Dunk tanks are a common attraction used in fairs, fundraisers, and parties. It involves a volunteer sitting on a collapsing seat over a large tank of water. Contestants are challenged to strike a target causing the seat to collapse, “dunking” the person into the water. Although dunk tanks can be a fun and popular item at your church event, there are some safety concerns that should be evaluated and addressed prior to their use.

Insurance Board has been asked to provide some minimum basic recommendations for churches that would like to use a dunk tank at a church sponsored event.

Locating the Dunk Tank
- Place the dunk tank in a location that allows for easy drainage of the water. This will prevent the spilling water from pooling and creating a slip hazard.
- Place the dunk tank in a location away from any electrical source.
- Place the dunk tank on a soft surface (such as grass) to ease the impact should a participant strike the bottom of the tank during dunking.
- Place the dunk tank on level ground. Avoid placing on a stage or platform.
- Inspect the tank for any hazards or damage that could be present (such as sharp edges, loose screws or bolts, or unsteady frame).
- Test the operation of the dunk tank before the dunk tank opens.
- Use manufacturer recommended balls during operation.
- If you are hiring a company to set up and/or operate the dunk tank booth, the company must:
  - Be insured
  - Provide you with a hold harmless agreement
  - Provide a certificate of insurance naming the church as an additional insured

Participant Selection
- Participants who will be getting into the tank should be:
  - At least 18 years old
  - At least five (5) feet tall
  - Able to swim
- Only participants under the manufacturer’s maximum weight limit are permitted.
- Volunteers with chronic knee or joint conditions; back or neck injuries; respiratory conditions; heart or circulatory conditions; and those who are pregnant should not participate in the dunk tank.
- Participants getting in the dunk tank should sign a liability release form.

Here are some minimum basic guidelines that must be followed during the operation of the dunk tank. Please familiarize participants with these rules:
Dunk Tanks Sound Like Fun, Continued

- Always have an adult present when the dunk tank is in use.
- The dunk tank must be completely drained when unattended by an adult.
- Participants should wear slip resistant shoes to prevent slips inside or outside of the tank.
- Participants should remove all sharp objects (such as glasses, jewelry, and watches) prior to getting into the tank.
- Only one person is allowed on the seat or in the tank at a time.
- The participant in the tank should never stand on the seat.
- The ride must not be operated during inclement weather (such as rain, lightning, high winds, hail, or low temperatures)
- No electrical devices should be allowed near the dunk tank or draining area.
- To prevent possible injuries from a slip and fall or errant balls, volunteers and event attendees should not be allowed to stand in front of, to the sides of, or behind the dunk tank.
- The area where the ladder is located must be clear to allow quick entry into the tank, in the event of an accident or injury.
- Each time the participant climbs onto the seat, they must make sure the seat is securely locked in place and that the safety latch is engaged.
- The participant must move away from the area where the seat is positioned when coming out of the water to avoid hitting their head.

Your insurance coverage through the Insurance Board includes General Liability, which is comprehensive third-party liability insurance primarily for bodily injury and property damage arising out of church operations and activities (subject to all policy provisions, conditions and exclusions).

Contact your Insurance Board agent if you want to learn more.