

# A Guide to Risk Management

## INTRODUCTION

Today's society tends to sue first and ask questions later. It is no longer enough to be in the "right". You have to be *perceived* to be doing everything in your power to prevent any type of personal, property or financial loss when people are participating in your organization's activities. You need to be aware of the risk management policies and procedures that should be used to help prevent and reduce liability and loss.

### Risk Management

Risk Management is a method for identifying risks and developing and implementing programs to first, prevent or reduce accidents, injuries or loss and second, to protect the organization.

A good risk management program is comprised of four stages:

1. Assess – identify known risks and anticipate potential risks. Evaluate the situation from all angles. Measure the impact that a given risk will have on the well being of an individual.
2. Plan – choose how you will control the risks involved with operating your organization. Educate yourself (perhaps using information in this guide) on limiting/reducing risk and create a plan to follow.
3. Act – implement your plan and execute.
4. Monitor – is your plan effective? Constantly re-evaluate your plan for effectiveness; determine how you can improve your plan on a daily, weekly, monthly basis.

## **PART I NEGLIGENCE**

### What is Negligence?

Negligence is the unintentional harm to others as a result of an unsatisfactory degree of care. It occurs when a person NEGLECTS to do something that a reasonably prudent person would do. It also occurs when a person does something that a reasonably prudent person would NOT do. In other words, negligence is the failure to exercise reasonable care. Risk management is the action taken to prevent negligence and to prepare for the possibility of a negligent occurrence.

In a negligence lawsuit, the person who is injured (the Plaintiff) files a legal suit claiming the person being sued (the Defendant) acted negligently. The Courts must consider the following:

1. Has there been negligence?
2. Was the defendant negligent?
3. Who is liable for the negligence?
4. Can the defendant escape that liability?
5. What damages is the defendant responsible for in payment to the plaintiff?

### Has There Been Negligence?

All four of the following must be demonstrated for legal claim of negligence to be successful:

1. The defendant owed the plaintiff a **duty of care**.
2. The defendant breached a reasonable **standard of care** affective the plaintiff.
3. The plaintiff suffered **actual harm** on which a value can be placed.
4. The defendant's carelessness was the direct **cause of harm** to the plaintiff.

**Duty of Care** applies only to people for whom harm can be reasonably foreseen. The key here is reasonability. Did the defendant foresee the incident that caused harm? This is often the clearest point of the above.

**Standard of Care** is a much more complicated issue. The courts are required to decide two things:

1. Establish a minimum standard of care. (The court decides how careful the defendant should have been).
2. Determine if the defendant breached that standard.

This issue decides most negligence cases. The general factors on which the court bases its decision are:

- The specific facts of the case.
- The “reasonable human being” test. What would the average person do in the same situation? Did the defendant do something that put the plaintiff into harm’s way?
- What are the universally accepted practices in this same situation?

**Actual Harm** is the assessed value of your loss. Damages can be calculated from the following:

1. Damage to or loss of property
2. Present medical expenses
3. Future medical expenses
4. Past medical expenses
5. Present loss of income
6. Future loss of income
7. Past loss of income
8. Pain and suffering
9. Mental Health/Rehabilitation expenses
10. Extended Care

Is the Defendant Liable for Negligence?

After defining negligence, the courts must next decide who is liable for the negligence. In other words, determining who will actually take responsibility for the negligence.

In the sports and recreation field, there are four possibilities where liability for negligence can be assigned:

1. Personal Liability

If the defendant is the person whose negligent behavior caused the injury, Personal Liability can be assigned.

2. Vicarious Liability

If the defendant is an employee acting within the scope of his or her duties, Vicarious Liability can be assigned. In this situation, the employee should be covered by the employer’s insurance and should not be held personally liable. If the employee is found negligent, then the employer or organization will be held vicariously liable for the employee’s negligence.

3. Product Liability

If the Plaintiff was injured through defective equipment, Product Liability can be assigned. Participants in sports and recreation expect to be provided with safe equipment. Those who manufacture, distribute or loan equipment are expected to do everything within reason to make sure the product is safe.

The best way to ensure product safety is:

- Buy safety approved products
- Have manufacturer install products
- Implement inspection programs
- Implement maintenance programs
- Use the product according to instructions
- Do not modify product

#### 4. Occupiers/Premises Liability

If the owner of the facility is aware of hazards of dangerous parts of the facility, Occupiers or Premises Liability could be assigned. It is the responsibility of the facility owner to take reasonable precautions to protect those he or she leases to. Leasing or renting space to outside groups is common with sports and recreation. The owner or occupier must protect against any foreseeable harm to avoid liability.

#### Can the Defendant escape liability?

Clearly, the best way to escape liability is not to be negligent. After an incident, the Courts decide if there are any circumstances under which the defendant can escape being held liable.

What damages is the Defendant responsible for in payment to the Plaintiff?

The final item the Courts will rule on is what damages the Defendant is responsible for in payment to the Plaintiff.

What to do in the event of a Possible Lawsuit

1. Contact Your Superiors/Owners – You should immediately contact your organization's senior officials, who will then advise the insurers. By virtue of the terms of liability insurance policies, the insurer is entitled to conduct the defense of any lawsuit instigated against its insured. The insurer will also retain lawyers on behalf of the organization and its employees. Depending upon the factual circumstances surrounding the incident, the organization's insurance will or will not apply. Coaches, instructors and volunteer staff should always request confirmation as to whether or not the insurers will be protecting their interests.

2. Document All Details – It is VERY IMPORTANT to document all details of the incident. These notes should include the safeguards taken to avoid the accident, details of how the accident occurred, information on all witnesses, and the treatment and emergency procedures performed immediately following the incident. Any log books kept on a regular basis will also be important. The more information you collect, the more you will help your attorneys. A sample of an incident report form can be found in the Appendix.
  
3. Dealing with Media – The media can be difficult to deal with following an incident involving your organization. Plan a response prior to speaking with members of the media. If you are unsure how to handle or respond to the media, it is best to wait until you can seek the advice of your attorney or request your attorney speak on your behalf regarding the incident.

## **PART II BUILDING A RISK MANAGEMENT PLAN**

### Emergency Action Plan

Developing procedures and policies aimed at reducing or eliminating the risk of injury in a sport and recreation environment represents only one portion of risk management. Action is the key to responding to an emergency. Duty of care also extends to an organization and/or individual's response to an accident; therefore, your Emergency Action Plan is a vital element to risk management.

An Emergency Action Plan is developed to deal with an emergency in a calm, efficient and organized manner.

Emergency Action Plans deal with a variety of incidents, for example:

1. Tornadoes/Hurricanes/Flooding
2. Fire
3. Sports Injuries
4. Missing Persons
5. Chemical Leaks
6. Bomb Threats

A well-organized Emergency Action Plan (EAP) will outline individual responsibilities in the case of an emergency. This plan should be shared and discussed with all staff.

Comprehensive training is a vital part of producing a practical and workable EAP and is highly recommended in order to achieve the best results. There are many possible emergency situations that can occur. The best way to be prepared for the unexpected is to practice. Leaders and staff must be prepared to deal with all forms of emergencies. Different emergencies require different responses. Establishing a prearranged plan to provide patrons with professional assistance is just as important as the immediate care they receive before the first responders arrive.

#### Assembling a Emergency Response Committee

It will be beneficial to assemble a group of 4-5 key people who will be responsible for creating and implementing your Emergency Action Plan. It is important to consider the types of emergencies that you are likely to encounter and the experience and expertise of your committee members. It could also be beneficial to involve outsiders in the process of developing your EAP. Fire Inspectors and Maintenance personnel can offer valuable information for your EAP as well. Below are key elements to consider while designing your EAP:

- Are staff members trained in CPR, First Aid and emergency policies?
- Will reoccurring emergency procedure practice drills be carried out?
- Do the individuals possess the knowledge, training and skills as well as the personal qualities to carry out their assigned tasks? If not, can they acquire these skills through specialized training?
- Do you have enough trained people at a given time to handle a variety of potential emergencies?
- Do you have any staff members who are certified to instruct other staff on proper First Aid, CPR or Emergency Care? If not, can you find an outside organization to train your staff in these areas?

