



Understanding Which Activities Are Not Permitted

After being thoroughly investigated, some activities are clearly classified as “not permitted.” Each sport or activity on the “not permitted” list is evaluated annually with respect to safety factors, council feedback, insurability, and accident history. These activities pose a high risk of bodily injury, require extensive prior experience to safely participate, or may require a driver’s license such as ATVs. Activities with a poor accident history based on loss data gathered from various industries are not approved and therefore “not permitted.” The purpose of prohibiting certain activities is first and foremost to protect Girl Scout members, but also to safeguard the financial and reputational well-being of your council and the Girl Scout organization.

GSUSA does not approve, endorse, or provide safety checkpoints for “not permitted” activities.

The following activities are in the **not permitted** category:

- Bungee jumping
- Flying in privately owned planes, helicopters, or blimps
- Hang-gliding
- Untethered hot-air ballooning
- Hunting
- Snowmobiling
- Riding a motorbike
- Riding electric (motorized) scooters
- Using outdoor trampolines
- Parachuting or outdoor skydiving
- Parasailing
- Paintball tagging
- Riding all-terrain vehicles (ATVs), which include Jet Skis, Motor Bikes, and Snow Mobiles
- Stunt skiing
- Zorbing

Bungee Jumping. Bungee jumping is not highly regulated for safety or consistent in terms of facilitation from one place to the next. It is an activity that carries a significant risk of bodily injury. Most insurance companies that have access to the accident history of bungee jumping have deemed this activity high risk and dangerous.

Hang Gliding, Parasailing, Zorbing, Parachuting/Skydiving, and Untethered Hot Air Ballooning are sports that also have inconsistent safety regulations, inconsistency of facilitation, and specific insurance implications or exclusions. These are activities that carry a significant risk of bodily injury. Insurance carriers with knowledge of these activities, from a loss experience perspective, view them as a high safety risk, meaning they see frequent and/or severe accidents associated with these sports.

Privately Owned Aircraft. Flying in a privately owned aircraft is a very clear exclusion under GSUSA and (most) councils’ commercial general liability insurance policies. In the event of an incident involving an aircraft accident, your council would be financially liable for potential liability and resulting lawsuits. Even with a specific non-owned aviation liability policy (if your council purchases

this type of policy, which it may not), a private plane is a separate and distinct insurable interest (compared to a professional chartered aircraft tour). In other words, even under non-owned aviation insurance, privately owned and/or operated planes are often excluded.

Outdoor Trampolines. Outdoor trampolines, particularly those with stilted metal frames, pose a high risk of injury. The activity can result in sprains and fractures in the arms or legs—as well as potentially serious head and neck injuries. The risk of injury is so high in the case of children that the American Academy of Pediatrics strongly discourages the use of trampolines at home. Outdoor trampoline park injuries are also an area of emerging concern. Indoor trampolines in a confined padded indoor facility with higher supervision are far safer, but still not recommended for children under six years old. For reference see: [AAOS: American Academy of Orthopedic Surgeons](#).

Paintball Tag. Paintball tag is offered in specialized parks where participants shoot pellets of paint at each other throughout an obstacle course, woods, or maze. The pressure used in a paintball gun is quite strong. When hit by a paintball pellet, a person is certain to experience some pain, swelling, and perhaps a bruise or welt for a couple of days. Shooting someone with a paintball pellet is likely to cause a minor injury but has the potential to cause a more serious injury to eyes, mouth, ears, and throat. For these reasons, paintball tag is prohibited. Target paintball shooting, however, is permitted.

Hunting. Hunting is a sport that requires handling firearms in the wilderness, high maturity levels, and the availability of expert guides. Shooting accidents are common during hunting trips. This is also a sport which rarely, if ever, is presented as an activity that members are interested in.

Jet Skis, Motor Bikes, ATVs, Snow Mobiles and Electric Scooters. Jet skiing, motor biking, and riding snow mobiles, ATVs, and electronic (motorized) scooters are prohibited due to the extremely high incidence of serious injury involved. Most insurance carriers are not comfortable with these activities due to poor accident history. Insurance companies require that an operator hold a valid driver's license. Adults and children riding on the back of motor bikes and jet skis as passengers are exposed to a high risk of serious injury with no active opportunity to actually learn the skill.

Chartered Aircraft Trips and Aviation

Chartered small aircraft trips require prior council approval for every flight. This activity is permitted only with trip specific council prior approval. The safety factors involving chartered aircraft, equipment and pilots are transparent and readily verifiable, unlike private aircraft. Confirm with your council ahead of time that chartered aviation participation is covered under your council's general liability policy or non-owned aviation liability insurance policy. Again, these policies will almost always exclude privately owned aircraft.

Your council will confirm that the aviation company has evidenced proper insurance showing at least one million dollars aviation liability insurance and five million dollars umbrella. It is strongly recommended that your council consult with their insurance broker and/or GSUSA Risk & Insurance for assistance when vetting insurance issues and implications.

Tethered Hot Air Ballooning. Some outdoor parks may offer the opportunity to learn the skill of hot-air ballooning in a relatively safe and controlled environment utilizing a tethered hot air balloon. Consult with your council so they can check their general liability insurance or non-owned aviation liability policy to determine if this activity is covered. A hot air balloon is an aircraft and viewed the same as small planes or helicopters from an aviation risk perspective. Therefore, the same standard applies—professionally chartered and tethered hot air balloon rides will be considered, but private hot air balloons will not—private hot air balloons are not permitted.