



Schools Insurance Group

Activity and Events Guide

Schools Insurance Group (SIG) is a self-insured risk pooling program formed by and tailored specifically for its member public schools. As a participant in SIG's programs, each District or County Office of Education has a responsibility to identify and manage risk. These event and activity guidelines are being provided as a tool to enable each member to identify and manage the potential risks involved.

This matrix follows the current SIG Activity Policy No. 2010, which may be revised from time to time, with updates communicated timely to SIG member districts to be distributed to school sites and covered auxiliary organizations*. When planning an event that is not on the following list or may be considered unique or high-risk, please contact SIG Risk Management at (530) 823-9582 or events@sigauburn.com to discuss.

Activities in the matrix are listed individually, with "green", "yellow", "orange" or "red" used to designate the level of risk associated with the activity.

- **Green** indicates the activity is relatively low risk
- **Yellow** indicates there is a higher level of risk requiring additional supervision or oversight
- **Orange** indicates higher hazard activities subject to SIG policies that require prior review and approval by SIG. These activities may come with a higher deductible in the event of a claim.
- **Red** indicates the activity too great a risk and the activity and should **not** be undertaken.

The activities listed in the matrix include various conditions to follow in order to assist you in having a safe event.

For those activities involving any auxiliary organizations enrolled in SIG's coverage program*, the activity must be signed off by site leaders who can confirm the activity is aligned with District or County Office of Education board policies. If a District or County Office of Education allows an auxiliary organization to share liability limits through SIG's programs, SIG approval processes must be followed.

For each fund raising or special event that includes outside vendors or contractors, a signed written contract from each vendor and subcontractor is necessary. SIG can provide you with an Independent Contractor Agreement, which has been vetted by legal counsel. Only authorized District personnel or authorized auxiliary organization leadership* should sign contracts. Each vendor and subcontractor should also provide evidence of coverage in the form of a Certificate of Insurance **and** a separate Additional Insured Endorsement naming the District/ County Office of Education and the auxiliary organization as applicable.

DISCLAIMER: This material is for informational purposes only. It is not intended to give specific legal advice, nor are any suggested checklists or actions plans intended to include or address all possible risk management exposures or solutions. You are encouraged to consult legal advisors and other experts in order to develop a safety plan specific to your School and event circumstances.

It is important to avoid using a vendor contract which contains a Hold Harmless Agreement or other wording that states the school will be held responsible for liabilities of the vendor or subcontractor. Review all contractual arrangements with your legal counsel or use the SIG Independent Contractor Agreement to make sure that there is no agreement to such provisions.

Adequate supervision must be provided for all activities. Please note that different activities will require different levels of supervision. All supervisors should be approved by the school. All volunteers must also be vetted to ensure they comply with the District's volunteer policy. Please contact SIG Risk Management to discuss if you have any questions or need any assistance in this area.

***IMPORTANT:** Please be advised that any activities that are sponsored by separate nonprofit groups or clubs or those that may have a separate Board of Directors – for instance, PTA, PTO, Booster Clubs, Foundations, and others -- may not have coverage under your school's self-insured risk pooling program unless they have purchased coverage and have been enrolled through SIG. Please contact SIG at (530) 823-9582 to confirm if your auxiliary organizations have coverage extended to them.

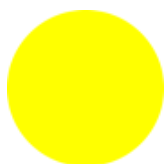
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ACTIVITY LEVELS



GREEN

These activities are relatively low risk and are generally acceptable as special event or fundraising activities. Contracts should be executed with vendors and subcontractors, with their insurance verified through Certificates of Insurance and separate Additional Insured Endorsements. Appropriate supervision should be provided to manage risks that may occur during the event or activity.



YELLOW

These activities include higher levels of risk. These activities will require consultation with SIG Risk Management, as well as additional supervision and oversight to appropriately manage the risks involved. Even though these activities are designated “yellow”, they may or may not be acceptable activities to undertake. Reach out to SIG Risk Management as needed for further guidance to appropriately manage the higher level of risk.



