

UTAH STATE PARKS ACTIVITY/RISK MATRIX

Key:	<i>Tier Three Activities Extremely High Risk of Reputational, Physical and Liability Exposure; Stringent/Effective Risk Transfer and Loss Prevention Measures Required</i>	<i>Tier 0 Activities Little to No Risks</i>
Tier	Activity	Insurance Limits
3	Zip-Lines	\$1M Per Person/\$3M Per Occurrence
3	Rock climbing guides	\$1M Per Person/\$3M Per Occurrence
3	On-Park concerts	\$1M Per Person/\$3M Per Occurrence
3	Full-scale park concession contracts involving boat rentals, off-road and snowmobile rentals, food service, general stores, waterski/wakeboard instruction, etc	\$1M Per Person/\$3M Per Occurrence
3	Hang gliding and paragliding instructors	\$1M Per Person/\$3M Per Occurrence
3	Floating campgrounds and cabins	\$1M Per Person/\$3M Per Occurrence
3	Flyboard rentals / instruction	\$1M Per Person/\$3M Per Occurrence
3	Triathlons and other large sporting events including obstacle courses	\$1M Per Person/\$3M Per Occurrence
3	Cage fighting exhibitions	\$1M Per Person/\$3M Per Occurrence
3	Parasailing guides	\$1M Per Person/\$3M Per Occurrence
3	ATV / motocross races	\$1M Per Person/\$3M Per Occurrence
3	Boat / PWC races	\$1M Per Person/\$3M Per Occurrence
3	Sailing competition	\$1M Per Person/\$3M Per Occurrence
3	Fireworks displays such as "Fire on the Water" at Jordanelle	\$1M Per Person/\$3M Per Occurrence
3	Crane use for sailboat launching and retrieving	\$1M Per Person/\$3M Per Occurrence
3	Commercial Drone Use	\$1M Per Person/\$3M Per Occurrence
3	Livestock Grazing	\$1M Per Person/\$3M Per Occurrence
3	Camping accommodations provided by 3rd party	\$1M Per Person/\$3M Per Occurrence
3	Food truck - ongoing operations	\$1M Per Person/\$3M Per Occurrence
3	Boat charters	\$1M Per Person/\$3M Per Occurrence
3	Canyoneering	\$1M Per Person/\$3M Per Occurrence
3	Rappelling	\$1M Per Person/\$3M Per Occurrence
2	Inflatable / Floating waterpark	\$1M Per Person/\$2M Per Occurrence
2	Wakeboard parks	\$1M Per Person/\$2M Per Occurrence
2	Large fishing tournaments with more than 20 boats requiring Certificate of Registration from Wildlife Resources and use of park facilities beyond what the regular customer requires	\$1M Per Person/\$2M Per Occurrence
2	Guided horse rides, hiking tours, biking tours, atv tours, guided cross-country ski tours	\$1M Per Person/\$2M Per Occurrence
2	Commercial photography or filming where props are used, facilities or grounds are modified, or use beyond what the normal customer expects	\$1M Per Person/\$2M Per Occurrence
2	Fishing guides that guide customers with the use of vessels (IE boats, rafts, kayaks, float tubes, etc)	\$1M Per Person/\$2M Per Occurrence
2	Christmas light show vendors at parks	\$1M Per Person/\$2M Per Occurrence
2	Medium-scale concessions offering bike rentals	\$1M Per Person/\$2M Per Occurrence
2	Group party/gathering with alcohol	\$1M Per Person/\$2M Per Occurrence
2	Paddleboard class	\$1M Per Person/\$2M Per Occurrence
2	Boy Scout Klondike	\$1M Per Person/\$2M Per Occurrence
2	Ice fishing tournaments	\$1M Per Person/\$2M Per Occurrence
2	Bus tours	\$1M Per Person/\$2M Per Occurrence
2	Archery competitions	\$1M Per Person/\$2M Per Occurrence
2	Dive instruction	\$1M Per Person/\$2M Per Occurrence
2	5K/10K Fun Run Races	\$1M Per Person/\$2M Per Occurrence
2	Cross Country Team Training/Meets	\$1M Per Person/\$2M Per Occurrence
2	Organization Group Camping	\$1M Per Person/\$2M Per Occurrence
2	Golf corporate events	\$1M Per Person/\$2M Per Occurrence
2	Food truck - one-time event	\$1M Per Person/\$2M Per Occurrence
2	Company Training/Retreat	\$1M Per Person/\$2M Per Occurrence
1	Fishing guides that guide customers without the use of vessels (IE river fishing from shore or using waders)	\$500K Per Person/\$1M Per Occurrence
1	Small-scale park concessions such as coffee shops, food carts	\$500K Per Person/\$1M Per Occurrence
1	Long-term camping agreements	\$500K Per Person/\$1M Per Occurrence
1	Firewood and ice sales	\$500K Per Person/\$1M Per Occurrence
0	Small fishing tournaments with less than 20 boats and no use of park facilities beyond normal use	Personal Insurance
0	Commercial photography or filming where the use of the park facility does not go beyond what the normal customer uses (no drones)	Personal Insurance
0	Recreational drone use (permit required for all parks)	Personal Insurance
0	Metal detecting in State Parks	Personal Insurance
0	Group party/gathering without alcohol	Personal Insurance