



## Alberta Risk Managed Insurance Consortium (ARMIC)

### Standardized Risk Management Practices

Alberta school boards are charged with providing quality education services, as well as ensuring safe and healthy environment for the students and staff and safe-guarding board properties. School Boards operate under the governance of the Board of Trustees and the leadership of the Superintendent.

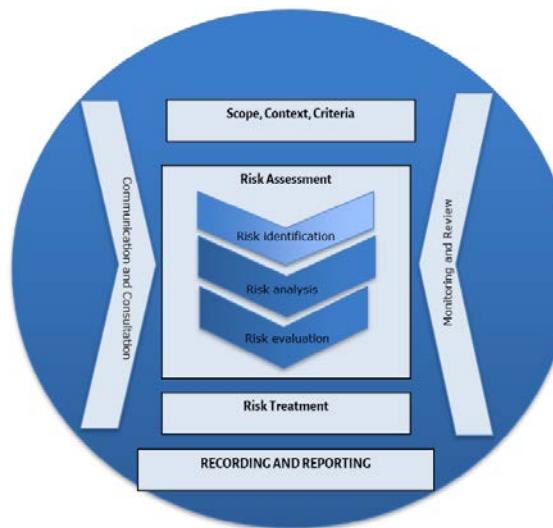
ARMIC subscriber boards (the Boards or Divisions) are obligated to implement this Standardized Risk Management Practices (Standardized Practices) in order to minimize operational risks and sustain risk resilient organizations. Risk is defined as the effect of uncertainty upon the organization's objectives. Risk Management refers to the totality of systems, structures, policies and processes to identify, measure, monitor and mitigate risk.

The Board's Policies and Administrative Procedures support the delivery of education services and enhance the safety and wellness of all students and staff throughout the School Division. The Administate Procedures should be regularly reviewed by the Administration to ensure policies and procedures are followed and operational matters are dealt with in a consistent manner. ARMIC subscriber boards must to be in full compliance by September 1, 2021.

#### Standard Risk Management Procedures:

Risk management takes a proactive approach to an organization's operations and seeks to avoid or reduce risks and losses. Insurance is one of many tools that school boards use to manage risks and liabilities. The Standard Risk Management Procedures include:

- Risk identification
- Risk analysis
- Risk evaluation, and
- Risk mitigation and control (including risk treatment)





#### **Guiding Principles:**

The Boards are guided by the following principles when making decisions:

- Accountability: Ensures responsibilities are identified and assigned to individuals to enable the measurement and management of risk.
- Consistency: Supports consistency in communication and approach to managing risk.
- Culture: Creates a risk intelligent culture that is innovative and proactive in identifying, assessing and managing risk.
- Effective Decision Making: Embeds risk into the Division's decision making process. This allows a balanced decision making approach that considers all aspects while allowing for advancement and innovation.
- Transparency: Promotes an equitable and transparent approach to managing risk that is communicated and well understood.

These principles should be supported and aligned with the board's vision, mission, goals and priorities.

#### **Roles and Responsibilities:**

All leaders of the organization, including Superintendent, Senior Administration, Directors, School Administrators, employees and volunteers who are involved with the organization's operations, play vital roles in the risk management practices. It is crucial for all levels of leaders to be informed of the risk management policies, and actively participate in the implementation of the Division's risk management procedures and policies.

Buying insurance allows the organization to transfer some of its risk to a third party. According to Education Act (S54(1)), "a board shall, in respect of its operations, keep in force adequate and appropriate policies of insurance for the purpose of, at a minimum, indemnifying the board and its employees and school councils in respect of claims for (a) damages for death or personal injury, (b) damage to property, and (c) damage to property owned by the board in respect of which the board has an insurable interest (i) that the board has agreed to insure, or (ii) for which the board otherwise has or may have assumed liability".

#### **Risk Categories:**

The Division identifies and evaluates the risks that should take priority and addresses them through administrative policies and procedures in a structured and systematic manner.