ORANGE

Activities designated as “orange” may or may not be acceptable activities to undertake. Many, but not all, of these activities fall under SIG’s Policy #2010 governing high hazard activities, however all activities in this category require pre-approval by SIG.



RED

These activities create significant exposure to SIG and its members. These activities and events should not occur nor should they be sponsored by the District or County Office of Education.

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CONDITIONS

- 1. Prior Permission by SIG Required:** For participants of the activity, prior permission is required for their participation.
- 2. Pre-Approval by SIG Required (higher deductibles may apply).** These activities fall under SIG's Activities Policy #2010, which requires SIG review of safety and risk management protocol in place prior to the event or activity. In addition, higher deductibles might apply according to the level of risk involved.
- 3. Risk Management Review and Insurance Requirements:** Call (530) 823-9582 or email SIG Risk Management at events@sigauburn.com with details of the event and/or requirements regarding insurance. Please submit 14 days prior to the event.
- 4. Certificates of Insurance and Additional Insured Endorsements:** Verify the vendor or subcontractor's insurance coverage by obtaining a Certificate of Insurance and a separate Additional Insured Endorsement naming your District as an Additional Insured on the vendor or subcontractor's policy. If an auxiliary organization is enrolled in SIG's coverage and is organizing/sponsoring, the auxiliary organization should also be named.
- 5. Contracts/Agreements:** Execute a written contract with the vendor or subcontractor. Be sure the written contract has a Hold Harmless/Indemnification clause in favor of your District and the auxiliary organization (if enrolled in SIG's coverage). Never assume the liability for a vendor or subcontractor. If you are required to sign a vendor or subcontractor agreement, please contact SIG Risk Management. Each contract should be reviewed by District or County Office of Education legal counsel, prior to the first time a contract is used. Contracts used multiple times and unchanged from use to use may only need to be reviewed by legal counsel once.
- 6. Permission Slips/Waivers/Releases:** Not all activities need permission slips. For those that do, obtain a signed Permission Slip/Waiver from each participant's parent or legal guardian. Any participant eighteen or older may sign his/her own waiver. A waiver may be signed for multiple activity dates and placed in the school packet at the beginning of the year. (You will need to adapt and add the wording "as respects all (specific activity) sessions"). Please include all activities for the specific event (i.e. miniature golf and laser tag).
- 7. Water Activities:** At least one Certified Lifeguard required for all swim events in a minimum ratio of 20:1. Please consult SIG Risk Management to discuss.
- 8. City Ordinances or Permits:** Please follow all Public Health, local ordinances and Cal/OSHA regulations ordinances.
- 9. Protective Equipment:** Personal protective equipment (masks, goggles, gloves, knee pads, wrist guards, helmets, etc.) must be used as appropriate for the activity or event.

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- 10. Public Streets and Roadways:** If an activity or event is conducted on public thoroughfares such as streets or roadways, public parking areas, or public walkways, permits must be obtained and law enforcement must be notified for traffic control (public parks and trails are okay).
- 11. Food Handling:** If required, permits must be obtained through the county. Food handling training may be available online through Public SchoolWORKS online training platform, and may be assigned by the district as appropriate. In addition, safe food handling Guidelines can be found [using this link](#).
- 12. Money Handling:** It is important to take all precautions to prevent the misplacement or taking of cash. Anyone involved should be trained to follow the District or County Office of Education policy.
- 13. Students Only:** Only enrolled students of the school are able to participate or be involved in this activity.

PTO and District/Site Work Together To Find Activity in Matrix and any conditions that may apply to the specific activity.

Green



Follow any conditions and have a safe event!

Yellow



Contact SIG to discuss



Obtain documentation, follow conditions



Have a safe event!

Orange



NO LATER THAN TWO WEEKS PRIOR TO THE EVENT:
Send to SIG:
Approval form complete with dates and signatures;
All documentation per conditions at least two weeks prior to event



Work with SIG to discuss and provide additional documentation



SIG will sign approval form if all conditions are met and documentation received



Have a safe event!

