## **HIGH RISK ACTIVITIES**

### **PURPOSE**

The purpose of this Advisory is to reinforce the need to identity and evaluate the risks presented by Diocesan, parish, or school activities and, when necessary to avoid certain activities that present undue risk.

#### **HIGH RISK ACTIVITIES**

All parish and school activities present some degree of risk and the Archdiocese of San Francisco's insurance program is designed to respond to most 'normal' Archdiocesan risks. Certain activities, however, present situations that are beyond the carrier's appetite for risk. Therefore, it is important for each location to be aware of what activities are considered high risk, to seek assistance if there is any question in this regard, and to have the willingness to avoid certain risks.

Generally, activities are considered high risk when:

There is a substantial risk of bodily injury or property damage

OR

The location has no previous experience with the activity

OR

The activity is not typical to the location's operations

It is not possible to list every activity that is potentially high risk. However, the following activities are *potentially* considered High Risk:

#### **CANDLES**

✓ Unsafe use of candles and open flames. The use of or events involving candles or open flames other than well-controlled situations (such as votives in racks designed for the purpose, etc.) are potentially high risk. *Placement of candles on the ground, on stands below wait-level, or at temporary shrines is extremely high risk* and should be avoided in all situations. Candlelight services, prayer services, youth ministry events, Taize services, and the like must be carefully assessed and controlled – please request specific assistance for these events

## VEHICLES FOR TRANSPORTATION OR SPORT

| ✓ | Used of any watercraft other than public | ✓ | Use of any aircraft other than scheduled, |
|---|--|---|---|
|   | transit such as ferry boats              |   | commercial flights                        |
| ✓ | Use of any motor vehicle other than a    | ✓ | Hay rides                                 |
|   | personal passenger vehicle               |   |   |
| ✓ | Use of 15 passenger vans                 |   |   |

## Sports / Adventure

| ✓ Extreme Sports e.g. Bungee jumping   | ✓ Boxing and material arts                     |  |
|--|--|--|
| ✓ Scuba diving                         | ✓ Rock climbing or mountaineering              |  |
| √ 'Ropes' or obstacle course events in | ✓ Activities related to 'VEHICLES' above, e.g. |  |
| excess of 12 feet in height            | water skiing, river rafting, etc.              |  |

## **COMMUNITY SERVICE**

| ✓        | Medical and nursing services  | ✓        | Legal services  |
|----------|---|----------|---|
| <b>√</b> | Construction operations (any building or construction related projects provided by parish groups, school groups or other Diocesan groups) | <b>√</b> | Work release programs (labor provided to the Diocese, parish or school) |
| ✓        | Foreign travel  | ✓        | Transportation services   |

## CARNIVAL OPERATION

| ✓ | 'Sumo Wrestling', human fly, and similar | ✓ | Carnival risks, dunk tanks, moon bounces, |
|---|--|---|---|
|   | contact/impact events                    |   | mechanical bulls                          |

## OTHER

| ✓ Fireworks sales or displays   |  |
|---|--|
| ✓ Use of Trampolines  |  |
| ✓ Events involving livestock including rodeos, bullfights and parades |  |

Note that Policy Exclusions are separate subject. Refer to the policy for the specific exclusions.

#### BASIC RISK MANAGEMENT STRATEGIES

## Parishes, Schools and Diocesan Programs should seek Guidance Early in the Planning Process

If a parish, school or other program is considering any activities that may be considered high risk, someone at the location must contact the Diocesan CFO early on the planning process for counsel and assistance. Early contact will allow for a determination if the event is, in fact, high risk and, if so, provide time to assess options

#### 2. Avoid non-Diocesan Risks

In some cases, a location may be asked to collaborate or co-sponsor an activity with another organization. Any endorsement of a non-Archdiocesan program or lending of the name of a parish, school, etc. to an outside entities program should be approved by a designated Archdiocesan contact.

If participants of Archdiocesan programs learn of a non-Archdiocesan activity, (especially if done so as a group) it is important that the location clearly communicate to the participants as well as parents/guardians that the activity is not related to the Archdiocese.

### 3. Obtain Informed Consent and Follow Safe Environment Programs

Irrespective of the degree of risk presented by an Archdiocesan activity, the location needs to make sure that all program participants and parents/guardians of participants under the age of 18 are fully aware of the proposed activity including mode of transportation, if any. Parents/guardian must sign standard permission slips and medical releases for all participants under the age of 18. No exception should be made. **Of course, Diocesan safe environment program must be adhere to.** 

#### 4. Use Qualified, Insured Contractors with Caution

The use of a contractor to provide services can reduce the risk of an activity to the Archdiocese by transferring some of the liability and insurance responsibility on to the contractor. Contracted carnival operations are a good example. Contractors should not be used, however, as a justification to engage high risk activities.

## 5. Have an Emergency Plan

All activities require an emergency plan. These plans need to be responsive to reasonable foreseeable emergencies.

- 1. Emergency Reporting and Evacuation
- 2. Emergency Medical Aid
- 3. First Aid
- 4. What to do in case of a missing person
- 5. Keep all Permission, Waiver & Release form in your possession