



# Dangerous Activity Participation Policy

To participate in any Dangerous Activity, Youth For Understanding USA (YFU USA) requires that students obtain special permission, be licensed or certified in an activity and, in many cases, prove the existence of supplemental medical insurance to cover accidental injuries or death in the pursuit of the Dangerous Activity.

Prior to participating in any of the listed Dangerous Activities, students must submit to their District Office a Dangerous Activity Permission to Participate form signed by the student, their natural parent(s), host parent(s), Area Representative, and YFU Support Services Manager or District Director. Student and natural parents must provide proof of the medical insurance coverage prior to YFU approving participation in an activity that is not indemnified through AVI or other YFU partner insurance, as noted below.

Students must inform their local district office before engaging in any high-risk activity not expressly listed here. *The assumption should always be that medical, accident and repatriation coverage is NOT in place for the student for any activity undertaken without express permission.*

Students are expected to take adequate safety precautions and must follow all local laws when participating in any kind of physical activity (i.e. helmets may be required when riding a standard bicycle, life jackets are required when boating or white water rafting, etc.) Violating YFU rules governing Dangerous Activities (e.g., being the driver) will nullify a student's medical/liability coverage through YFU.

YFU USA provided insurance does not provide liability coverage for damage caused by a student in pursuit of Dangerous Activities; the student and the natural family are responsible for finding out whether their private insurance coverage applies. You may refer to the YFU Website at [www.yfu-usa.org](http://www.yfu-usa.org) for more information on insurance coverage.

## A. Dangerous Activities Requiring Permissions and Guidelines

### **Climbing and Rappelling Walls in Controlled Settings**

Students must complete appropriate training, use prescribed safety gear, and be supervised by a responsible adult.

### **Driving Farm Tractors**

Students are permitted to drive standard farm tractors on private property. For students covered under the YFU USA plan, driving a tractor is an exception to the motor vehicle exclusion in the medical portion of the policy and it is ultimately up to the insurance company to decide what constitutes a "standard farm tractor" should a claim arise. Please note that driving tractors or other farm equipment must be in the context of helping out with chores and not a recreational activity.

### **Driving Ride-on Lawn Mowers**

Students are permitted to drive standard ride-on mowers on private property. For students covered under the YFU USA plan, driving a ride-on mower is an exception to the motor vehicle exclusion in the medical portion of the policy and it is ultimately up to the insurance company to decide what constitutes a "standard ride-on mower" should a claim arise. Please note that use of ride-on mowers must be in the context of helping out with chores and not a recreational activity.

### **Paint Ball and Archery**

Students must complete appropriate training, use prescribed safety gear, and be supervised by a host parent or responsible adult. Students may not engage in these activities for hunting purposes.

### **Riding in a Private Plane**

The pilot must be properly licensed, local laws followed, and all prescribed safety measures in place.

### **White Water Rafting**

Students may participate in levels 1-3. See item B for rafting above level 3. Students must be accompanied by a certified guide and wear a life jacket.

## **B. Dangerous Activities Requiring Supplemental Medical Insurance, Permissions and Guidelines**

### **Horse Jumping**

Students must be trained and supervised by a qualified instructor. Natural parents must provide proof of medical insurance coverage.

### **Hunting and Other Use of Firearms**

Students must complete a certified training course in the use of firearms or other weapons used; students must be properly licensed for both the type of game (animals) sought and the weapon used (including air/spring powered guns and bows and arrows); the hunting activity must be supervised by host parent(s) or a responsible adult. Natural parents must provide proof of medical insurance coverage.

### **Rappelling and Rock Climbing on Natural Formations**

For all rappelling, rock climbing, and technical climbing, students must complete a training course and be accompanied by a certified instructor (if student has already completed a training course, he or she must provide proof of certification and must be accompanied by a responsible adult). Natural parents must provide proof of medical insurance coverage.

### **Scuba Diving**

Students must complete a training course and be accompanied by a certified guide (if student has already completed a training course, he/she must provide proof of certification and must be accompanied by a responsible adult). Natural parents must provide proof of medical insurance coverage.

### **Skiing/Snowboarding Outside Ski Resort Maintained Trails/Slopes**

Students must complete appropriate training, use prescribed safety gear, and be supervised by host parent or a responsible adult. Natural parents must provide proof of medical insurance coverage.

### **Spelunking**

Students must be accompanied by a certified guide and utilize prescribed safety gear. Natural parents must provide proof of medical insurance coverage.

### **White Water Rafting**

Students must be accompanied by a certified guide and wear a life jacket. Natural parents must provide proof of medical insurance coverage for rafting at levels 4 and above.

## **C. Prohibited Dangerous Activities**

### **Bungee jumping**

### **Hang gliding**

### **Parachute jumping**

### **Parasailing**

### **Piloting a private plane**

### **Mountaineering**

### **Driving**

Operation of vehicles including all-terrain vehicles (ATVs), automobiles, snowmobiles, trucks, motorized trail bikes, go-carts, personal watercrafts, mopeds, motorcycles or snowmobiles IS PROHIBITED, even on private property.