Red



Do not undertake these events. There may not be coverage and/or the risk may be too great.

Category	Activity or Event	1 Prior Permission Required	2 Higher Deductibles May Apply/Pre- Approval Required	3 RM Review and Insurance Requirements	4 CO's and AI Endorsements	5 Contracts/Agreeme nts	6 Permission Slips/Waivers/Rele ases	7 Water Activities	8 City Ordinances or Permits	9 Protective Equipment	10 Public Streets and Roadways	11 Food Handling Guidelines	12 Money Handling	13 Students Only
Carnival Activities	Inflatable Slides or other inflatables	X	X	X	X	X	X							X
Carnival Activities	Magic Shows				X	X								
Carnival Activities	Petting Zoos			X	X	X	X							
Carnival Activities	Picnic Games (not competing against other schools): 3-legged race, puzzle race, sack race, softball toss, etc.						X							
Carnival Activities	Ping Pong Ball Toss into Fishbowl													
Carnival Activities	Ring Toss													
Carnival Activities	Scarecrow Competition													
Carnival Activities	Silhouettes													
Carnival Activities	Sponge Toss Using Goggles								X					
Carnival Activities	Storytellers/Performers						X						X	
Carnival Activities	Sumo Suits (inflatable)	X	X	X	X	X	X		X					
Carnival Activities	Velcro Walls, Human Cannon Balls (or any variations)	X		X	X	X	X		X					
Carnival Activities	Water Balloon toss													
Events	Aircraft Demonstrations (no in-flight activities involving any school-related personnel)	X		X	X	X			X					
Events	Baby Sitting/Child Care			X	X	X	X						X	X
Events	Band Concerts/DJ (hired)			X	X	X		X			X			
Events	Bike Rodeo or Riding Exhibition			X	X	X	X	X			X			
Events	Blood Testing or Donations (American Red Cross)			X	X	X	X	X	X					X
Events	Bon Fires or aerial pyrotechnic displays			X	X	X		X	X					
Events	Community Forums				X	X		X						
Events	Craft Fairs, Holiday Boutique, Farmers Market, and Swap Meets			X	X	X						X	X	
Events	Dances			X			X	X				X	X	
Events	Dinners (no alcoholic beverages)			X	X	X		X				X	X	
Events	Dinners (with alcoholic beverages)	X	X	X	X	X		X				X	X	
Events	Fashion Shows				X	X							X	
Events	Hobby Shows				X	X							X	
Events	Hot Air Balloons	X		X	X	X	X			X				X
Events	Ice Cream Socials											X	X	
Events	Interactive Video Games/Video Games Trailer			X	X	X								
Events	Jail Auctions	X											X	
Events	Karaoke													
Events	Monster Trucks	X	X	X	X	X		X	X	X				
Events	Performing Arts Exhibitions				X	X								
Events	Pizza Day/Night											X	X	
Events	Pyrotechnic Displays/Sales	X	X	X	X	X		X		X				

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Events	Reading Night/Movie Night													
Events	Rodeos	X	X	X	X	X	X		X					
Events	School Play/Performing Arts													
Events	Skate Night			X	X	X	X			X				
Events	Slam Dancing (Moshing, Stage Diving)													
Events	Spelling Bee													
Events	Swim Party			X	X	X	X	X		X				X
Events	Talent Shows													
Events	Wellness (exercise classes, workshops, demonstrations, massage, community runs)	X		X	X	X	X							
Events	Parades, Transporting Student in Open Vehicles or Trailers	X	X	X			X		X		X			X
Events	Parades, Walking						X		X		X			
Field Trips/Offsite Events	Beach Activities						X	X		X				
Field Trips/Offsite Events	Boating (watercraft under 26 feet)	X	X	X	X	X	X	X		X				X
Field Trips/Offsite Events	Bowling						X							X
Field Trips/Offsite Events	Bungee Jumping			X	X	X	X		X	X				X
Field Trips/Offsite Events	Camps – Outdoor Enrichment and Science			X	X	X	X	X	X	X		X		X
Field Trips/Offsite Events	Charter Services, Limousine Services, Any ForHire Transportation (no 15 passenger vans)			X	X	X	X				X			
Field Trips/Offsite Events	Field Trips			X	X	X	X	X	X	X		X		X
Field Trips/Offsite Events	Go-Carts													
Field Trips/Offsite Events	Golf, Miniature or PeeWee (no rides)						X							
Field Trips/Offsite Events	Hot Air Balloons/Balloon rides (on ground or in the air)													
Field Trips/Offsite Events	Litter Cleanups			X			X		X	X	X			
Field Trips/Offsite Events	Mountain or Rock Climbing	X	X	X	X	X	X			X				
Field Trips/Offsite Events	Paint Ball	X	X	X	X	X	X			X				X
Field Trips/Offsite Events	Rental Vehicles (also see Transportation)			X	X	X	X				X			
Field Trips/Offsite Events	Ropes/Challenge Courses	X	X	X	X	X	X			X				X
Field Trips/Offsite Events	Scuba Training or Activities	X	X	X	X	X	X			X				X
Field Trips/Offsite Events	Snow Day			X	X	X	X							
Field Trips/Offsite Events	Surfing Activities (Lessons or Contests)	X	X	X	X	X	X	X		X				
Field Trips/Offsite Events	Transportation (other than charter services)			X	X	X	X							
Field Trips/Offsite Events	Water Slides			X	X	X	X	X						
Field Trips/Offsite Events	Watercraft (except commercial craft of 26 feet or more operated by a qualified vendor)													
Sales/Fundraising	Alcohol Being Served	X	X	X	X	X							X	
Sales/Fundraising	Auction/Silent Auction				X	X							X	
Sales/Fundraising	Bake Sales										X	X		

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Sales/Fundraising	Book Fair/Math Fair/Science Fair												X	
Sales/Fundraising	Calendar Sales												X	
Sales/Fundraising	Candy or Cookie Sales											X	X	
Sales/Fundraising	Car Wash						X				X		X	
Sales/Fundraising	Christmas Tree Sales (No cutting or trimming)				X	X			X	X			X	
Sales/Fundraising	Cookbook Sales												X	
Sales/Fundraising	Firework Booth Sales	X	X	X	X	X	X						X	
Sales/Fundraising	Food Sales			X	X	X			X	X		X	X	
Sales/Fundraising	Gift Wrap Sales and Gift Wrapping												X	
Sales/Fundraising	Greeting Card Sales												X	
Sales/Fundraising	Magazine Sales												X	
Sales/Fundraising	Opportunity Drawing or Raffle Tickets					X	X		X				X	
Sales/Fundraising	Pencil Sales												X	
Sales/Fundraising	Pizza Sales											X	X	
Sales/Fundraising	Plant Boutiques												X	
Sales/Fundraising	Popcorn Sales											X	X	
Sales/Fundraising	Rummage Sales, White Elephant Sale, Flea Market								X				X	
Sales/Fundraising	Sale of Logo Items												X	
Sales/Fundraising	Snack Food Concessionaire/Food Trucks - Hired			X	X	X						X	X	
Sales/Fundraising	Snack Food Sales											X	X	
Sales/Fundraising	T-Shirt Sales, Sweatshirts, Jackets etc.												X	
Sales/Fundraising	Water Bottle Sales												X	
Sales/Fundraising	Yearbook Sales												X	

Event Matrix Conditions

1. Prior Permission Required
2. Higher Deductibles May Apply/Pre-Approval Required
3. Risk Management Review and Insurance Requirements
4. Certificates of Insurance and Additional Insured Endorsements
5. Contracts/Agreements
6. Permission Slips/Waivers/Releases
7. Water Activities Supervision
8. City Ordinances or Permits
9. Protective Equipment
10. Public Streets and Roadways
11. Food Handling Guidelines
12. Money Handling
13. Students Only