

# Helicopter Landings

CSDSIP Insight Newsletter | Fall 2019

Many schools are getting ready to gear up for the start of school. As you prepare for students to return to class, it's a good time to start planning how you will handle their high-risk activities. One of the high-risk activities that we often receive phone calls about in the fall is whether or not we recommend schools having helicopters land on their premises for activities such as the Annual Red Ribbon Campaign, 9Health in the Classroom and dropping the ball at the school's Homecoming Football Game. It's important to carefully consider the risk versus the reward of each high-risk activity to determine if it's worth approving the activity.



## Potential Risks

- Injury to spectators (students, staff and the public) caused by flying debris
- Damage to fields where the helicopter lands
- Damage to nearby buildings or autos from flying debris
- Damage to the helicopter

## CSDSIP Insurance Coverage

What if a student is injured by flying debris caused by the helicopter? What if the debris kicked up and caused damage to a neighbor's home or their auto, is there coverage? These are important questions to ask as the Pool's School Entity Liability (SEL) Coverage Form excludes coverage for loss caused by the ownership, maintenance, use or entrustment to others of aircraft, which includes the operation of and the loading or unloading of the aircraft.

The Pool does have a Non-Owned Aircraft Limited Endorsement that we can add to the District's SEL Coverage Form before the event happens to extend coverage for bodily injury and property damage arising out of an aircraft landing event. To add this coverage, the Member needs to complete our Helicopter Landing Form Checklist (copy of which is attached at the end of this document), confirm that you will follow all of our safety precautions outlined on the form and submit the completed form to us. There is no charge to add this endorsement to your policy.

What about damage to your fields and your school building? The Pool's Property Coverage Form provides coverage for damage caused to your premises by a helicopter subject to your Property deductible. We would like the ability to subrogate the damages back to the at-fault party (the owner/operator) of the helicopter, the Pool strongly recommends that your contract with the owner/operator of the helicopter does not include a waiver of subrogation.

What if there is damage to the helicopter while it is on your premises? There is no coverage for damage to the helicopter while it is on your premises.

## Transfer Your Risk Through a Contract

We recommend that you transfer all of your risk associated with the helicopter landing to the owner/operator of the helicopter through a written contract. They should be responsible for any loss resulting from the ownership, use, loading or unloading of any aircraft that they may use during their programs. We recommend that they also agree to defend and indemnify the school for any claims arising out of the event.

## Safety Recommendations

How can you mitigate your risk? The more time and energy that you can put into carefully planning your event, the lower your potential is for loss.

- Have the activity approved by your Superintendent and/or Board of Education
- Make sure the appropriate permits are on file with the appropriate government agency such as the Federal Aviation Agency (FAA)
- Notify and get the approval of your local Law Enforcement Department and ask for them to be present

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- Notify and get the approval of your local Fire Department Notify your local Fire Department and ask for them to be present
- Consider notifying your community – will the landing be disruptive to nearby homes or traffic?
- Notify and get the approval of your Security Team and ask for them to be present
- Notify and coordinate with your Operations and Maintenance Teams – where can the helicopter safely land? Could there be risk of damage to turf fields, sprinkler systems and surrounding area?
- Prepare for debris kick-up – ensure a safe perimeter around landing zone (at least 200 feet from the touch down area)
- Risk transfer through written contract to the owner/operator of the helicopter requiring:
  - Indemnity, defense and hold harmless provision benefitting the District
  - Owner/operator to have Aviation Liability coverage with sufficient limits
  - Provide you with a Certificate of Insurance and lists you as an additional insured
- Notify your staff, parents and students – clearly explain the safety expectations
- Signed Permission Forms/Waiver & Release to participate – obtain from each student as well as any parents/guardians and volunteers
- Supervision – have adult supervision including school staff
- Climbing in aircraft – if this is permitted (we don't recommend it) ensure supervision is sufficient and safety measures are followed

## Helicopter Landing Form

### **Member Information**

Member Name: \_\_\_\_\_

Date: \_\_\_\_\_

Member's Contact Person for this Event:

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

### **Helicopter Information**

Entity's Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

### **Activity Information**

Date of Activity: \_\_\_\_\_

Time of Activity: \_\_\_\_\_

Name of the Activity: \_\_\_\_\_

Location of Activity: \_\_\_\_\_

Detailed description of the event: \_\_\_\_\_

How will students be allowed to participate in this event? \_\_\_\_\_

What will adult supervision be? \_\_\_\_\_

### **Please check the following safety precautions that you will take for this event:**

- Have the helicopter landing approved by your Superintendent and/or Board of Education.
- Make sure the appropriate permits are on file with the appropriate government agency such as the Federal Aviation Agency (FAA).
- Notify your local Law Enforcement Agency of the landing and ask for them to be present.
- Notify your local Fire Department and ask for them to be present.
- Notify your Security Team and have them approve and ask for them to be present.
- Notify and coordinate with your Operations & Maintenance Team – Where can the helicopter safely land? Where can spectators safely watch?
- Notify your staff, parents and students – clearly explain what your expectations are (i.e. no touching the helicopter).
- Signed Permission Forms/Waiver & Release to Participate – obtain from each student and any parents and volunteers.
- Have adequate adult supervision including school staff to ensure the safety of students and all attendees
- Additional safety precautions that you will take for the activity: \_\_\_\_\_

*There is no liability coverage for this event until you have completed this form, complied with the safety precautions outlined above, forwarded us this form in advance of the event and we have processed our Non-Owned Aircraft endorsement. If you have any questions, please contact us.*

\_\_\_\_\_  
**Sponsor Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature of Authorized District Representative**

\_\_\_\_\_  
**Date**