardize the safety of students. These activities will have a \$50,000 deductible for the school district.
- b. Verify that the vessel has a current Coast Guard Certificate. This Certificate must be available for public inspection and should be in a protected (glass) enclosure. Some of the specific (and important) information on the Certificate would include:
 - 1) Area in which the vessel is certified to operate,
 - 2) Maximum capacity (i.e. Number of People),
 - 3) Specify the number and types of crew required to be on board,
 - 4) Specify the number (and type) of personal floatation devices that must be available.
- c. Verify that the Captain of the Vessel has a current and valid license for the type and size of boat being used.
- d. Insurance Requirements:
 - 1) General Liability: \$1,000,000 per occurrence, \$2,000,000 aggregate.
 - 2) Policy endorsed to name the district as additional insured.
- e. Insist that emergency procedures and drills are reviewed by boat personnel with the field trip adults and participants

- f. Verify that there are an adequate number of personal floatation devices available for both adults and students (i.e. there are special life vests for individuals weighing under 90 pounds).
8. Requirements Specific to Club Sports
 - a. Coverage note: If a District participates in a club sport that involves open water, and a claim does occur, there will be a \$5,000 deductible if insurance is purchased from the league or association, but a \$350,000 deductible (SIR) if insurance is not purchased from the league or association.
 - b. Refer to the following documents:
 - 1) Competitive Sports and Sport Clubs Self-Insurance Program
 - a) <http://www.vcssfa.org/RiskControl/MinimumGuidelinesforActivitieswDeductibles.aspx>
 - 2) Best Practices for Safety in Competitive Team Sports and Sports Clubs
 - a) <http://www.vcssfa.org/RiskControl/BestPractices/tabid/2068/Default.aspx>
 - c. Enroll in an appropriate league or association.
 - d. Participation in Competitive Team Sport Clubs that compete on open water will be limited to high schools and middle/intermediate/junior high schools only.
 9. Requirements Specific to Personal Water Craft
 - a. Activities involving powered personal watercraft can be associated with significant risk and can be dangerous and jeopardize the safety of students. These activities will have a \$5,000 deductible if insurance is purchased from the league or federation, \$350,000 (SIR) if insurance is not purchased.
 - b. Insurance requirements for privately-owned powered personal watercraft
\$500,000.00 combined single limit, or
\$250,000.00 per person / \$500,000.00 per accident
 - c. Personal watercraft are to be used in enclosed areas, such as harbors and lakes.
 - 1) Exception: competitive sailing and surf clubs enrolled in a league.
 - d. All participants must be capable of swimming 100 continuous yards in a strong manner using more than one stroke, as indicated on the Swimmer Ability Form.
 - 1) Refer to Section 3, General, Paragraph b, Required Forms.
 - e. All participants are to wear a properly fitted personal floatation device while in a personal water craft.

- 1) Exception: surf clubs
- f. Surfing should be in locations protected by certified lifeguards.
- 1) County or state beach lifeguards.
 - 2) School staff or volunteer, over the age of 21, certified as a lifeguard.
 - 3) Coverage reminder: If a surf club practices without a certified lifeguard, and a claim does occur, there will be a \$50,000 deductible.