



ALBERTA RISK MANAGED INSURANCE CONSORTIUM

Activities Policy

Policy Title: ARMIC Activities Policy			
Policy Number: RM-2023-001			
Effective Date:	June 22, 2023	Revision history:	August 29, 2024
Responsibility:	ARMIC Risk Management Committee	Cross-Reference:	Standardized Risk Management Practices ARMIC Subscribers Agreement
Approver:	ARMIC Advisory Board	Appendices:	Appendix 1 – Prohibited Activities
Review Schedule:			Activity Appeal Form

1. Policy Statement:

ARMIC is committed to supporting Subscribers’ student activities by providing guidance in risk management, and by ensuring activities selected do not pose unnecessary risk to ARMIC.

2. Authority

The ARMIC Subscribers Agreement empowers Subscribers to create, amend or rescind Subscriber policies by special resolution, provided that such policies are not inconsistent with the *Insurance Act*.

Subscribers have delegated authority to the ARMIC Executive Committee to create, amend or rescind the ARMIC Activity List (Appendix 1).

3. Policy Objective

This policy is intended to:

- 3.1. guide school boards in choosing activities that consider the safety and well-being of students, staff, volunteers and third parties involved in the activity; and
- 3.2. ensure appropriate risk mitigation strategies are in place to protect individuals and ARMIC.

4. Scope

This policy applies to all Subscriber school boards.



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5. Background

The Alberta Risk Managed Insurance Consortium (ARMIC) is an insurance reciprocal formed to underwrite certain risks associated with the assets and operations of member school boards (Subscribers) and for pooling and reinsuring specific risks which are not insurable through commercial insurance or at a reasonable price.

All Subscribers have agreed via the Subscribers Agreement to follow standardized risk management practices, including policies or guidelines related to student activities sponsored by school boards. All Subscribers are affected by the claims experience of the consortium as a whole, so decisions by individual school boards regarding activities need to consider the risk to the entire group of Subscribers. While ARMIC's CGL policy does not specifically exclude any activities, some activities are prohibited by ARMIC because of the extreme risk of injury to students and consequential claims against the insurance program.

ARMIC's Activities Policy is intended to protect students, staff, and volunteers involved in activities organized or managed by the school board, and to protect ARMIC from the impact of claims and catastrophic losses. Higher insurance costs deteriorate available resources for activities and for the classroom. All activities have an inherent level of risk, and many factors within and outside the control of the school boards influence the level of risk at any given time. For this reason, risk mitigation best practices should be at the forefront of all decisions regarding student activities.

Alberta Education currently endorses the SPHEREs Guidelines produced by the Injury Prevention Centre as the primary resource for assessing and mitigating risks associated with student activities. ARMIC requires Subscribers to follow these guidelines.

6. Definitions

- 6.1. *Activity* – for the purpose of this policy, an activity refers to structured opportunities planned by the school board including but not limited to sports, cultural or artistic endeavours, community services or team building. It does not refer to curriculum-based physical education or classroom activities.
- 6.2. *Emergency Action Plan* refers to a plan of action specifically devised to address the risk of an activity and to enable an appropriate and timely response in the event of an incident or injury.
- 6.3. *Prohibited Activities* are activities that carry an unreasonable risk and which ARMIC does not allow under the insurance program. Subscribers engaging in prohibited activities must secure additional, first payer insurance.
- 6.4. *Risk Mitigation* or *Risk Management* refers to the process of identifying, assessing, and alleviating risk factors to reduce the likelihood of a negative outcome.
- 6.5. *SPHEREs* refers to the School Physical Activity, Health & Education Resource for Safety (SPHEREs) guidelines published by the Injury Prevention Centre of the School of Public Health at the University of Alberta.
- 6.6. *Sponsored Activity* means an activity arranged by the school board.
- 6.7. *Third Party Vendor* means any third-party hosting or providing a venue for activities;



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7. Guiding Principles

- 7.1. Risk management protects ARMIC, students, staff, volunteers, third parties and assets;
- 7.2. The risk of injury or harm to students, staff, volunteers, or third parties and damage to assets should be considered for all operations;
- 7.3. ARMIC's supports Subscriber's responsibility to implement the Alberta Education curriculum, and to provide activities specifically identified in the curriculum;
- 7.4. ARMIC requires all Subscribers to follow the SPHEREs Guidelines¹;
- 7.5. Activities sponsored by school boards are to have an educational purpose;
- 7.6. ARMIC Subscribers have agreed to proactively manage risk by agreeing to implement standardized risk management practices.
- 7.7. ARMIC is committed to transparency and continuous improvement in the provision of insurance programs and risk management.

