

PLANNING A FIELD TRIP?

Field trips are an integral part of the education process and provide many benefits to both students, teachers, and the community at large. Field trips are, however, not without risk. At RMA Insurance, we endeavor to assist our member school boards in managing the risk in these field trips so that all participants can have a safe experience.

All excursions should begin with asking a few questions:

- ◆ What is the educational value?
- ◆ Is it appropriate for the age, ability, and experience level of the students?
- ◆ What are the risks and benefits?
- ◆ What type of injuries could occur?
- ◆ Can it be modified to reduce risk?
- ◆ Can it be properly supervised?

Your insurance has been created to have broader coverage than standard insurance policies, but like all policies there are exclusions. One notable exclusion in the general liability policy concerns participants where there are known hazards which any reasonably minded person has **presumed** to accept. Should a student or volunteer get injured they may need to seek coverage through the provincial health authority, their personal benefits, or the student accident policy if available.

To assist school boards with identifying activities of risk, we have created a Low, Medium, High hazard criteria and list of activities. RMA risk advisors are available to discuss any of your activities and assist in risk mitigation efforts.

If your activity falls into the High hazard category, you are required to complete the form below and [contact RMA Insurance](#) to see if coverage is available.

Low Risk

Low risk activities are when there is an identifiable risk of a loss occurring, but it is either unlikely to occur or would not cause serious injury or damage. Some characteristics of low risk factors include (but are not limited to) sedentary classroom activities, low impact exercises, walking, computer studies, and reading activities. An event or situation may also be considered a low risk if the likelihood of an occurrence is rare or atypical for a school environment.

Types of low risk activities include:

- ◆ Bowling
- ◆ Court Sports
- ◆ Curling
- ◆ Firework displays
- ◆ Fishing
- ◆ Golf
- ◆ Gymnasium Programs

- ◆ Hiking on trails
- ◆ Skiing (cross country)
- ◆ Sports field programs

Medium Risk

Medium risk activities are when there is a known risk associated with the activity that may cause a loss to occur regularly, but you can take steps to remove or reduce the risk. Some characteristics of medium risk factors include (but are not limited to) non-contact sports, transportation, water transportation, downhill sports (ski, toboggan, tubing, etc.), water activities (swimming, paddleboarding, canoeing, etc.), and physical education programs.

These are areas where underwriters in general will be more inclined to impose or seek certain limitations in coverage, premium increases, or both. Appropriate risk mitigation measures will be required and once again policy exclusions may also exclude or limit coverage. [Contact your RMA Insurance Members Service Representative or Risk Advisor](#) for more information. Here are some examples and special considerations to consider. Please note, risks are not limited to this list.

Types of medium risk activities include:

- ◆ Aquatics
 - ◇ Canoeing and kayaking (up to and including Class 2 waterways)
 - ◇ Scuba diving in a swimming pool
 - ◇ Swimming in pool or controlled area (supervision required)
 - ◇ Water slides/water parks/surf simulator
- ◆ Outdoor/Agricultural Education
 - ◇ Axe training (outdoor education)
 - ◇ Farming field trips
 - ◇ Firearms courses (no live ammunition)
 - ◇ Hunter training
 - ◇ Mountain biking
 - ◇ Orienteering
 - ◇ Paintball
 - ◇ Ropes courses (low)
 - ◇ Sledding, tobogganing, tubing, or otherwise (sliding down slopes of low height and angles less than 30 degrees)
 - ◇ Trapping
- ◆ Non-Contact Sports/Activities
 - ◇ Archery (properly supervised)
 - ◇ Baseball (softball)
 - ◇ Broomball
 - ◇ Cycling

- ◇ Diving (low)
 - ◇ Cheerleading (aerobic)
 - ◇ Classroom flight training
 - ◇ Gymnastics
 - ◇ Hockey (ball, field, floor, ice)
 - ◇ Laser tag
 - ◇ Martial arts training (no contact)
 - ◇ Ringette
 - ◇ Roller blading
 - ◇ Self defence training
 - ◇ Skateboarding
 - ◇ Skating
 - ◇ Skiing
 - ◇ Slingshot (archery)
 - ◇ Team handball
 - ◇ Track and field
 - ◇ Wall climbing
- ◆ Other
- ◇ Amusement park rides
 - ◇ Rocketry (bottle rockets)

High Risk

High risk activities are when the nature of the activity or the presence of obvious hazards results in a high probability of a loss occurring with catastrophic results, it is foreseeable that a loss will occur, and/or you have no control over the risks that are present. Some characteristics of high-risk factors include, but are not limited to:

- ◆ Fall heights exceeding 8 feet (dependent on age of participant)
- ◆ Exposure to weather elements (sun, wind, extreme heat/cold)
- ◆ Extreme tidal conditions, currents, or wave action (including white water)
- ◆ High speeds
- ◆ Uncontrolled free fall or jumps
- ◆ Areas prone to natural elements (avalanche, mudslides, volcanic activity, flash flood, disease outbreak, etc.)
- ◆ Natural disaster areas (hurricane, ice / snowstorm, tornado, earthquake, etc.)
- ◆ Areas experiencing war (declared or undeclared), civil or political unrest. (Visit the [Canadian Department of Global Affairs website](#) for travel information and advisories)
- ◆ Exposure to wild or exotic animals
- ◆ Inexperienced volunteers or teacher supervisors
- ◆ Use of student drivers for transportation (**Please call the RMA for guidance.**)

The presence of any one or more of these factors is indicative of a high-risk activity and may not be an acceptable risk for your school board.

