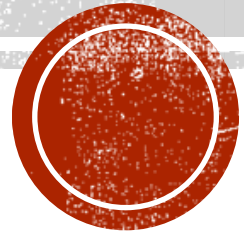
RISK MANAGEMENT 101

For Parent/Booster Groups



WHY BE AN INVOLVED PARENT?

30 years of research confirms what when families are involved in their children's education:

- Children earn higher grades
- Receive higher scores on tests
- Attend school more regularly
- Complete more homework
- Demonstrate more positive attitudes and behaviors
- Graduation from high school at higher rates
- Are more likely to enroll in higher education than students with less involved parents

INSURANCE AND RISK MANAGEMENT

Meeting Topics

- Liability & Insurance
  - What determines Liability?
  - What is self-insurance?
  - What Parent Group Activities does the District's Self-Insurance program cover?
  - What the District Self-Insurance program does not cover
- Protection
  - Parent Group
  - Yourself
  - Students and School
- Planning Events
  - Facility Use
  - BSD Insurance Requirements – for vendors
  - Vendor List
  - Feeding the Public
  - CIP Process

INSURANCE AND RISK MANAGEMENT

- Liability & Insurance
  - What determines Liability?
    1. Failure to do the right thing
    2. Committing a wrongful act

INSURANCE AND RISK MANAGEMENT

- Liability & Insurance
  - What is Self-Insurance?

    The Beaverton School District's self-insured retention is $500,000 per occurrence.

    That means the District pays the first $500,000 of every accepted liability claim against the District. This money comes from the General Fund.

INSURANCE AND RISK MANAGEMENT

- Liability & Insurance
  - Risk Management for Parent Group Activities

PARENT GROUP ACTIVITIES AT DISTRICT FACILITIES

Parent Group must comply with the following guidelines.

1. The District will make a reasonable attempt to accommodate requests by Parent Groups to use District facilities for Parent Group activities. Parent Groups are defined as those with charters and by-laws, and are commonly referred to as PTO's, PTC's, and Booster Clubs.

2. The use of District facilities by Parent Groups must be scheduled through the normal building use procedures in place at all District facilities. This will include the completion of a Facility Use request in **Facilitron**.

3. Each Parent Group using District facilities should designate a Safety Adviser. The Safety Adviser of the Parent Group or his or her designee should report all incidents involving injuries or damage to property occurring during Parent Group activities conducted at District facilities. All such reports should be made immediately to the Supervising Staff Member at the event. The principal of the school where an injury or property damage occurs shall report the incident to the Risk Management Office within 24 hours.

4. In conducting activities at District facilities, the Parent Group shall ensure that all participants comply, with all policies of the District including those prohibiting the use of alcohol, tobacco, and drugs.

5. If a Parent Group uses a vendor for any services performed at District facilities, the Parent Group must obtain from the vendor, a certificate of insurance naming the Beaverton School District as Additional Insured. This certificate from the vendor shall be provided to the Risk Management Office at least 30 days prior to the event. The Risk Management Office will review the certificate of insurance and may contact the Parent Group should any additional information be necessary.

6. The District assumes no responsibility for or over:
   (a) any Parent Group activities occurring at locations other than District facilities,
   (b) events not actively supervised by District staff,
   (c) any intentional torts of Parent Group representatives or members,
   (d) any malfeasance or willful or wanton neglect of duty (within the meaning of ORS 30.285(2) by a Parent Group representative or member,
   (e) the use of motor vehicles by Parent Group representatives and members,
   (f) any property owned by the Parent Group,
   (g) any Workers' Compensation,
   (h) any monies or property belonging to the Parent Group and,
   (i) any event where the following are present; drugs, tobacco, alcohol, weapons or anything banned by District policy.

   If a Parent Group intends to pursue any activities occurring at locations other than at District facilities or outside of these guidelines, the Parent Group may be required to provide their own insurance for those activities.

INSURANCE AND RISK MANAGEMENT

- Liability & Insurance
  - What the District Self-Insurance program <u>does not</u> cover.

In addition to the exclusions outlined in *Risk Management for Parent Group Activities*, the District does not insure:

1. Property owned by the Parent/Booster Group (i.e. popcorn machine)
2. Money (including SCRIP)
3. Third-party liability

All too often we hear another story of embezzlement. Take every measure possible to avoid this being a reality for your parent group.



