

Cross Country Yukon Risk Management Policy

RISK AREA	RISK CONTROL MEASURE
<p>ATHLETES: <u>Squads</u></p> <ul style="list-style-type: none"> ▪ Athletes are in age & development appropriate squad. ▪ Appropriate behavior by athletes 	<ul style="list-style-type: none"> ▪ Gender parity for regular coaching (all squads) as appropriate
<ul style="list-style-type: none"> ▪ Risk of injury to athletes during training 	<ul style="list-style-type: none"> ▪ Encourage skiers to ski with at least one other person, and preferably in groups. Ideally have a coach present (Orange & Green squad athletes recommended to never ski without at least one coach) ▪ All coaches should be certified in basic first aid and CPR training
<p><u>Travel and Training Camps</u></p> <ul style="list-style-type: none"> ▪ Injury/illness/accidents- eg. coach/athletes injured while loading van; ▪ vehicle accident; ▪ athlete injured at an event; ▪ athlete/coach injured while hiking/biking/roller skiing on a training camp; ▪ allergic reaction to food/bee stings, etc. ▪ Athletes' behavior on trips– eg. Criminal activity or endangering other athletes 	<ul style="list-style-type: none"> ▪ Ensure there is adequate insurance coverage; ▪ Ensure adequate # of coaches and gender parity on all trips incl. training camps; ▪ Waivers signed by all athletes for each trip; ▪ Updated medical info on each athlete carried at all times (needs to be accessible to all coaches only) ▪ Coaches to have basic first aid; ▪ Know nearest medical facility & its limitations; ▪ Have an Emergency Plan--to be followed by coaches & athletes ▪ All athletes to sign Code of Conduct ▪ Athlete misconduct on trips: zero tolerance (to date rarely a problem); athlete to be sent home immediately if severity warrants it ▪ Screening procedures for parent volunteers on trips and camps
<p><u>Mountain biking</u></p> <ul style="list-style-type: none"> ▪ Accident/injury while mountain biking; very likely in a remote area with other athletes 	<ul style="list-style-type: none"> ▪ Insurance coverage required; (I believe CCC's insurance specifically does NOT cover this) – athletes to join Yukon Cycling Association for insurance ▪ Ensure athlete's equipment is in good working order & athlete knows basics of mountain biking (anyone with less than adequate skills could be referred for basic lessons with J. & B. Boorman)

	<ul style="list-style-type: none"> ▪ Institute a policy/contract with each athlete signing as with roller skiing; ▪ Prepare Emergency Plan for training sessions and make participants aware of the procedures ▪ Ensure all coaches have basic first aid and CPR ▪ Identify an older responsible athlete to assist in an emergency ▪ Institute policy that if an athlete shows up with no helmet, they have to go home. ▪ Coaches should carry cell/SAT phone (purchase?)
<u>Roller skiing</u> <ul style="list-style-type: none"> ▪ Skier hit by vehicle on highway/skier falling in path of vehicle 	<ul style="list-style-type: none"> ▪ Ensure all skiers' equipment is in good working condition; minimal annual check of equipment required ▪ Institute a policy/contract with each skier to sign to agree to always wear a reflective vest, helmet, stay within white line, etc. ▪ Policy should be strictly enforced by coaches—eg. no vest/helmet = no roller skiing. Parents should be informed of this as well. ▪ Cell phone/SAT phone needed for coaches ▪ Work with YTG to get safe roller ski area for athletes ▪ To date, positive feedback from motorists re ski team's behavior on road ▪ Medium to high risk ▪ Potentially serious consequences ▪ Refer to Roller Ski policy
<u>Driving</u> <ul style="list-style-type: none"> ▪ Risk of driver related accidents/incidents ▪ Risk of injury or incident and no communications while on the road/out of town ▪ Risk to passengers when driving in very cold weather 	<ul style="list-style-type: none"> ▪ Adhere to standard group/commercial driver standards e.g. class X license; sufficient hours of rest, standby driver(s) ▪ Ensure adult in passenger seat, awake and aware at all times to “watch over” driver ▪ Purchase a SAT phone (iridium) for travel use ▪ Have Emergency Plan and kit in possession of designated person on each trip ▪ Coaches/chaperones must ensure athletes have proper winter clothing with them before getting in the vehicle
COACHES: <ul style="list-style-type: none"> ▪ Coaching eg. Physical/sexual abuse or harassment allegations; ▪ Incompetence—would lead to potentially placing athletes in danger; 	<ul style="list-style-type: none"> ▪ Abuse/harassment: presently informal screening process through personal knowledge or being a parent of athlete; recommend replacing with a formal application and screening process for ALL coaches, including consideration of a criminal background check