8. Roles and Responsibilities

- 8.1. Advisory Board – provides strategic direction to the Executive Committee, including policy priorities;
- 8.2. Executive Committee – develops, amends and implements operational policies;
- 8.3. Risk Management Committee:
 - 8.3.1. administers risk management policies including this Activities Policy;
 - 8.3.2. reviews activities appeals from school boards;
 - 8.3.3. makes policy recommendations to the Executive Committee;
 - 8.3.4. communicates appeal outcomes to Subscriber Representatives.
- 8.4. Subscribers (School Boards) are responsible for upholding ARMIC objectives, the Subscriber Agreement, and all ARMIC policies.
- 8.5. Subscriber Representatives are responsible for communicating and upholding ARMIC policies in their organizations.

9. Activities:

As schools plan activities for students, the SPHEREs guidelines should be reviewed, including the Fundamental Reading. These should be reviewed in conjunction with ARMIC's Activities List as ARMIC prohibits some high-risk activities. Both documents will evolve over time as the educational curriculum changes and as new standards emerge in school athletics programs.

9.1. General Guidelines:

9.1.1. For all activities undertaken the following questions should be considered:

- Is a parent consent form required?

¹ <https://myspheres.ca/en/>, Accessed April 27, 2023



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- Have the SPHEREs Guidelines been reviewed?
- Is the activity prohibited by ARMIC?
- Is the school board the most appropriate host or sponsor of the activity? (i.e. should the activity be sponsored by a community or parent association or should the decision to engage in the activity rest solely with parents?)
- Does the activity have a demonstrable educational benefit? Is the activity specifically mentioned in the Alberta Education curriculum?
- Does the activity have to be practiced or can it be demonstrated to reach the learning outcome?
- Are there safer alternatives that would achieve the same educational benefit?
- Is First Aid and CPR support available?
- Has an Emergency Action Plan been developed?
- Is emergency communication available?
- Are the instructors and supervisors of the activity qualified and have the appropriate certifications?
- Does the instructor have liability insurance, as required by SPHEREs?
- Are appropriate supervisors/chaperones available?
- Is the activity appropriate for the age, abilities, and size of the student group?
- Is there sufficient equipment available for the activity? Has it been inspected?
- Is transportation required?
- Is safe transportation available?
- Have risk mitigation strategies been identified?

9.2. Third Party Vendors:

In the event a school board chooses to use a third-party vendor to host an activity and/or provide specialized training, school boards must take the following steps:

- Ensure all instructors are appropriately certified;
- Ensure an appropriate number of chaperones;
- Obtain a certificate of liability insurance.

In the event a third-party vendor refuses to provide a certificate of insurance, the school board should consider avoiding the activity or choosing another vendor. Additionally, if the vendor requires a waiver of liability:

- The school board should consider avoiding the activity;
- School boards cannot sign waivers on behalf of minors;

Parents may choose to sign a waiver, but this does not stop the child from making a claim at a later date if they are injured.



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9.3. Unlisted or Unique Activities:

If a school board wants to engage in an activity that is not identified in SPHEReS, every effort should be made to compare the elements of the activity to recognized activities to identify and assess the risks.

If any element of the activity is prohibited by ARMIC, the whole activity is considered prohibited.

If the board remains uncertain of the risk and whether the activity might be prohibited due to some of its elements, the board should seek guidance from the Risk Management Committee.

9.4. Prohibited Activities:

Certain activities are prohibited by ARMIC due to the high risk of injury to students, staff, volunteers, and third parties, and the negative impact on ARMIC members if there is a catastrophic claim. These activities are listed in Appendix 1.

If a school board chooses to proceed with a prohibited activity, they must secure additional, first payer insurance.

10. Appeal

The nature of activities, safety equipment, and other aspects of activities are constantly evolving. Some activities may become prohibited due to an increase in claims or injuries, and some may be removed from the prohibited list over time if circumstances change. If a school board is of the view that an activity should not be prohibited, they may appeal to the RMC.