### Assign Responsibility or Chain of Command within Emergency Response Committee

In the case of an emergency there are 3 key people involved in ensuring the EAP is executed:

- Command Person: a person who takes control and responsibility of the incident, and who has specific training to handle all necessary phases of the EAP.
- Assistant Command Person: a person 2<sup>nd</sup> in command to the Command Person, meets emergency crews, makes telephone calls and assists with anything else that needs to be done.
- Crowd Control Officer: leads all people in evacuation plan out of harms way to a safe distance from the incident to allow emergency crews or command people to carry out their roles.
- All 3 key persons of the Emergency Response Committee should meet and review an incident in the days following the incident and ask How was the EAP carried out? Did all personnel perform their given tasks competently and correctly? What changes can be made to the EAP for improvement? What lessons have been learned from the experience that can help in future incidents?

### Instruction and Supervision

Direction, observation, regulation, a significant level of skill, authority, and knowledge are all necessary to properly instruct or supervise participants. Improper instruction or supervision can result in supervisory negligence, which is the most common type of negligence presented to the courts in recreation and sports organizations. Instruction and Supervision policies must be very clear and understandable to persons in such roles. Training of persons in an instructor or supervisory role is vital.

There are a few key points to look at when considering how the laws of negligence apply to individuals involved in the supervision or instruction of recreation & sports:

1. Negligence is defined as lack of action or performing an action that a reasonable and prudent person would not take.
2. The average person is assumed to have the average memory, perception, and knowledge that is common in the community.
3. The reasonable person in a profession is assumed to have the average intelligence, knowledge, and skill that are possessed by members of that trade or profession with similar training.
4. Coaches, supervisors, and instructors, acquire some type of certification, show awareness of basic skills and knowledge, and also follow safety measures and take precautions.

There will always be a difference in standard of care from one person to another. The bottom line is that an absolute minimum standard of care must be upheld.

#### Reducing Liability Through Instruction and Supervision Guidelines

1. Ongoing observation and evaluation of supervisors.
2. Instructional guidelines.
3. Supervision guidelines.
4. Employment guidelines.
5. Employment process.
6. Training programs.
7. Matching of participants.

#### Supervision of supervisors & instructors:

Supervisors and instructors also require active supervision to ensure that they are carrying out their duties in a responsible manner and are providing a reasonable standard of care. A simple supervisory checklist is an effective tool to evaluate activity instructors and also provides a solid base to assure that all safety concerns are being met.

A sample supervisory checklist appears in the Appendix.

#### Instructional Guidelines:

- a. It is essential that instructors teach activities in a step-by-step manner, documenting their process through lesson plans.
- b. Instructors must meet a baseline of education, certification, or experience qualification level.
- c. All instructors should be prepared to deal with disobedient participants, and have behavior-modification strategies in place.
- d. Each instructor must follow proper progression when introducing new skills or techniques.
- e. Instructors should be certain that appropriate safety or First Aid kits are available during practices, games, or other events and activities.
- f. When applicable, instructors should be aware of physical demands placed on participants and allow participant's accessibility to water, or other necessary resources.



### Supervision Guidelines:

In most cases it will be impossible to supervise everyone involved in an activity or event all the time. Nevertheless, the supervisor or instructor must provide a reasonable standard of care. To begin, the organizer must decide whether basic or specialized supervision is required. (Example: school field trip (Basic) or Scuba Diving (Specialized)).

Basic supervision is required when the risks are minimal.

Specialized supervision is required when the risks are high and require a supervisor who is trained in the relevant field.

The next step in this process is to determine supervisor to instructor ratios for given events or activities. In some cases regulatory bodies or national organizations may have already determined the ratio. (Example: Martial Arts Instructor to Student ratios.) If the ratio has not been pre-determined, the organizer must make a reasonable decision. Here are some key points that must be taken into account:

1. What is the nature of the activity?
2. What are the risks involved?
3. What are the condition, age, and experience of participants?
4. What are possible outcomes of improper supervision?

### Methods To Reduce Abuse And Molestation Claims

Organizations teaching, instructing, and working with youth participants should always strive to create and provide a safe and fun environment. Child abuse and molestation claims have become increasingly prominent in today's culture and have received substantial media attention. It should be the organization's top priority to provide a safe learning environment eliminating the potential for a child to be harmed in any way.

It is imperative for an organization to openly discuss the issue of child abuse and molestation. The organization must develop a plan addressing guidelines, screening, monitoring and training and prevention of abuse and molestation claims.

It begins with the hiring process. The organization should utilize resources like the National Sex Offender Registry and perform Criminal Background Checks in every hiring process it conducts. Each individual state also has a registry of all known sex offenders, as each offender is required to register in his or her state. This can help directors and sponsors make smarter hiring decisions, thus reducing the potential for child abuse and molestation claims.

There are other steps that organizations can take to prevent these types of claims. Some helpful methods are:

- The “buddy system”
- No unnecessary overnights
- Parent drop-off and pick-up of children and youth participants

The buddy system requires children and youth participants to stick together in groups of three. By assigning children with a buddy, it is easy to know if a child missing from the group. Avoid unnecessary overnight trips and be sure that participants follow the buddy system at all times. One adult should never be alone, in a closed-off area, with less than three children at a given time, especially overnight.

### Warning Signs

If a child is being abused, he or she may exhibit one or more signs of distress. When noticed, another child or adult can then help stop the abuse, and get a child the help he or she needs. Some signs of possible abuse include, but are not limited to:

- Fear, sometimes irrational
- Attachment to trusted adults
- Quitting an activity he or she used to enjoy
- Excuses for not attending different activities

It is important to discuss the topic of Child Abuse and Molestation with organization officials, leaders, directors, instructors, and parents. As long as all involved are looking out for the welfare of the children and youth participants, the risk of an abuse or molestation claim can be reduced.

### Reducing Liability Through Employment Guidelines

It is imperative that all staff members are familiar with their job tasks and respective responsibilities. This is generally handled through job descriptions and applies to paid, full-time employees, paid part-time employees, and volunteers. A job description must clearly detail all expectations, duties, and all risk management responsibilities.

#### Employment process:

The hiring process is one of the most vital processes that a sports and recreation manager or director will have to perform. It is very important for activity supervisors to be properly qualified with the correct experience and training to carry out these jobs. As previously mentioned, National Sex Offender Registry checks and Criminal Background Checks are vital in the hiring process.

#### Training Programs:

Some situations may result in employees being hired for basic supervisory roles, which include tasks that do not require specialized training or knowledge. In addition, existing staff may be asked to become involved in additional supervisory roles outside their existing job description. In both cases it is imperative that risk management be included and constantly reviewed in the training process.

With all supervisory staff it is recommended that First Aid, CPR, and AED training becomes second nature, and is practiced and revised on a regular basis through a certified training organization. The risk management team should also look for key staff members who need this training and involve them in it.

Staff members also need to be drilled on their duties and responsibilities during an evacuation, and also should have a strong knowledge of the process put in place to deal with a medical emergency. (Most important are the roles of the Command person, Assistant Command, person and the Crowd Control officer). As part of the training program you should spend time going over the process of completing your accident report sheets to make sure that it happens in the correct and timely fashion as per your Emergency Action Plan and procedures.

### Grouping Participants:

Grouping participants is a very important factor when assigning people of different age groups, skill levels, or abilities. Grouping is extremely important when participants are children or young adults involved in contact sports. For example, during a football camp for children between the ages of 10-15 years of age, instructors must make sure that participants are matched based on weight, height, age, and skill level.

### Reducing Liability Through Equipment And Facilities

No matter how proactive an organization may be in managing risk, a sub-standard facility could be the direct cause for an emergency or injury to a participant. Therefore, it is essential that facilities covered in a risk management plan meet or exceed the minimum standards required. Some of the facilities that fall within this Risk Management process are:

- Martial Arts / Dance / Fitness Schools or Studios
- Football Fields
- Gymnasiums
- Arenas
- Locker Rooms
- Swimming Pools, etc.

