

# 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	
The Green or approved activities must follow established Board policies and administrative procedures, and Safety Guidelines for Physical Activity in Alberta Schools	
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)	

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### Amber Activities

AMBER ACTIVITIES	
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.	
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: - At least one instructor certified by Paddle Canada or another Provincial Association, which must include First Aid certification - Must have 1 to 5 Boat Ratio (Solo canoeing is 5 participants per instructor; tandem canoeing is 10 participants per instructor) - Additional supervisors must be competent paddlers and known to the certified instructors	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	
ARMIC: The following activities are prohibited, as supported by the historical claim data.	
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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ARMIC: The following activities are prohibited, as supported by the historical claim data.	
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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	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