



ONTARIO SAILING RISK MANAGEMENT POLICY

Preamble

As the provincial sport organization that governs sailing in Ontario, Ontario Sailing recognizes that there are risks inherent in the operation of the organization and in the sport of sailing. Ontario Sailing is committed to minimizing risks to the organization and to its volunteers, members 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 Ontario Sailing.

Purposes

The purposes of risk management are to:

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

Authority

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

Application

This policy is applicable within all aspects of Ontario Sailing.

Definitions

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

Risk Management. 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: A systematic and comprehensive analysis of activities within Ontario Sailing to assess potential risks, and the selection and introduction of appropriate risk control measures.

Policy

1. All activities or events undertaken by Ontario Sailing must be analyzed from a risk management perspective with a view to protecting Ontario Sailing and its members 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 Ontario Sailing 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of negligence by establishing a “standard of care” that is defined by written/published standards, unwritten/unpublished standards (e.g. typical practices within the Ontario sport system or industry), established precedent (i.e. case law) and common sense.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 and volunteers have a general responsibility to take appropriate measure within their terms of reference to manage risk.
5. The Executive Director is assigned the specific responsibility for developing and implementing a Risk Management Plan that will give force to this policy within Ontario Sailing'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 sources 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. sailing itself). The main types of risk are categorized as:

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

Controlling Risks: Based on the results of risk identification and measurement, 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 to not 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 Safety Coordinator of Ontario Sailing is appointed the Risk Manager for the Association. The Risk Manager is responsible and accountable to the Executive Director for preparing Ontario Sailing'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 Ontario Sailing'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 Ontario Sailing and its operations. For each risk, a mitigating control measure or measures shall be specified. A specific appointment within the Ontario Sailing 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 Ontario Sailing'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 Ontario Sailing employs:

- a) **Ontario Sailing Insurance Policy:** Ontario Sailing maintains an insurance policy on behalf of the directors, members, volunteers and sponsors of Ontario Sailing and its member organizations. The coverage in force is a Third Party Sports Liability Policy that includes Directors and Officers errors and omissions.
- b) **Management of Insurance Policy:** Merely indentifying possible risks does not mean that the activity or event is covered by Ontario Sailing'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:** Ontario Sailing's Program Director is responsible for all administration related to the maintenance of current and effective coverage through the Ontario Sailing insurance policy. The Program Director will be the Ontario Sailing authority regarding insurance matters between Ontario Sailing and its insurer and between Ontario Sailing and its members.

Reporting: To ensure that risk management remains a high and visible priority within Ontario Sailing, the following reporting requirements are in effect:

- a) **Executive:** Updates on the status of Ontario Sailing's Risk Management Plan and insurance policy will be agenda items at all meetings of Ontario Sailing's Executive.
- b) **Board:** Reports on the status of Ontario Sailing's Risk Management Plan and insurance policy will be made annually to the Ontario Sailing Board, normally at its January meeting (on the occasion of the Ontario Sailing Annual General Meeting).

Review:

The Board will review and update this Risk Management Policy as required, on a yearly base.

This policy was approved by the board of directors on May 20th 2008.