



Biathlon Ontario

RISK MANAGEMENT POLICY

Preamble

1. As the national sport organization that governs biathlon in Canada, Biathlon Canada recognizes that there are risks inherent in the operation of the organization and in the sport of biathlon.
2. Biathlon Canada maintains an insurance policy on behalf of the directors, members, volunteers, and sponsors of Biathlon Canada, its member divisions, and the member clubs of the divisions. The coverage in force is a Third Party Sports Liability Policy that includes Directors' and Officers' Errors and Omissions coverage.

Aim

3. The aim of this document is to provide direction on how the risk management function is to be performed within Biathlon Ontario (BiOn).

Purposes

4. The purposes of risk management are to:
 - a. prevent or limit injury to participants, volunteers and staff;
 - b. help protect BiOn and its volunteers and staff against litigation;
 - c. reduce the cost of insurance;
 - d. improve the services provided to BiOn's members;
 - e. practice sound business management; and
 - f. enhance BiOn's image and reputation.

Authority

5. This document is promulgated under the authority of the Board of Directors of Biathlon Ontario.

Applicability

6. This policy is applicable within Biathlon Ontario. Member Clubs are encouraged to adopt or to adapt to their needs the specific risk control measures that are established by Biathlon Ontario in response to this policy.

Definitions

7. Risk. Risk is defined as any condition or circumstance that may result in injury, damage or loss to either individuals or organizations.
8. Risk Management. Risk management is a structured approach for reducing the chance of injury, damage or loss by taking steps to identify, measure and control risks.
9. Risk Management Plan. A systematic and comprehensive analysis of activities within BiOn to assess potential risks, and the selection and introduction of appropriate risk control measures.

Policy

10. All activities or events undertaken by BiOn must be analyzed from a risk management perspective with a view to protecting BiOn and its members against possible risk.

11. Prudent measures must be taken to identify, measure and control both predictable and unforeseen risks.

12. Risk control strategies and procedures must be reasonable, and must protect BiOn 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of negligence by establishing a “standard of care” that is defined by written/published standards, unwritten/unpublished standards (e.g. typical practices within the Canadian sport system or industry), established precedent (i.e. case law) and common sense.

13. Risk management is a shared responsibility. All directors, officers, staff and volunteers have a general responsibility to take appropriate measures within their terms of reference to manage risk.

14. The Vice-President of Finance is assigned the specific responsibility for developing and implementing a Risk Management Plan that will give force to this policy within BiOn’s operations.

Provisions

15. *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. These two steps are explained at greater length below.

16. *Identifying and Measuring Risks* - Any risk that may arise as a result of an activity or event shall be identified, and the probability of that risk becoming reality and the related potential effect and/or cost to individuals or organizations shall be assessed. The sources of risk are generally categorized as: facilities (e.g. buildings, trails); equipment (e.g. office equipment, wax and waxing equipment, grooming machinery); people (e.g. participants, staff, volunteers); and programs (i.e. skiing 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.

17. *Controlling Risks* - Based on the results of risk identification and measurement, steps shall be taken to control risks. 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).

18. *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 BiOn policies;
- i. emergency systems and procedures;
- j. modifications to equipment and facilities; and
- k. use of warnings and waiver liability forms.

19. *Risk Manager* - The Vice-President of Finance is responsible and accountable to the Board of Directors for preparing BiOn's Risk Management Plan, coordinating its implementation and ensuring that it remains up-to-date.

20. *Risk Management Plan* - A Risk Management Plan shall be developed as the mechanism for ensuring a coordinated approach to risk management within BiOn'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 BiOn and its operations. For each risk, a mitigating control measure or measures shall be specified. A specific appointment within the BiOn 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 BiOn's operating environment is regularly scanned for new risks. The process must specify the procedure for identifying and measuring new risks, for determining appropriate control measures, for assigning responsibility for control measures and for updating the Risk Management Plan accordingly.

21. *Insurance* - Insurance is one of the principal risk control measures that BiOn employs:

a. *Biathlon Canada Insurance Policy* - Biathlon Canada maintains an insurance policy on behalf of the directors, members, volunteers and sponsors of Biathlon Canada, its member divisions and the member clubs of the divisions. 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 identifying possible risks does not mean that the activity or event is covered by Biathlon Canada's insurance policy. Therefore a proactive and focused effort shall be made to ensure that all activities or events are evaluated for their necessity 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 effect.

c. *Responsibility* - Biathlon Canada is responsible for all administration related to the maintenance of current and effective coverage through the Biathlon Canada insurance policy. Biathlon Canada will be the authority on insurance matters, and is responsible for all communication regarding insurance matters between Biathlon Canada and its insurer and with its member divisions.

22. *Reporting* - To ensure that risk management remains a high and visible priority within BiOn, reports on the status of BiOn's Risk Management Plan and insurance policy will be made annually to the BiOn Board, normally at its last meeting prior to the Annual General Meeting).

May 17, 2009