



**Fred C. Church**  
INSURANCE

# EXPERIENTIAL EDUCATION

Considerations for Developing or Enhancing a Robust Program

**Because it's not just the policy. It's the people. ®**

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## Today's Goals

At the end of this webinar, each participant will have a well-informed understanding of the following:

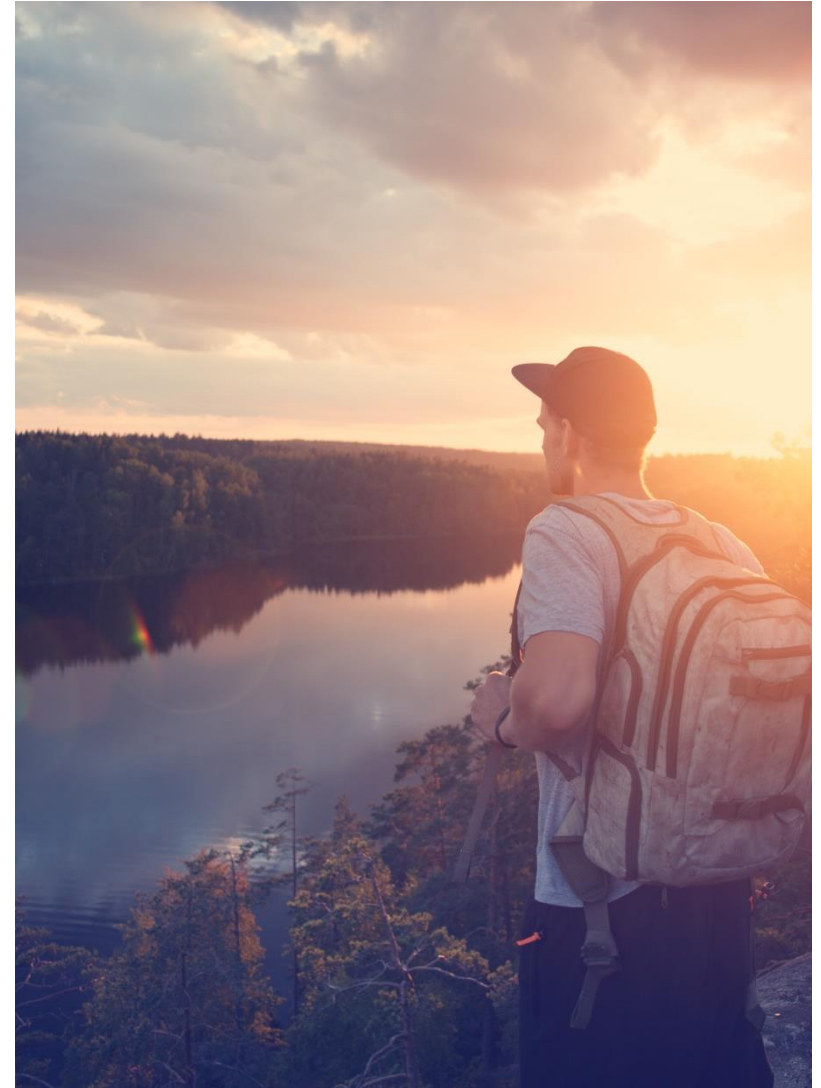
1. The philosophy of Experiential Education
2. The types of courses, trips, and experiences that their school could offer
3. The programmatic needs to deliver a robust Experiential Education curriculum
4. The risk management and insurance considerations they must explore
5. The resources available

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## The What

The Association for Experiential Education (AEE) defines Experiential Education as . . .

- Challenge and experience followed by reflection, leading to learning and growth.
- A teaching philosophy that informs many methodologies in which educators purposefully engage with learners in direct experience and focused reflection in order to increase knowledge, develop skills, clarify values, and develop people's capacity to contribute to their communities.



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The philosophy of Experiential Ed can be applied to many different disciplines.



- ▷ Outdoor and Adventure Education
- ▷ Non-Formal Education
- ▷ Place-Based Education
- ▷ Project-Based Learning
- ▷ Global Education
- ▷ Environmental Education
- ▷ Student-Centered Education
- ▷ Informal Education
- ▷ Active Learning
- ▷ Service Learning
- ▷ Cooperative Learning
- ▷ Expeditionary Learning

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Many of these examples cross over different categories:



## Outdoor and Adventure Education

- Afternoon and weekend rock climbing program that emphasizes skill instruction and development
- Professional level certification courses, for example: Avalanche Education and Rescue, Swiftwater Rescue, AMGA Climbing Instructor Course, Wilderness First Responder, PSIA courses



