

**University of Washington
School of Aquatic and Fishery Sciences
Field Trip Essentials**

Four important areas of potential liability need to be considered when planning research and field trips:

1. Student Injuries

NO STUDENTS automatically have accident insurance coverage for injuries or illnesses that occur during field trips. Also, it is illegal for the University to require health insurance for participation in any University activity.

The University is not legally responsible for controlling the actions of adult students, nor for ensuring their safety at all times. The University IS responsible, however, for providing a reasonably safe environment, and warning students of known risks.

It's important to distinguish between *minor* (under 18) and adult students. Increased legal duties may arise from a minor's participation.

Before and during a field trip, the sponsoring department has a duty to know as much as reasonably possible about the field trip conditions and service vendors. It also has a duty to inform students of any risks *in advance*, so students can make informed decisions about whether or not to participate.

Acknowledgment of Risk (AOR) Forms

The Acknowledgment of Risk (AOR) form is an effective tool for informing students about risks and documenting their decisions to assume them. An AOR form should be completed by each student field trip participant. Keep the signed forms on file in your department for a minimum of three years.

It is inadvisable to make any significantly risky field or research trip a 'required' or 'mandatory' class activity. Instructors should consider alternative assignments or activities in case a student declines a field trip for risk, expense, disability or health-related reasons.

Optional field trip insurance can be purchased by either individual students, or the school. *The school cannot require* students to purchase this insurance as a prerequisite for participation in an educational activity. The school can recommend the coverage and provide information about it in all materials relating to the field trip, or purchase coverage for all students participating in the field trip.

Minors cannot legally waive their own rights or assume liability. Although a minor's parents or guardians can agree to assume some responsibility on their behalf, the scope is more limited than in agreements with adults. The University is, therefore, automatically exposed to greater risk of liability in all activities involving minors. Parents or guardians of minors need to fill out a Special AOR Form.

2. Employees Injuries

University employees, including faculty, are automatically covered for work-related injuries by workers' compensation insurance. Coverage is in effect twenty-four hours a day while traveling. Employees are typically covered the day they start work for UW. No special arrangements need to be made for research or field trips, except as noted on the checklist below.

Coverage for employees based in Washington State is provided through the Washington State Department of Labor & Industries. Contact the Office of Risk Management at (206) 543-0183, or email claims@uw.edu for coverage information on employees based overseas or in other states.

3. Injury and Damage to Others

Others, also known as "third Parties," are individuals, institutions or other entities which may experience losses from, or cause losses to, the University and its employees or students in the course of a field trip. Typical third parties in field trip scenarios include:

- Participants who are not UW faculty, staff or students;
- Other drivers;
- Property owners;
- Host institutions;
- Service providers, such as hotel, tour companies or guides.

Proof of Coverage

Third parties, such as property owners, sometimes want to be assured that the University will be responsible for any damages to them or their property resulting from field trips. In these cases, the University will provide an 'Indemnification Agreement' and/or a 'Certificate of Insurance' to the third party. Please call the Office of Risk Management at (206) 543-2033 if a certificate has been requested by landowners or others involved in your field trip.

Certificates of Coverage

A certificate of coverage is proof that the University has the financial ability to pay for any liability claims. These documents are generated by the Office of Risk Management, and can usually be provided in one to two days. Please call the Office of Risk Management at (206) 543-2033 if a certificate has been requested by landowners or others involved in your field trip.

Damage to University Property

The University of Washington does not automatically provide insurance coverage for equipment or vehicles owned or on loan to the University. There is no insurance coverage for students' or other participants' property.

UW-owned or borrowed equipment can be insured through the University's equipment insurance program. Students and other participants, however, are responsible for purchasing their own insurance coverage.

University-Owned Vehicles

If you are using Motor Pool vehicles for your trip, the cost of physical damage repair costs is already incorporated into the rates charged to users.

Rental Vehicles

Unless coverage is provided under the State Automobile Rental Agreement the UW officer employee authorized agent, or student renting the vehicle must accept the collision damage waiver (CDW or LDW) offered by the rental company.

All costs of the CDW, deductibles (if any) and uninsured losses to the rental vehicle are either the responsibility of the UW officer, employee, agent or student renting the vehicle, or their employing department. Departments may, however, reimburse employees for rental vehicle damage expenses from discretionary accounts.

Privately-Owned Vehicles

There is no University insurance or self-insurance coverage for privately-owned vehicles that are damaged while being used on University business.

Where to find the university field trip guidelines

<http://f2.washington.edu/treasury/riskmgmt/sites/default/files/Field%20Trip%20Guidelines.pdf>