Steps:

1. The School Board provides a written submission to ARMIC's Risk Management and Claims Committee (RMC) including the following:
 - a. Detailed description of the activity, including modifications
 - b. Detailed description of all risk mitigation activities, including but not limited to:
 - i. Use of qualified instructors
 - ii. Use of third-party facilities
 - iii. Transfer of risk (e.g. securing a certificate of insurance from third party provider)
 - iv. In-class training for activity safety
 - v. List of equipment to be used
 - vi. Emergency Action Plan
 - vii. Description of any travel plans, including the number and nature of chaperones
 - viii. Signed informed consent forms
 - c. Any additional information to support the proposal.



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2. The RMC will evaluate the submission. The evaluation process may include more than one meeting, and the proponent school board may be asked to attend a meeting to present their submission and answer questions.
3. The RMC may support the submission, with or without additional mitigation requirements, or it may determine that changes are not required or advisable. If RMC does not support advancing the proposal to the Executive Committee, it will communicate the decision back to the proponent school board.
4. If the RMC agrees that the activity should be allowed, with or without further mitigation, and recommends a change to Appendix 1 - Prohibited Activities List, the committee will make a recommendation to the Executive Committee.
5. If the Executive agrees with RMC's recommendation to allow or modify the activity, it will amend the list and advise Subscribers.

11. Exceptions to the Policy

This policy applies to all Subscribers, without exception.

12. Inquiries

Inquiries about the application or administration of this policy may be made to the Chair of the Risk Management Committee, or the ARMIC Executive Director.

11. Amendments (Revision History)

Created: 2023-06-22



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Appendix 1 – Prohibited Activities

Activity	Description
Aerial Gymnastics (excluding cheerleading)	A stunt in which the gymnast turns completely over in the air without touching the apparatus with his or her hands
Aerial Parks	Parks which have various structures or layouts usually with ropes and bridges elevated by manmade structures or in a forested area
Air travel other than by commercial airline	
American Gladiator style events	An athletic competition game show where contestants, referred to as "contenders", competed against the show's titular Gladiators in a series of physical games called "events" with the goal to be crowned the Grand Champion
Auto racing	Auto racing is a motorsport involving the racing of automobiles for competition
Axe throwing	
Bobsledding	
Boxing	Contact is prohibited
Bungee jumping	The activity of leaping from a high place while secured by a long nylon-cased rubber band around the ankles
Canoeing – water greater than Class II	Refer to Paddle Canada's Paddling Association Risk Management Requirements – Annex C- International River Classification System.
Caving	Also known as spelunking - the exploration of caves
Crazy Carpet on a slope of greater than five meters in height or with an incline of greater than 30 degrees	
Demolition derbies	A competition in which typically older cars are driven into each other until only one is left running
Demolition of derelict vehicles, equipment or buildings	
Diving – High Platform	Diving from a platform 5m or above.
Diving into or sliding on foam, mud, ice or snow	Any of these activities irrespective of method used or height of the activity
Drag Racing	A race between two or more cars over a short distance, usually a quarter of a mile, as a test of acceleration
Dunk Tanks	An attraction at a carnival or similar event in which contestants throw balls at a target with the aim of triggering a mechanism that causes a seated person to drop into a tank of water
Excursions during or immediately after extreme weather or geological events (earthquakes, floods, hurricanes, etc.)	
Excursions to regions with political or civil instability	
Excursions to war zones – imminent or existing	
Extreme Sports (recreational)	



