

Endorsement No. B

Claims Subject to High Risk Deductible

In an effort to assist Named Covered Members in the implementation of sound risk management programs, certain activities have been identified as “High Risk”.

- A. Named Covered Members 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;
 - g. Use of a private residence, including when rented and/or leased through a private or commercial booking agency, regardless of whether the use is for a fee; and
 - h. Any swimming activities without the presence of a licensed lifeguard at all times. This high risk deductible is independent of all other items subject to the high risk deductible.
 2. Use of skateboards, skates, roller blades, scooters, motorized cycles, motorcycles, self-balancing electric vehicles (Segways, etc.), hoverboards 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 the supervision of and with the use of equipment provided by an independent organization or business providing such services to members of the public
 4. Indoor skydiving
 5. Indoor/outdoor floor hockey
 6. Kickboxing, martial arts
 7. Bonfires
 8. Bounce houses and similar inflatable structures
 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 (when applicable)
 11. Use of unmanned aircraft systems (UAS, aka drones), unless the following guidelines are met:
 - a. The operator must be proficient in the UAS’s operation

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- b. UAS must be in sound operating condition
- c. UAS flight must be within the line of sight of the operator or a designated spotter at all times
- d. Nothing may be dropped from an UAS while in flight
- e. All flights are to remain clear of and not interfere with manned aircraft operations
- f. If the flight is within 5 miles of an airport, you must contact the airport or control tower prior to flight
- g. Compliance with all local laws, ordinances and regulations regarding the use of an UAS

No flights are to be:

- h. Within 25 feet of any person
- i. Over or into crowds or near moving vehicles
- j. Over or into any occupied athletic stadiums, field or sports competition while events are underway
- k. At night or in adverse weather conditions
- l. Over sensitive infrastructure such as power stations, water treatment facilities, correctional facilities, government facilities, etc.
- m. Into or over private property; more specifically, adjacent to Covered Member sites
- n. Taking video or pictures of persons where there would be a reasonable expectation of privacy

Districts should also check current FAA regulations.

12. Failure to use pre-approved BSSP forms, or district-adopted alternate forms which provide the same disclosures, indemnification provisions and agreements, etc. Forms will be provided via the BSSP website at www.bsspjpa.org.

Educational Program and Activities

- a. Agreement for Activity Participation (annual permission)
- b. Agreement for Activity Participation (specific event)
- c. Contract for Adult Activity Participation (Adult Education students)
- d. Student Field Trip Authorization (California)
- e. Student Field Trip Authorization (outside California)
- f. Medication Management
- g. Emergency Medical Assistance (Opt Out)
- h. Access to Students by Law Enforcement/Social Service

Athletic Activities

- i. Agreement for Team Participation
- j. CIF Pre-Participation Athletic Evaluation
- k. Concussion Health Injury Information Sheet
- l. Concussion Head Injury / Serious Injury Report

Use of Facilities

- m. Use of Facilities, Indemnity and Insurance Agreement
- n. Use of Facilities Agreement Between Public Agencies

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Transportation

- o. Volunteer Use of Personal Automobile
- p. Employee Use of Personal Automobile
- q. Student Use of Personal Automobile
- r. Student Alternate Transportation
- s. Voluntary Student Transportation Agreement

Other Community Service Participation Form

- t. Voluntary Excursion / Field Trip Notice and Medical Authorization – Adult

- 13. Contracts re transportation for hire with any entity other than a public educational agency, except:
 - a. When the contract is issued in order to facilitate an evacuation under an order issued by any federal, state or local agency; or
 - b. To transport students enrolled in the member district's preschool, kindergarten, grade 1-12 or adult education program to and/or from a before- or after-school, intersession, break or summer school program.
- 14. At the discretion of the Executive Director, any item or activity which, in the best interests of the program as a whole, may be appropriately subject to a \$5,000 high risk deductible.
- 15. a. Animals whose bite may be poisonous or may cause severe physiological reactions are not permitted on District/School property.
 - b. Assistive/service animals shall be permitted on school/district property upon submission of proof of appropriate training as an assistive/service animal or with appropriate supervisor's prior approval and enrollment in an assistive/service animal training program. Documentation may be required in order to substantiate the need assistive/service animals. Assistive/service animals in compliance with this paragraph are not subject to the high-risk deductible.
 - c. Supportive/therapy animals are not permitted without appropriate supervisor's prior approval. Documentation may be required in order to substantiate the need supportive/therapy animals and all provisions of paragraph d., below, shall apply.
 - d. All other animals are prohibited on District/School property and/or facilities, except where the owner, sponsor or responsible party has complied with each of the following:
 - 1. Receipt of written approval by the appropriate principal or supervisor prior to the use or display of live animals in the classroom.
 - 2. Animals are kept in an appropriate cage or enclosure that provides maximum containment of the animals, clean and sanitary conditions, shelter and protection from the weather, and appropriate temperatures and assures safety for the students and employees.
 - 3. Warning signs such as *Keep Hands Away from Cage* shall be posted conspicuously on cages housing animals that may bite. Students and visitors shall be cautioned about inserting fingers into an occupied animal cage.