Embezzlement myths

Five common (but unstated) myths about embezzlement in community nonprofits are:

- "It hardly ever happens to nonprofits so we don't have to worry that much." (Actually, it is more common than you think because it is so often kept quiet.)
- "Mrs. X is the most dedicated, honest, sweetest person I've ever met." (Funny thing is that the only people who steal are people we trust. That's because if we didn't trust someone, we wouldn't give him or her the easy opportunity to steal.)
- "Everyone who works here is really a good person." (In my direct experience with people who have embezzled from nonprofits, they had all convinced themselves that they were "just borrowing the money temporarily," making up in a small way for perceived under-paid work, or fulfilling the organization's mission: "the mission is to help families and this is helping my family." In other words, people who do bad things don't think of themselves as bad . . . and as a result, don't come across to others that way either.)
- "We don't have enough staff to have financial controls." Try these: In an all-volunteer organization, don't have the treasurer be a check-signer, and have a copy of the bank statement given to the board president every month. In a one-staff person organization, have the bank statement reconciled monthly by a board member. If you have an audit, insist that he or she recommend controls in writing.
- "Audits catch embezzlement and fraud." (Actually, auditors explicitly state that an audit is neither designed to find fraud, nor an assurance that there was none. Auditors DO catch embezzlers, and having an audit may deter embezzlers, but they can't guarantee that they will do so. In particular, it's very hard to catch fraud that involves two employees acting in collusion, or a junior person going along (either knowingly or unwittingly) with a senior person's misdeeds.



Helpful Advice for Handling Money

- Set up one Cash Point. Don't use pockets to stash money and never leave it unattended.
- Have at least two people count the money, and both should sign the receipt verifying the amount.
- Do not keep cash or scrip on your person, in your home or in your car. Instead, make a day or night deposit.
- Never give the same person the authority to make deposits, write checks and balance statement.
- Require dual signatures for check writing.
- Do a monthly reconciliation.
- Treat scrip like cash.



REMINDER:
THE BEAVERTON SCHOOL DISTRICT
DOES <u>NOT</u> INSURE YOUR MONEY

INSURANCE AND RISK MANAGEMENT

- Protection
  - Parent Group

Just like a business, your Parent Group is exposed to certain risks that you may or may not be aware of. You may do everything you can to prevent something from happening, but in reality, no one can guarantee that things are going to run smoothly all the time.

General Liability – protects your Parent Group if someone is injured at one of your events and hold you responsible. Required by district policy, KG_AR.

Property – Protects your raffle merchandise, auction items and fundraising supplies while in your possession. It also protects any personal property of your Parent Group such as popcorn machines, snow cone makers or school store supplies.

Directors & Officers Liability – Protects officers for any decision making that they do. If someone sues the officers for mismanaging or misrepresenting the Parent Group.

Bond – Covers anyone that your Parent Group trusts with the money whether it's a President, Treasurer, board member, or volunteer.

INSURANCE AND RISK MANAGEMENT

- Protection
  - Parent Group
  - Determine as a board what you are sponsoring and confirm your insurance covers it. If it covers the event – what are the requirements.

Know your policy and EXCLUSIONS!!!

Examples of AIM exclusion:

Archery * Athletic leagues, clinic, camps * Chartered Organization (scouting etc.)

Fireworks * Motorized Rides * Motorized Boats * Snow Skiing/Snow Boarding

Trailers (detached or non-owned) * Zip Lining



INSURANCE AND RISK MANAGEMENT

- AIM Playlist of Events
- PAUSE – this is a high-risk event and you need to take extra precaution.
  - All night lock-ins
  - Babysitting at meetings
  - Bounce Houses
  - Carnivals
  - Grad Nights
  - Inflatable Slides
  - Skating Rink



AIM Playlist of Events

STOP: This activity if potentially excluded from your policy. Contact AIM for more details

PAUSE: Use Caution. Even thought this event is potentially covered under your policy, this is a high risk event and you need to take extra precaution when hosting.

