



## Risk Management Tip Sheet

# Water Activities at Church Events

- Never leave a child unsupervised around water.
- Never allow participants to swim alone.
- Only allow participants to swim in areas supervised by a lifeguard.
- Participants should understand your requirement to read and obey all signs.
- An adult experienced in CPR should be present at all activities involving children and water.
- Children should be tested on skill level. Inexperienced swimmers should stay no deeper than waist-deep, and non-swimmers should be required to wear personal flotation devices.
- Stop activities at the first signs of bad weather.
- A safety inspection should be completed before the use of watercraft.
- Never combine events that include alcohol and water activities.
- Do not allow head-first diving at pools, lakes, and rivers.
- Do not allow the use of personal watercraft (i.e., Jet Skis)
- When boating, leave an itinerary with someone at the church; include the route, expected time of travel, and cell phone numbers.

### Understanding your policy and what's covered:

Insured individuals include your employees, vestry members, directors, trustees, or volunteers, but only for liability incurred while engaged in activities authorized by and performed on behalf of your organization.

- The Church Insurance Companies<sup>1</sup> pay all sums which an insured becomes legally obligated to pay as damages due to bodily injury... caused by an occurrence which takes place in the coverage territory, and the bodily injury or property damage occurs during the policy period.

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