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4. Animals shall be supplied with suitable and sufficient food and water as often as the feeding habits of such animals require. Students may only feed and handle animals under the supervision of the teacher.
 5. Live vertebrate animals shall not, as part of a scientific experiment or any purpose whatever, be experimentally medicated or drugged in a manner to cause painful reactions or induce painful or lethal pathological conditions or injured through any other treatments, including but not limited to, anesthetization or electric shock.
 6. Teachers and/or staff shall train students in the handling and care of animals, such as rats, mice and guinea pigs. Students shall not excite animals or engage in activities such as poking pencils at animals because such activity encourages biting. Students shall be instructed that many animals are nocturnal and are likely to bite if disturbed during the day. Hamsters are not recommended for classroom use for this reason.
 7. Every reasonable precaution shall be taken to ensure that animals are not teased, abused, mistreated, annoyed, tormented, or in any manner made to suffer by any person or by any means.
 8. Students shall be instructed to not eat or drink anything while touching or handling an animal. Students shall be instructed to thoroughly wash their hands after they finish touching or handling an animal in the classroom to ensure proper hygiene.
 9. All sick animals shall be isolated from healthy animals in such a manner that the illness or disease will not be transmitted to other animals. Students shall not be allowed to touch or handle sick animals.
- e. Events involving live animals are not subject to this high risk deductible and are allowed on School/District property and/or facilities during school hours as long as the guidelines set herein are met and approval is obtained prior to the event.
1. **PARENT NOTIFICATION/CONSENT** - Parents shall be notified and consent obtained for the students to participate in the planned event, if it is a District sponsored event. The parent notification must disclose the date, time, type of animal, and nature of interaction with student. Parent consent must be obtained for students to participate in any District sponsored event which will involve live animals. The parent should disclose any known allergies or risks posed to the student (e.g. allergies, asthma or student afraid of dogs).
 2. **EMERGENCY SERVICES PLAN** - The principal should notify the school nurse of the event involving animals in case of an emergency. In the event of an emergency, contact 911 immediately for treatment and Animal Control for immediate removal of the animal, insect or reptile.
 3. **ANIMAL OWNER/TRAINER** - The contact name, business name, address, and telephone number of the owner or organization providing the animals must be provided to the District or School.

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- i. **CONTROL** - The owner or organization providing the animals must be in full control at all times. The owner or organization must provide care, supervision and will be solely responsible for handling the animals.
 - ii. **IN GOOD HEALTH**. The animals must have current vaccinations and immunizations common and appropriate to that species. Certificate of Vaccination, USDA Certificate of Licensed Class Exhibitor, USDA Inspection Report,
 - iii. **CLEAN UP RULE** - The owner must always carry equipment sufficient to clean up the animal's waste, immediately remove the waste and be responsible for the proper disposal of the animal's waste.
 - iv. **INSURANCE** - The owner or organization, at its sole cost and expense, shall provide and keep in force during the live animal event, insurance coverage. Adequate proof of said insurance must be provided to the District or School prior to the event taking place. The policy shall name the School and District and its Board Members as additional insureds. Insurance limits required may vary depending on the type of contact and species of animals.
16. Cyber, Internet and other similar activities, as covered under Beazley Syndicate 2623/623 at Lloyd's of London through CSAC EIA, policy number PH1833951.
17. Failure to secure a certificate of insurance naming the **Covered Member** as an additional insured for all independent contractors and/or vendors providing services on campus, with a minimum of \$1,000,000 general liability coverage, excluding contracts with other public agencies.
18. At the discretion of the Executive Director, any item or activity which, in the best interests of the program as a whole, may be appropriate for a high risk deductible.
- B. Named **Covered Members** shall incur a \$250,000 deductible for any and all losses arising out of the following high risk activities:
1. Circuses
 2. Athletic events, including camps, alumni games, etc., involving adults and members of the public (interscholastic student teams are not excluded from coverage)
 3. Mechanized and/or motorized competitions
 4. Animal rides
 5. Donkey basketball/baseball
 6. Use of a concealed weapon when permitted under a policy adopted by the Named Covered Member, except use by a Named Covered Party who is the holder of a current and valid CCW license.