

Hazard Class Examples

Hazard Class 1	Hazard Class 2	Hazard Class 3	Hazard Class 4
<ul style="list-style-type: none"> ✓ Restaurants ✓ Retail Stores ✓ Local Museums ✓ Local Hotel Attractions (Shark Reef, Secret Gardens, etc.) ✓ Local Parks ✓ Community Centers ✓ National Parks in NV ✓ Other CCSD Sites ✓ County & State Government Buildings 	<ul style="list-style-type: none"> ✓ Camping ✓ Hiking & Backpacking ✓ Recreation Center Water Activities ✓ Museums and Attractions Outside NV ✓ Amusement Parks ✓ National Parks Outside NV ✓ Skating, Biking, & Running ✓ ROTC events ✓ Out of State Retail Locations or Restaurants ✓ Tournaments and Camps * (Excluding Tackle Football) 	<ul style="list-style-type: none"> ✓ Boxing ✓ ROTC Air Rifles ✓ Martial Arts ✓ Rock Scrambling or Boulderling ✓ Snow Activities ✓ Political Rallies ✓ Tackle Football Events (Outside of Season) ✓ International Trips 	<ul style="list-style-type: none"> ✓ Wire & Rope Activities ✓ Inflatable Devices ✓ Motorized Vehicles ✓ Acrobatics & Gymnastics (Above Floor Level) ✓ Trampolines & Indoor Trampoline Parks ✓ Snorkel, Scuba, Rafting ✓ Equestrian Activities ✓ Aviation Activities ✓ Rock Walls and Rock Climbing Activities <p>*Certain destinations are working with CCSD to develop an agreement. Contact us at 702-799-6496 x5634 to inquire if you have a trip planned with the above-mentioned activities.</p>

Hazard Class	Hazard Definition	Rate per Participant
Class 1 Low Hazard Only in Nevada	With appropriate supervision of students and chaperones/volunteers. Activities of this nature typically result in no losses. Insurance not required , must be approved/sponsored by CCSD (Advisor & Principal Approved). Does not need to be monitored by Risk Management	No Charge
Class 2 Low to Moderate Hazard	Request for Approval of School Organized Trip for Students Form (CCF-798), signed by Advisor and Principal, Copy to Assistant Chief – at set rate if traveling. *When hosting an event , there are flat rate premiums to cover out-of-state participants. Contact Risk Management for rates at 702-799-6496 x5634.	\$4.00
Class 3 High Hazard	Tackle Football includes tournaments, camps, & combines (Must meet NIAA Guidelines if applicable). Any other high hazard activity that requires a separate insurance policy. Policies may have a minimum premium of \$250.	\$9.00
Class 4 Severe Hazard	No possible way adequate risk management controls can be placed to avoid possible severe/catastrophic loss in event of occurrence. Hazard is so severe, that insurance is not an option. Usually involves violation of regulation or statute. Only option for successful managing of risk is avoidance.	Not Applicable