<ul style="list-style-type: none"> ▪ Injury to coach while in session or on trip ▪ Coaching Courses eg. Incompetent course conductor ▪ Risk of complaint from parent or athlete regarding a coach ▪ Risk of coach burnout 	<ul style="list-style-type: none"> ▪ Ensure coach is physically fit and able to handle the duties involved ▪ Refer to Harassment policy ▪ Incompetence: not presently a factor; but ensure a minimum level of competence–Level 1 Coaching and first aid training; ▪ Injury to coach: Waiver needed? ▪ Ideally always having a backup coach to ensure athlete safety ▪ Incompetent course conductor: not a factor; but recommend minimum coaching levels for course conductors always be adhered to and adequate supervision for those in training. ▪ Formal complaint policy and committee founded to deal with coach related complaints ▪ Coach burnout – see volunteer section
Coaches - screening	<ul style="list-style-type: none"> ▪ See Volunteers section
<p>OFFICIALS:</p> <ul style="list-style-type: none"> ▪ Incompetent or inadequately trained officials ▪ Insufficient officials for an event 	<ul style="list-style-type: none"> ▪ Ensure all officials have or are committed to obtaining a minimum Level 1 officials training and that their position matches their skill level; ▪ Active and ongoing recruitment–eg. Parents of squad athletes–perhaps even making it mandatory to help out with at least one event (but see the minimum levels above)–would need to be supervised and/or mentored ▪ (Particularly important to address this issue now with CWG pending)
<p>VOLUNTEERS:</p> <ul style="list-style-type: none"> ▪ Inadequate recognition 	<ul style="list-style-type: none"> ▪ Volunteer Director ▪ Data base to record ▪ Annual reception ▪ Newsletter recognition ▪ Ensuring that volunteers are recognized
<ul style="list-style-type: none"> ▪ Inadequate orientation or training 	<ul style="list-style-type: none"> ▪ Volunteer director or manager responsible for training ▪ Ensure that proper training is given ▪ Orientation for new coaches and officials – handout with CCY info given out and mentoring available
<ul style="list-style-type: none"> ▪ Volunteer burn out 	<ul style="list-style-type: none"> ▪ Don't over use volunteers ▪ Make them want to come back ▪ Survey volunteers to find out what they like to do and slot them into those jobs ▪ Ensure that volunteers at events find the event FUN for themselves

<ul style="list-style-type: none"> ▪ Volunteers feel uncomfortable with submitting to back ground checks 	<ul style="list-style-type: none"> ▪ CCY informs volunteers why the checks are needed and what they consist of ▪ Distribute information so volunteers understand why and how checks are done.
<ul style="list-style-type: none"> ▪ Background checks on staff, contractors or volunteers working with youth 	<ul style="list-style-type: none"> ▪ Adhere to CCY Volunteer Screening Policy
<p>BOARD:</p> <p>Liability:</p> <ul style="list-style-type: none"> ▪ Individual directors' legal liability 	<ul style="list-style-type: none"> ▪ Limitation of liability clause in Societies Act ▪ Board members familiarize themselves with <u>effective director practices:</u> <ul style="list-style-type: none"> ▪ read constitution ▪ attend new member orientation session ▪ understand CCY purpose ▪ act objectively and in CCY best interests ▪ attend and prepare for meetings, take notes, understand meeting purpose ▪ up front personal disclosure(s) ▪ <u>board functions:</u> <ul style="list-style-type: none"> ▪ allocate specific functions and tasks to board members ▪ ensure committees have Terms of Reference and are accountable to board ▪ clarify board meeting rules and procedures ▪ <u>due diligence:</u> <ul style="list-style-type: none"> ▪ know CCY before appointment ▪ act reasonably, prudently, honestly and within the law ▪ participate in meetings ▪ ensure accuracy of minutes vis a vis personal position ▪ ensure proper system of accountability ▪ <u>director liability insurance:</u> <ul style="list-style-type: none"> ▪ consider purchase of director liability insurance <p><i>(from Board Members' Duties, Liabilities and Protection: Tom Ulyet (Oct 29 2003))</i></p>
<p>Budget:</p>	<ul style="list-style-type: none"> ▪ See Financial section
<p>Policies/ directives:</p> <ul style="list-style-type: none"> ▪ Grooming incident ▪ Fundraising: misappropriation of funds ▪ Conflict of Interest ▪ Access & Equity 	<ul style="list-style-type: none"> ▪ Training/grooming clinic ▪ Reporting/accounting/double checking/cross referencing by CCY administrator –see fundraising policy ▪ See policy ▪ See policy

