

**CROSS COUNTRY BC
RISK MANAGEMENT PLAN
March, 2015**

- 1. To identify a "Risk Manager" position which is responsible for the Risk Management function within Cross Country BC's (CCBC's) structure.**

CCBC Governance Policy – EL 5.

"Risk Management will be considered in all activities or events undertaken by CCBC with the view of protecting CCBC and its members. Therefore the ED shall provide a Risk Management Plan and any associated policies that will assist in avoiding risk."

- 2. To provide a compulsory general liability insurance program for CCBC, it's clubs and the club membership.**

In partnership with Cross Country Canada (CCC), CCBC provides a general liability insurance program (3rd party) to its membership.

The National Office negotiates the insurance policy on behalf of CCC, and works directly with the Insurer to determine sport specific guidelines for the membership to follow.

CCBC is responsible for overseeing the delivery of the program in the province of British Columbia. This includes providing services on a day to day basis (taking registrations, answering inquiries, providing proof of insurance), as well as providing appropriate education with regard to the coverage.

Each summer, CCBC's Membership/Insurance "Guidebook" (MIG) is reviewed and updated based on any changes from the Insurer (via CCBC). It is then posted on the CCBC website at <http://www.crosscountrybc.ca/sites/default/files/documents/Membership%20Insurance%20Guide%202015-16v2.pdf> and e-mailed directly to:

- all member club chairs/registrars
- all race/loppet organizer contacts
- all SDP Programmers

- 3. To maintain a comprehensive "risk management program", i.e. Identify categories of risk, determine risk control measures, and monitor implementation.**

See below.

RISK AREA	RISK CONTROL MEASURE	IMPLEMENTATION
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Facility Risks		
Risks with activities taking place on club managed facilities	Provide liability insurance coverage to member clubs	Completed, ongoing
	Provide clubs an opportunity to extend the liability insurance coverage to include the use of a variety of club land-use arrangements (additional insured)	Completed, ongoing
	Provide risk management education to member clubs (MIG, website, Club Development Workshop, ect.)	Ongoing
	Provide clubs with approved participant waiver for club programs, events and activities	Ongoing
	Minimum training standards for officials and coaches are in effect as per the insurance policy/or our sport's standards	Completed, ongoing
Risks with activities taking place at facilities owned by others (i.e. Haig Glacier)	Provide site-specific risk awareness information to coaches, athletes & parents as needed (camp notices)	Ongoing
Risk of damage to CCBC leased premises	Ensure appropriate insurance coverage including tenants legal liability	Under review
Equipment Risks		
Risk of loss or damage to CCBC equipment/furnishings in either office or "in the field"	Review property insurance needs annually and renew as appropriate (January)	Completed, ongoing
Risk to health associated with ski preparation	Provide risk awareness information to coaches, officials, parents and athletes (magazine, website, e-news network, coaching and officials workshops)	Ongoing
	CCBC coaching staff are provided with and use appropriate face masks	Completed, ongoing

	A glide waxing protocol for Midget age categories and younger is established and in effect	Completed
People Risks		
Risks associated with employment practices	Personnel policies, including employee agreements are developed with legal guidance, and current	In progress
	Job descriptions for all staff positions are in place and current	In progress
	Harassment Policy is in place	Completed
	Screening Policy is in place but only for Criminal Record Checks	Review/upgrade
Risks associated with inappropriate behavior	Red Cross Hotline established and promoted	Completed, ongoing
Risks of Directors & volunteers not carrying out tasks properly	Coordinated Bylaws and Governance Policy in place	Completed
	BOD orientation guidelines in place (see Governance Policy)	Completed
	Terms of Reference for relevant Director positions and Board Committees in place (Chair, Secretary, Treasurer, Nominating Committee, ect)	In Progress
	Terms of Reference for Operational Committees in place	In transition
Risks associated with club applications for membership in CCBC	Club registration procedures developed with legal guidance	Completed
Risk associated with team and trip selections	Applicable Operational Committee in place	In transition
	Selection criteria posted/circulated in timely manner	Ongoing
Risks associated with disputes	Dispute Resolution and Appeals Policy in place	Needs review
Risks associated with disciplinary action	Codes of Conduct are in place for volunteers, staff, officials, coaches	Completed

	and athletes	
	Conflict of Interest Policy is in place	Completed
	Signed Athlete Agreements required annually for CVTC, BCST and BCDS programs	Completed, ongoing
	CCBC bylaws provide for disciplinary action with respect to both member clubs and their members (individuals)	Completed
Program Risks		
Risks inherent in cross country skiing (ie, training, camps, trips)	Approved participant waiver used for provincial trips and both provincial and regional camps	Completed, ongoing
	Signed Athlete Agreements required annually for CVTC, BCST, and BCDS programs	Completed, ongoing
	Provide risk management education to the membership via the MIG, website, e-news network, annual magazine, officials training courses, coach training workshops ect.)	Ongoing
Transportation Risks		
Risks of injury and liability associated with extensive travel by directors, staff and volunteers	TBD	N/A
Transportation of athletes by volunteers/staff	CCBC Van Policy and driver responsibilities are established and in effect	Completed, ongoing
	Inform CCBC volunteers of personal liability when using personal vehicles (PCE and RCE assignments; CCBC trips)	Under review
	A minimum age policy for drivers transporting athletes using CCBC owned or leased/rented vehicles is established and in effect (25 years)	Completed

General		
General risk	Review Risk Management Plan annually (March)	Ongoing