- Operational: Risks that stem from the services and activities carried out by the Division. This includes human resources/personnel, information technology, safety and security of properties, student safety and security, educational practices.
- Financial: Risks that relate to handling of Division funds. This affects the division's ability to provide services to students in a fiscally responsible manner.
- Regulatory Compliance: Risks relating to the legislative compliance required by various levels of government.



#### Student and Staff Safety:

- The Division is committed to providing safe, healthy and injury free working and learning environments for staff, students, contractors, volunteers and visitors.
- This is done through establishing a number specific administrative procedures for the following areas:
  - Health and Safety
  - Emergency Preparedness and Response
  - Field Trips
  - Concussion
  - Working Alone
  - Volunteers in Schools
  - Volunteer Coaches and Supervisors
  - Chemical and Hazardous Material Management
- The Division may use software to outline the Division Emergency plans and deliver various training.
- Boards are required to follow ARMIC's **Prohibited Activity List**, which will be reviewed and updated on an annual basis by the Advisory Board.
- No waivers for services provided by the third-party contractors.

#### Occupational Health & Safety (OHS) Program:

The Division is required to form health and safety committees in accordance with the legislation. The committees and representatives bring supervisors and workers together and address health and safety related concerns in the workplace. Schools are not required to have a committee at the school level, however schools should have regular updates or meetings regarding OH&S.

Committees and representatives help:

- employers respond to health and safety concerns of workers
- develop health and safety policies and safe work procedures
- develop and promote education and training programs
- participate in work site inspections and investigations
- investigate worker reports on dangerous work and refusal to work
- with health and safety orientations for new employees

The Division provides:

- provide adequate resources, time and training to help committees and representatives function effectively
- meetings and carry out duties and functions during normal working hours
- post the names and contact information of committee members and representatives where it can be seen by all workers



#### **Student Transportation:**

- Student transportation services is managed under the Division's policies and administrative procedures.
- Student Transportation Department (the Department) provides professional development to the contracted bus drivers – driving, dealing with behavior issues, etc. on an annual basis.
- The Department ensures MELT and S-endorsement compliance.
- Driving school must be certified with MELT Senior Driving Instructors.
- The Division reviews bus routes, avoiding pick ups on main highways whenever possible; transportation routes are examined for any issues and resolutions are sought when necessary.
- Bussing will be cancelled when the weather is inclement or road conditions are deemed unsafe.
- Student transportation in school-owned vehicles:
  - The Division shall ensure these vehicles and drivers meet the regulations of Alberta's National Safety Code (NSC) Program.
- Division bus driver or contractor liability coverage should be \$20 to \$25 million.
- Transportation of students in private vehicles must be regulated through administrative procedures.
  - The principal shall obtain written permission from a student's parent/guardian when an employee or private individual shall be transporting students in a private vehicle.
  - The principal shall receive written confirmation from drivers that they have adequate third-party liability coverage with a minimum amount of \$2 million when students are being transported.
  - The Division or Principal shall ensure that an acceptable driver's abstract, dated within the last year, and a copy of the driver's licence are on file at the school.

#### **Facilities:**

- The Division should ensure the following facilities management practices are in place.
- All school buildings are monitored for key access, fire and intrusion alarms.
- Building Management System:
  - Temperature in schools
  - Heating plants
  - Boiler systems
  - HVAC (fans)
  - Water system
  - Lights
  - School principals aware of water and gas shutoffs in the schools
  - Signs on doors indicating Mechanical Rooms, Electrical Rooms, Fire Sprinkler Rooms, Roof Access
- Fire Marshalls go through all buildings annually and provide building inspection reports:
  - Curtains all recently checked to ensure fire retardant
  - Suppression systems checked
  - Sprinkler systems at correct pressure



