

GCC – IMPORTANT INSURANCE INFORMATION FOR ACTIVITIES

PROHIBITED ACTIVITIES

- **Fireworks**
- **Firearms** (including pellet/BB guns), tasers, and skeet shooting. Any activities involving guns.
- **Tackle football**
- **Extreme spelunking** (involves the combination of normal caving with rappelling/rope climbing)
- **Boats over 50 feet** – chartered without crew
- **Flying in a private/leased aircraft**
- **Piloting a private/leased aircraft**
- **Bungee jumping, sky jump, slingshot**, and any similar type of activity

ACTIVITIES ONLY PERMITTED AT A COMMERCIAL LOCATION

- **Horse rides** - Permitted if it is taking place at a commercial location where it is their business to provide the activity. They need to be insured, licensed, have trained guides, use guided trails, and other safety protocols. Helmets are required during this activity.
- **White-water rafting** - Permitted if it is taking place at a commercial outfitter where it is their business to provide the activity. They need to be insured, licensed, have trained and certified guides. Helmets and personal flotation devices are required during this activity.
- **Jump Parks** – Permitted if it is taking place at a commercial location where it is their business to provide the activity. The business must be insured.

EXCLUDED ACTIVITIES

(Please contact the Conference Insurance Department to see if insurance can be purchased)

Below is a list of excluded activities on the church and school general liability policy. We may be able to purchase liability insurance for these activities. Please contact the conference insurance department for more details and qualification factors.

Since these are excluded activities, liability insurance needs to be purchased in advance of the activity. If liability insurance is not purchased for the activity, the activity can't be conducted.

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| • Ropes Course | • Ice Climbing | • Silks |
| • Climbing Ropes | • Zip Lines | • Ropes |
| • Cargo Nets | • Trapeze | • Spring Track |
| • Slack Lines | • Swings | • Pommel Horse |
| • Rock Climbing | • Trampolines | • Vault |
| • Mountain Climbing | • Mini-tramps | • Rings |
| • Rappelling | • Springboards | • Uneven Bars |
| • Climbing Walls | • Teeterboards | • Parallel Bars |
| • Bouldering | • Reuther Boards | • High Bars |
| • Balance beam | | |

NOTE: This list is not all-inclusive. There may be other activities not listed that do not qualify for General Liability Insurance. For verification of coverage call 800-567-1844 – Linda Reece (ext. 359) for Church activities, or Rick Claus (ext. 354) for School activities

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PURCHASE OF INSURANCE FOR EXCLUDED ACTIVITIES

1. Contact the conference insurance department for an application
2. An application for the activity will need to be filled out to be approved to purchase the insurance.
3. We need at least 2 weeks in advance to get this insurance processed and secured.
4. If we don't have the advance of 2 weeks, your activity may need to be cancelled or postponed until the liability insurance can be purchased.

ACTIVITIES THAT NEED ADDITIONAL ACCIDENT INSURANCE

Purchase additional accident and medical coverage for the activities listed below before participating in the activity. Links are available to different pages on Adventist Risk Management's website (www.adventistrisk.org) where the additional insurance coverage can be purchased. In order to purchase the additional coverage, you will need to create an account on the website if your entity does not have one already.

- **Recreational sports activities** (snow skiing, go-carts, skateboards, para-sailing, roller blades, dirt bikes, ropes courses, and rock climbing/rappelling, etc.) **and normal caving** that does not involve extreme spelunking. For more information about caving, please visit the following link: <https://caves.org/>
 - Visit: <https://adventistrisk.org/en-us/insurance/nad/recreational-sports>
- **Organized athletic activities** (soccer, flag/touch football, lacrosse, wrestling, etc....)
 - Visit: <https://adventistrisk.org/en-us/insurance/nad/activities-accident-insurance>
- **Commercial Jump Parks** that use trampolines, mini-tramp, or any other rebounding devices
 - Visit: <https://adventistrisk.org/en-us/insurance/nad/activities-accident-insurance>

NOTE: *This list is not all-inclusive. There may be other activities not listed that do not qualify for General Liability Insurance. For more information about this insurance call 800-567-1844 or 706-629-7951(ask for Rick Claus or Linda Reece).*