### Existing Facilities

Constant and regular maintenance and inspection are a vital component of any risk management plan to ensure a safe recreation area is available for participants. Here are some key questions that need to be addressed:

Do the facilities receive proper maintenance? If so, is the individual or company licensed to repair and maintain particular equipment?

Do the facilities undergo proper and regular inspection? Be sure that these inspections are completed by correct personnel and documented.

Are the facilities being used for the purpose that they were intended? Is there proper signage posted to prevent participants from misusing the equipment?

Are proper safety measures taken when defects or safety issues are discovered? Again, documentation is important here as well.

Do you know whom to contact if you come across a defect or safety issue?

### New Facilities

Designing a new facility is the perfect time to be sure you can meet or exceed minimum required standards, and it is important that designers ensure that all new facilities meet all of the minimum provincial, state, federal and national safety codes.

In the planning stages of developing a new facility, the following suggestions should be considered. This is by no means a comprehensive list, but does highlight some ideas to regard when in the planning stage of a new facility.

1. Look at similar facilities and take notes regarding the positive and negative aspects of their particular design.
2. Enlist the help of an experienced consultant during the planning stage.
3. Consider all foreseeable risks and dangers; and determine their level of priority.
4. Select appropriate materials based on the activities that will be performed.
5. Consider every possible emergency situation, and how different designs may effect emergency situations.
6. Seek out and consider input from all possible user groups.
7. In the event of multi activity facilities, pay special attention to how activities may interact. Consider all possibilities of conflict.
8. Consider every possible use and misuse of facilities and equipment.

### Facility Maintenance.

Facilities should be maintained according to applicable state and/or federal statutory regulations, federal and/or state fire codes, and local county bylaws. The facilities should be maintained while considering the following:

1. Common areas and hallways must meet all standards and regulations of the local fire marshal.
2. Indoor furniture should meet all safety codes.
3. First aid facilities should be installed in strategic locations.
4. Fire sprinklers and extinguishers must be functioning.
5. Pay special attention to the establishment and maintenance of playing fields, as they are very high liability areas.
6. Floors must have a level surface and should not be slippery.

### Modifications of equipment and Facilities

All of the equipment and facilities should be used for their designated purpose. The intention of use should be appropriate for the users. (Example: appropriate design, size, and required skill level for the intended user).

When equipment or facilities are modified, it must be done with the safety of participants in mind. In many cases when equipment and facilities are modified, warranties may be void and manufacturers and builders may be able to avoid liability by claiming the modifications made have compromised the safety of the equipment or facility. This is often applicable to any machinery, equipment with moving parts, or any other complex system in terms of maintenance. Cleaning must be completed according to the manufacturer's guidelines or warranties may be voided. When in doubt, consult the manufacturer or builder before taking action yourself.

### Natural Hazards and Environmental Conditions

All outdoor facilities are unique in that they have natural hazards such as ponds, trees, sidewalks, or uneven ground. It is highly recommended that these hazards be inspected. Participants must be made aware of these hazards. (Example: in the event of a slippery sidewalk, notice should be posted so participants are aware of the potential danger)

A pre-activity check is a vital role of any supervisor, instructor, or coach to insure that the facility or playing area is free of potential hazards.

### Equipment

In just about every case equipment is designed and manufactured for use in a specific manner. If these guidelines are not followed, the safety warranty may be void. All activity organizers and participants must be made aware of the proper safety standards and conditions of the equipment they are using. Coaches, instructors, and participants should be able to recognize a potential problem with the equipment and report it. Lack of or improper maintenance of facilities or equipment is an important liability concern. Here are some questions that should be answered with reference to the regular inspections of equipment:

1. Is equipment used in the correct manner and for the use it was intended for?
2. Is equipment regularly checked for safety defects or potential concerns?
3. Is equipment properly certified? (If applicable)
4. If the equipment is not certified, is it up to date?

Four types of equipment that need to be addressed in the planning stages of risk management:

1. Emergency equipment
2. Personal protection apparel and equipment
3. Activity-related equipment
4. Facility-related equipment

#### Emergency equipment

Emergency equipment includes gear such as First Aid Kits, AED, Spinal Boards and Fire Extinguishers. In the case of personal protection and facility equipment, it is vital to inspect them on a regular basis. These inspections may need to be performed by a properly trained staff member. (Example: local township, fire and safety officers) If you are unsure who should be inspecting your equipment, contact your local authorities.

#### Personal protection apparel and equipment

Personal protection apparel and equipment refers to helmets, padding, life jackets and safety equipment that are worn by participants while participating in an activity. It is imperative that all equipment supplied by an organizer or rented from an outsider undergoes regular safety checks to insure that the equipment is in safe, working order. It is also recommended that organizers make sure that this apparel and equipment fits participants properly to insure maximum safety.

It is ultimately the responsibility of the supervisor, instructor or coach to ensure regular safety inspections are carried out and safety checklists are completed and submitted to the appropriate person. In the planning stages, the risk management committee should determine how often these checks are carried out but it is also recommended that you follow the guidelines of the manufacturer.

#### Activity Related

Equipment used for a specific activity such as a football sled, tennis net or pommel horse are examples of activity related equipment. Activity related equipment must also undergo regular safety inspections and checks and must meet all installation codes where applicable. Protective padding must also be supplied (when applicable) to ensure extra protection to a participant who may fall, slip or stumble while using equipment.

### Facility Related

This term relates to the equipment that is deemed to be part of the facility, such as swimming pools, diving boards and basketball courts and goals. Many of these features are subject to regular checks by virtue of their use, but must not be overlooked or taken for granted. Facility related equipment should be checked and inspected regularly. It may be the decision of the planning committee or facility management to delegate the responsibility for undergoing these frequent inspections to a competent subordinate. It is recommended that this person be an instructor or supervisor that uses the facility on a daily basis. Perhaps another person who is familiar with the facility equipment can assist in routine inspections. Regardless of how many people perform the inspections, reports should be signed and submitted to the facility management for filing.

### Developing Procedures and Policies

As specified earlier, developing procedures and policies for an organization to follow will address various portions of key risk areas such as: instruction, supervision, inspection and maintenance checklists. These should be formally developed and incorporated into the organization's procedures and policy manual. There are other specific areas that need to be looked at and reviewed that expressly relate to participant safety. It is also understood that organizations will have other more general, non-sport specific policies in place, such as personnel policies. Below is a list that covers some of the key areas that need to be considered while in the planning stages of writing your procedures and policies. It is important that each individual organization look carefully at their situation and considers which issues may or may not concern them.

- |                              |                                  |
|------------------------------|----------------------------------|
| 1. Indoor/Outdoor Recreation | 2. Facility Contracts            |
| 3. Transportation            | 4. Crowd/Spectator Participation |
| 5. Alcohol                   | 6. Sport Clubs / Teams           |
| 7. Insurance                 |                                  |

## **PART III EMERGENCY MEDICAL SERVICES**

The emergency medical services (EMS) system is a chain made up of several links. Each link depends on the other for success. When the EMS system works correctly, a victim moves through each link in the chain, beginning with the actions of a responsible citizen and ending with care being provided to attempt to restore the victim to health.



### Your Role In The EMS System

Once you have recognized that an emergency has occurred and have decided to act, calling EMS professionals is the most important action you and other citizen responders can take. Early arrival of EMS personnel increases the victim's chances of surviving a life-threatening emergency. Without the involvement of citizen responders, the EMS system cannot function effectively. A citizen responder trained in first aid can give help in the first few minutes of an emergency that can save a life or make the difference between complete recovery and permanent disability. Your role in the EMS system includes:

1. Recognizing that an emergency exists.
2. Deciding to act.
3. Calling EMS professionals
4. Providing first aid until help arrives (if you are trained in first aid).

Recognizing emergencies: Recognizing an emergency is the first step in responding. You may become aware of an emergency from certain indicators. The following table describes some emergency indicators and their signals.