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- AED in every school
- Inspections:
  - Annual, semi annual, quarterly, and monthly
  - Done for each school, if applicable
  - Annual inspection of elevators (or lifts)
- Facility Maintenance Technicians (FMT)
  - Regular walkthrough's by the Facilities Department
- External property inspections
- Video cameras are installed outside at some of our schools as well to protect against vandalism
- Use the Infrastructure Maintenance and Renewal (IMR) funding to reduce deferred maintenance in older buildings and improving building efficiencies
- Use cold process roof system for roof replacement projects; eliminate hot tar roofing
- Other areas of property management:
  - Chemical and Hazardous Materials Management
  - Environmental Considerations
  - Lead testing and appropriate changes to pipes
  - Use of Division Facilities

#### **Fire Risk Management:**

- Compliance of Fire Code and connections with the Fire Departments.
- Basic requirements according to the Fire Codes.
- All school sites are equipped with 24 hour monitored fire alarm systems.
- All fire alarms are tested and verified by a third-party agency on an annual basis.
- Fire extinguishers are mounted at all required locations. Fire extinguishers are inspected by a third-party agency annually.
- Fire safety plans include line drawings of the facilities with gas, electrical and water shutoffs noted on the drawings.

#### **Flood Risk Management:**

- Review if any buildings are built on floodplains.
- All buildings are equipped with sensors, which are installed inside the buildings at all water mains.
- These sensors measure indoor air temperature, outdoor air temperature, water usage and leak rates.
- Flow meters are installed and monitored at the schools.
- Alerts are generated when low temperatures or usual water flow rates are discovered.
- Alerts are texted and e-mailed to responsible staff and appropriate action is taken.

#### **Intrusion Risk Management:**

- All buildings are equipped with 24 hour monitored security/intrusion alarms.
- Schools are equipped with CCTV camera systems.



- The intrusion alarms include:
  - Two factor authentications (pin and matching FOB) for arming and disarming of the systems.
  - Motion sensors (or glass breaks) are installed throughout all buildings.
  - Intrusion alarm systems are installed and monitored in all buildings.

#### **Freezing Risk Management:**

- A common temperature set policy for all schools.
- All buildings are equipped with adequate building management systems to monitor temperatures throughout the buildings 24 hours a day.
- Low temperature sensors are installed and monitored in all buildings.
- E-mail alerts are generated when interior temperatures drop below programmed thresholds.
- Responsible staff respond to alerts generated by the BMS system.
- Over periods of low occupancy, such as Christmas break, facility staff visit all school site every 3 days to do a room to room physical inspection.

#### **Construction Site Management:**

- The Division shall take sufficient steps to prevent damages and/or liabilities on vacant construction sites caused by theft, trespassing, fires, and vandalism.
  - Prevent vandalism – keeping construction sites properly lit and posting sufficient signage.
  - Limit liability – making sure property is free of hazard that could cause injuries to anyone on the property.
  - Avoid damage – remove all access material and combustibles from in and around the site. Inspect the site regularly for potential fire hazards and remediate them as soon as possible.
- Recommended third party liability coverage: \$5 million.

#### **Financial Risk:**

- Establish administrative procedures minimize financial risk
- Financial Management
  - responsibility of administrators for financial outcomes, all are required to review their financial information monthly
- Financial Accountability and Audits
  - responsibility of the Division to maintain adequate accounting records and procedures for verifying those records through audits.
  - adequate control mechanisms are in place and principals/directors are accountable for implementing and maintaining internal control procedures over their financial operations
- Public Sector Purchasing Code of Ethics
  - responsibility of all employees involved in the process of acquiring goods



### Standardized Risk Management Practices

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and services to do so with integrity, accountability, transparency

- Employee Business Expenses
  - all business expenses are reasonable, appropriate and able to withstand the scrutiny of auditors and members of the general public
- Signing Authority
  - Delineation of roles and responsibilities and provides appropriate governance and authorization levels for the Division. Proper authorization of transactions is required to ensure adequate safeguarding of the Division's assets against loss or improper use, as well as to produce reliable financial records for internal and external reporting.
- Internal audits are completed at schools and departments
- Professional development is completed for bookkeepers on annual basis by Finance Department
- Strong internal controls are put in place to avoid fraud attempts
- Quarterly reports are brought to the Board
- Safes are put into schools for cash – the amount of cash has significantly decreased at schools with the incorporation of on-line payments
- Finance procedural manuals have been put in place and a “mentor” visits schools to ensure they are following good business practices.