<p>PERSONNEL:</p> <ul style="list-style-type: none"> ▪ Risks associated with uninformed employment practices 	<ul style="list-style-type: none"> ▪ Develop personnel and harassment policies and procedures ▪ Review staff & volunteer orientation and training programs ▪ Reintroduce harassment coordinators and make harassment policy known to membership (post on website, etc)
<ul style="list-style-type: none"> ▪ Risk of lack of funds to meet contract obligations 	<ul style="list-style-type: none"> ▪ Perform annual budget review ▪ Develop reserve fund ▪ Maintain good communication with granting bodies
<ul style="list-style-type: none"> ▪ Risk that staff does not fulfill contract 	<ul style="list-style-type: none"> ▪ Perform annual contract review ▪ Staff attends all Board Meetings
<ul style="list-style-type: none"> ▪ Risk of lack of directives for staff and volunteers 	<ul style="list-style-type: none"> ▪ Prepare written job descriptions for all positions ▪ Formalize registration of all volunteers for sanctioned events ▪ Include volunteers in all insurance policies
<ul style="list-style-type: none"> ▪ Risks associated with discipline and selection disputes 	<ul style="list-style-type: none"> ▪ Approve selection criteria and procedures, discipline policy and appeals policy ▪ Where possible, send out policy in draft form to parents, coaches and athletes for their feedback
<ul style="list-style-type: none"> ▪ Risk of staff or volunteers being “charged” with abuse or harm of the vulnerable sector of our membership during travel or training 	<ul style="list-style-type: none"> ▪ See Volunteer section of policy
<p>FINANCIAL:</p> <ul style="list-style-type: none"> ▪ Risk of loss of major sponsorship 	<ul style="list-style-type: none"> ▪ Foster communication with sponsors ▪ Maintain sponsor servicing ▪ Appropriate recognition & promotion of events ▪ Develop reserve fund ▪ Identify alternatives
<ul style="list-style-type: none"> ▪ Risk of loss of major grant funding (YRAC) 	<ul style="list-style-type: none"> ▪ Develop reserve fund ▪ Build programs to become self-reliant ▪ Ensure grant applications are complete and delivered on time ▪ Maintain communication with granting bodies
<ul style="list-style-type: none"> ▪ Risk of significant increase in CCC membership fees and insurance 	<ul style="list-style-type: none"> ▪ Maintain communication with CCC ▪ Review CCY membership fees annually to offset any increases ▪ Delay expenditures
<ul style="list-style-type: none"> ▪ Risk of loss of income due to bad investment in GICs 	<ul style="list-style-type: none"> ▪ Develop policy about how much CCY can invest and type of investment ▪ Review investment options annually ▪ Discuss options with professional investor or bank