## Global Education

- International immersion programs with partner schools

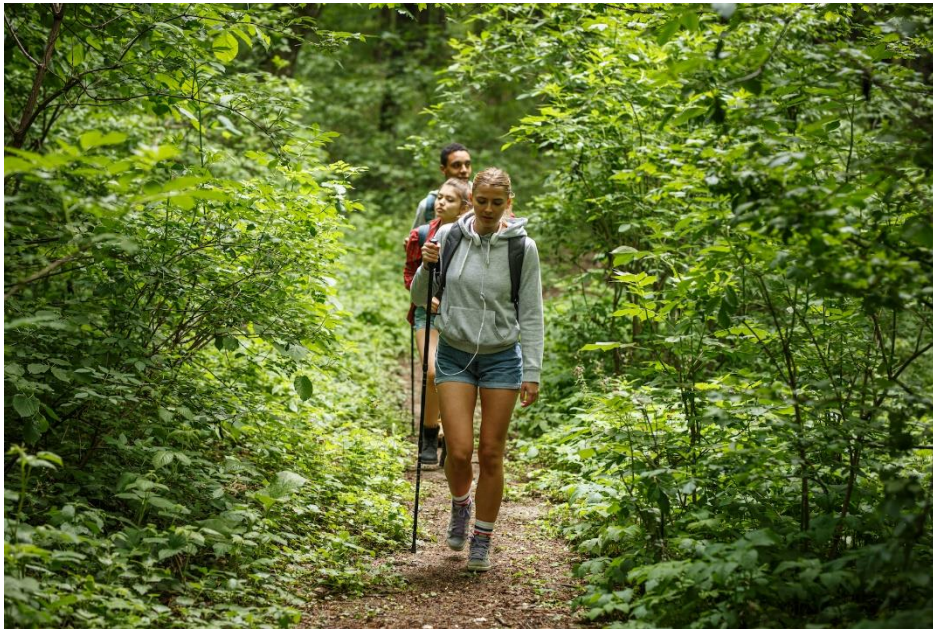
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Many of these examples cross over different categories:



## Environmental Education/Place-Based Learning

- Land use history
- Forest inventory

## Student-Centered Education

- Student-proposed, planned, and lead trips
  - Senior projects, for example: NOLS Instructor course, cycle across the western US, EMT course followed by working for a local ambulance service
  - Student-lead (with faculty shadowing) Outdoor Learning Expeditions with other student participants



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## Many of these examples cross over different categories

- **Active Learning**
  - Adventure Literature course
- **Service Learning/Place-Based Learning**
  - Domestic and international
  - NYC, Dominican Republic, Peru, Haiti
  - Native American lands
- **Expeditionary Learning**
  - Spirituality and the Environment (two-day solo meditation as the culmination of a semester course)
  - Wilderness First Responder (three-day practical exam)
  - Alpine Botany
  - Exercise Physiology and Mountain Biking





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## Concerns

- Inappropriate risk tolerance of faculty
- The faculty member that has excellent subject matter expertise, but has insufficient other experience and skills, for example:
  - Great language teacher, but not great with international travel group management
  - Great botanist, but not great at assessing and mitigating risks like weather, terrain, navigation, communication, incident management and response in the alpine zone
- Inadequate medical training
- Insufficient trip approval process
- Uninformed parents



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## General Risk Management Needs

- Faculty and staff that are trained and comfortable with this educational model
- Policies and procedures for the types of experiences that are acceptable and guardrails for how they are to be conducted
- Parent and student communication that explains the “why,” as well as the risks associated with these experiences
- Specialized equipment
- Transportation and driver training

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## General Risk Management Needs

- Appropriate oversight and approval process to assure that the proposed experiences:
  - Are in line with the school's mission
  - Will deliver the desired educational outcomes
  - Align with the school's risk tolerance for the students that will be participating in them
- Crisis response plan that contemplates the range of on- and off-campus experiences your school offers
- A legal review of all student and parent agreements, Acknowledgement and Acceptance of Risk/Liability Release, etc.
- A medical advisor that is familiar with the environments and regions in which your school intends to travel
- Medical and Security Assistance Provider, for example: International SOS, On Call International, etc.

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## General Risk Management Needs

- Specialized training and certifications for faculty and staff, for example:
  - Wilderness medicine (wilderness first aid, wilderness first responder)
  - Technical skills and other experience:
    - International travel to the regions your school plans to go
    - Language and culture
    - American Mountain Guides Association (AMGA)
    - Swiftwater rescue
    - Avalanche (avoidance and rescue)
  - Permits (National Forest Service, BLM, etc.)
  - Driver training for towing trailers, 4WD, urban and mountain driving

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## Insurance

- Does your school's coverage have any problematic participant exclusions?
  - Homestays
  - "High-hazard" activities, such as:
    - Scuba
    - Mountain biking
    - Whitewater
    - Rock climbing
    - Ice climbing
    - Climbing 14ers
  - International Sexual Abuse and Molestation
- Does your school have true worldwide coverage? Does it include international Hired and Non-Owned Commercial Auto Coverage?
- Will it defend your school regardless of where legal action is brought?
- Will you require parents to buy trip cancelation and interruption insurance?
- Does your school have a relationship with a Medical and Security Assistance Provider and insurance to cover their services, or will you require the parents to have this relationship?



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## Subcontractors & Vendors

- Detailed agreement of what each party is responsible for, for example:
  - Who's responsible for managing emergencies?
  - Who delivers the educational content?
- Consistent and comprehensive vetting process, for example:
  - Company history
  - References
  - Safety record
  - Staff credentials, required certifications
  - Permits
- Certificate of Insurance
- Additional Insured status

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QUESTIONS...



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## Resources

- Association for Experiential Education (AEE)  
<https://www.aee.org/>
- Independent Schools Experiential Education Network (ISEEN)  
<https://www.iseeninfo.com/>
- Insurance Carrier Resources, e.g., United Educators
- Broker
  - Quarterly Experiential Education risk management calls



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Thank you!

**“Risk Management—a structured process of identifying, assessing, and reducing risks to acceptable levels (the organization’s risk tolerance) that provides us with a roadmap for how to do what we want to do.”**

—Mark Vermeal

Senior Safety & Risk Management Executive

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978-322-7272