#### **Human Resources**

- The Division should establish administrative procedures to ensure personnel and employment matters are dealt with consistently and on a timely manner.
- Employee performance, evaluation, discipline and supervision.

#### **Information Technology (Privacy and Cyber Security)**

- The Division shall establish administrative procedures for the following areas:
  - Responsible Use and Security of Learning Technology
  - Mobile Device Security
  - Commercial Electronic Messages
  - Freedom of Information and Protection of Privacy
- Information Technology (IT) develops data recovery plans ensuring that there are sufficient back ups of data.
- The IT department ensures that there are firewalls in place.
- Provide training to staff on cyber security, proper usage of technology and ensure compliance of the procedures.

#### **Personal Injury Risk Management:**

- Establish administrative procedures or practices to address the following risks.
- Staff perform daily outdoor perimeter checks of school and auxiliary buildings.
- Staff inspect sites for any hazards and take the appropriate corrective action.



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- Some examples are:

Hazard noted	Risk Management action taken
Broken glass	Pick up glass
Tripping hazards	Submit work order to Facilities Department to address hazard
Snow	Remove snow with appropriate equipment
Ice	Apply ice melt and rock chips as required

#### **Emergency On-call Process:**

Implement a process that is activated when call outs, text or email alerts are generated:

- A facilities staff member is “on call” 24 hour per day 365 days a year.
- The call out schedule is established with qualified maintenance staff.
- All call outs or email/text alerts are sent to the staff member designated to be “on call”, the Maintenance Supervisor and the Director of Facilities.
- All call outs or alerts are responded to within 2 hours.
- Equipment that may be required for an emergency (shop vacs, pumps, temporary heaters, fans, etc) are stored at a central location.
- During extended school breaks (fall break, Christmas break, spring break and summer break) facilities staff physically check all spaces in all school and auxiliary buildings a minimum of every third day.
- In the event of severe weather physical checks are performed more often.

# Alberta Risk Managed Insurance Consortium (ARMIC)

## Approved and Prohibited Activities

Green or Approved Activities are lower risk activities and can be undertaken.

Amber Activities are moderate risk activities and can be undertaken with appropriate risk management procedures.

Red or Prohibited Activities are prohibited under the ARMIC risk management procedures and are not covered by the ARMIC Member Board's general liability insurance policy. Should a board have a school that wants to undertake a red/prohibited activity, the following procedures must be followed:

1. A case must be made to show that the educational benefit(s) to the students participating in the activity outweigh the risk(s) of injury to the students and any associated costs. Strong educational benefits must be realized by students taking part in the activity.
2. The activity is to be approved by the Superintendent or designate.
3. Marsh Canada is to perform an independent risk evaluation on the activity and provide the findings to the Risk Management Committee, which will bring a recommendation to the subscribers meeting for approval.
4. Additional liability insurance must be purchased by the ARMIC Member Board to cover the prohibited activity.

Questions on the prohibited activities list are to be directed to the Broker's risk consultant. Most activities follow the Alberta Education Guide to Physical Activities in Schools. ARMIC Member Boards are required to work with Marsh Canada to develop policies and procedures on moderate risk activities such as swimming and football. Request of changes to this document should be submitted to Risk Management Committee for consideration.

