

DIOCESE OF OAKLAND  
RISK MANAGEMENT ADVISORY  
**HIGH RISK ACTIVITIES**

Revised January 24, 2008

**PURPOSE**

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

**HIGH RISK ACTIVITIES**

All diocesan, parish and school activities present some degree of risk and The Ordinary Mutual (TOM) liability insurance policy is designed to respond to most 'normal' diocesan risks. Certain activities, however, present situations that are beyond TOM's appetite for risk. Therefore it is important for each parish, school, CYO, and charities be aware of what activities are considered high risk, aware of the need to seek assistance if there is any question in this regard, and to have the willingness to avoid certain risks.

Generally, activities are considered to be high risk when:

- ◆ There is a substantial risk of bodily injury or property damage

OR

- ◆ The Diocese 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 and **are not permitted**:

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 waist-level, or at temporary shrines are considered high risk.* Candlelight services, prayer services, youth ministry events, Taize services, and the like must be

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carefully assessed and controlled – please request specific assistance for these events.
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VEHICLES FOR TRANSPORTATION OR SPORT

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

SPORTS/ADVENTURE

✓ Extreme Sports e.g. bungee jumping	✓ Boxing and martial arts
✓ Scuba diving,	✓ Rock climbing or mountaineering
✓ ‘Ropes’ or obstacle course events in excess of 12 feet in height	✓ Activities related to ‘VEHICLES’ above, e.g. water skiing, river rafting, etc.

COMMUNITY SERVICE

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

CARNIVAL OPERATIONS

✓ ‘Sumo Wrestling’, human fly, and similar contact/impact events	✓ Carnival rides, dunk tanks, moon bounces, mechanical bulls,
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OTHER

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

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

## **BASIC RISK MANAGEMENT STRATEGIES**

### ***1. Locations Should Seek Guidance Early in the Planning Process***

If a location is considering any activity that may be considered *high risk*, someone at the location **must** contact the Director of Insurance and Benefits Department early on in 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 endorsements of a non Diocesan program or lending of the name of a parish, school, etc. to an outside entities program **must** be approved by the Director of Insurance and Benefits Department.

If participants of Diocesan programs learn of a non Diocesan 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 diocese.

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

Irrespective of the degree of risk presented by a Diocesan 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/guardians must sign standard permission slips and medical releases for all participants under the age of 18. No exceptions should be made. Of course Diocesan safe environment programs must be adhered 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 Diocese 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. *Be Flexible***

Most activities are not considered *High Risk*. Working with locations (especially those with youth activities) in advance stressing the need to be flexible when selecting prospective activities can reduce frustration and allow the location to meet its objectives while insulating the Diocese from an unacceptable level of risk.

**6. *Have an Emergency Plan***

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

**Note: Any parish, school or other diocesan organization that incurs any claim due participation in high risk activities will pay the first \$25,000 of each claim incurred.**

**If you are considering participation in any unusual/high risk activity, contact the Director of Insurance and Benefits Department for approval.**

**The Diocese of Oakland  
Insurance and Benefits Department  
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