PLAY: Covered Event

- After School Programs
- Aircraft
- All Night Lock-Ins
- Animal Rides
- Apple Bobbing
- Archery
- Arts & Crafts Activities
- Asbestos Exposure
- Athletic Leagues, Clinic, Camps
- ATVS
- Auctions
- Babysitting at Meetings
- Bake or Food Sales
- Balloon Artists
- Baseball Toss
- Beautification Projects
- Bike Rodeos
- Book Fairs
- Bounce Houses
- Bowling
- Broom Hockey
- Bungee Jumping
- Cake Walks
- Candy/Wrapping Paper Sales
- Carnivals
- Chartered Organizations (Scouting etc.)
- Concession Stands
- Costume Parties
- Cow Bingo
- Crossing Guards
- Drones
- Dunk Tanks
- Enrichment Programs
- Face Painting
- Family Portraits
- Fashion Shows
- Fireworks
- Fishing (from land)
- Food Sales
- Fun Runs
- Gift Wrapping
- Golf Tournaments
- Grad Nights
- Haunted Houses
- Hayrides (Horse Drawn)
- Hobby Shows
- Hot Air Balloons
- Ice Cream Socials
- Inflatable Slides
- Line Dancing
- Litter Cleanup
- Magic Shows
- Mechanical/Motorized Rides
- Moon Walks
- Motorized boats, jet skis, motorized aqua cycles, airboats
- One Day Athletic Events
- Open Houses
- Parasailing
- Parent Education
- Pee Wee Golf
- Performing Arts
- Petting Zoos
- Picnics
- Pizza Night
- Ring Toss
- Rock Climbing Walls
- Rocketry
- Science Fairs
- Scuba Diving
- Skating Rink (Roller & Ice)
- Snow Skiing/Snow Boarding
- Sumo Wrestling
- Swim Parties
- Talent Shows
- Trailers (Detached or Non-Owned)
- Transportation
- Weapons - Sale or use including but not limited to guns, knives, swords, bows, axes and sling shots
- Workers Compensation
- Workshops
- Zip Lining

Note: If you do not see an event you are having on this list, please call AIM to verify coverage. This list is not all inclusive and all events are subject to the limits and exclusions in the policy. Please contact us with any questions regarding your event.

INSURANCE AND RISK MANAGEMENT

- Protection
  - Yourself
    Make Certain:
    - you follow all District provided policies and procedures
    - you complete volunteer background check
    - you report any incident and/or accident to your Principal
    - you report any illegal activity to proper authorities

*Be aware of potential situations which could result in **allegations***
or an actual claim of negligence.



INSURANCE AND RISK MANAGEMENT

- Protection
  - Yourself
    Never:
    - keep cash or script on your person, in your house, or in your car
    - leave your car unlocked with PTO property inside
    - take District Property off school grounds
    - admit Liability
    - get involved in the personal lives of students – direct student to the Principal or their parent/guardian
    - be alone with a student at school, in your car, or in your home
    - allow a student to leave an event without approval from their parent/guardian



INSURANCE AND RISK MANAGEMENT

- Protection
  - Students and School
    - verify the people who volunteer are approved through the Public Safety Office. Do Not assume simply because you see them in the building on a regular basis
    - if you see an adult in your school with no identification, Do Not hesitate to ask them to stop by the office for an ID Badge
    - Do Not prop open outside doors
    - think through safety issues during the planning process of Parent Group events
    - report safety concerns to the Principal or Office Staff
    - Do Not leave equipment in automobiles over night, unless the vehicle is in a locked garage
    - have first aid kits on hand during events
    - before events, have a person responsible to review facility and check conditions

INSURANCE AND RISK MANAGEMENT

- Planning Events – enter in Facilitron!
  - BSD Insurance Requirements - for vendors
    - Beaverton School District must be named Additional Insured

      General Liability – with limits not less than $1,000,000 occurrence, $2,000,000 aggregate

      Worker Compensation – as required by law

      Auto Liability – must provide proof of current, state mandated limits for personal auto insurance or owned, non-owned and hired vehicles: $1,000,000 Combined Single Limits Bodily Injury and Property Damage any one occurrence and in the aggregate. Auto coverage may we waived if Vendor does not drive on District property.

This protects the District Liability and Property Self-Insurance program.

INSURANCE AND RISK MANAGEMENT

- Planning Events
  - BSD Insurance Requirements - for vendors
  - Vendor List

    Vendor's that meet the District's insurance requirement may be added to our Vendor List.

    This list can be found on the District Website by going to; www.beaverton.k12.or.us, click Departments>Risk Management>Vendors

INSURANCE AND RISK MANAGEMENT

- Planning Events
  - BSD Insurance Requirements – for vendors
  - Vendor List
  - Feeding the Public
    - BSD Feeding the Public and Home Prepared Food
    - Health Department

      Washington County Health Department has many regulations relating to Feeding the Public. Parent Group events typically are considered public events as they are advertised to the public. Things to think about:
      - Do you need Food Handlers Card?
      - Temporary Restaurant License?
      - What kind of food are you allowed to serve?
      - Contact: Washington County Food Safety