<b>Emergency Indicators</b>	<b>Signals</b>
Unusual noises	Screams, yells, moans, or calls for help; breaking glass, crashing metal, screeching tires; abrupt or loud unidentifiable sounds, silence.
Unusual sights	Things that look out of the ordinary - a stalled vehicle, an overturned pot, a spilled medicine container, broken glass, downed electrical wires.
Unusual odors	Odors that are stronger than usual; unrecognizable odors, nauseous smells, natural gas odors.
Unusual appearance or behavior	Unconsciousness; difficulty breathing; clutching the chest or throat; slurred, confused, or hesitant speech; unexplainable confusion or drowsiness; sweating for no apparent reason; uncharacteristic skin color, dilated pupils.

Deciding to act: You have already learned that citizen involvement is crucial in an emergency situation. Every year, countless people recognize and respond to emergencies. Some phone for help, some comfort the victim or family members, some

give first aid to victims, and others help keep order at the emergency scene. People can help in many ways. In order to help, you must act.

Sometimes people simply do not recognize that an emergency has occurred. At other times, people recognize an emergency but are reluctant to act. People have various personal reasons for hesitating or not acting. The following are barriers to action; common reasons people give for not taking action.

- The presence of bystanders
- Uncertainty about the victim
- The nature of the injury or illness
- Fear of disease transmission
- Fear of not knowing what to do or of doing something wrong

Thinking about these things now and mentally preparing yourself will help you to respond more confidently in an actual emergency.

Calling EMS professionals; In an emergency situation, you may have several options. If you are alone, tell the victim that you are going to get help. You will help the victim more by getting help than keeping the victim company. If there are several people at the emergency scene, instruct an adult to call 9-1-1 and then report back to you. Some people may panic during an emergency and not follow through with instructions. By telling the adult to report back to you, this guarantees that you know whether or not the EMS system has been activated.

Providing first aid until help arrives; This step should be taken only if you are trained in first aid. If you are not, try to keep the victim calm until EMS professionals arrive. Under no circumstance, should the victim ever be moved. Because you are unaware of the victim's injuries, as some may be internal and not visible, you should never attempt to move or adjust the victim; leave this to the professionals.

### Taking Action

An emergency scene can be overwhelming, terrifying, and at the least, confusing. It poses questions that demand immediate answers- *What should I do first? Where can I get help? What can I do to help the ill or injured person?* Remembering and following three basic steps will help ensure you respond to any emergency effectively.

The emergency action steps are the three basic steps you should take in any emergency. These steps include:

- *Check* the scene and the victim
- *Call* 9-1-1 or the local emergency number
- *Care* for the victim

Check the scene and the victim; The *Check* step has two parts- checking the scene and checking the victim. Do not skip over checking the scene in your rush to get to the ill or injured person, or you may also become a victim.

*Checking the Scene*: Before you can help the victim you must make sure the scene is safe for you and any bystanders. Take time to check the scene and answer these questions:

1. Is the scene safe?
2. What happened?
3. How many victims are there?
4. Are bystanders available to help?

Look for anything that may threaten your safety and that of the victim and bystanders. Examples of dangers are downed power lines, falling rocks, traffic, a crime scene, a hostile crowd, violent behaviors, fire, smoke, dangerous fumes, extreme weather, and deep or swiftly moving water. **If any of these dangers are threatening, do not approach the victim. Retreat and call 9-1-1 or the local emergency number immediately.** Do not risk becoming a second victim and creating more work for EMS professionals. Leave dangerous situations to professionals, such as fire fighters and police officers, who have the training to deal with them.

Determine what happened. Look around the scene for clues as to what caused the emergency and the type and extent of the victim's injuries. You may discover a situation that requires your immediate attention. As you approach the victim, take in the whole picture. Nearby objects, such as shattered glass, a fallen ladder, or a spilled bottle of medicine, might tell you what happened.

When you check the scene, look carefully for more than one victim. You may not spot everyone at first. For example, in a car crash, an open door may be a clue that victim has left the car or was thrown from it. If one victim is bleeding or screaming loudly, you may overlook another victim who is unconscious. It is also easy in any emergency

situation to overlook an infant or a small child. Ask anyone present how many people may be involved. Bystanders may be able to tell you what happened or help in other ways. A bystander who knows the victim may know whether he or she has any medical problems or allergies. If no bystanders are close by, shout for someone who can help you.

As you move closer to the victim, continue to check the scene to see if it is still safe. At this point, you may see other dangers that are not obvious to you from a distance. You may also see clues as to what has taken place or come across victims and bystanders you did not notice before.

*Checking the victim:* As a rule do not move a victim, even in immediate danger, such as fire, flood, poisonous fumes, hazardous traffic patterns or an unstable structure. In dangerous situations like these, a citizen responder who tries to help or move the victim could become a second victim. Check the victim not only for symptoms of illness or injury, but also for signs of other conditions. Scan the victim head-to-toe and look for medical alert bracelets, or other clues to a person's health, like a blood-sugar monitor a diabetic would carry with them, or medication.

If you find the victim has any immediately life-threatening conditions, you must call EMS personnel immediately or assign another adult to call. The four conditions considered immediately life threatening in an emergency situation are:

- Unconsciousness
- No breathing or difficulty breathing
- No pulse
- Severe bleeding

If, and only if, you are trained in first aid, identify yourself to the victim as a person trained in first aid. Try not to alarm the victim. Position yourself close to the victim's eye level, without moving him or her. Speak calmly and confidently. Identify yourself, explain that you have first aid training, and ask if you can help. Your words can reassure the victim that a caring and skilled person is offering help.

Next, if you are trained in first aid, get permission to provide care. Before giving first aid to a conscious adult victim, you must get the victim's permission to give care. This

permission is referred to as consent. A conscious victim has the right to either refuse or accept care. To get consent you must tell the victim:

- Who you are
- Your level of training
- What it is you would like to do

Only then can a conscious victim give you consent. Do not give care to a conscious victim who refuses it. If the conscious victim is an infant or child, get permission to provide care from the supervising adult, if possible.

If the victim is unconscious or unable to respond because of the illness or injury, consent is implied. Consent is also implied for an infant or child if a supervising adult is not present or immediately available.

Call EMS Personnel; **Your top priority as a citizen responder is to get professional help to the victim as soon as possible.** The EMS system works more effectively if you can give information about the victim's condition when the call is placed. This information helps to ensure that the victim receives proper medical care as quickly as possible. By calling 9-1-1 or the local emergency number, you put into motion a response system that rushes the correct emergency care personnel to the victim.

*When to call;* At times, you may be unsure if EMS personnel are needed. For example, the victim may say not to call and ambulance because he or she is embarrassed about creating a scene. As a general rule, call EMS personnel for any of the following conditions:

- Unconsciousness or altered level of consciousness
- Breathing problems (no breathing or difficulty breathing)
- Persistent chest or abdominal pain or pressure
- No pulse
- Severe bleeding
- Severe burns
- Vomiting blood or passing blood in feces or urine
- Poisoning or suspected poisoning
- Seizures, severe headache, or slurred speech
- Injuries to the head, neck, or back
- Broken bones or suspected broken bones

Special situations also warrant calling EMS personnel for assistance. These include:

- Fire or explosion
- The presence of poisonous gas
- Downed electrical wires
- Swiftly moving or rapidly rising water
- Motor vehicle collisions
- Victims who cannot move on their own

These conditions and situations make up by no means a complete list. It is beyond anyone's ability to provide a definitive list, since exceptions always exist. Trust your instincts, if you think there is an emergency, there probably is. Do not lose time calling untrained people, such as friends or family members. Call EMS personnel for professional medical help immediately. These professionals would rather respond to a non-emergency than arrive at an emergency too late to help.

*Making the call;* You may ask a bystander to call the emergency number for you. Inform the bystander of the victim's condition. For example, tell the bystander, "Call 9-1-1. Tell them the victim is not breathing, and report back to me." If you find that the victim is unconscious, do not delay calling EMS personnel. Unconsciousness is a sign of a serious injury or illness. Sending someone else to make the call will enable you to stay with the victim to check breathing and circulation and provided needed care if you are trained in first aid.

