

BUTTE SCHOOLS SELF-FUNDED PROGRAMS

POLICIES & PROCEDURES MANUAL

Subject: **HIGH RISK DEDUCTIBLES**

Section: **5.9**

This policy shall be effective July 1, 2013.

In an effort to assist BSSP's member districts, including any auxiliary organization endorsed under the BSSP property and liability coverage, in the implementation of sound risk management programs, certain activities have been identified as "High Risk".

A member district shall incur a \$5,000 deductible for any and all losses arising out of the following high risk activities:

1. Field trips:
 - a. Snow/ski trips
 - b. Scuba diving trips
 - c. Swimming activities at oceans, bays, lakes, rivers, streams and privately owned swimming pools/spas
 - d. Bicycle activities/trips, excluding bicycle safety programs
 - e. Out-of-country trips
 - f. Overnight field trips, for which the district has no policy or procedure in place requiring all chaperones to be fingerprinted. This deductible shall only apply to claims or lawsuits arising out of the actions of the chaperone(s) who have not been fingerprinted.
2. Skateboarding/rollerblading/scooter riding/motorcycle riding/use of Segways and similar vehicles – unless the district has specifically prohibited such activities on campus and enforced such a prohibition by way of a written notice and by way of posted signs on fences and grounds.
3. Outdoor rock climbing, spelunking, and rappelling – unless under contract with a ropes course or similar program.
4. District-authorized public use of facilities or grounds for sports/athletic activities without a properly endorsed Facility Use Agreement and a Certificate of Insurance naming the district as an additional insured, or a hold harmless agreement from the organization or the person(s) holding the event.
5. Indoor/outdoor floor hockey
6. Kickboxing, martial arts
7. Bonfires
8. Bounce houses and similar inflatable structures

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9. Employment of a coach or temporary athletic team coach who does not meet the training requirements established by Education Code section 49032 and CIF Bylaw 22.B.9 (when applicable)

10. Authorization of a volunteer coach or temporary athletic team coach who does not meet the training requirements established by Education Code section 49032 and CIF Bylaw 22.B.9