INSURANCE AND RISK MANAGEMENT

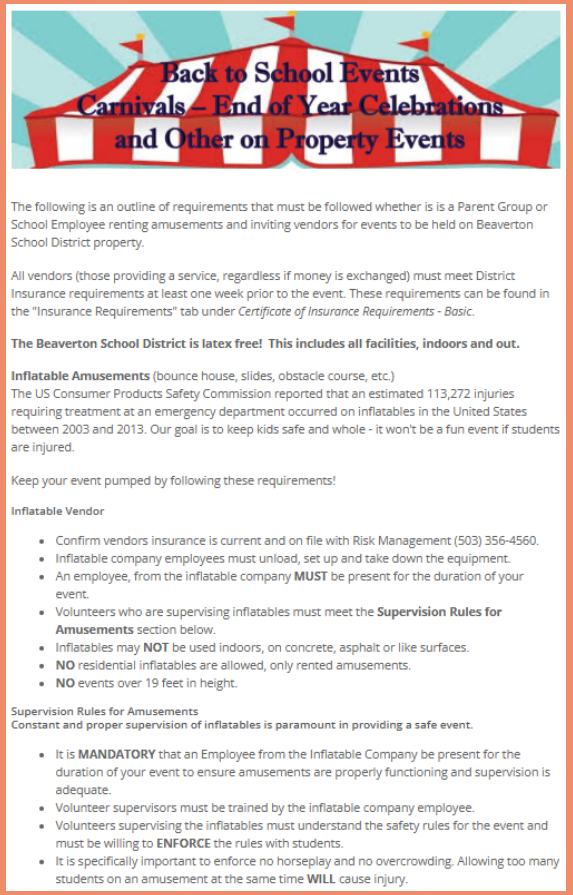
- Planning Events
  - BSD Insurance Requirements – for vendors
  - Vendor List
  - Feeding the Public
  - FIP - Facilities Improvement Process

    Purchasing playground equipment, school sign or climbing wall? Installing a wall mural or community garden? Work with your school Principal to complete the Facilities Improvement Project paperwork.

    Completing this process will ensure a portable doesn't get placed on top of your new track.

INSURANCE AND RISK MANAGEMENT

- Planning Events
  - BSD Insurance Requirements – for vendors
  - Vendor List
  - Health Department
  - FIP - Facilities Improvement Process
  - Back to School – Carnival – End of Year – Other on Property Events
    - Inflatables
    - Supervision Responsibilities
    - Food Vendors
    - Banned Activities
    - Bingo, Raffle, Casino Night
    - Movie Night



Back to School Events
Carnivals – End of Year Celebrations
and Other on Property Events

The following is an outline of requirements that must be followed whether is is a Parent Group or School Employee renting amusements and inviting vendors for events to be held on Beaverton School District property.

All vendors (those providing a service, regardless if money is exchanged) must meet District Insurance requirements at least one week prior to the event. These requirements can be found in the "Insurance Requirements" tab under *Certificate of Insurance Requirements - Basic*.

The Beaverton School District is latex free! This includes all facilities, indoors and out.

Inflatable Amusements (bounce house, slides, obstacle course, etc.)
The US Consumer Products Safety Commission reported that an estimated 113,272 injuries requiring treatment at an emergency department occurred on inflatables in the United States between 2003 and 2013. Our goal is to keep kids safe and whole - it won't be a fun event if students are injured.

Keep your event pumped by following these requirements!

Inflatable Vendor

- Confirm vendors insurance is current and on file with Risk Management (503) 356-4560.
- Inflatable company employees must unload, set up and take down the equipment.
- An employee, from the inflatable company **MUST** be present for the duration of your event.
- Volunteers who are supervising inflatables must meet the **Supervision Rules for Amusements** section below.
- Inflatables may **NOT** be used indoors, on concrete, asphalt or like surfaces.
- **NO** residential inflatables are allowed, only rented amusements.
- **NO** events over 19 feet in height.

Supervision Rules for Amusements
Constant and proper supervision of inflatables is paramount in providing a safe event.

- It is **MANDATORY** that an Employee from the Inflatable Company be present for the duration of your event to ensure amusements are properly functioning and supervision is adequate.
- Volunteer supervisors must be trained by the inflatable company employee.
- Volunteers supervising the inflatables must understand the safety rules for the event and must be willing to **ENFORCE** the rules with students.
- It is specifically important to enforce no horseplay and no overcrowding. Allowing too many students on an amusement at the same time **WILL** cause injury.

INSURANCE AND RISK MANAGEMENT

- Planning Events
  - BSD Insurance Requirements – for vendors
  - Vendor List
  - Health Department
  - FIP - Facilities Improvement Process
  - Back to School – Carnival – End of Year
  - Celebrations
    - Fifth Grade Send-Off
    - Eighth Grade Promotion
    - Grad Night*



Fifth Grade Send-Off
Eighth Grade Promotion
Grad Night*

What an exciting time in the life of our students as they move on to the next level of their education and life journey. They deserve to be celebrated!

Each year, as new parents start meeting and brainstorming ideas for these celebrations, we get many questions about what activities meet District guidelines. We hope this will be helpful in planning such activities.

We are going to start right off with that tough realization – what activities are not allowed:

- Amusement Parks
- Go Karts
- Bungee Jumping
- High Ropes Courses
- Horseback Riding
- Laser Tag, Airsoft, Paintball, etc.
- Sky Diving (includes indoor simulation)
- Swimming (or any water activity)
- Trampoline Park
- Horseback Riding
- Watercraft

The Beaverton School District field trip process must be followed for all off-site activities. All Field Trip forms and a trip matrix are on the Risk Management page of the Staff Intranet.

If your school celebrates on school grounds, please keep in mind that all vendors must meet District Insurance Requirements - at least 1 week prior to event. See Event flyer - https://www.beaverton.k12.or.us/depts/hr/rm/Documents/Parent%20Group%20Information/BSD%20CARNIVAL_EVENT.pdf

You can find a list of approved vendors on the Beaverton School District website. This list includes food, inflatable, concession and DJ vendors. Any vendor not already on this list will need to meet Insurance Requirements also found here:
https://www.beaverton.k12.or.us/depts/hr/rm/Pages/Vendors.aspx

**High School Grad Nights are NOT School and/or District sponsored and require booster group insurance.*

BEAVERTON SCHOOL DISTRICT

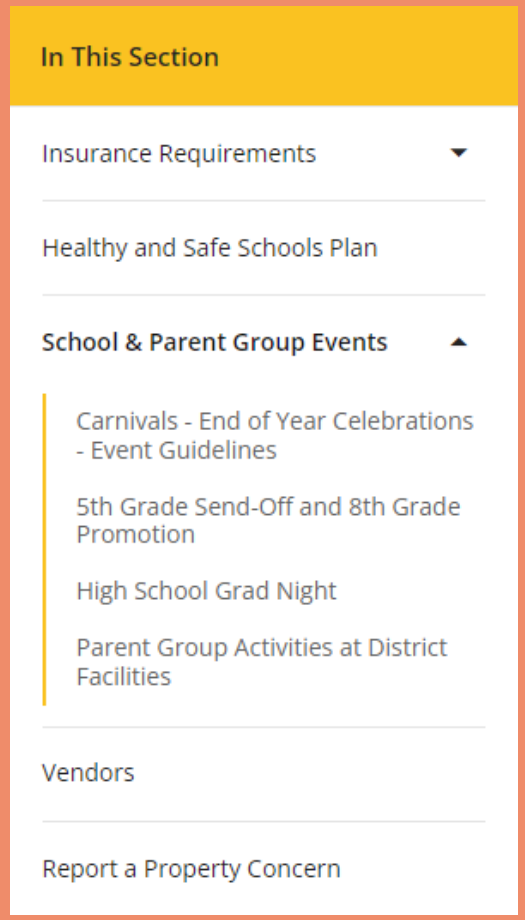
Beaverton School District – 1260 NW Waterhouse Ave. – Beaverton, OR 97006
risk@beaverton.k12.or.us – (503) 356-4560

INSURANCE AND RISK MANAGEMENT

- Planning Events
  - BSD Insurance Requirements – for vendors
  - Vendor List
  - Health Department
  - FIP - Facilities Improvement Process
  - Back to School – Carnival – End of Year
  - Celebrations
  - Facilitron Requests
    - School staff cannot enter your requests, they need to be entered by a PTO designee.
    - Do not, however, enter Scouts events, they have their own insurance!
    - To align with BSD requirements, we are now having all Parent Groups list BSD on their Certificate of Insurance. Many of your organizations are with AIM, who has easily been meeting this expectation. High schools have done this for several years and are required to list their high-risk events.
    - If you are bringing in food trucks or other vendor, you will need to verify they have met district insurance requirements.

INSURANCE AND RISK MANAGEMENT

- Resources – www.beaverton.k12.or.us
  - departments>risk management



INSURANCE AND RISK MANAGEMENT

- Questions?

risk@beaverton.k12.or.us



INSURANCE AND RISK MANAGEMENT

Thank you for all the hard work

YOU do for our:

Students

Staff

Schools