When you tell someone to call for help, you should do the following:

1. Give the caller the EMS telephone number. This number is 9-1-1 in many communities. Tell the caller to dial "0" (the operator) only if you do not know the emergency number in the area. Sometimes the emergency number is listed on pay phones and on the inside front cover of telephone directories.
2. Tell the caller to give the dispatcher the necessary information. Most dispatchers will ask:
  - a. The exact address or location and the name of the city or town. Be prepared to give the names of nearby intersecting streets (cross streets or roads), landmarks, name of the building, the floor number, and the room number.
  - b. The telephone number from which the call is being made.
  - c. The caller's name.

- d. How the incident occurred - for example, a motor vehicle collision, a fall, a fire, sudden onset of chest pain, etc.
  - e. How many people are involved?
  - f. The condition of the victim (s) - for example, unconsciousness, chest pain, trouble breathing, bleeding.
  - g. The help (care) being give, if applicable.
3. Tell the caller not to hang up until the dispatcher hangs up. It is important to make sure the dispatcher has all the information needed to send the right help to the scene. The EMS dispatcher may also be able to give the caller instructions on how to best care for the victim until help arrives.
  4. Tell the caller to report to you after making the call and to inform you of what the dispatcher's response was.

If you are the only person on the scene, shout for help. If an adult victim is unconscious and nobody immediately arrives to assist, you will need to get professional help immediately. Find the nearest telephone as quickly as possible. Call EMS personnel and then return to the victim. Recheck the victim and give the necessary care, if you are trained in first aid.

If you shout for help but receive no response from other possible bystanders and you are able to give care to correct and urgent situation, such as applying a pressure bandage to control severe bleeding, you may consider completing that care before leaving to make the call, if you are trained in first aid. However, if the victim is unconscious, make the call at once.

*What happens when you call EMS;* When your call is answered you will talk to an emergency dispatcher who has had special training in dealing with crises over the phone. The dispatcher will ask you for your phone number and address and will ask you other key questions to determine whether you need police, fire, or medical assistance.

It may seem that the dispatcher asks a lot of questions. The information you give helps the dispatcher to send the type of help needed, based on the severity of the emergency. Once the ambulance is on its way, the dispatcher may stay on the line and continue to talk with you. Many dispatchers today are also trained to give instructions before EMS personnel arrive.

Care for the Victim; Once you have checked the scene and the victim, and have called for help, you may need to provide care. Always care for life-threatening conditions before those that are not life threatening. For example, a breathing emergency would take priority over an injured leg. While you are waiting for more advanced medical help,

watch for changes in the victims breathing and consciousness. A change in the victim's level of consciousness (becoming less alert or awake) may be a sign of serious illness or injury. A condition that may not appear serious at first may become serious with time. Help the victim rest comfortably, without moving him or her, and keep him or her from getting chilled or overheated. Take time to reassure and calm the victim.

Emergency situations are often confusing and frightening. To take appropriate actions in any emergency, follow the three basic emergency action steps- *Check-Call-Care*. *Check* the scene and the victim. *Call* the local emergency number to activate the EMS system. Ask a conscious victim's permission to provide *care*. It is a good idea to get as many individuals as possible trained in first aid, as they will be better equipped to handle an emergency situation. At the very least, the directors and leaders of the activity should be trained in first aid and CPR.

#### **PART IV- PROPER INSURANCE PLANNING**

Proper insurance planning paired with having the appropriate levels and types of insurance in-place is a backbone of a quality risk management program. In years past, many sports and recreation providers were forced to run programs or events without the proper insurance protection, thus increasing their exposure to the financial burden of costly medical bills or civil litigation. Fortunately, today's insurance market provides various levels and types of insurance so that sports and recreation providers may limit their exposure.

##### Introduction to Insurance

Insurance is a financial topic of paramount importance for every organization. Insurance is designed to protect the financial well being of the organization and their members in the case of unexpected loss. Some forms of insurance are required by the facility or grounds to be used, while others are optional. Agreeing to the terms of an insurance policy creates a contract between your organization and the insurance company. In exchange for payments from your organization (called premiums), the insurance company agrees to pay your organization or members a sum of money upon the occurrence of a specific event or to defend in the event of a lawsuit. That event may be as mundane as a sprained finger or as serious as a lawsuit of negligence contributing to a wrongful death.

After contacting an insurance company about entering into a policy, your organization will receive a quotation, which indicates the total cost you will pay over the term of the



insurance policy in exchange for coverage. Once your organization has agreed to pay this amount and the insurance company has agreed to insure, you will receive a copy of the policy detailing the terms and conditions of your policy.

If an insured incident occurs, you will make a claim for payment or defense from the insurance company. You will receive the benefits of the policy less the deductible amount if your policy contains a deductible. Higher deductibles are associated with lower premiums and vice versa. Therefore, in situations where claims that are likely to be made, it may be in your best interest to pay a higher premium in exchange for a lower deductible.

Given the importance of insurance, it is essential to make sure that your coverage is sufficient. However, overpaying for insurance or purchasing insurance that is not necessary can be a significant drain on your organization's finances. Investigate all potential insurance policies carefully in terms of your own needs at the time of purchase and throughout the term of the policy.

### Liability Insurance

Commercial General Liability Insurance provides your organization with protection from a lawsuit or a property damage claim. Most facilities or practice grounds will require liability coverage with at least a \$1,000,000 limit per occurrence and require that they too be named on your organization's policy as an additional insured.

Proper liability insurance should provide your sports or recreation organization with protection for your organization and coaches or staff members against claims of bodily injury liability, property damage liability and the litigation costs to defend against such claims.

Coverage Should Include Suits Arising Out Of:

- Injury or death of participants
- Injury or death of spectators
- Injury or death of volunteers
- Property damage liability
- Host liquor liability (non-profit)
- Incidental medical malpractice
- All activities necessary to conduct activities
- Ownership use or maintenance of fields or practice areas
- General negligence claims
- Cost of investigation and defense of claims, even if groundless

Not all liability policies are the same and some may not offer the proper protection for your sports or recreation organization. Standard liability policies exclude claims brought forth due to athletic participation. For example, if an athletic participant is injured during your organization's event or activity and the injured participant implies he or she was injured due to the organization's or staff person's negligence; there would be no coverage for this type of claim without participant liability coverage. Other liability policies are issued on a "claims made" basis, which only allows you to make claim against the insurer while the policy is in-force. A "claims made" policy form may not offer adequate coverage as lawsuits are often brought forth months or years after an incident. With an "occurrence" based policy, even though the policy may have expired, provided the policy was in force at the time that the bodily injury or property damage occurred, a claim can still be made against it. Make sure your liability policy includes athletic participant coverage and is written on an "occurrence form" rather than "claims made" policy form.

Hired and Non-Owned Automobile liability coverage is often offered as an additional option to purchasing liability coverage and should also be considered. This coverage provides additional liability coverage against third parties bringing suit out of a claim resulting from the use of automobiles. For organizations or events that will include the transporting of members or spectators, this coverage can be an essential tool of risk management.

### Property Insurance

Property Insurance provides your organization with protection to repair or replace your building, structures, completed additions, landscaping, equipment, permanently or temporarily installed fixtures, furnishings, signs, glass, outdoor property, computers, records, valuable documents and other personal property used in your business. Property Insurance may also provide income if your business is forced to suspend any operations as a result of a covered loss.

Property insurance will provide coverage for property that is stolen, damaged or destroyed by a covered peril. A property loss will be deemed "covered" depending upon the policy language, exclusions and endorsements. In property insurance there are two main causes of loss: Named Perils and Open Perils.

Named Perils are causes of loss specifically listed in an insurance policy. Such examples would be fire, explosion, windstorm, vandalism, etc. Named perils are also then available as basic named perils and broad named perils. Broad named perils coverage

adds to the list of covered perils found under basic named perils and is a more broad, but more costly coverage.

Open Perils are all causes of loss that are not specifically excluded in an insurance policy. Common examples of open perils are earth movement (includes earthquakes) and flooding. Open perils policies offer much more comprehensive coverage than named perils policies, which in turn are also more costly.