Students are permitted to ride as passengers on the above vehicles provided they follow all local laws and practice recommended safety precautions, BUT UNDER NO CIRCUMSTANCES ARE THEY PERMITTED TO DRIVE. Students are not covered for injuries or death to themselves or others for accidents experienced while they are driving a vehicle.



# Dangerous Activity Permission to Participate

This completed Permission to Participate Form with all required signatures must be on file at the YFU District Office before the activity begins. If you are unable to get the form to your natural parents for their signature(s), they can write a letter which states that they “release Youth For Understanding and the host family from all responsibility during the time our son/daughter is engaged in that activity.” This letter must include their signature(s) and the date permission was given.

Permission to engage in a dangerous activity does not imply that the approved activity is covered by the insurance policy of the student. Host parents and students are responsible for reviewing the student insurance policy before engaging in any approved dangerous activities.

For each activity requiring permission, provide a rationale about why permission should be granted, including: prior or current training, experience, use of proper equipment, qualified supervision, etc. Dates can be specific or cover the entire YFU program period. A copy of this form will be returned to the student when approval is granted. Please make additional requests on separate forms.

## DANGEROUS ACTIVITY AND PARTICIPANT INFORMATION

\_\_\_\_\_  
*YFU Student Name*

\_\_\_\_\_  
*YFU Student Home Country*

\_\_\_\_\_  
*YFU Student Date of Birth*

\_\_\_\_\_  
*Student's Age*

\_\_\_\_\_  
*Description of Activity*

\_\_\_\_\_  
*Date(s) Activity is Planned*

\_\_\_\_\_  
*Reason for Participating*

## MEDICAL INSURANCE CONFIRMATION – please check one

This student and the activity are covered by YFU AVI medical policy.

This student and the activity are covered by YFU partner provided medical policy.

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

This student and the activity are covered by the following medical policy held by natural parents, and this policy includes repatriation of remains benefit (insurance information is required for approval):

Insurer's Name: \_\_\_\_\_

Policy Number: \_\_\_\_\_

Policy Effective Dates: \_\_\_\_\_

## RELEASE

In consideration of participating in the Activity listed above, I represent, that I understand the nature of this Activity and that I am qualified, in good health, and in proper physical condition to participate in such Activity. I acknowledge that if I believe event conditions are unsafe, I will immediately discontinue participating in the Activity. I fully understand that this Activity involves risks of serious bodily injury, including permanent disability, paralysis and death, which may be caused by my own actions, or inactions, those of others participating in the event, the conditions in which the event takes place, or the negligence of YFU and the host family; and that there may be other risks either not known to me or not readily foreseeable at this time; and I fully accept and assume all such risks and all responsibility for losses, costs, and damages I incur as a result of my participation in the Activity, during the time I am engaged in the activity(ies) described on this form. I hereby release and discharge YFU and the host family from all responsibility from all liability, claims, demands, losses, or damages on my account caused or alleged to be caused in whole or in part by the negligence of YFU and the host family, including negligent rescue operations; and I further agree that if, despite this release, waiver of liability, and assumption of risk I, or anyone on my behalf, makes a claim against YFU and the host family, I will indemnify, save, and hold harmless YFU and the host family from any loss, liability, damage, or cost which anyone may incur as the result of such claim. I have read this RELEASE AND WAIVER OF LIABILITY, ASSUMPTION OF RISK, AND INDEMNITY AGREEMENT, understand that I have given up substantial rights by signing it and have signed it freely and without any inducement and assurance of any nature and intend it be a complete and unconditional release of all liability to the greatest extent allowed by law and agree that if any portion of this agreement is held to be invalid the balance, notwithstanding, shall continue in full force and effect.

## NATURAL PARENT CONSENT

I, the minor's parent and/or legal guardian, understand the nature of the above referenced activities and the minor's experience and capabilities and believe the minor to be qualified to participate in such activity. During the time my (our) son or daughter is engaged in the activity(ies) described on this form I (we) hereby release, discharge, YFU and the host family from all responsibility from all liability, claims, demands, losses, or damages and covenant not to sue and AGREE TO INDEMNIFY AND SAVE AND HOLD HARMLESS YFU and the host family from all liability, claims, demands, losses, or damages on the minor's account caused or alleged to have been caused in whole or in part by the negligence of YFU and the host family or otherwise, including negligent rescue operations, and further agree that if, despite this release, anyone on the minor's behalf makes a claim against YFU and the host family, I WILL INDEMNIFY,SAVE AND HOLD HARMLESS YFU and the host family from any litigation expenses, attorney fees, loss liability, damage, or cost may incur as the result of any such claim.

## SIGNATURES FOR APPROVAL

---

*Student Signature*

---

*Date*

---

*Natural Parent Signature*

---

*Date*

---

*Host Parent Signature*

---

*Date*

---

*Area Representative Signature*

---

*Date*

---

*Support Services Manager or District Director Signature*

---

*Date*