Areas where underwriters in general will be more inclined to exclude from their policies. Policy exclusions may also exclude or limit coverage. Contact an RMA Insurance Members Service Representative or Risk Advisor for more information. If allowed, premiums are likely to increase.

Types of high-risk activities include:

- ◆ Activities in wilderness or remote locations (such as, back country hiking, camping, or skiing)
 - ◇ Excursions during or immediately after extreme weather or geological events (earthquake, flood, hurricane) or to regions of political or civil instability, war zones.
 - ◇ Ice fishing
 - ◇ Mountain biking (back country, trail, free ride, downhill)
 - ◇ Moving water programs (in waters greater than class 2)
 - ◇ Open water activities (scuba diving, snorkeling, swimming)
 - ◇ Rifle ranges

- ◆ Mechanical, automobile, aircraft, ATV, watercraft exposures
 - ◇ Air travel other than by commercial airline
 - ◇ Dunk tanks
 - ◇ Float, parade, hay or sleigh rides
 - ◇ Go-karting
 - ◇ Hang gliding, parasailing, and paragliding
 - ◇ Hot air balloon rides
 - ◇ In-flight air school hours
 - ◇ Moto-cross (motorized or BMX)
 - ◇ Motorcycling of any nature
 - ◇ Off road/all-terrain vehicles
 - ◇ Personal watercraft (Sea-Doos)
 - ◇ Racing (auto, drag, watercraft, etc.)
 - ◇ Snowmobiling
 - ◇ Ultra-light plane flight
 - ◇ Water skiing
 - ◇ White water rafting, canoeing, or kayaking

- ◆ Inflatable amusement activities
 - ◇ Inflatable activities (bouncy castles, sumo suits, etc.)
 - ◇ Orbing/zorbing

◆ High risk sports (winter, summer, street, alpine)

- ◇ Aerial gymnastics (excluding cheerleading)
- ◇ Aerial parks
- ◇ Axe throwing
- ◇ Bobsledding/luge
- ◇ Bungee jumping
- ◇ Caving
- ◇ Extreme sports (recreation activities perceived as involving a high degree of risk. These activities often involve speed, height, a high level of physical exertion, and highly specialized gear)
- ◇ Fencing
- ◇ Free-weight lifting
- ◇ Ice climbing
- ◇ Mountaineering
- ◇ Parkour
- ◇ Pole vault
- ◇ Rock climbing
- ◇ Sledding, tobogganing, tubing or otherwise (sliding down slopes of height over 5m or at steep angles)
- ◇ Ski jumping
- ◇ Skydiving
- ◇ Slip-and-slide
- ◇ Trampoline
- ◇ Winter biathlon (with live ammunition)
- ◇ Ziplining

◆ Rodeo, equestrian, animal exposures

- ◇ Horseback riding
- ◇ Mechanical bull riding or simulated rodeo events
- ◇ Rodeo/equestrian event participation

◆ Contact Sports

- ◇ American Gladiator-style events
- ◇ Basketball
- ◇ Boxing
- ◇ Football
- ◇ Hockey

- ◇ Lacrosse
 - ◇ Martial Arts
 - ◇ Kick Boxing
 - ◇ Rugby
 - ◇ Soccer
 - ◇ Water Polo
- ◆ Other
- ◇ Demolition Events (derbies, buildings, vehicles etc.)
 - ◇ Performances involving/including open flames
 - ◇ Pyrotechnics
 - ◇ Rocketry
 - ◇ War games

Acknowledgment of Risk Forms

Should the school division approve an activity that falls into the medium or high risk group, the participants should be required to fill out an acknowledgement of risk's form. Forms are available from the RMA, should the school division not have them.

Collateral Hazards

During a school excursion travelling to its planned destination, other activities might be planned along the route. Organizers often focus primarily on the destination risks and overlook the risks of other activities that may take place incidental to the primary purpose of the school excursion. Caution should be exercised when unscheduled or ad hoc activities are permitted. Typical examples of collateral hazards can occur when stops are made along the route of travel to visit venues like amusement parks, restaurants, paint ball parks, go kart tracks, wave pools, or hotel swimming pools. The same consideration must be given to whether such incidental activities are appropriate for the group and as a school activity.

When In Doubt

There can be many different pieces of an activity to consider. When in doubt, we are here to assist. Reach out to an RMA Risk Advisor or Member Services Representative and we will help you with your risk mitigation strategies and advise on any potential coverage issues. Additionally, further information can be found at the [Government of Alberta 's SPHEReS website](#).

For more information visit: RMAinsurance.com

High Risk Activity Checklist

Description of Activity:

Number of Students:

Number of Volunteers/Adults:

Number of Staff:

Where is the Activity taking place?

Have you completed a site visit:

What is your risk management plan:

What Hazards have you identified?

What steps have been taken to mitigate hazards?



Please provide a description of your emergency plan:

