

## Diocese of Covington

### Policies & Procedures Manual

Section: Compliance – Insurance and Parish Events

Policy: Festival & Parish Events Policies

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#### INTRODUCTION

The following safety policies and insurance guidelines are designed to assist festival committees in the planning and management of parish festivals. These guidelines focus on safety recommendations to reduce or prevent the most common claims associated with parish festivals. Catholic Mutual Group has additional information available on specific parish festival safety issues. Please feel free to contact the Risk Management Department at Catholic Mutual at (800) 228-6108 to request additional information or receive clarification on items in this handout.

Catholic Mutual also provides online training videos for successful Festival operations. Please visit their website at [www.catholicmutual.org](http://www.catholicmutual.org) for additional information. Please contact your parish office or the Diocesan finance office for login/access information.

#### FESTIVAL SUPERVISION

Good planning and supervision are the foundation for holding a successful parish festival. Parishes should have a festival chairperson that is responsible for communicating all policies and procedures to parish festival workers. The festival chairperson should report to a staff person at the parish/school. In addition to a festival chairperson, each operational area of a parish festival should have a supervisor. As with the festival chairperson, the supervisor's responsibility will be to alert parish festival workers of policies and procedures. It is strongly recommended that parishes develop written guidelines for the operation of their festivals which are handed out to all volunteer supervisors and workers. It is our experience that many problems occur at festivals when policies and procedures are not formalized and communicated to the proper individuals. On the contrary, we have found parishes that utilize and implement a well-organized plan have a successful and safe parish festival.

#### CERTIFICATES OF INSURANCE AND VENDOR AGREEMENT

The *Parish Festival Vendor Hold Harmless/Indemnity Agreement (Appendix A)* should be signed by all vendors who provide services at parish festivals. The Parish Festival Vendor Agreement must be signed by all types of parish festival vendors including, but not limited to:

1. Ride and game vendors
2. Tent companies
3. Security companies
4. Suppliers of large quantities of food
5. Vendors who provide medical services
6. Bands/Entertainers
7. Other vendors

The Parish Festival Vendor Agreement requires the festival vendor to provide the parish with a certificate of insurance documenting general liability coverage in the amount of two million (\$2,000,000) dollars per occurrence. The certificate of insurance must name the parish and the Diocese as an additional insured. It is not adequate to obtain a certificate of insurance from a parish festival vendor which names the parish as a "certificate holder." Certificates of insurance obtained by festival vendors should be reviewed by the Diocese or Catholic Mutual prior to the event.



### **WHAT IS AN ADDITIONAL INSURED?**

Many parish festival chairpersons have a difficult time determining whether or not a parish festival vendor has actually added the parish and the Diocese as an additional insured. **Appendix B** of this policy is a handout entitled *How Do I Know If My Parish/Diocese Has Been Named as an Additional Insured?* This handout will provide you with the criteria to determine whether or not a parish festival vendor has provided you with a certificate of insurance, which actually names the parish/diocese as an additional insured.

### **DO NOT SIGN VENDOR CONTRACTS WITHOUT PROPER REVIEW AND APPROVAL**

It is very important to read a contract before signing and equally important to understand what the contract says. For this reason, Catholic Mutual and your Diocese have a contract review policy. Vendor contracts should only be signed by the Pastor, and only after legal review. Catholic Mutual has seen many instances where vendor contracts relating to parish festivals contain very unfavorable wording. Most of the unfavorable vendor contracts contained hold harmless and indemnity wording that required the parish to pay for any type of claim which happened during the parish festival. Since the insurance program does not cover any type of claim that ever happens, parishes that signed these types of vendor contracts were actually risking parish assets.

Another type of unfavorable contract commonly signed by parishes is a contract requiring the parish to be responsible for any damage that occurs to equipment which is rented. In these instances, the parish agrees to pay for damage to the equipment regardless of how it happened, even if the damage was due to natural causes such as wind or lightning. The insurance program does not provide automatic insurance coverage for another organization's property. Considering this, the parish would be responsible for the damaged equipment.

A Pastor should never sign a contract which contains wording as described above. It is only acceptable to assume responsibility for claims or property damage which the parish would be legally responsible for in the absence of the contract. Remember, no matter how small a contract may be, if it contains unfavorable hold harmless, indemnity or reimbursement language, the parish is risking severe financial burden if a liability claim or property damage occurs.

Catholic Mutual will review (free of charge) all vendor contracts for parishes. To ensure an adequate amount of time to review a contract, please allow at least fifteen (15) business days for review and be sure to provide the entire contract. When signing of a contract before it has been approved is a necessity, write on the contract, "This contract is contingent upon the approval of our insurance company representative." This will allow you to void the contract, if necessary.

### **DRIVING**

The number of individuals used to drive to pick up supplies or other errands needed to make the festival a success should be limited. The festival chairperson and supervisors should view Catholic Mutual's online training entitled "Church Transportation – Is It Necessary and Ministry Based." Any individual that will be driving as part of their volunteer duties for the festival should complete a *Volunteer Driver's Form* and also view Catholic Mutual's online training entitled "Be Smart – Drive Safe".



### **USE OF VOLUNTEERS**

Volunteers should be at least 18 years of age or supervised by an adult with parental permission. The volunteer should be selected and matched to tasks according to their training and/or skills. Each volunteer should have a clear understanding of the duties associated with the task and any risks inherent to the position. Any personal protective equipment required to perform the task should be provided for the volunteer.

### **USE OF CHAPERONES**

In the event a parish holds an event that requires chaperones, every chaperone must be fully compliant with all regulations pertaining to the Virtus “Protecting God’s Children” program of the Diocese of Covington. Additionally, they are to be at least 25 years of age. While it may be fine to have “helpers” that are ages 18-24, these individuals are to be supervised by an adult chaperone. Each chaperone will be assigned a group of students for which they are responsible. Chaperones are not to bring their own younger children to the event as this could distract them from providing adequate supervision to assigned students.

Chaperone’s responsibilities will include, but are not limited to:

1. Make sure students are present on the bus or other means of transportation every time transportation is used.
2. Make sure the students are in their room at curfew.
3. Make sure students are awake on time.
4. Make sure students understand daily itinerary.
5. Observe students for suspicious behavior that might involve breaking the rules.
6. Be on guard for students being loud, obnoxious, and/or rude. Do not tolerate this behavior.
7. Assist in medical emergencies and contact person in charge immediately.
8. Inquire within assigned group about any individual medical abnormalities.
9. No students or chaperones should leave the group for unauthorized excursions.
10. You may search students’ rooms at any time with or without the students’ permission.
11. Check luggage before the trip.
12. Check hotel rooms for any damage or things left behind.
13. Make sure students are properly dressed at all times.

Chaperone’s must also ‘set an example’ for their charges. Behavior standards include, but are not limited to:

1. “Buddy systems” should be used by chaperones; thus, it is very important to ensure 2 adults are present at all times (1 “adult” and 1 individual 18-24 is fine also).
2. One-to-one contact with a student is to always occur in a public place.
3. Any verbal or nonverbal sexual behavior with any student is inappropriate.
4. Never touch a student against his/her will.
5. Never touch a student on any portion of their body that would be covered by a bathing suit.
6. Sexual gestures or overtures a student makes to a staff member should be reported to the appropriate personnel.
7. Do not appear in front of a student when not appropriately clothed.
8. Do not change clothes in the same room or in view of a student.
9. Driving alone with a student is to be avoided at all times.



10. If it becomes absolutely necessary to drive alone with a student, the following are to be observed at all times:
  - a. Do not sit close to one another in the car;
  - b. Do not come into physical contact with each other;
  - c. Do not stop the car to talk unless absolutely necessary. If it becomes necessary to do so, turn the light on inside the car the entire duration of the stop.
11. Do not strike or touch a student as a means of discipline.
12. Do not use derogatory language when addressing a student.
13. Be alert for suspicious or unusual behavior.
14. All suspicions of child or sexual abuse are to be reported to appropriate personnel.
15. No student should be taken on any type of trip or excursion without the written consent of the custodial parent.
16. No student should be allowed to visit you in your quarters.
17. No student should be denied food, water or shelter.

#### **SAFETY COORDINATOR**

In addition to the festival chairperson, parish festivals should create a position called “safety coordinator.” The safety coordinator will be responsible for making sure all safety recommendations are met. The designated safety coordinator will also be responsible for making periodic inspections of the festival grounds during the festival. Obviously, any physical safety hazards detected by the safety coordinator should be dealt with to remove the hazard. It is highly recommended the safety coordinator utilize a logbook indicating the time the inspections took place during the festival and the condition of the festival grounds during the inspection. Dioceses that have utilized an onsite safety coordinator volunteer at parish festivals have been very successful in reducing the number of claims associated with parish festivals. An onsite safety coordinator will also greatly reduce the parish’s liability in the event of a loss, as it will illustrate the parish exercised due diligence in attempting to eliminate safety hazards.

#### **SAFETY ON FESTIVAL GROUNDS**

Most claims associated with parish festivals result from trips, slips and falls on parish grounds. Many of these accidents can easily be prevented with proper planning and periodic inspections of the grounds during the festival. Below we have identified some common physical safety hazards at festivals, along with suggestions to alleviate the safety hazard and greatly reduce the parish’s liability in the event of an accident.

- **Electrical cords and hoses** - Electrical cords and hoses in walkways present a common trip hazard at parish festivals. Vinyl cord and hose protectors should be used to combat these trip hazards and reduce the parish’s liability. Other ways of dealing with these trip hazards are taping or tacking down the loose cords and hoses or placing orange cones at either end of a cord or hose extending across a walkway to identify its presence by making it more obvious.
- **Lighting** - As the majority of parish festivals extend into the evening hours, adequate lighting is essential to reduce the parish’s liability in the event of an evening fall. The festival grounds and parking areas should be well lit. Temporary lighting may need to be installed to ensure adequate lighting.

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- **Tent stakes and ropes** - Tent stakes and ropes should be marked with orange flags to identify their presence. In the event that an individual trips over a tent stake or rope, the presence of an orange flag will greatly reduce the parish's liability.
- **Debris on grounds** - Many accidents occur when people slip on food or litter while on festival grounds. Although it is difficult to completely eliminate this problem, plenty of trash receptacles should be provided. These receptacles should be periodically emptied to ensure that festival patrons have an area to discard litter. In addition to providing trash receptacles, the grounds should be periodically inspected and cleaned where needed to make sure undesirable amounts of litter are not accumulating on the grounds.
- **Stages** – Stages must be set up and torn down by qualified personnel. The stage must be built sturdy enough to accommodate the weight of occupants and/or props. Electrical outlets on the stage should be properly grounded. If extension cords must be used, they should be heavy-duty double insulated cords. Stage flooring must be kept dry and clear of debris. Stairs leading to the stage must be equipped with a handrail. If the stage will be used during evening hours, recommend installing glow-in-the-dark tape along the edge of stage platform.

#### **WEATHER**

While most events and activities are held rain or shine, plans should be in place in the event of severe weather. A weather radio should be monitored during the event. In the case of a tornado or lightning threat, parish festival patrons and workers should seek appropriate shelter inside a parish building until the threat of severe weather has passed.

#### **SECURITY**

Parish festivals need a security plan. Formal security is necessary, as parish festivals deal with large amounts of money and high volumes of people. It is highly recommended that parishes utilize security rental agencies. When hiring private security, be sure to check references and verify you have hired a reputable security company. Once a security company is hired, allow the company to manage and supervise their own employees. Remember, the security company is a professional organization with experience in providing security at events such as your parish festival.

When confrontations between festival patrons occur, allow security personnel to handle as parish festival volunteers are not trained to deal with these types of situations. In many cases, they may make the situation worse. The parish can be held liable in cases where a festival worker inadvertently causes an injury while attempting to break up a fight.

Security during non-festival hours is as important as security during festival hours. During time periods when the festival is not operating, vandalism and theft can occur on festival grounds. For this reason, it is highly recommended that security guards be used during non-festival operating evening hours. In addition to private security, lighting is very important. Lighting should be maintained as a security measure even when the festival is not operating. The presence of night security guards and lights will greatly deter potential vandals and thieves.

See Diocesan "Security & Emergency Response Policy" for additional information and safeguards.

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#### **PARKING**

Parking is always a concern for parish festivals. Similar to the actual festival grounds, injuries can occur in parking areas. Additionally, vehicles can be damaged or stolen.

Valet parking should not be permitted. Any volunteers assisting with parking should wear a brightly colored vest or other garment. If a neighboring parking lot (not owned by the parish) is used for the festival, any written agreement between the owner of the lot and the parish should be reviewed by Catholic Mutual prior to signing.

Adequate lighting is perhaps the most important component for a safe parking lot. Often, temporary lighting is needed to provide adequate lighting in a field or paved area that is not normally used during evening hours, but will be used for parking during a festival. Another concern is whether or not the parking area is level. Although vehicles are not usually damaged from an uneven surface, an even surface is necessary to ensure that people do not trip and fall while walking to and from their vehicles. Care should be taken to allow room for pedestrian traffic through parking lots.

Although we can attempt to provide a well-lit parking lot, we cannot guarantee that a vehicle will not be vandalized or stolen. For this reason, we recommend posting signs at the entrance to lots indicating, *"The parish festival will not be responsible for damaged or stolen vehicles."*

Parking space must be made available for emergency vehicles. Additionally, there must be access routes to and from the festival and through parking lots for emergency vehicles to travel. When planning your festival, keep in mind that the fire department, police, or an ambulance service may need access to your festival if an emergency occurs.

#### **MEDICAL SERVICES AND FIRST AID**

As injuries do occur at parish festivals, it is very important that medical services be utilized to reduce the effects of the injury. This is very important from both a medical and legal standpoint. The type of medical service needed at a parish festival will vary by the size and type of activities at the festival. For small, family-oriented festivals, it would be adequate to simply have first aid supplies available in the event of injury. For festivals ranging from 500 to 1,500 people, the festival should have a first aid station on festival grounds. For festivals that exceed 1,500 people, parishes should seriously consider contracting with an outside vendor to provide onsite medical services.

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First Aid stations should be visible and easily detected by an injured person and be equipped to deal with minor injuries. These stations should consider having the following medical supplies on hand:

- Sterile adhesive bandages in assorted sizes
- Assorted sizes of safety pins
- Cleansing agent/soap
- Latex gloves/assorted sizes
- Sunscreen
- 2 and 4 inch gauze pads
- Triangular bandages
- Ice bag or chemical ice pack
- Eye patches
- Non-prescription drugs
- 2 and 3 inch sterile roller bandages
- Scissors
- Tweezers
- Needle
- Moistened towelettes
- Antiseptic
- Thermometer
- Tongue blades
- Tube of lubricant
- Medicine dropper
- Antacid (for stomach upset)
- Anti-diarrhea medication
- Syrup of Ipecac (used to induce vomiting and only used if advised by the Poison Control Center)
- Laxative medication
- Activated charcoal (used in cases of accidental ingestion of harmful liquids)
- Blanket
- First Aid manual
- Cell phone
- Flashlight with extra batteries
- Pencil and paper
- Emergency phone numbers
- AED (Automated External Defibrillator)

An Automated External Defibrillator is used in cases of life threatening cardiac arrhythmias which lead to cardiac arrest. AED's are designed to be used by laypersons who ideally should have received AED training. The location of a public access AED should take into account where large groups of people gather, regardless of age or activity.

When a major injury occurs, an ambulance should be called immediately.

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Whenever medical treatment is provided, it should be documented with a written record (log). If an individual that is injured denies medical treatment, a signed refusal of medical treatment should be obtained from that individual. Written documentation of patients should include a name, nature of injury, type of treatment, and the time.

Local police and hospitals should be alerted prior to a parish festival so these entities are aware of the possibility for the need of emergency medical services. Hospitals and emergency centers should be given relevant information such as the dates and hours of the festival, number of people anticipated, as well as the types of festival activities that could cause injuries. A contact person should be made available to emergency centers and hospitals and lists of 24-hour telephone emergency numbers should be made available to festival personnel.

### FOOD

When food is supplied by outside vendors, the *Parish Festival Vendor Hold Harmless/Indemnity Agreement (Appendix A)* is to be utilized. If a parish elects to have volunteers prepare and serve food whether onsite or at their own homes, the following food handling guidelines should be followed:

- Refrigerators should be kept at 40° or cooler. Freezers should be kept at 0°. Raw meat and poultry should be refrigerated as soon as possible after purchasing or receiving. At the grocery store or deli, keep raw meats and poultry separated from other perishables. Never thaw frozen meat and poultry on the kitchen counter, thaw them in the refrigerator. If in a hurry, thaw in a bag under cold running water. If a microwave is used for thawing, the food should be immediately cooked. Always refrigerate when marinating food.
- Canned goods should be stored in a cool, dry area and should be free of cracks, dents, and bulging.
- Cooked or prepared food requiring refrigeration should never be left unrefrigerated for more than two hours. In a warm environment, food should sit out no longer than one hour. Refrigerate or freeze cooked/prepared foods in shallow containers rather than deep containers.
- Refrigeration and freezing does not kill bacteria on food which sat out too long and has started to spoil. When in doubt, throw it out!

Two of the more common types of food poisoning are caused from salmonella and E. coli bacteria. At least 1.4 million salmonella infections are reported annually in the United States. Any raw food of animal origin (i.e. meat, poultry, eggs, raw milk, fish, and shellfish) may carry salmonella. Food can be contaminated with E. coli when a food handler or cook does not follow good sanitary procedures. Critical to this is washing hands after using a bathroom.





The key to preventing an exposure is to not allow any contamination while preparing food and to effectively destroy bacteria during the cooking process. The following steps will **greatly reduce the likelihood of a food-related illness.**

- Inspect the food to see if there are any signs of contamination or spoilage. Fish, poultry, fruits, and vegetables should be thoroughly washed and rinsed.
- Always wash your hands with soap prior to handling and preparing food. You should also rewash your hands prior to preparing another type of food or when using a new knife/utensil.
- Raw meats, fish and poultry should be cut on an acrylic cutting board, not wood. Use a wood cutting board for fruits and vegetables only.
- Never serve food on a plate or platter which raw meat, fish, or poultry was cut or prepared.
- Never let raw meat, fish, and poultry or their juices come in contact with other foods.
- If the work area was cleaned with a dishcloth, always immediately switch to a clean one or use disposable paper towels.
- After cleaning utensils and work areas, an additional measure is to sanitize. This can be done using 2 or 3 teaspoons of household bleach in one quart of water, then thoroughly rinsing with cold water.
- Always cook food thoroughly. Only thorough cooking destroys bacteria. Thermometers are recommended to determine if the internal temperature of the food you are cooking has reached a safe temperature. Internal temperatures should reach 160°. If the food includes poultry, the temperature should reach 185°.
- If serving food for an extended period, hot foods should be kept above 140° and cold foods below 40°.

## **ALCOHOL**

Beer and wine are sold at many parish festivals. Parishes should be aware they are potentially liable for property damage or injury claims resulting from individuals which become intoxicated at a parish festival. Specifically, parishes should be concerned with minors and making sure that people who are obviously intoxicated are not sold alcoholic beverages. The following are recommendations to assist in reducing the parish's liability in the event of an alcohol-related accident:

- Know and follow state liquor licensing requirements or laws.
- Licensed or trained bartenders should be present in the beer tent at all times.
- All bartenders should be at least 21 years of age and should not be allowed to consume alcohol while working behind the bar.
- A pre-existing plan should exist to handle individuals who have had too much to drink. The plan should include the necessary security needed to assist the bartender who is refusing service to an intoxicated individual.
- An alternate method of transportation should be provided to individuals who feel they are too intoxicated to drive their vehicles.
- Identification should be checked to ensure individuals under the age of 21 are not served alcohol. A good rule of thumb is to check the identification of any individual that appears to be under the age of 40.
- Alcohol should not be given away as a prize.

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A “bracelet booth” should be set up to check identification of any individual wishing to consume alcohol to ensure they are of legal age. An individual who has shown proper identification is then furnished with a colored bracelet designating they are of legal age to consume alcohol at the parish festival. Security and festival workers would have the responsibility of patrolling and monitoring the grounds to ensure that individuals consuming alcohol are wearing the necessary bracelet.

Another risk management technique to reduce the liquor liability exposure is to create a “Beer Garden” atmosphere by placing a fence around the perimeter of the tent. Security should be placed at both entrances and exits to the beer garden. At the entrance to the beer garden, security will be responsible for ensuring anyone entering the beer garden has a colored bracelet indicating the individual is of legal age to consume alcohol. At the exit points, security will be responsible for not allowing alcohol outside the beer garden area. If alcohol is allowed outside the beer garden area, security should limit the amount of beer or wine that one individual can remove from the area.

### **MONEY**

If your parish festival is successful, large amounts of cash will accumulate throughout the day and evening. The parish should have a predetermined plan to deal with cash as it flows through the festival. A good plan should accomplish the following:

- A credit and background check should be conducted on all individuals handling money.
- Cash should be collected from festival stands at regular intervals.
- Tamper-proof bags should be used.
- Groups of two or more individuals should be responsible for the transfer of cash from festival stands to a centralized location.
- Cash that accumulates at the festival’s centralized location should be stored in a locked safe that is guarded by security.
- Cash should always be counted by multiple teams consisting of at least two people. Counting teams should be rotated on/off duty at frequent intervals.
- Bank deposits should be made at regular intervals during the festival. Cash should not be allowed to accumulate in the safe until completion of the festival.
- Ideally, cash should be counted at the bank.
- When collecting cash from festival stands or taking deposits to the bank, both times and routes of the collections or deposits should be varied to eliminate a pattern from developing.
- Catholic Mutual recommends the use of a “ticket system” at parish festivals. A ticket system allows festival participants to purchase tickets at ticket booths that can be exchanged for rides, food, beverages, or other items for sale at the parish festival. The purpose of the ticket system is to reduce the amount of cash flowing through the parish festival at various booths. Instead of having each individual booth handle cash, monies are handled at centrally located ticket booths. The use of a ticket system will reduce the risk of loss associated with theft or the mysterious disappearance of festival revenues. In addition to reducing the possibility of theft, the ticket system provides an excellent internal control to monitor cash flows at parish festivals.



### **FESTIVAL ACTIVITIES**

While the types of parish festival activities may vary from one festival to the next, a few activities geared to younger children should be present at each festival. When determining what types of activities to have in place for the festival, keep in mind, the following activities are **not** be allowed:

- Hot air/tethered balloons
- Helicopter rides
- ATV rides/speed contests
- Bungee jumping
- Dunking booths for individuals 21 years and under
- Archery/firearms

See *High Risk Activities* in **Appendix C & D** for further policies, restrictions and safeguards related to other rides, attractions and activities.

### **CLAIM PROCEDURES**

When a claim takes place, an *Accident Report Form* (**Appendix E**) should be completed via online reporting on Catholic Mutual's website or called in the following workday. Serious claims should be phoned in as soon as possible. The written accident report should include an in-depth description of how the accident happened. The report should also include the name, address, phone number, and date of birth of any injured person along with the names and phone numbers of potential witnesses.

Often when an accident occurs, it is difficult to reconstruct how it happened or what the premises looked like at the time of the accident. For this reason, the festival safety coordinator should photograph accident scenes to preserve the appearance of the accident site. It is recommended that the safety coordinator videotape the parish festival grounds once the festival set-up is complete. This will assist in any recreations of the festival premises that must be done for litigation. If an individual that is injured on festival grounds feels they need immediate contact with the festival's insurance carrier, contact Catholic Mutual prior to sending the written accident report. Often a potential claimant will contact an attorney because he/she has not been contacted in a timely fashion by the insurance company. For your convenience, we have attached an example of an *Accident Report Form* (**Appendix E**) that can be used at parish festivals. Accident reports should be made available to all operational supervisors and security staff.

### **THANK YOU**

Thank you for taking the time to read this material. As noted earlier, Catholic Mutual has a wealth of supplemental material regarding parish festival safety that is available to parishes. Please feel free to contact the Risk Management Department at (800) 228-6108 with any questions that may arise.

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**APPENDIX A**  
**PARISH FESTIVAL VENDOR**  
**HOLD HARMLESS/INDEMNITY AGREEMENT**

PARISH: \_\_\_\_\_  
Includes the Roman Catholic Diocese of Covington

VENDOR: \_\_\_\_\_

TYPE OF VENDOR: \_\_\_\_\_

DATE(S) OF USE: \_\_\_\_\_

The above named VENDOR agrees to defend, protect, indemnify, and hold harmless the above named PARISH against and from all claims arising from the negligence or fault of the above named VENDOR or any of its agents, family members, officers, volunteers, helpers, partners, organizational members, or associates in connection with the operations of the above named VENDOR at the above named PARISH.

VENDOR agrees to provide a certificate of insurance to the PARISH, which provides evidence of general liability coverage of not less than two million dollars (\$2,000,000) per occurrence. VENDOR also agrees to have the PARISH named as an **“Additional Insured”** on its general liability policy for the DATES OF PARISH FESTIVAL in relationship to the VENDOR’S activities. It is agreed that VENDOR also agrees to ensure that its liability insurance policy will be primary in the event of a covered claim or cause of action against PARISH.

**If and only if** VENDOR fails to comply with the above (second) paragraph, then VENDOR agrees to protect, defend, hold harmless, and fully indemnify the above named PARISH for any claim or cause of action whatsoever which takes place during the above identified DATE(S) OF USE that is brought against the PARISH by the above named VENDOR or its employees, agents, guests, invitees, customers, partners, family members, organizational members, and associates, even if such claim arises from the alleged negligence of the PARISH, its employees or agents or the negligence of any other individual or organization not a party to this agreement. If any paragraph or sentence of this agreement is held invalid, it is agreed that the balance thereof, shall continue in full legal force and effect.

SIGNED BY: \_\_\_\_\_  
(Must be an official agent/representative of VENDOR)

PRINTED NAME: \_\_\_\_\_

TITLE: \_\_\_\_\_ DATE: \_\_\_\_\_



**APPENDIX B**  
**HOW DO I KNOW IF MY PARISH/DIOCESE HAS BEEN**  
**NAMED AS AN “ADDITIONAL INSURED?”**

Many parishes have a difficult time determining when they have been named as an additional insured on a tenant, contractor or facility user insurance policy. Parishes often obtain a certificate of insurance, which names the parish as a “certificate holder.” Being named as a “certificate holder” does not provide adequate insurance coverage/protection and may leave the parish exposed to potential liabilities.

The insurance certificate furnished to the parish by the tenant, contractor or facility user must indicate in writing that both the parish and the Diocese are named as an **additional insured**. Please refer to the following page for an example of a certificate of insurance where the parish has been named as an additional insured. Please note that not every certificate of insurance naming the parish and the Diocese as an additional insured will look like exactly like the sample. However, somewhere on the certificate the words **additional insured** must appear.

It is very important that the parish be listed as an additional insured rather than as a “certificate holder.” As a “certificate holder,” the parish has no legal rights under a tenant, contractor or facility user’s insurance policy. However, when the parish has been named as an additional insured, the insurance policy of the tenant, contractor or facility user must defend the parish against claims, which resulted from tenant, contractor or facility user operations at the parish. The purpose of being named as an additional insured is to reduce the number of dollars spent on claims not related to parish activities. Therefore, it is essential that parishes verify that both the parish and the Diocese have been named as an additional insured.

Since a contractor, tenant, facility user or parish festival vendor will have to make a specific request to their insurance company to get the parish named as an additional insured, it is important to inform them of this requirement well in advance.





**APPENDIX C**  
**HIGH RISK ACTIVITIES**

Archery: (only permitted at certified camps)

- Only allowed through a company that does archery as a business. This company would provide equipment, supervision, staff and training.
- This company must provide an Insurance Certificate (minimum coverage \$2M) listing the Diocese as an “additional insured.”
- Obtain permission slips and waivers from parents/guardians

Boxing: (Not permitted, except at certified camps)

Note: If this is a boxing camp or boxing is provided, the following requirements are to be met:

- Boxing activities must be provided by a third party organizer (such as a boxing club)
- Boxing club should provide equipment, supervision, staff, facility, training;
- Boxing club must provide Insurance Certificate (minimum coverage: \$2M) listing the Diocese as an “additional insured.”
- Obtain permission slips and waivers from parents/guardians.
- Liability would fall entirely on the third party organizer.

Canoeing and kayaking: (Permitted with listed exceptions)

- No canoeing or kayaking in ocean waters or fast moving rivers. Only in lakes, ponds, lagoons.
- All participants must be able to swim;
- At least one participant in group must be CPR certified;
- Use of life jackets at all times;
- No canoeing or kayaking at night;
- Obtain permission slips and waivers from parents/guardians;
- If renting canoes from a third party:
  - Obtain copy of contract;
  - Obtain copy of certificate of coverage (minimum coverage: \$2M) listing the Diocese as an “additional insured.”
  - Waivers must be reviewed and signed by parents.

Dodge ball: (Permitted)

- Kids must be of same age group;
- Kids should not be allowed to play while wearing glasses;
- Use the required type of ball;
- Extra supervision – an adult should be present at all times for emergency response.

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#### “GaGa” Ball Pit (Permitted with listed exceptions)

- All supports (wood, steel, etc.) are to be placed on the outside of the pit and/or install padding over the posts.
- Padding must be installed over the top of all wall edges of the pit.
- The interior floor of the pit must be free of all sharp objects; e.g. rocks. A soft, cushion material is to be used for the interior floor.
- All children are to be supervised while playing and abide by the GaGa Ball rules.
- Only children from the same grade level may play against each other.
- Only children who are physically able to safely enter and exit the GaGa pit are to be permitted to play.
- Pit walls are to be periodically inspected to ensure fasteners are snug, bolts are capped and wood is in good condition (i.e. no splintering, holes, etc.).
- Playing surface is to be inspected on a daily basis to ensure that it is clear of potential injury hazards (such as rocks).

#### Horse Back Riding (Permitted with listed exceptions)

- Only allowed through a company that does horseback riding as a business. This company would provide equipment, supervision, staff and training.
- This company must provide an Insurance Certificate (minimum coverage \$2M) listing the Diocese as an “additional insured.”
- Obtain permission slips and waivers from parents/guardians

#### Inflatables/Bounce Houses: (Permitted with exceptions)

- See *Use of Inflatables & Bounce Houses* in **Appendix F** for information and restrictions on this type of attraction.

#### Night Games: (Permitted with listed exceptions)

- Forested areas are not permitted as playing grounds. There is the risk of running into cliffs or hills not identify by the supervisor;
- Play in open areas;
- Organizer should inspect the area for possible dangers.

#### Paintball: (Permitted with listed exceptions)

- Games must take place at locations specifically set up for this kind of activities; i.e. Paintball clubs;
- Insurance certificate must be provided by the paintball club (minimum \$2M) listing the Diocese as an “additional insured.”
- Obtain permission slips and waivers from parents/guardians.
- Limited to youth 10 years of age and older

#### Rock Climbing (Permitted with listed exceptions)

- Only allowed on “mock” rock walls in structured and supervised areas.
- Obtain permission slips and waivers from parents/guardians.
- See **Appendix G** for additional information and restrictions on climbing and rock walls.



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#### Ropes course (permitted with listed exceptions)

- Absolutely no “high” ropes courses;
- Only allowed at a facility that specializes in ropes courses. This facility must provide the equipment, supervision, staff and training.
- The facility must provide an Insurance Certificate (minimum coverage \$2M) listing the Diocese as an “additional insured.”
- Obtain permission slips and waivers from parents/guardians.
- Contract/agreement between facility & user should be reviewed by Catholic Mutual prior to signing.

#### Swimming: (Permitted with listed exceptions)

- No swimming in lakes at night;
- No swimming in lakes unless a designated swimming area is provided that is roped off from the rest of the lake;
- No swimming in rivers;
- Pools must be equipped with interior lights for swimming after dark;
- Kids with no swimming experience must always wear a life jacket and never go into deep areas;
- A certified lifeguard must always be on duty;
- Obtain permission slips and waivers from parents/guardians;

#### Trampoline/Bungee: (Not Permitted)

- “Rebounding equipment” is specifically **excluded from coverage** in your insurance program.
- Any activity that involves a human body being attached to, or suspended from, ropes, bungee-cords, or similar type devices is not permitted.
- Includes, but is not limited to, trampolines and all ‘bungee-type’ activities and attractions.

#### Tubing (permitted with listed exceptions)

- No tubing on fast moving rivers or streams.
- All participants must be able to swim.
- At least one participant in group must be CPR certified
- Use of life jackets at all times
- No tubing at night
- Obtain permission slips and waivers from parents/guardians
- No tubes permitted to be pulled by motorized vehicles (boats)

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#### White Water Rafting (Permitted with listed exceptions)

- Only allowed if licensed and experienced outfitter is used. This company would provide equipment, supervision, staff and training.
- Outfitter must provide a certificate of insurance (minimum coverage \$2M) listing the Diocese as an “additional insured.”
- Any contract/agreement between outfitter & participants should be reviewed by Catholic Mutual prior to signing.
- Life jackets and helmets must be worn at all times.
- Limited to youths 16 years of age and older.

#### Wrestling: (Not Permitted, except at certified camps)

Note: If this is a wrestling camp or wrestling is provided, the following requirements are to be met:

- Wrestling activities must be provided by a third party organizer (such as a wrestling club)
- Wrestling club should provide equipment, supervision, staff, facility, training;
- Wrestling club must provide Insurance Certificate (minimum coverage: \$2M) listing the Diocese as an “additional insured.”
- Obtain permission slips and waivers from parents/guardians.
- Liability would fall entirely on the third party organizer.

#### Zip Lines (Not recommended; however if allowed, the following **must** be adhered to):

- Only allowed at a camp that has been certified in the use of their zip line. This facility must provide the equipment, supervision, staff and training.
- Facility must provide a certificate of insurance (minimum coverage \$2M) listing the Diocese as an “additional insured.”
- Any contract/agreement between facility and participant should be reviewed by Catholic Mutual prior to signing
- Limited to youths 16 years of age and older.
- Obtain permission slips and waivers from parents/guardians



**APPENDIX D**  
**FESTIVAL CHECKLIST**

*Q – Why is it important to have risk management procedures and practices in place for our parish festivals and other large events?*

A – Festivals and other large-scale events that go above and beyond the daily ministries of the Catholic Church create unique liability exposures. The Church is legally liable and ethically responsible for accidents that happen as a result of any involvement and sponsorship in these types of events. It is vital that churches and schools develop a “best practices” approach for any parish-sponsored event. Not only will this approach provide better assurance for the safety of everyone involved, it will also reduce the liability exposure associated with these types of large events.

*Q – What resources are available to successfully manage our parish festival or other large events?*

A – By being aware of the “best practices” safety checklist shown below and understanding the detailed information available in the Festival/High Risk Events Policy Manual, you will be better prepared to ensure a safer event and reduce or eliminate common claims associated with these types of events.

**FESTIVAL CHECKLIST**

• **Supervision:**

- Designated Festival Chairperson (overseen by staff person at parish/school)
- Designated Supervisor for each operational area of festival (overseen by festival chairperson)
- Designated Safety Coordinator to ensure all safety recommendations are met (overseen by Chairperson)

• **Vendors:**

- Vendor contracts/agreements have been reviewed by Arch/Diocese or Catholic Mutual prior to signing
- Vendor Hold Harmless/Indemnity Agreement* has been obtained by each vendor (i.e. ride, game, food, security vendors, etc. When in doubt, see policy manual.)
- Certificates of Insurance have been obtained from vendor with parish/diocese named as an additional insured

• **Transportation:**

- Driving duties have been limited to a select number of properly screened individuals.
- Chairperson, Supervisors and all Drivers have taken the following two online training courses on the Catholic Mutual website. (See page 1, paragraph 2 of this policy for more information):
  - “Be Smart – Drive Safe”
  - “Church Transportation – Is It Necessary and Ministry-Based?”

• **Volunteers:**

- Are 18 years of age or older OR supervised by adult with parent permission
- Have been selected and matched to tasks according to training and/or skills
- Have a clear understanding of duties and risks associated with the assigned task
- Have been provided with personal protective equipment, if needed

• **Premises Safety:**

- Electrical cords and hoses have been rerouted, taped down or covered
- Adequate lighting has been provided
- Tent stakes and ropes have been secured
- Alternate plans are in place for inclement weather
- Emergency response procedures/evacuation plans have been developed

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Adequate number of trained security guards have been hired

- **Parking:**

- Valet parking will not be allowed
- There is adequate lighting in parking lots
- Adequate space for pedestrian traffic has been provided through parking lots
- Adequate space will be made available for emergency vehicles

- **Medical Services:**

- First Aid station and supplies available
- An Automated External Defibrillator (AED) will be readily accessible
- Local police and hospitals have been notified about upcoming event
- Hand washing stations are provided

- **Food:**

- Appropriate food temperatures will be maintained
- Employees and volunteers have been informed of food-borne illness best practices

- **Alcohol:**

- Meet all State and local liquor licensing requirements
- Identification checkpoints are in place
- Colored bracelets will be provided for legal age individuals wishing to consume alcohol
- Trained bartenders will be used
- Alternate transportation will be provided for intoxicated patrons

- **Money/Cash Handling:**

- Background and credit checks will be completed on individuals working with money.
- Tamper-proof bags will be utilized.
- Cash will be regularly collected from stands, alternating times and routes
- Three or more individuals will be involved in collecting cash
- Money will be counted by two or more people
- Cash will be kept in a locked safe and guarded by security
- Consideration has been given to using a ticket system

- **Activities:**

- Festival activities will not include any of the following: hot air/tethered balloons; helicopter rides; ATV rides/speed contests; bungee jumping; dunking booths involving individuals 21 years of age or under; or archery/firearms
- Gambling – Kentucky Department of Charitable Gaming as well as Diocesan regulations have been reviewed and will be followed.
- Liquor – All licenses/permits have been obtained from the Kentucky Alcoholic Beverage Control as well as all applicable local governments. Diocesan policy on the dispensing of alcoholic beverages has been reviewed and will be followed.

- **Claim Procedure:**

- Accident Report forms on hand
- Staff is aware of claim reporting procedures



**APPENDIX E**  
**ACCIDENT REPORT FORM**  
(For Non-Employees)

PARISH/SCHOOL: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_ ZIP: \_\_\_\_\_  
PHONE: \_\_\_\_\_ PARISH EMAIL: \_\_\_\_\_  
PERSON REPORTING: \_\_\_\_\_  
DATE FORM COMPLETED: \_\_\_\_\_

DATE OF ACCIDENT: \_\_\_\_\_ TIME OF ACCIDENT: \_\_\_\_\_  
WHERE ACCIDENT OCCURRED: \_\_\_\_\_  
WERE PHOTOGRAPHS TAKEN? \_\_\_\_\_ DESCRIBE ACCIDENT: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PARTY INVOLVED-NAME: \_\_\_\_\_ MINOR? \_\_\_\_\_  
IF MINOR, PARENT NAME(S): \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_ ZIP: \_\_\_\_\_  
HOME PHONE: \_\_\_\_\_ WORK PHONE: \_\_\_\_\_  
DATE OF BIRTH: \_\_\_\_\_  
INJURY/DAMAGE: \_\_\_\_\_

TRANSPORTED BY AMBULANCE? \_\_\_\_\_  
WITNESSES (PLEASE INCLUDE ADDRESSES/PHONE NUMBERS): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

ADDITIONAL COMMENTS: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**NOTE: REPORT TO CATHOLIC MUTUAL NO LATER THAN NEXT BUSINESS DAY**  
**SEND ONE COPY EACH TO THE FOLLOWING: CATHOLIC MUTUAL,**  
**PARISH BUSINESS OFFICE AND THE DIOCESAN FINANCE OFFICE**



## **APPENDIX F**

### **USE OF INFLATABLES & BOUNCE HOUSES**

Inflatables have become a popular choice for entertainment provided at parish festivals. They are also used for school carnivals or as a special reward for class achievements. There is a large variety of inflatables offered in the marketplace today. Most can be used relatively safely when proper safety precautions are taken. However, there are several inflatables that Catholic Mutual recommends against using and the Diocese prohibits them from being used. These include (but are not limited to) the Bungee Run, Boxing Ring, Gladiator Arena, Hamster Waterballs, Jousting Arena, Velcro Wall, Water Slide and the “Wet Slip and Slide”. If you have questions on a particular inflatable that is not mentioned, please contact the Catholic Mutual Risk Management Department.

Most rental companies require the parish/school to sign an agreement/contract when renting an inflatable. Many of these agreements/contracts contain hold harmless, indemnity, or similar insurance wording and should be reviewed by Catholic Mutual. These contracts/agreements could contain hold harmless and indemnity wording that requires the parish to pay for any type of claim which happens during use of the inflatable. **Your insurance program does not automatically provide insurance coverage for any type of claim that happens at any time.** These agreements/contracts may also require the parish/school to be responsible for any damage that occurs to equipment which is rented. In these instances, the parish/school agrees to pay for damage to the equipment regardless of how it happens, even if the damage was due to natural causes such as wind or lightning. **Your insurance program does not automatically provide insurance coverage for another organization’s property.** Considering this, the parish would be responsible for the damaged equipment.

A parish/school should never sign an agreement/contract which contains wording described above. It is only acceptable to take responsibility for claims or property damage which the parish would be legally responsible for in the absence of the agreement/contract. Remember that no matter how small an agreement/contract may be, if it contains unfavorable hold harmless, indemnity or reimbursement language, the parish/school is risking severe financial exposure if a liability claim or property damage occurs.

If the inflatable will be provided by a vendor that will be responsible for setting up and taking down the equipment as well as providing the staff to supervise use of the equipment, the attached Vendor Hold Harmless/Indemnity Agreement should be signed by the vendor. Since the vendor would have full control over the use of the equipment, they would also need to provide a Certificate of Insurance naming the parish/school and the Diocese as an “Additional Insured”. **(Appendix B)**.

Catholic Mutual’s Risk Management Department is available to answer any questions you have regarding the type of inflatable you wish to use or to review your agreement/contract with the rental company. To ensure safe operation of the equipment, the attached “Inflatables/Bounce House Rules” must be followed.



### **INFLATABLES / BOUNCE HOUSE RULES**

1. Unit must be operated over a smooth surface such as grass or a hard top surface. Do not operate on rough surfaces such as rocks, bricks, glass or any jagged object(s).
2. Unit must be anchored prior to use and deflated in high winds or gusts.
3. Do not allow unit to be located within five feet of any fixed object such as a wall or pole.
4. Make sure air intake has no obstructions or kinks as this could cause collapse of unit.
5. Do not set unit up next to rides or equipment that uses diesel, gasoline, or propane fuel.
6. Always have an adult present to screen and supervise riders.
7. Do not allow anyone to jump or play on a partially-inflated unit.
8. Do not allow riders to play or climb on outside walls, sides, or roof of unit.
9. Do not allow riders to hang on or pull netting or columns.
10. Do not allow flips, horseplay, or roughhousing on unit.
11. Always follow number of riders listed on rental agreement as each inflatable is different in size.
12. Compatible age groups must play on equipment at same time. Age groups must not be mixed.
  - Recommended groups:
    - Age 3-4
    - Age 5-7
    - Age 8-12
    - Age 13-16
    - Age 16 and older
13. ALWAYS follow contract operation guidelines for numbers allowed in each group according to size of unit rented.
14. All riders must remove shoes, eyeglasses, and other sharp objects before entering unit. SOCKS MUST BE WORN.
15. Do not plug or unplug blower repeatedly as it will cause overheating and damage.
16. NEVER put a hose or water on the unit.
17. In case of rain, remove riders immediately. Jumping source is slippery and dangerous when it becomes wet. Unplug motor from electrical source. After deflated, fold unit to keep play area dry.
18. **IMPORTANT:** ALL vendors of inflatables/bounce house must agree to the provisions of, and sign, the *Parish Festival Vendor Hold Harmless/Indemnity Agreement (Appendix A)*.



## **APPENDIX G**

### **CLIMBING / ROCK WALLS**

Today's parishes/schools are always looking for new and exciting ways to promote physical activity for their students. One such activity that is gaining popularity is the use of climbing walls. There are numerous vendors that offer permanent climbing walls in various sizes as well as portable climbing walls.

Horizontal walls are the most popular in the elementary schools. These walls usually extend approximately 40' across and stand about 8' in height. These walls provide students with the challenge of traversing along the wall to help increase their dexterity and confidence.

Vertical climbing walls are found more in junior high or high schools. While the number of injury-related claims on these walls is low, the potential for a very serious claim exists. Therefore, Catholic Mutual does not recommend utilizing these types of walls due to the serious nature of injury that could occur. Vertical climbing walls run as high as 30' to 40' and require the use of fall protection equipment such as a belay, as well as other climbing hardware.

Regardless of the type of climbing wall chosen, the following safety requirements must be in place and faithfully adhered to at all times to minimize the risk of injury to any participant.

#### **HORIZONTAL CLIMBING WALLS**

1. Qualified Instructors – A qualified instructor for climbing must supervise all climbing activities. An additional adult must be present during climbing activities to assist with supervision.
2. The qualified instructor must check the site prior to each use to ensure all handholds/footholds are secure and to evaluate any other possible hazards that may exist.
3. Climbers must wear appropriate safety equipment such as helmets, knee/shin guards, and elbow guards. This equipment must be furnished by the school. Equipment must be available that is the appropriate size for the participants. Helmets must be labeled as approved by ASTM (American Society for Testing and Materials).
4. While most climbing walls come with a protective padding for the floor beneath the wall, an additional cushioning mat must be in place while the equipment is in use. This mat must extend the width of the wall and a minimum 6' out from the wall.
5. Only active climbers should be allowed on the wall or in the area surrounding the wall. A minimum 10' around the wall should be maintained by individuals waiting to climb or those observing the climbers.
6. Climbers must be spaced a minimum 6' apart while climbing across the wall.
7. The cover for the wall must be in place and padlocked anytime the wall is not in use.





**VERTICAL CLIMBING WALLS**

1. Qualified Instructors – A qualified instructor for climbing/rappelling must supervise all climbing/rappelling activities. The instructor must have completed a minimum of 10 hours of climbing/rappelling instruction from a nationally or regionally recognized organization. One qualified instructor must be present as well as another individual to assist the instructor with supervision. Only a qualified instructor is allowed to hold belay lines.
2. Participants must have a Parental Permission/Indemnification Agreement signed prior to using the climbing wall. This agreement must be signed by the parents each time the wall is used by the participant. A copy of the agreement is at the end of this appendix.
3. No one less than 10 years of age should be allowed on a vertical climbing wall over 10' in height.
4. The qualified climbing instructor must check the site in advance to evaluate possible hazards and determine if the wall is suitable for the intended participants.
5. The instructor should verify that the proper equipment is available for the size and ability level of the participants. Helmets, rope and climbing hardware must be labeled as approved by ASTM (American Society for Testing and Materials). All equipment must be new or furnished by the school.
6. An additional cushioning mat must be in place at the bottom of the wall in addition to the current mat when the wall is in use. This additional mat should be a minimum 2' thick and extend the width of the wall and a minimum 8' out from the wall.
7. Only one climber should be allowed on the wall at a time. A minimum 20' clearance should be maintained around the wall for individuals waiting to climb or those observing the climbers.
8. Equipment must be inspected prior to each session as well as after the session. Irregularities to look for include frays, breaks or mantel-ruptures in ropes; clear rope-wear on hardware such as grooves in a figure 8; cuts or frays in webbing; gate or locking-barrel irregularities in carabineers; cracks in helmets; torn palms in rappel gloves.
9. Records must be kept on ropes. Each rope should be color coded and tracked separately noting the date used, hours in use, number of participants, and any unusual stresses on the rope such as a fall. Ropes and webbing should be retired after four years of use or three falls or 250 hours of use, whichever comes first.
10. All equipment should be stored in metal containers away from sunlight.
11. A first aid kit and Automated External Defibrillator (AED) should be readily available.
12. The cover for the wall must be in place and padlocked anytime the wall is not in use. Any students/children in the gym must be supervised at all times whether during school hours or before/after school hours to ensure the wall is not used inappropriately.



**PORTABLE CLIMBING WALLS**

Many parishes/schools elect to rent a portable climbing wall for special events. If this option is chosen by your location, the following list of safety recommendations must be followed:

1. Any vendor providing a climbing wall is required to sign the *Vendor Hold Harmless/Indemnity Agreement (Appendix A)*. This agreement requires a certificate of insurance documenting liability insurance in the amount of two million dollars per occurrence. The certificate must name your parish/school and the Diocese as an *additional insured*. YOUR LIABILITY COVERAGE THROUGH CATHOLIC MUTUAL WOULD NOT EXTEND TO NON-OWNED CLIMBING WALLS SO IT IS IMPERATIVE THAT APPROPRIATE INSURANCE IS PROVIDED BY THE VENDOR.
2. All climbers are to be supervised and assisted by the vendor’s staff only. NO EXCEPTIONS.
3. All climbers are to wear helmets. Climbers must be properly harnessed and tethered. NO EXCEPTIONS.
4. Make sure the area used is free of obstacles on both the ground and overhead. It is best to rope off the area to keep people and objects out.
5. Make sure there is an adequate “fall zone” under the climbing wall with adequate cushioning material to reduce injury potential from a fall.
6. A first aid kit and Automated External Defibrillator (AED) should be readily available.
7. The parish/school should ensure that vendor keeps adequate records indicating how long the equipment has been in service and if there were any serious falls on the equipment.

If you have further questions regarding climbing walls, please contact the Risk Management Department.



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**PARENTAL/GUARDIAN CONSENT  
AND LIABILITY WAIVER FORM**

PARISH/SCHOOL: \_\_\_\_\_

CHILD NAME: \_\_\_\_\_

BIRTH DATE: \_\_\_\_\_ GENDER: \_\_\_\_\_

PARENT/GUARDIAN NAME(S): \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_

HOME PHONE: \_\_\_\_\_ WORK PHONE: \_\_\_\_\_

The above named parent/guardian(s) grant permission for the above named child to participate in climbing wall activities (ACTIVITY). This event will take place under the guidance and direction of a qualified instructor from the above named PARISH/SCHOOL on the following date(s):

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As parent and/or legal guardian, I remain legally responsible for any personal actions taken by the above named CHILD.

I would like my CHILD to participate in the above named ACTIVITY. As parent or legal guardian, I agree to defend and fully indemnify the above named PARISH/SCHOOL against any claim which results from the intentional or negligent actions taken of my CHILD during the above named ACTIVITY.

I further agree to fully indemnify and hold harmless the PARISH/SCHOOL against any claim or cause of action whatsoever brought by my CHILD or his/her parent/legal guardian against the PARISH/SCHOOL which arose out of the above-identified ACTIVITY, regardless of whether such claim results from the negligence of the PARISH/SCHOOL, its employees or volunteers or the negligence of individuals or companies not a party to this agreement.

I certify that I have an understanding of this agreement and the risks and hazards associated with the ACTIVITY described above that my CHILD will be participating in. I further understand that I had the opportunity to fully discuss this agreement with a representative of the PARISH/SCHOOL to clarify any concerns or questions about the activity or this agreement that I may have had.

SIGNATURE(S): \_\_\_\_\_

PRINTED NAME(S): \_\_\_\_\_

DATE: \_\_\_\_\_