



Niagara Falls Rowing Club Risk Management Policy

Preamble

The Niagara Falls Rowing Club recognizes that there are risks inherent in the operation of the club and in the sport of rowing. The Niagara Falls Rowing Club is committed to minimizing risks to the club and to its members, volunteers and team by being proactive in identifying, measuring and controlling actual and potential risks.

Aim

The aim of this document is to provide direction as to how the risk management function is to be performed within the Niagara Falls Rowing Club.

Purposes

The purposes to risk management are to:

1. Prevent or limit injuries to participants, volunteers and staff;
2. Help protect the Niagara Falls Rowing Club and its volunteers, staff and club representatives against litigation;
3. Reduce the cost of insurance;
4. Improve the services provided to the Niagara Falls Rowing Club's members;
5. Practice sound business management; and
6. Enhance the Niagara Falls Rowing Club's image and reputation.

Authority

This document is issued under the authority of the President and the Board of Directors.

Application

This policy is applicable within all aspects of the Niagara Falls Rowing Club.

Definitions

Risk – is defined as any condition or circumstance that may result in injury, damage or loss to either individuals or organizations.

Risk Management – is a logical step-by-step process for reducing the chance of injury, damage or loss by taking steps to identify measure and control risks.



Risk Management Plan – is a systematic and comprehensive analysis of activities within the Niagara Falls Rowing Club to assess potential risks, and the selection and introduction of appropriate risk control measures.

Policy

1. All activities or events undertaken by the Niagara Falls Rowing Club must be analyzed from a risk management perspective with a view to protecting the Niagara Falls Rowing Club and its members and club representatives against possible risk.
2. Prudent measures must be taken to identify measure and control both predictable and unforeseen risks.
3. Risk control strategies and procedures must be reasonable, and must protect the Niagara Falls Rowing Club from accusations of negligence by establishing a “standard of care” that is defined by written/published standards, unwritten/unpublished standards (e.g. typical practices within the Ontario sport system or industry), established precedent (i.e. case law) and common sense.
4. Risk management is shared responsibility. All directors, officers, staff, volunteers and club representatives have a general responsibility to take appropriate measure within their terms of reference to manage risk.
5. The President/Commodore is assigned the specific responsibility for developing and implementing a Risk Management Plan that will give force to this policy within the Niagara Falls Rowing Club’s operations.

Provisions

Risk Management Process: Managing risk involves a two-step process: identifying and measuring actual or potential risks; and the development and implementation of measures for controlling risks. The two steps are explained at greater length below.

Identifying and Measuring Risks: Any risk that may arise as a result of an activity or event shall be identified, and

1. *The probability of that risk becoming reality, and*
2. *The related potential effect and/or cost to individuals or organizations shall be assessed.*

The source of risk are generally categorized as follows: facilities (e.g. buildings); equipment (e.g. office equipment, boats, sails, trailers); people (e.g. participants, staff, volunteers); and programs (i.e. rowing itself). The main types of risk are categorized as:

- a) Physical or mental injury;
- b) Loss or rights/wrongful actions;
- c) Property loss or damage; and
- d) Damage to reputation



Controlling Risks: Based on the results of risk identification and measurements, steps shall be taken to control risks. All risks have three components:

1. Probability of occurrence;
2. Severity of the hazard; and
3. The exposure of people and equipment to the risk.

Controlling risks generally entails developing and implementing measures that have one of four purposes:

- a) *Retaining the risk* – no action is taken because the likelihood of occurrence is low and the risk-related consequences are low.
- b) *Reducing the risk and minimizing the exposure* – actions are taken to reduce the likelihood of occurrence and/or the consequences.
- c) *Transferring the risk* – the level of risk is accepted, but the risk is transferred to others (e.g. through insurance or other forms of contracts).
- d) *Avoiding the risk* – the risk is eliminated through a decision not to continue with the risk-generating activity (e.g. cancel an event or program).

Risk Control Measures: Risk control measures or strategies to retain, reduce, transfer or eliminate assessed risk may include, but are not limited to:

- a) Policy development;
- b) Communication and education;
- c) Instruction or special training;
- d) Establishment of mandatory qualifications and certification;
- e) Use of legally sound agreements and contracts (with athletes, employees, contractors, partners, etc.)
- f) Supervision;
- g) Establishment of complaint handling procedures;
- h) Frequent reviews of insurance policies;
- i) Emergency systems and procedures;
- j) Modifications to equipment and facilities; and
- k) Use of warnings and waiver liability forms.

Risk Manager: The Head Coach/Club Captain of the Niagara Falls Rowing Club is appointed the Risk Manager for the club. The Risk Manager is responsible and accountable to the President for preparing the Niagara Falls Rowing Club's Risk Management Plan, coordinating its implementation and ensuring that it remains up-to-date.

Risk Management Plan: A Risk Management Plan shall be developed as the mechanism for ensuring a coordinated approach to risk management within the Niagara Falls Rowing Club's operations. The Risk Management Plan shall address both identified risks and a process for dealing with unforeseen risks:



- a) **Identified Risks:** Following a comprehensive risk analysis, the Plan shall identify all of the known risks of any significance that pertain to the Niagara Falls Rowing Club and its operations. For each risk, a mitigating control measure or measures shall be specified. A specific appointment within the Niagara Falls Rowing Club's staff/volunteer team shall be tasked with the responsibility of managing the selected risk control measure(s). The Plan shall also include a methodology for periodic review of each risk control measure to ensure that it remains current and functional.
- b) **Unforeseen or Emerging Risks:** The Plan shall identify a process through which the Niagara Falls Rowing Club's operating environment is regularly scanned for new risks. The process must specify the procedure for identifying and measure new risks, for determining appropriate control measures, for assigning responsibility for control measures and for updating the Risk Management Plan accordingly.

Insurance: Insurance is one of the principal risk control measures that the Niagara Falls Rowing Club employs:

- a) **The Niagara Falls Rowing Club's Insurance Policy:** The Niagara Falls Rowing Club maintains an insurance policy on behalf of its directors, members and volunteers. The coverage in force is a Third Party Sports Liability Policy through Rowing Canada and Row Ontario that includes Directors and Officers errors and omissions.
- b) **Management of Insurance Policy:** Merely identifying possible risks does not mean that the activity or event is covered by the Niagara Falls Rowing Club's insurance policy. Therefore, a proactive and focused effort shall be made to ensure that all activities or events are evaluated for essentiality and for associated risks. If an activity is deemed to be necessary and it is assessed that insurance is an appropriate control measure for risks associated with the activity, action must be taken to ensure that insurance coverage is in place.
- c) **Responsibility:** Niagara Falls Rowing Club's President is responsible for all administration related to the maintenance of current and effective coverage through the Niagara Falls Rowing Club insurance policy. The President will be the Niagara Falls Rowing Club authority regarding insurance matters between the Niagara Falls Rowing Club and its insurer and between the Niagara Falls Rowing Club and its members.

Reporting: To ensure that risk management remains a high and visible priority within the Niagara Falls Rowing Club, the following reporting requirements are in effect:



- a) **Membership:** Updates on the status of the Niagara Falls Rowing Club's Risk Management Plan and insurance policy will be agenda items at the Niagara Falls Rowing Club's Annual General Meeting.
- b) **Board:** Reports on the status of the Niagara Falls Rowing Club's Risk Management Plan and insurance will be made at all meetings of the Niagara Falls Rowing Club's Board of Directors.

Review and Approval:

Document has been reviewed, to be approved by Board of Directors

Date: January 2017