The valuation provision in a property insurance policy will indicate what valuation method is used to pay losses under the policy. Actual Cash Value is probably the most common method and is defined as the cost to replace the item at the time of loss considering depreciation. Agreed Value is another valuation method which waives all coinsurance and pays 100% of the agreed amount for a covered loss. The agreed value is determined at the beginning of the policy term by the insurer and policyholder and is indicated on the schedule of benefits page of the policy. The third valuation method is replacement cost. Replacement cost will provide coverage for the amount determined to replace your property with a brand new replacement subject to coinsurance. Replacement cost does not consider depreciation when determining value of property losses.

Property insurance coverage can be customized by adding many different coverage forms and endorsements. A few common additional coverage's available to most property insurance policies are:

**Business Income:** Provides coverage for income lost while you are restoring your insured location from a covered loss.

#### Tenant Improvement

**& Betterments:** Provides coverage that protects a tenant or lessee of real property against loss as a result of a covered peril required to be repaired by the tenant as stated in the lease contract.

Tenant Glass: Provides coverage for loss of or damage to glass. Many times a lease requirement will force the tenant to carry Tenant Glass coverage.

Back-Up of Sewer  
Or Drain Water

Damage: This coverage will protect against losses caused by water backing up through the sewers or drains or by water overflowing from a pump.

Employee

Dishonesty coverage: Provides coverage in the event employees commit a dishonest or fraudulent act which results in financial loss to your business.

Earthquake Coverage: Provides coverage for losses resulting from earthquake.

Other lines of property insurance include Inland Marine, Boiler and Machinery and Crime. Each is briefly summarized below:

Inland Marine is a property line of coverage primarily covering damage or destruction of your business property while in transit. Inland Marine perils consist of bridge collapse, collision, derailment, earthquake, fire, flood, lightning, landslide and windstorm.

Boiler and Machinery is a property line of coverage which covers costs to repair or replace equipment, such as boilers or other heating and air conditioning systems from a covered loss.

Crime insurance is another property line which provides protection for business assets including causes of loss such as forgery or alteration, theft of money and securities, burglary or robbery and computer fraud.

Property insurance is a vital investment for the future of your business. Whether you rent or own the building or space your organization occupies, property insurance should be an important insurance need to consider when purchasing insurance.

### Accident Insurance

Accident Medical Insurance provides your organization's participants, staff members and volunteers reimbursement for medical bills incurred as the result of a covered injury. As one of the first defenses against possible litigation, accident medical insurance pays the medical bills of injured participant. An organization's members are also usually covered while traveling, directly and without interruption, to and from any organization's sponsored activity and his or her home or place of residence.

Most accident medical policies provide coverage so that in the event a covered person incurs eligible expenses as the result of a covered injury, the insurance company will pay the medical charges incurred for such expense. Payment will be made for eligible expenses not to exceed the Maximum Medical Expense Benefit (usually a limit of \$10,000 or greater), subject to the applicable deductible amount (if any).

This coverage includes an Accidental Death & Dismemberment benefit where if a covered injury results in death or dismemberment a lump sum amount is payable.

Accident Medical Insurance is offered on either a primary or an excess basis. Excess coverage pays the medical charges incurred on a secondary basis. Excess coverage is secondary to the covered person's personal health insurance, though it does pay for the injured person's out-of-pocket expenses (health insurance deductible, co-payment, etc.). Primary coverage pays the medical charges incurred regardless of other insurance and declares the insurance policy is first to pay any covered medical bills incurred by a covered person. As primary coverage will pay benefits regardless of other insurance, the cost is higher than excess coverage. Excess coverage will usually suffice as it still allows the injured party not to incur any out-of-pocket expenses.

## APPENDIX

The following forms, checklists and waiver may be utilized to assist your organization in implementing your risk management program. These forms may be modified to suit your organizations individual needs.

	Yes	No	N/A	Comments
<b>Basic Facility Checklist</b>				
Parking lot in good condition				
Exterior lighting				
Any hazards				
Building entrances/exits				
Ramps, stairs, walkways in good condition				
Washrooms, clean and sanitary				
Showers, clean and sanitary				
Handicapped accessible				
First Aid kit accessible and stocked				
Fire extinguisher				
Water available				
Emergency phone numbers posted				
Phone accessible				
Surfaces free of debris				
Doors accessible				
Exits accessible				
Lighting adequate				
Emergency exit lights				
Mats in good condition				
Bleachers in stable condition				
Benches in good condition				
Athletic equipment inspected				
Spectator area provided and in good condition				

	Yes	No	N/A
<b>Risk Control Tasks to be Completed: Facility Management</b>			
<b>General:</b>			
Arrange for annual inspections by qualified individuals or companies to ensure the facility or property is in safe condition			
Carry out regular maintenance to all major and minor components			
If the facility is a park or building, ensure that grounds, access, and vegetation are properly maintained			
Ensure that all current fire codes are met and that all alarms and fire protection equipment are serviced and serviceable			
Ensure that kitchen and bathroom facilities are clean and sanitary and that equipment is safe			
<b>When Holding an Event: Prior to</b>			
Sign an agreement with the owners of the facility where the contract outlines the responsibilities of both parties			
Obtain appropriate licenses for the event taking place			
Ensure all entrances and exits are free of obstructions			
Post signs indoors "Floor Slippery When Wet" if it has been raining outside			
Check all tables and chairs and other loose furnishings within the facility and remove any unsafe or defective items			
<b>During the Event:</b>			
Ensure that all fire exits are clearly marked and unobstructed			
Ensure all electrical wires or devices do not obstruct patrons			
If the event is held in the winter, ensure all entrances and sidewalks are cleared and salted and post signs indoors "floor slippery when wet". Ensure that all water areas are kept as dry as possible by mopping up the wet area			
Should any drink spill on the floor, mop up the liquid immediately to proven anyone from slipping or falling			
Should anyone be acting in an unsafe manner advise the individual to refrain or other wise leave the premises			
Should the event be held outdoors, ensure the public maintains a safe distance from any potentially dangerous equipment, natural features, or obstacles and post signs to identify any potential dangers			
<b>After the Event:</b>			
When the event is over check all tables, chairs, and equipment to ensure that all is returned in good repair. Identify any equipment that was damaged and complete an incident report form			

<b>Financial Controls:</b>			
Contact insurers as far ahead of time as possible with a calendar of upcoming events involving the facility			
Ensure that a facility maintenance reserve fund is established to ensure that the cost of periodic maintenance and component replacement is dealt with			



<b>Risk Control Tasks to be Completed: Swimming Pools</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
<b>Involved in Construction or Operation of Pool or Water Park</b>			
Ensure that the swimming pool or water park meets all local construction codes that were in place at the time it was constructed			
Consider conducting frequent upgrades to ensure that the most recent codes are met			
Arrange for annual inspections by qualified individuals or companies to ensure that the swimming pool or water park is in safe condition			
Carry out regular maintenance to all major and minor components			
Ensure that the grounds, access, and vegetation are properly maintained, are clean, sanitary, and that the entire facility is safe			
<b>Minimum Standards for the Operation of Swimming Pools</b>			
All swimming pools are to be completely fenced. Check with local officials for the appropriate height and other requirements not listed			
All fenced-in swimming pools are to have a gate that locks securely			
Clearly mark the depth of the pool. Markings that indicate safe jumping and diving areas are advisable			
Keep safety equipment nearby including reaching and throwing aids. Keep at least one pole long enough to reach halfway across the pool			
Lock chemical supplies in a secure area			
Lighting fixtures in or around the pool should be insulated with non-conducting material			
Ensure that adequate supervision and qualified lifeguards are on duty at all events.			
Appropriate rules of conduct, behaviors, health, and safety should be established and posted			
Post signs identifying times of operation of the pool			
<b>Finance Controls</b>			
Contact insurers to ensure that the facility is registered in your area, owned and operated from within, or by another party			
Ensure that a facility management reserve fund is established to ensure that the cost of periodic maintenance and component replacement is dealt with over a manageable time frame			

<b>Risk Control Tasks to be Completed: Sporting Events</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
<b>Prior to the Event:</b>			
Ensure that the event location meets local safety codes			
Consider conducting frequent upgrades to ensure that local codes are met			
Arrange for annual inspections by qualified individuals or companies to ensure the event location is in safe condition			
Carry out regular maintenance to all major and minor components			
Ensure that grounds, access, and vegetation are properly maintained, are clean and sanitary and that the entire event is safe			
Ensure that there are sufficient washroom facilities at the event location			
Ensure that sufficient safety and traffic controls are in place at the event location			
Participation waivers are encouraged and must be signed by persons of legal age (or parent or guardian where the participant is a minor)			
Obtain certificate of insurance from third party promoting or organizing the event or from sanctioning organization			
Ensure that an effective risk transfer agreement is in place, holding the club harmless from any potential liability emanating from the event. Consult qualified legal counsel to ensure that such an agreement is in place.			
<b>Finance Controls</b>			
Contact insurers <u>at least four weeks prior to event</u> to ensure that the event is registered with your insurer			
Additional liability insurance riders may be purchased if deemed necessary			
If you own or operate the event location, ensure that a facility management reserve fund is established to ensure that the cost of periodic maintenance and component replacement is dealt with over a manageable time frame			

<b>Risk Control Tasks to be Completed: Facility and Equipment Rentals</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
<b>Prior to the Rental:</b>			
All facility or equipment rentals should be formalized by a written rental permit (this does not necessarily have to be a complex legal document- it must simply outline the basic elements of the agreement)			
Ensure that the facility and/or equipment meets local safety codes and Public Health Standards			
Arrange for annual inspections by qualified individuals or companies to ensure that the facility/equipment is in safe condition			
Consider conducting frequent upgrades to ensure that the most recent codes are met			
Carry out regular maintenance to all major and minor components			
Ensure that grounds, access, and vegetation are properly maintained, are clean and sanitary, and that the entire facility and equipment are safe			
Work with the municipality or body that operates the facility to ensure that the body carries out the safety checks noted above			
Ensure that an effective risk transfer agreement is in place, holding the club harmless from any potential liability emanating from the use of the facility and/or equipment. Consult qualified legal counsel to ensure that such an agreement is in place			
Ensure that the renter provides proof of insurance of the facility or equipment, adding your club as an additional insured			
<b>Finance Controls</b>			
If your organization owns or operates the facility, ensure that facility management reserve fund is established to ensure that the cost of periodic maintenance and component replacement is dealt the over a manageable time frame			

	Yes	No	N/A
<b>Risk Control Tasks to be Complete: Special Events</b>			
<b>Risk Control</b>			
Ensure that the event meets the safety and other requirements deemed appropriate by the authority granting the permit for the event			
Ensure that the grounds, access, and vegetation are properly maintained, are clean and sanitary, and that the entire event location is safe			
Ensure that sufficient washroom facilities are provided			
Work with event organizers, police, and other authorities to ensure that there are adequate traffic, participant, and spectator controls in place			
Work with event organizers, fire department, and other emergency response teams to ensure that an effective emergency action plan is in place			
Ensure that all event participants and performers have sufficient insurance or participation waivers in place and that they provide proof of same to the event organizer, naming your club as additional insured			
Ensure that an effective risk transfer agreement is in place, holding the club harmless from any potential liability emanating from the use of the event location. Consult qualified legal counsel to ensure that such an agreement is in place			
<b>Finance Controls</b>			
Contact insurers <u>at least four weeks prior to the event</u> to ensure that the event is registered in your insurers files			
Additional liability insurance riders maybe purchased if deemed necessary			
If your club owns or operates the event location, ensure that a facility management fund is established to ensure that the cost of periodic maintenance and component replacement is dealt with over a manageable time frame.			

<b>Risk Control Tasks to be Completed: Festivals/Parades/Performances</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
<b>Risk Control</b>			
Ensure that the event meets the safety and other requirements deemed appropriate by the authority granting the permit for the event			
Ensure that grounds, access, and vegetation are properly maintained, are clean and sanitary, and that the entire event location is safe			
Ensure that sufficient washroom facilities are provided			
Work with event organizers, police, and other authorities to ensure that there are adequate traffic, participant, and spectator controls in place			
Ensure that all event participants and performers have sufficient insurance or participation waivers in place and that they provide proof of same to the event organizer, naming your club as additional insured			
Ensure that an effective risk transfer agreement is in place, holding the club harmless from any potential liability emanating from the use of the event location. Consult qualified legal counsel to ensure that such an agreement is in place			
<b>Finance Controls</b>			
Contact insurers at least four weeks prior to the event to ensure that the event is registered in your clubs files			
Additional liability insurance riders may be purchased locally if deemed necessary			
If your club owns or operated the event location, ensure that a facility management fund is established to ensure that the cost of periodic maintenance and component replacement is dealt with over a manageable time frame			

	Yes	No	N/A
<b>Risk Control Tasks to be Completed: Trips/Tours/Travel</b>			
<b>Risk Control:</b>			
Work with the trip/tour operator to ensure that it has sufficient insurance or participation waivers in place and that it provides proof of same to the club's event chair, naming your club as additional insured			
Ensure that all participants in the trip/tour signs a participation waiver			
If your club owns or operates the vehicle involved in the trip/tour, ensure that sufficient insurance coverage is in place for the vehicle			
Ensure that an effective risk transfer agreement is in place, holding the club harmless from any potential liability emanating from the trip/tour. Consult qualified legal counsel to ensure that such an agreement is in place			
<b>Finance Controls</b>			
Contact insurers <u>at least four weeks prior to the event</u> to ensure that the even is registered in your insurers files			
Additional liability insurance riders may be purchased if deemed necessary			

<b>Risk Control Tasks to be Completed: Courses/Clinics/Trade Shows</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
<b>Risk Control:</b>			
Ensure that the course/clinic/trade show is conducted by individuals professionally qualified to deliver the instruction or information contained in the presentation			
Work with your club to ensure that an effective risk transfer agreement is in place, holding the club harmless from any potential liability emanating from the course/clinic. Consult qualified legal counsel to ensure that such an agreement is in place			
<b>Finance Controls</b>			
Contact insurers at least four weeks prior to the event to ensure that the event is registered in your insurer's files			
Additional liability insurance riders may be purchase if deemed necessary			

**(Name of Organization)**  
**Code of Conduct for Participants**

*Participation in (your activity/organization) should demonstrate high standards of ethics and sportsmanship and promote the development of good character and other important life skills. The highest potential of teamwork is achieved when participants are committed to pursuing success with honor according to six core principles: trustworthiness, respect, responsibility, fairness, caring, and good citizenship (the "Six Principles of Character"). This Code applies to all participants involved in (your activity). I understand that, in order to participate in (your activity), I must act in accord with the following:*

**TRUSTWORTHINESS**

1. *Trustworthiness* — be worthy of trust in all I do.

*Integrity* — live up to high ideals of ethics and sportsmanship and always pursue success with honor; do what's right even when it's unpopular or personally costly.

*Honesty* — live and compete honorably; don't lie, cheat, steal, or engage in any other dishonest or unsportsmanlike conduct.

*Reliability* — fulfill commitments; do what I say I will do; be on time to practices, games, and events.

*Loyalty* — be loyal to my organization and team; put the team above personal glory.

**RESPECT**

2. *Respect* — treat all people with respect all the time and require the same of other participants.



3. *Class* — live and play with class; be a good sport; be gracious in success and accept defeat with dignity; give fallen opponents help, compliment extraordinary performance, show sincere respect in all aspects of my participation.

4. *Disrespectful Conduct* — don't engage in disrespectful conduct of any sort including profanity, obscene gestures, offensive remarks of a sexual or racial nature, trash-talking, taunting, boastful celebrations, or other actions that demean individuals or the activity.

5. *Respect Officials* — treat contest officials with respect; don't complain about or argue with official calls or decisions during or after an athletic event.

