

## Policy and Procedure Overview: Field Trips

The Superintendent is authorized to develop regulations on educationally sound program of field trips. These regulations shall include, as a minimum:

1. Signed parental permission before any student is removed from school for a field trip
2. Protection at all times of the safety and well-being of the students
3. Principal's approval of the purpose, itinerary, and duration of the proposed trip
4. Integration of the trip with the mandated curriculum involving pre-planning as well as follow-up.

To have a site added to the monthly-updated list of **approved field trips** for Philadelphia Public Schools, please send your updated insurance certificate to **Ms. Cheryl Rollins in the Office of Risk Management. Once you have the required insurances you can email it directly to Cheryl Rollins at [CRollins@avigrp.com](mailto:CRollins@avigrp.com) or to the Office of Strategic Partnerships at [partnerships@philasd.org](mailto:partnerships@philasd.org)**

**You do not need the same insurances for state and local facilities. If you have questions about the need please contact Ms. Rollins.**

The requirements and instructions, in addition to the contact information for Ms. Rollins is listed below:

- All insurance must be written on an “occurrence” basis and not a “claims-made” basis
  - **Occurrence** coverage is insurance that provides coverage for the act/accident when it occurs - regardless of when it is reported. For example, if you had coverage under an occurrence policy in 2000 and the claim is reported today (they just found the defect in the wall) then the claim is covered. On an occurrence policy, the trigger date is the date of the occurrence or accident. If that date is during the effective policy period, that policy applies.
  - **Claims-Made** policies provide coverage for claims made in the period the policy is in force. Claims made policies provide coverage only as long as the insured continues to pay premiums for the initial policy and any subsequent renewals. Once premiums stop the coverage stops for any claims not known or made to the insurance company during the coverage period. On a claims made policy, the trigger date is the date the claim is made or the policyholder becomes aware of a claim being made.
- Workers’ Compensation and Employer’s Liability
  - Workers’ Compensation: Statutory Limits
  - Employers’ Liability: \$500,000 Each Accident – Bodily Injury by Accident; \$500,000 Each Employee – Bodily Injury by Disease; and \$500,000 Policy Limit – Bodily Injury by Disease
  - Other states insurance coverage and Pennsylvania endorsement.
- Commercial General Liability Insurance
  - Limit of Liability: \$1,000,000 per occurrence combined single limit for bodily injury (including death) and property damage liability; \$1,000,000 personal and advertising injury; \$2,000,000 general aggregate and \$2,000,000 aggregate for products and completed operations.

- In the "**Description of Operations**" section, it must be written that, "The School District of Philadelphia, its officers, employees and agents, shall be named as additional insured".
- The **NAIC** number(s) must be listed for each insurance company affording coverage.
- The School District requires the actual **Additional Insured Endorsement**. This is a separate document which endorses the School District of Philadelphia as the Additional Insured on the General Liability policy. The insurance agent/broker should know the document being referred to when the contractor requests the Additional Insured Endorsement.
- "The School District of Philadelphia, 440 N. Broad Street, **Suite 325**, Philadelphia, PA 19130" must be named as the Certificate Holder.
- The Certificate must have an original signature of the authorized representative.
- The Cancellation Clause needs to be amended to read, "Should any of the above described policies be cancelled before the expiration date thereof, the insurance company will mail 30 days written notice to the certificate holder named to the left."