

School Clubs (Background)

What clubs are currently sponsored by your district? Do you have a board policy in place dealing with school clubs? Is there a risk management plan in place for sponsored clubs? Is your district or school name being used by a non-sponsored club in a way that might cause a liability problem for the district?

Proper risk management for school clubs is a key issue for school districts. Clubs can be an excellent way to enhance student learning and provide opportunities for students to explore lifelong hobbies. Unfortunately, they can also present serious potential liability exposures to the district if not properly managed. And, while they may still serve a useful purpose, not all clubs should be sponsored by school districts.

Our goal is to provide a framework and a thought process for properly evaluating and managing school clubs from a risk management standpoint.

Is this club a school sponsored activity?

- The decision of whether or not a club is to be school sponsored should be made at the district level, not at the school site.
- The district should have a policy that includes a process for reviewing applications for school sponsorship.
- The policy should state that clubs that have not received district level approval are not school sponsored activities.

Things to consider in making a decision about sponsorship include:

- Do the club's purpose and activities fit within the school district's mission?
- Are the potential risks associated with the club reasonable and acceptable to the district?
- Is there a risk management plan in place that identifies potential hazards and outlines ways to manage those risks through training, proper equipment, supervision, etc.?
- Who will be responsible for insuring the club? If it is to be the school district, are there any exposures that would be excluded under the district's insurance policies such as:
 - Ownership, operation, maintenance, or use of any aircraft
 - Ownership, operation, maintenance, or use of watercraft
 - Auto racing or demolition contests
- If the club will provide its own insurance are the limits of liability adequate and will the insurance company name the district as an additional insured on the policy and provide the district with a certificate of insurance?

Proper risk management for Non-Sponsored Clubs:

The district may decide not to sponsor the club; but to allow the club to use the district's facilities similar to the way other outside groups do. If so, certain risk management steps should be taken including:

- Requiring a certificate of insurance and an endorsement naming the district as an additional insured under the club's insurance policy.
- Clear communications to staff, students, and patrons that the club is not school sponsored.
- Not allowing the club to use the name of the district or the schools within the district or to infer that the club is school sponsored.