### ***Green or Approved Activities***

GREEN OR APPROVED ACTIVITIES	
<b>The Green or approved activities must follow established Board policies and administrative procedures, and Safety Guidelines for Physical Activity in Alberta Schools</b>	
Activities	Notes
Bowling	
Court Sports	
Cross Country Skiing (excluding Back Country)	Definition of Back Country: remote undeveloped rural area or sparsely inhabited rural areas; wilderness
Curling	
Fishing	
Golf	
Gymnasium program (Safety Guidelines for Physical Activity in Alberta Schools)	
Hiking on Trails	
Low Risk Physical Injury activities	
Sports Field programs (Safety Guidelines for Physical Activity in Alberta Schools)	

# Alberta Risk Managed Insurance Consortium (ARMIC)

## Approved and Prohibited Activities

### Amber Activities

AMBER ACTIVITIES	
<b>Any other activity where the circumstances suggest that there is the potential for unreasonable risk must be reviewed by the Principal and reviewed against the Safety Guidelines for Physical Activity in Alberta Schools.</b>	
Activities	Notes
Amusement Park Rides (Physics curriculum based only)	
Archery – indoor (in school) or as taught in an Archery Facility, under supervision.	The sport or skill of shooting with a bow and arrows, especially at a target indoors with direct supervision
Bamfield Marine Station	Bamfield Marine Sciences Centre (formerly the Bamfield Marine Station) is a marine research station established in 1972, located in Bamfield, Barkley Sound, British Columbia and run by the University of Victoria, the University of British Columbia, Simon Fraser University, the University of Alberta, and the University of Calgary
Baseball (Hardball)	A ball game played between two teams of nine on a field with a diamond-shaped circuit of four bases
Ball Hockey	A form of hockey played in a gymnasium or arena, or on any outdoor surface without ice, using a hard plastic ball in place of a puck
Bottle Rocketry	A firework typically consisting of a cylindrical case that is partly filled with combustible material and fastened to a guiding stick which may be placed in a bottle to control the direction of the rocket's launch
Broom Ball	A game similar to ice hockey, usually played on a rink, in which the players, often not wearing skates, use brooms instead of hockey sticks to shoot a volleyball into the opponent's goal.
Canoeing in still waters (based on Paddle Canada's still waters).  To qualify for Amber Program, the following must be met: <ul style="list-style-type: none"><li>- At least one instructor certified by Paddle Canada or another Provincial Association, which must include First Aid certification</li><li>- Must have 1 to 5 Boat Ratio (Solo canoeing is 5 participants per instructor; tandem canoeing is 10 participants per instructor)</li><li>- Additional supervisors must be competent paddlers and known to the certified instructors</li></ul>	Refer to Paddle Canada's Paddling Association Risk Management Requirements  Still Water: a part of a stream or a lake that is level or where the level of inclination is so slight that no current is visible. A certified instructor under the program must be able to assess the risk level of the water.
Cheerleading (aerobic)	A sport involving the performance of organized cheering, chanting, and dancing in support of a sports team at games
Cycling (Physical Education Guidelines)	Cycling activities which follows the Safety Guidelines for Alberta Schools
Diving	
European Handball	A game played between two teams of seven players each, the object being to throw the ball into a hockeylike goal at either end of the rectangular court. The ball is moved by dribbling and passing with the hands
Field Hockey	A game played between two teams of eleven players who use hooked sticks to drive a small hard ball toward goals at opposite ends of a field.
Floor Hockey	Same rules as ice hockey below but played on a regular floor or gymnasium (no ice)
Firearms Courses (No Live ammunition)	
Football	A ball used in football, either oval (as in American football) or round (as in soccer), typically made of leather or plastic and filled with compressed air.
Go-Karting	

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Activities	Notes
Gymnastics	Exercises developing or displaying physical agility and coordination. The modern sport of gymnastics typically involves exercises on uneven bars, balance beam, floor, and vaulting horse (for women), and horizontal and parallel bars, rings, floor, and pommel horse (for men).
Horseback Riding (Vetted and Accredited Facility – example trail riding)	The sport or activity of riding horses
Hunter Training	Capturing of wildlife using traps, crossbows. (Firearms are listed as red activity)
Ice Fishing	Fish through holes in the ice on a lake or river
Ice Hockey	A fast contact sport played on an ice rink between two teams of six skaters, who attempt to drive a small rubber disk (the puck) into the opposing goal with hooked or angled sticks
Ice Skating (Due Diligence)	
Kayaking	Travel in or use a kayak
Lacrosse (Field, box)	A team game, originally played by North American Indians, in which the ball is thrown, caught, and carried with a long-handled stick having a curved L-shaped or triangular frame at one end with a piece of shallow netting in the angle.
Martial Arts Training (No Contact Involved/No Weapons)	Various sports or skills, mainly of Japanese origin, that originated as forms of self-defence or attack, such as judo, karate, and kendo (refer to Safety Guidelines for Physical Activity in Alberta Schools)
Mountain Biking (Cross Country)	Cross-country courses and trails consist of a mix of rough forest paths and single track (also referred to as double track depending on width), smooth fire roads, and even paved paths connecting other trails
Orienteering	A competitive sport in which participants find their way to various checkpoints across rough country with the aid of a map and compass, the winner being the one with the lowest elapsed time.
Ringette (Ice)	A game resembling ice hockey, played (especially by women and girls) with a straight stick and a rubber ring, and in which no intentional body contact is allowed
Roller blading	A boot with a single row of small wheels on the bottom that you wear in order to travel along quickly for enjoyment
Mountain skating	Skating on ice surfaces that are not controlled or in an environment that where one can break through the ice. Such as lakes, rivers, where there is a risk of penetrating the ice and individual can drown and risk hypothermia.
Self Defence (No Weapons)	The defence of one's person or interests, especially through the use of physical force, which is permitted in certain cases as an answer to a charge of violent crime
Ropes courses (high and low)	A ropes course is a challenging outdoor personal development and team building activity which usually consists of high and/or low elements. Low elements take place on the ground or above the ground. High elements are usually constructed in trees or made of utility poles and require a belay for safety.
Rugby	
Sailing	
Scuba diving in a swimming pool ( Minimum Standards)	
Skateboarding/Skate boarding parks	
Downhill Skiing, Cross Country Skiing & Snowboarding ( Not Self Evaluated must be trained by ski hill)	
Softball	A sport similar to baseball played on a small diamond with a ball that is larger than a baseball and that is pitched underhand

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Activities	Notes
Swimming (Synchronized)	A sport in which members of a team of swimmers perform coordinated or identical movements in time to music.
Swimming( in pool with Lifeguard present)	
Swimming (In Hotel Pool with Direct Supervision of Staff)	
Track and Field- in field events: Include discuss, javelin, shot put, pole vault and high jump	
Tobogganing, tubing, crazy carpet, and sledding on a slope of less than five metres in height or with an incline of less than 35 degrees	
Wall Climbing (In licensed facilities)	A wall at a sports center or in a gymnasium fitted with attachments to simulate a rock face for climbing practice
Water Polo	A seven-a-side game played by swimmers in a pool, with a ball like a volleyball that is thrown into the opponent's net
Water Slides/Water Park ( Parks need to be vetted)	Water Slide - a slide into a swimming pool, typically flowing with water and incorporating a number of twists and turns. Water Parks - a large outdoor area with swimming pools, water slides, and similar attractions
Weightlifting	The sport or activity of lifting barbells or other heavy weights.
Winter and Summer Camping outs	Camping is an outdoor activity involving overnight stays away from home in a shelter, such as a tent or a recreational vehicle
Wrestling	The sport or activity of grappling with an opponent and trying to throw or hold them down on the ground, typically according to a code of rules

## Red or Prohibited Activities

RED OR PROHIBITED ACTIVITIES	
<b>ARMIC: The following activities are prohibited, as supported by the historical claim data.</b>	
Activities	Notes
Activities in Wilderness or Remote locations including hiking, biking, skiing or camping trips outside Alberta and overnight backcountry trips within Alberta	
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
Airplane Rides/Air Travel (not commercial flights)	
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
Amusement Parks/Rides (except Heritage Park, curriculum based physics field trips to West Edmonton Mall or Calaway Park & Disneyland and DisneyWorld)	
Axe training	Learning how to handle and utilize an axe
Auto racing	Auto racing is a motorsport involving the racing of automobiles for competition
Back Country Mountain Biking	Remote and no access to communication and health care. Mountain biking refers to the use of specialized off-road bikes that are used for cross-country and downhill biking