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Activity	Description
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	The sport of fighting with swords, especially foils, épées, or sabres, according to a set of rules, in order to score points against an opponent
Float Rides (example – a parade float)	
Go-Karting	
Hang Gliding	The sport of launching oneself from a cliff or a steep incline and soaring through the air by means of a hang glide
Hay Rides	
Hiking in hazardous areas	Hiking in areas where the inherent risk of injury is higher due to the difficulty of the terrain or exposure to rapidly changing conditions that increase risks to a level which cannot be adequately managed
Horse jumping	
Hot air balloon rides (tethered and untethered)	
Ice climbing	
In flight air school hours (i.e. flying solo)	
Inflatable Activities (Including Bouncy Castles Sumo Suits and Hamster Balls)	
Kayaking – In moving water greater than Class II	Refer to Paddle Canada’s Paddling Association Risk Management Requirements – Annex C- International River Classification System.
Kick Boxing	Contact is prohibited
Laser Tag	
Martial Arts – with full contact	Contact is prohibited
Mechanical bull riding or simulated mechanical rodeo events	
Moto-cross (motorized or BMX bicycle)	
Motorcycling of any nature	
Mountain Biking – Back Country	Biking in remote areas with no access to communication and health care.
Mountain Biking (Trail, Enduro and All-mountain Riding, Freeride and Downhill)	Trail Mountain Biking is more aggressive type of cross-country riding. It generally means riding less fire roads and easy tracks and replacing them with more technical single tracks both up and down. Enduro and all-mountain riding is faster, steeper and more aggressive, involving bigger drops and jumps. Unexpected terrain hazards are involved. Freeride and Downhill: This level of mountain biking is designed for the advanced and extreme riders involving high speed, technical sections and massive drops. Generally held in mountain biking parks.
Mountaineering	
Moving water programs in	Refer to Paddle Canada’s Paddling Association Risk Management Requirements



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waters greater than Class II	(Annex C- International River Classification System).
Off road/All-Terrain vehicles	
Orbing/Zorbing (human hamster ball)	An extreme sport in which a person is strapped inside a very large plastic ball and rolled down a hillside
Paintball	
Parasailing and paragliding	
Parkour	The activity or sport of moving rapidly through an area, typically in an urban environment, negotiating obstacles by running, jumping and climbing.
Performances involving/including open flames	Open flame devices are defined as candles, torches, butane burners or any other flame producing device
Personal watercraft ("Seadoos")	
Pyrotechnics	Pyrotechnics is the science and craft of using self-contained and self-sustained exothermic chemical reactions to make heat, light, gas, smoke and/or sound
Racing of watercraft	Competition using water vessels or waterborne vessels. Watercraft are vehicles used in water, including boats, ships, hovercraft and jetskis. Watercraft usually have a propulsive capability (whether by sail, oar, paddle or engine) and hence are distinct from a simple device that merely floats, such as a log raft.
Rifle Ranges or other activities involving firearms	A place for practicing shooting with rifles and/or firearms
Rock climbing (wall climbing is permitted)	The sport or activity of climbing rock faces, especially with the aid of ropes and special equipment.
Rocketry	Use of model rockets designed to reach low altitudes and be recovered by a variety of means.
Rodeo event participation	American style professional rodeos generally comprise the following events: tie-down roping, team roping, steer wrestling, saddle bronc riding, bareback bronc riding, bull riding and barrel racing.
Scuba diving - Open Water	Open water - any natural body of water, rivers, lakes, and oceans
Ski Jumping	Descending from a specially designed ramp on skis.
Skiing – Cross Country (Back Country)	Backcountry refers to remote, undeveloped rural areas or sparsely inhabited rural areas; wilderness
Skydiving	A sport in which a person jumps from an aircraft and falls for as long as possible before opening a parachute
Sledding sledding on a slope of greater than five meters in height	Sledding hills on school grounds are exempt from this restriction.
Sleigh Rides	
Slip and Slide Devices	
Snorkeling – Open water	Open water - any natural body of water, rivers, lakes, and oceans
Snowmobiling	A sport in which a person operates motorized vehicle designed for winter travel and recreation on snow.
Stuntnastics	It combines dance, stunts, gymnastics, and music along with your imagination. It is a floor routine by putting together various creative and physical components, such as pyramid building or other formations.
Swimming – Open Water	Swimming in ocean, large lakes or moving water
Tobogganing on a slope greater	Tobogganing hills on school grounds are exempt from this restriction.



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Activity	Description
than five meters in height	
Trampoline	The sport of jumping and tumbling on a trampoline
Tubing/sledding on a slope of greater than five meters in height	
Ultra-light plane flight	Ultralight aviation (called microlight aviation in some countries) is the flying of lightweight, 1- or 2-seat fixed-wing aircraft
War games	
Water skiing	Water skiing is a surface water sport in which an individual is pulled behind a boat or a cable ski installation over a body of water, skimming the surface on two skis or one ski
Winter biathlon with live ammunition	The biathlon is a winter sport that combines cross-country skiing and rifle shooting
Zip lining	A cable suspended above an incline to which a pulley and harness are attached for a rider