

SPORT VOLUNTEER PROJECT

Risk Management

Produced by Parks and Recreation Ontario and the Sport Alliance of Ontario with support from the Ontario Trillium Foundation.

- Length of Workshop:** 3 hours (including 15-minute break)
- Registration Package**
(sent in advance):
- Time and Location of Training
 - Name of Trainer
 - Goals of Workshop and Agenda
 - Information about parking, reimbursement of expenses, child care arrangements, accessibility to those with disabilities
 - Resource Links Page (for those who want to review in advance)
- Room Set-Up**
- Table groups with 5 to 7 places at each
 - Resource table
 - Presenter's table
 - Flipcharts and stands (2 if possible)
 - Sample resources on resource table
 - Hand Outs on Tables
- Materials**
- Refreshments (as desired)
 - Name tags
 - Pens and lined paper for each table
 - Flipchart paper, enough for every table
 - Masking tape for posting pages on wall
 - Markers, enough for every table
- Handouts**
- [Guidelines for Minimizing the Risks of Personal Liability](#)
 - [Sport and Recreation Risk Management Chart](#)
 - [Legal Liability and Risk Management: A Handbook for Directors](#)
 - Resource Links Sheet
 - Evaluation Form
 - Participant List (if desired, or if group is large) *Because of privacy concerns, don't share more than names and organizations without express permission from participants to do so.*

Before workshop

Note re: Size of Group

The style of facilitation and kind of exercises you choose from the options below will depend on how many people attend the workshop.

The goal is to ensure that all participants can contribute equally within the time available.

A small group equals two to ten people.

Prepare and post on flipcharts:

Agenda

1. Introductions
2. What is Risk Management and Why is it Important?
3. What Risks?
4. Making a Plan
5. Wrap-Up and Evaluation

Goals of the Workshop – At the end of this workshop you will be able to:

1. Understand what risk management is and why it is important
2. Think about different areas in your operations where something might go wrong that would result in harm
3. Learn some ways of assessing and managing risk
4. Start to make a risk management plan for your organization

Guidelines for Working Together (examples)

- Equal Chance to Participate
- Respect and Listening
- Finish on Time
- Look after your own needs (breaks, refreshments, ask if you don't understand)

You may also want to flipchart the Introduction guidelines and the main points that are in plain text below for easy reference during the workshop.

1 Introductions — 15 minutes

Facilitator introduces her/himself, and does 'housekeeping' items, e.g. location of washrooms, refreshments, who to ask about expense questions, etc.

Then review the goals of the workshop and agenda and answer any questions.

Facilitator asks each participant to briefly introduce themselves according to the guidelines for introductions, e.g.

Share your name, group and why you are interested in this workshop, including one hope/expectation.

*Flipchart the hopes and expectations and the media coverage in two lists **or ask a participant to scribe for you**. If you fill more than one page of each, post the pages on the wall.*

If your group is larger than 15 people, do this process in groups of 4 to 8 by giving tables 5-10 minutes to introduce themselves to each other, and share their hopes/expectations for the workshop. Then ask each table in turn to name just one hope/expectation and flipchart the responses. Go around the tables again until you cover most of the ideas raised by the tables.

When everyone is finished, review the hopes/expectations list. If some of the hopes/expectations won't be covered by the day's agenda, suggest where people might get the info, e.g. in another workshop or where else they could look. You may want to add some hope/expectations that were mentioned (e.g. have fun!) to the guidelines for working together.

Segue to the next section by reviewing the agenda, pointing out what parts of the agenda will meet the other hopes and expectations.

2 What is Risk Management and Why is it Important? — 45 minutes

Refer participants to the description of risk management on page 6 of the handout "Legal Liability and Risk Management: A Handbook for Directors", and review it with them i.e.

Risk Management involves:

- Risk Management involves:
- Looking at a situation and asking what can go wrong and what harm could result.
- Identifying practical measures we can take to keep such harm from occurring
- If harm does occur, identifying practical measures we can take to mitigate its impacts and pay for any resulting damage or losses.

Then ask them to think about the main reasons why organizations start thinking about risk management. You may be able to ask them to look for patterns using the flipcharts of participant's hopes and expectation. Write general categories or reasons like the ones below (not an exclusive list) on a flipchart as participants come up with them, e.g.:

Why Manage Risks

- Concern for Good Planning and/or Prevention
 - We think we need it or might need it, we're being diligent, and we want to prevent problems, to 'cover our assets'
- Others say we need it
 - Stakeholders (e.g. funders, donors, volunteers, parents) are asking about it
 - Our insurance company asked for a risk management plan, facilities are asking for proof of insurance
- Past bad experiences or losses
 - in our own groups, or hearing about others' experiences
- Desire to minimize liability and raise safety
 - To lower insurance premiums, reassure volunteers, parents

Ask participants to brainstorm a few things they are already doing or can do to manage risks, and discuss which strategy (see below) for risk management their examples fit. They might answer things like volunteer screening, police checks, and insurance policies – if necessary, prompt them to think about the role of good planning, policies, etc.