<ul style="list-style-type: none"> ▪ Risk of theft of money from CCY coaching office, Sport Yukon or Administration office 	<ul style="list-style-type: none"> ▪ Do monthly deposits, or more frequently during times of high income ▪ Limit access to offices ▪ Minimize viewing of money storage locations and handling ▪ Minimize number of people who handle accumulation of monies ▪ Ensure money drop-off and pick-up times at Sport Yukon are well-communicated and occur on same day ▪ Implement suitable non-insurance methods to safeguard property (locks, key control, safes, security, alarms, etc)
<ul style="list-style-type: none"> ▪ Risk of non-payment of affiliation fees 	<ul style="list-style-type: none"> ▪ Develop procedure for fee payment reminders and/or late charges (ie after deadline, fees increase by 10%) ▪ Communicate and enforce fee payment deadline – no fees, no service ▪ Promotion/PR ▪ Posting of membership list
<ul style="list-style-type: none"> ▪ Risk of non-payment of athlete fees & expenses 	<ul style="list-style-type: none"> ▪ 25% Deposit required for equipment orders and big ticket travel by all athletes involved ▪ If non-payment occurs, future CCY affiliation and privileges withheld until debt is cleared up
<ul style="list-style-type: none"> ▪ Risk of capital asset(s) loss through fire, theft, or vandalism 	<ul style="list-style-type: none"> ▪ Review insurance needs and renew at appropriate levels ▪ Develop reserve fund ▪ Implement suitable non-insurance methods to safeguard property (locks, key control, security, alarms, etc.)
<ul style="list-style-type: none"> ▪ Risk of bookkeeping error 	<ul style="list-style-type: none"> ▪ Treasurer to do monthly review of financial statements ▪ Annual Financial Review performed by independent certified accountant ▪ Maintain proper accounting procedures ▪ Monthly review of financial statements by Board Members ▪ Formal audit of financial statements to be done at regular intervals
<ul style="list-style-type: none"> ▪ Risk of lawsuit due to injuries or negligence during sanctioned events 	<ul style="list-style-type: none"> ▪ Develop risk management awareness program for affiliate clubs (ie handbook & seminar) ▪ Incorporate minimum risk management guidelines into sanctioning procedures for all races and events ▪ Obtain suitable sport accident insurance coverage ▪ Post Emergency Procedures and make sure volunteers are aware of them

	<ul style="list-style-type: none"> ▪ Implement member/participant agreements or waivers ▪ Educate members on use of proper (protective?) equipment and safety rules ▪ Ensure Yukon Ski Patrol member is on site for events whenever possible – Chief of Race assigned to request their presence
<ul style="list-style-type: none"> ▪ Risk of unapproved purchases made by staff or Board Member 	<ul style="list-style-type: none"> ▪ Ensure two signatures required on CCY cheques – one being the Treasurer ▪ Major purchases (over \$100) must be formally approved by Board ▪ Monthly review of financial statements by Board Members ▪ Treasurer to ensure proper accountability for all purchases is in place
<ul style="list-style-type: none"> ▪ Risk of theft of Bonus cards 	<ul style="list-style-type: none"> ▪ Control measures need to be in place – treat like cash, sign out procedures
<ul style="list-style-type: none"> ▪ Risk of misappropriation of funds 	<ul style="list-style-type: none"> ▪ Monthly review of financial statements by Board Members ▪ Financials presented and discussed with membership at AGM

<p>EVENTS: <u>Race Series</u></p> <ul style="list-style-type: none"> ▪ racer injury due to fall or collision ▪ racer injury due to cold weather ▪ spectator injury due to collision with racer ▪ officials injury due to cold weather ▪ hosting an event too big for club to handle ▪ Volunteer burnout 	<ul style="list-style-type: none"> ▪ Waivers ▪ rules re: temperature ▪ adequate course markings ▪ race marshals; rules ▪ training ▪ separate starts ▪ Ensuring adequate #s of Canadian ski patrollers in appropriate locations in Technical Package. ▪ Limiting number of entrants, appropriate courses and starts & finishes, keep general public separate from racers ▪ Volunteer burnout: a real danger with CWG's coming. Suggest actively attempting to I.D. & recruit new volunteers; limiting events CCY takes on
<p>WAIVERS: Adequacy;</p> <ul style="list-style-type: none"> ▪ when to use ▪ ensuring always used 	<ul style="list-style-type: none"> ▪ Whatever existing waivers are in place be reviewed by a lawyer for their adequacy; ▪ Come up with a policy for when waivers should be used—eg., ski team trips; races, both within and outside Territory; and a policy to ensure they are always signed before training and a trip/event; ▪ Check websites for various waivers
<p>MEDIA:</p> <ul style="list-style-type: none"> ▪ Lack of preparation to respond to stories of interest which are in local paper 	<ul style="list-style-type: none"> ▪ CCY has designated spokespersons to assist with preparation in speaking to the media ▪ Ensuring training for spokespersons to respond to queries
<ul style="list-style-type: none"> ▪ Improper response to questions/inquires from media which do not support CCY's position 	<ul style="list-style-type: none"> ▪ CCY to be proactive and prepare for what may be inquired about from the media ▪ Analyzing what may be topics of interest and ensure that only designated CCY spokespersons speak to the media