



To: Episcopal Diocese, Parishes & Missions  
Re: *Water Activities*

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding church-sponsored *water activities*:

- ✓ *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 floatation 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.

The policy offered by CIAC reads as follows:

“Insured” includes:

“your” member or volunteer, but only for **liability incurred while engaged in activities authorized by and performed on behalf of “you.”**

We 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 must occur during the policy period.

We hope that the information provided here will help your church to have a safe and successful event. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525.

For more information please go to [www.redcross.org](http://www.redcross.org)