Point out that the four bullet points below appear on p. 6 of the handbook.

Strategies for Risk Management

- Assume the risk
- Reduce the risk
- Avoid the risk
- Transfer the risk

Note: Incorporation can help limit personal liability for the people involved

Ask how many of the participating groups are incorporated, and to share why they decided to incorporate. Point out that p. 8 of the handbook explains how incorporation helps manage risks (limits liability) for the people involved in the organization.

BREAK

What Risks? — 30 minutes

Ask table groups to list:

- Two or three of the most important risks their organizations face.
- Who else is involved or might share the same risks/liabilities (e.g. facilities, municipalities, provincial or national sports organizations)

Participants can work in pairs or smaller groups if the tables contain groups that are very different from each other. When the groups are mostly finished, go around the groups in turn and ask for one example of the "priority" risk they choose. Present the "Kinds of Risk" list – you may want to add the examples to the flipchart opposite the categories where they fit, and/or prompt for examples that fit the other categories.

Kinds of Risk

- a. Participants – safety, credibility, trust
- b. Volunteers – safety, credibility, trust
- c. Organizational liability and directors' liability
- d. Income or property loss or damage

- e. Organizational reputation and profile
 - f. Organizational data and procedures , e.g. the organizational memory– so you don't have to start from scratch (time and expense involved) every time the board or executive changes
- Go around again and ask about the kinds of people or groups who share the same risks. Point out that these groups may already have risk management plan. or resources (e.g. insurance policies) that could include your organization or that the other groups might be interested in working together with you to manage the risks for everyone.*

Making a Plan – 30 minutes

Hand out the 6 page checklist for Sports and Recreation groups. Point out that this list focuses just on risks for participants (“a” above) – that there would be different checklists for the other categories. Review the guide to assessing impact and likelihood that is on the last page so that participants understand how to apply it.

Ask each table /group:

- Decide if the risks they discussed previously are still their priority, given the likelihood and impact of the harm that could arise from them and areas of risk listed above
- Use the format provided to prepare a plan to manage one or more of the priority risks, including what they are already doing (e.g. existing organizational policies, insurance, etc.)

In plenary, ask each table group to share one new idea they came up with, or one thing they have committed to doing differently in the future, as a result of preparing this plan.

Wrap-Up and Evaluation – 15 minutes

Hand out the “Guidelines for Minimizing the Risks of Personal Liability” and point out that it refers primarily to board directors.

As a way of summarizing, point out that good planning and procedures are the best ways to manage risk and reduce liability. Refer participants to list of other workshops that are available from the Sports Volunteer Project. The workshop Volunteer Screening is particularly relevant to risk management.

Evaluation

Encourage participants to complete and hand in the evaluation forms, and/or do an evaluation round. *For example, a ‘weather report’ where everyone says how they are feeling in the form of a weather report, or ask for their responses - Positives, Negatives and Would change” (e.g. +, – and ~) and note them in 3 columns on a flipchart.*

Facilitator thanks those who contributed (organizers, caterers, etc.) and participants, and adjourns.

SUGGESTIONS FOR ONLINE RESOURCE LINKS

<http://www.sportalliance.com/Content/Volunteer%20Resources.asp>

Sports Alliance of Ontario Volunteer Resource Page

http://www.boarddevelopment.org/display_document.cfm?document_id=68

Guidelines for Minimizing the Risks of Personal Liability of Board Directors – produced by United Way of Canada. The rest of the site is very helpful as well.

http://www.sportlaw.ca/articles/pdf/2002_May_directors_liability.pdf

Legal Liability and Risk Management: A Handbook for Directors – Produced by the Centre for Sport and the Law, St. Catharine's, ON

<http://www.ourcommunity.com.au/files/SPORT%20AND%20RECREATIONGIO.pdf>

Sport and Recreation Risk Management Chart – produced by Our Community an Australian social enterprise that provides advice and tools for Australia's 700,000 community groups and schools government.

<http://www.lin.ca/resource-details/10366>

An April 2008 presentation from Centre for Sport and Law to Parks and Recreation conference. Good outline and examples relevant to grassroots sports groups. 38 slides. The Leisure Information Network site also has lots of other information on risk management, including sample waiver forms, codes of conduct, etc.

<http://www.volunteer.ca/en/membership/benefits/directorliability>

Information on low cost directors' liability policies offered by Volunteer Canada to its members.

<http://insuranceinfo.imaginecanada.ca/?q=en/node/142>

Imagine Canada's risk management centre – offers free workshops, advice and resources related to risk management.