## RESPONSIBILITY

6. *Importance of Good judgment* — practice reasonable and logical manners in all situations representing the organization.

7. *Role-Modeling* — remember, participation is a privilege, not a right. I am expected to represent my organization, coach or director, and fellow participants with honor, on and off the field. Consistently exhibit good character and conduct yourself as a positive role model. *Suspension or termination of the participation privilege is within the sole discretion of the organization.*

8. *Self-Control* — exercise self-control; don't fight or show excessive displays of anger or frustration; have the strength to overcome the temptation to retaliate.

9. *Healthy Lifestyle* — safeguard your health; don't use any illegal or unhealthy substances including alcohol, tobacco, and drugs, or engage in any unhealthy techniques to gain, lose, or maintain weight.

10. *Integrity of the Game* — protect the integrity of the game; don't gamble. Play the game according to the rules.

## FAIRNESS

11. *Be Fair* — live up to high standards of fair play; be open-minded; always be willing to listen and learn.

## CARING

12. *Concern for Others* — demonstrate concern for others; never intentionally injure any participant or engage in reckless behavior that might cause injury to myself or others.

13. *Teammates* — help promote the well being of teammates through positive praise and encouragement, or by reporting any unhealthy or dangerous conduct to coaches or directors.

## CITIZENSHIP

14. *Play by the Rules* — maintain a thorough knowledge of and abide by all applicable game and competition rules.

15. *Spirit of rules* — honor the spirit and the letter of rules; avoid temptations to gain competitive advantage through improper gamesmanship techniques that violate the highest traditions of sportsmanship.

**I have read and understand the requirements of this Code of Conduct. I understand that I'm expected to perform according to this code and I understand that there may be sanctions or penalties if I do not.**

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Date

# ATHLETIC CONSENT FORM

---

Name of Participant: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Name of Camp, Clinic, League or Event: \_\_\_\_\_

I, the undersigned, hereby acknowledge that certain risks of injury are inherent to participation in recreational activities and athletic activities. These risks and dangers may be caused by the action, inaction or negligence of the participant or others. There may be other risks not known or reasonably foreseeable at this time.

I, the undersigned accept and assume such risks and responsibility for the losses and/or damages following such injury, however caused, and whether caused in whole or in part by the negligence of the Participant named above.

I have thoroughly read the information brochure and understand the intensity of the given activity. If the above Participant has a temporary restriction (sickness, sprain or soreness) I will inform the appropriate instructor on a daily basis in writing.

Having read the above statement I am aware of the inherent risk of injury involved in athletic participation. Finally, I understand that in accepting the risks associated with athletic participation I will also share the responsibility of minimizing those risks.

\_\_\_\_\_  
Signature of Parent/Guardian

\_\_\_\_\_  
Date

# EMERGENCY CONTACT FORM

## Participant Information

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Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_

Male \_\_\_\_\_ Female \_\_\_\_\_

Date of Birth \_\_\_\_\_

## Emergency Contact #1

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Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_

Phone Number \_\_\_\_\_ Relationship \_\_\_\_\_

## Emergency Contact #2

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Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_

Phone Number \_\_\_\_\_ Relationship \_\_\_\_\_

## Emergency Contact #3

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Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_

Phone Number \_\_\_\_\_ Relationship \_\_\_\_\_

**Release and Waiver of Liability and Indemnity Agreement**  
**(Read carefully before signing)**

In consideration of being permitted to participate in any way in the \_\_\_\_\_ Program indicated below and/or being permitted to enter for any purpose any restricted area (here in defined as any area where in admittance to the general public is prohibited), the parent(s) and/or legal guardian(s) of the minor participant named below agree:

1. The parent(s) and/or legal guardian(s) will instruct the minor participant that prior to participating in the below \_\_\_\_\_ activity or event, he or she should inspect the facilities and equipment to be used, and if he or she believes anything is unsafe, the participant should immediately advise the officials of such condition and refuse to participate. I understand and agreed that, if at any time, I feel anything to be UNSAFE; I will immediately take all precautions to avoid the unsafe area and REFUSE TO PARTICIPATE further.
2. I/WE fully understand and acknowledge that:
  - (a) There are risks and dangers associated with participation in \_\_\_\_\_ events and activities, which could result in bodily injury partial and/or total disability, paralysis and death.
  - (b) The social and economic losses and/or damages, which could result from these risks and dangers described above, could be severe.
  - (c) These risks and dangers may be caused by the action, inaction or negligence of the participant or the action, inaction or negligence of others, including, but not limited to, the Releasees named below.
  - (d) There may be other risks not known to us or are not reasonably foreseeable at his time.
3. I/WE accept and assume such risks and responsibility for the losses and/or damages following such injury, disability, paralysis or death, however caused and whether caused in whole or in part by the negligence of the Releasees named below.
4. I/WE HEREBY RELEASE, WAIVE, DISCHARGE AND COVENANT NOT TO SUE the \_\_\_\_\_ facility used by the participant, including its owners, managers, promoters, lessees of premises used to conduct the \_\_\_\_\_ event or program, premises and event inspectors, underwriters, consultants and others who give recommendations, directions, or instructions to engage in risk evaluation or loss control activities regarding the \_\_\_\_\_ facility or events held at such facility and each of them, their directors, officers, agents, employees, all for the purposes herein referred to as "Releasee"...FROM ALL LIABILITY TO THE UNDERSIGNED, my/our personal representatives, assigns, executors, heirs and next to kin FOR ANY AND ALL CLAIMS, DEMANDS, LOSSES OR DAMAGES AND ANY CLAIMS OR DEMANDS THEREFORE ON ACCOUNT OF ANY INJURY, INCLUDING BUT NOT LIMITED TO THE DEATH OF THE PARTICIPANT OR DAMAGE TO PROPERTY, ARISING OUT OF OR RELATING TO THE EVENT(S) CAUSED OR ALLEGED TO BE CAUSED IN WHOLE OR IN PART BY THE NEGLIGENCE OF THE RELEASEE OR OTHERWISE.
5. I/WE HEREBY acknowledge that THE ACTIVITIES OF THE EVENT (S) ARE VERY DANGEROUS and involve the risk of serious injury and/or death and/or property damage. Each of THE UNDERSIGNED also expressly acknowledges that INJURIES RECEIVED MAY BE COMPOUNDED OR INCREASED BY NEGLIGENT RESCUE OPERATIONS OR PROCEDURES OF THE RELEASEES.
6. EACH OF THE UNDERSIGNED further expressly agrees that the foregoing release, waiver, and indemnity agreement is intended to be as broad and inclusive as is permitted by the law of the Province or State in which the event is conducted and that if any portion is held invalid, it is agreed that the balance shall, notwithstanding continue in full legal force and effect.
7. On behalf of the participant and individually, the undersigned partner(s) and/or legal guardian(s) for the minor participant executes this Waiver and Release. If, despite this release, the participant makes a claim against any of the Releasees, the parent(s) and/or legal guardian(s) will reimburse the Releasee for any money, which they have paid to the participant, or on his behalf, and hold them harmless.

I HAVE READ THIS RELEASE AND WAIVER OF LIABILITY, ASSUMPTION OF RISK AND INDEMNITY AGREEMENT, FULLY UNDERSTAND ITS TERMS, UNDERSTAND THAT I HAVE GIVEN UP SUBSTANTIAL RIGHTS BY SIGNING IT, AND HAVE SIGNED IT FREELY AND VOLUNTARILY WITHOUT ANY INDUCEMENT, ASSURANCE, OR GUARANTEE BEING MADE TO ME AND INTEND MY SIGNATURE TO BE COMPLETE AND UNCONDITIONAL RELEASE OF ALL LIABILITY TO THE GREATEST EXTENT ALLOWED BY LAW.

Facility \_\_\_\_\_

Parent or Guardian Signature (if minor) \_\_\_\_\_

Parent or Guardian Signature (if minor) \_\_\_\_\_

Printed Name of Participant \_\_\_\_\_

Address of Participant \_\_\_\_\_

Received by \_\_\_\_\_

*Registrar Signature                      Printed Name                      Member #                      Region on File                      Date*