

Best Practices for School Activities Participation

Lines of Business: General Liability, Public Liability

Risk Control Strategy/Key Issues: To assist cities, towns, and school districts with “best” risk management practices when sponsoring extra-curricular activities and school athletic events; to ensure that maximum safety and liability protection is in place for the municipality and/or district.

To ensure a comprehensive risk management program that best protects the community, the municipality and/or school district must have:

- A formal, written policies and procedures activities handbook for participants, coaches, instructors, trainers, and volunteers.
- A formal, signed and dated student and parent release form that is maintained on file.
- Insurance policies that provide adequate financial protection against liability and property claims.

Suggested Program Elements:

The **Activities Handbook** should focus on:

- Laying out policies and procedures so that everyone (students, parents, and staff) is informed on what the school expects, the requirements to participate in extra-curricular activities, and what the programs and athletic department are doing and trying to achieve.
- Providing program directors, coaches, and instructors with the proper procedures to follow.
- Creating uniformity throughout the program for the participants, directors, and coaching staff.

A general guideline for an activities handbook is outlined below:

1. Introduction and purpose
2. Expectations for extra-curricula and athletic programs
3. Extra-curricula and athletic program goals and objectives
4. Non-athletic program policies and participation guidelines
5. Athletic department policies and participation guidelines
6. Conduct, ethics, and sportsmanship
7. Non-athletic program director job description and responsibilities
8. Head coach job description
9. Assistant coach and trainer job descriptions
10. Athletic trainer job description
11. Captain's responsibilities
12. Sports clearance procedure

13. Physicals and insurance
14. Summary of report forms
15. Emergency action plan
16. Evacuation procedures for a potentially seriously injured participant
17. Safety policy when a storm approaches – sports, parades, other events
18. Guidelines concerning an injured student who is treated by a doctor
19. Health and safety of athletes and other program participants
20. Defibrillation protocol
21. Sports and event equipment procedures

Releases:

It is important that participation and liability releases be provided to and signed by the student and a parent/guardian for all extracurricular and athletic activities. Releases may not be valid for regular “required” school activities in some jurisdictions or states. Releases for activity/athletic participation should be clearly written. Legal counsel and the town manager or school superintendent should approve the language of any release form the municipality or district plans to use. It is imperative that release forms for each student are signed and maintained on file BEFORE permitting the student to participate in ANY school-sponsored program, including any athletic program, off-campus trips, music program, gymnastics, body-building, and clubs. Exceptions to this policy should be granted only by the school committee after receiving advice from counsel. Releases do not protect against losses incurred by other parties, such as injuries sustained by a member of an opposing athletic team or damage to a non-municipality owned arena or swimming pool complex.

Insurance:

Claims that may evolve from school-sponsored activities include those arising from or alleging physical injuries, death, loss of consortium, emotional distress, personal injury (e.g., libel, slander), discrimination, harassment, damaged or missing personal or third-party property, negligence, and malpractice, among others. Losses may involve students, coaches and other paid employees, volunteers, persons representing other school districts (e.g., opposing teams), or the general public (e.g., an audience at an athletic event). Most losses can be covered by insurance policies, either the school district’s or the individual’s personal policies. As much of this as possible should be spelled out in the Activities Manual, especially what personal insurance is required, if any, to participate in any school-sponsored events.

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