

## OREGON CONFERENCE EDUCATION MINISTRY

### GUIDELINES FOR ADDITIONAL STUDENT ACCIDENT & GENERAL LIABILITY INSURANCE

#### **STUDENT ACCIDENT INSURANCE- Additional Short-term 24-Hour Coverage PROVIDER:** **MEYERS-STEVENS & TOOHEY & CO. (CONTACT & Questions: 1-800-827-4695)**

Additional Student Accident Insurance coverage is required when students will be participating in School sponsored activities that do not allow for the constant, immediate and direct supervision of school authorities. This applies to both day and overnight trips that are away from the school campus.

During day excursions, if a supervisor will be present at all times (teacher, parent, volunteer) and the students will not be left on their own at any time, an additional 24 hour policy will not be needed.

**Additional coverage is required for the following events** as they have a high potential for separation and/or risk and are exceptions to the above statement. (NOTE: Additional policy will cover any or all of the listed items below during the period covered.)

1. Amusement Park
2. Boating & Water Sports
3. Camping Events
4. Climbing walls and rappelling
5. Gymnastic Gyms\*
6. Horse Pack Trip
7. Overnight Trips- *ALL including but not limited to Bible Conference, Outdoor School, Snow School, StepUp Program*
8. Ropes Courses\*
9. Snow Skiing
10. Swimming Lessons
11. Trampoline Parks\*
12. Zip Lining\*

#### **\*ADDITIONAL LIABILITY POLICY- for Specific Activities**

**PROVIDER: ADVENTIST RISK MANAGEMENT**

**(CONTACT: Simona Cardwell, Risk Management Director, OR Conference of SDA**

**e-mail: [simona.cardwell@oc.npuc.org](mailto:simona.cardwell@oc.npuc.org) Phone: 503-850-3522)**

An **additional** General Liability Policy is required when students will be participating in activities, which are excluded from the General Liability Policy currently purchased annually by the school. Allow 3 weeks for processing a request.

1. Climbing walls and rappelling
2. Gymnastic Gyms with rebounding equipment
3. Ropes Courses (Over 6 feet off the ground)
4. Trampoline Parks
5. Use of 2 or 3 wheeled all-terrain vehicles
6. Zip Lining

#### **ACTIVITY EXCLUSIONS FOR SCHOOLS:**

1. Airplane and Helicopter flights (Commercial Airlines provide approved Commercial Liability Coverage)
2. Bungee Jumping
3. Skydiving

**NOTE: This list is not all-inclusive.** If a school administrator, teacher or superintendent has a question regarding additional Student Accident, General Liability or International Travel Coverage contact

Gayla Rogers at [gayla.rogers@oc.npuc.org](mailto:gayla.rogers@oc.npuc.org) in the Education Department.

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