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Activities	Notes
Boxing, kick boxing, or any martial arts with full contact blows or kicks	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
Caving	Also known as spelunking - the exploration of caves
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 into or sliding on foam, mud, ice or snow	Any of these activities irrespective of method used or height of the activity
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
Drag Racing	A race between two or more cars over a short distance, usually a quarter of a mile, as a test of acceleration
Excursions to natural disaster areas – i.e. earthquakes, floods, hurricane, tornado zones	Planning an activity or trip in an area where there is a highly likelihood of these events occurring when forecasted or the season for the occurrence of these events
Excursions to war zones – imminent or existing	
Excursions to regions with political or civil instability	
Extreme Sports (recreational 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)	General catch-all item, specific activities may be listed below
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
Fireworks Display/ (No Participation by students)	Viewing Only
Go-Karting	Go-karting, is a type of activity utilizing open-wheel car or Quadra cycle on a closed circuit in a competitive environment. Go-karts come in all shapes and forms, from motorless models to high-powered racing machines
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 and Sleigh Rides	
High Platform Diving – Jumping or Diving off High platforms	High diving is a sport in which athletes dive into water from considerably high heights. In pool diving, competitions are conducted on a regular diving pool in which athletes dive from a purpose built platform.
Hiking in hazardous areas, such as West Coast Trail	Hiking in areas where the inherent risk of injury is higher due to the difficulty rating 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	
Inflatable Activities (Including Bouncy Castles Sumo Suits and Hamster Balls)	
Luge & Skeleton above the tourist start at Canada Olympic Park	
Martial Arts training involving contact	
Mechanical bull riding or simulated mechanical rodeo events	
Moto-cross (motorized or BMX bicycle)	
Motorcycling of any nature	
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.

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Activities	Notes
	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.
Mountain climbing (but not including hiking in the mountains)	
Off road/All-Terrain vehicles	
Open water swimming	Swimming in ocean, large lake and moving water
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
Parasailing and paragliding	
Paintball, laser tag or war games	
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 and winter biathlon	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 (Except for bottle rocketry which is a restricted activity)	Use model rockets designed to reach low altitudes and be recovered by a variety of means. Model rockets are constructed of paper, wood, plastic and other lightweight materials.
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 & Snorkeling in open water	Open water - any natural body of water, rivers, lakes, and oceans
Slip and Slide Devices	
Ski Jumping	Descending from a specially designed ramp on skis.
Skydiving	A sport in which a person jumps from an aircraft and falls for as long as possible before opening a parachute.
Snowmobiling of any nature	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. Stuntnastics routines can be created with one or more people.
Tobogganing, tubing, crazy carpet, bobsledding, and sledding on a slope of greater than five meters in height or with an incline of greater than 35 degrees	
Trampoline	The sport of jumping and tumbling on a trampoline

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Activities	Notes
Ultra-light plane flight	Ultralight aviation (called microlight aviation in some countries) is the flying of lightweight, 1- or 2-seat fixed-wing aircraft
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. It is treated as a race, with contestants skiing through a cross-country trail whose distance is divided into shooting rounds
Moving water programs, rafting, kayaking and canoeing, in waters greater than Class II (based on International River Classification System). Moving water includes ocean, large lakes, rivers and streams.  Programs less than the above level may be amber activity, if the school division has the proper risk management procedures as stipulated in the Paddle Canada's Risk Management Requirements	Refer to Paddle Canada's Paddling Association Risk Management Requirements (Annex C). A certified instructor under the program must be able to assess the risk level of the water.
Zip lining	A cable suspended above an incline to which a pulley and harness are attached for a rider