

# **OHA Club & District Liability Insurance Program**

## **Loss Control Guidelines**

### **Use of Waiver and Release Forms**

---

A waiver and release form is a risk management tool that can be used to reduce the likelihood of a claim or lawsuit being brought against your club/district. It can also enhance communication and understanding between all participating parties.

A waiver and release form relinquishes claims one party may have against another. Consider requiring participants to sign waiver forms for events where your club/district can identify the persons participating in the activity prior to the event (such as a 5K race, a baseball league, youth programs, etc.).

**Remember, a waiver and release form is not a substitute for careful supervision of your club/district's activities.**

***The waiver and release form should detail the risks associated with the activity.*** For example, a waiver and release for a 5K race should include (but is not limited to) the inherent dangers of changing weather conditions, natural obstacles such as trees and rocks, and the possibility of severe injury resulting from a fall.

The waiver and release form will not always protect your club/district from claims, but it will likely be held as valid when worded properly. **Consult an attorney to draft these forms.** Please see **sample language for Adult and Minor participants.**

*Nothing in this document can be construed to extend, alter, vary or waive any of the provisions of the insurance policy described herein. The information provided in this document is intended to help OHA manage risks. The information provided does not constitute professional, legal, financial or insurance advice. It is highly recommended that you contact a local legal, financial, or insurance professional for such advice.*



Print Name of Minor Participant

*Nothing in this document can be construed to extend, alter, vary or waive any of the provisions of the insurance policy described herein. The information provided in this document is intended to help OHA manage risks. The information provided does not constitute professional, legal, financial or insurance advice. It is highly recommended that you contact a local legal, financial, or insurance professional for such advice.*

