

CCC RISK MANAGEMENT POLICY

Preamble

1. As the national sport organization that governs cross-country skiing in Canada, Cross Country Canada (CCC) recognizes that there are risks inherent in the operation of the organization and in the sport of cross-country skiing.
2. CCC is committed to minimizing risks to the organization and to its divisions, clubs and individual members by being pro-active in identifying, measuring and controlling actual and potential risks.

Aim

3. The aim of this document is to provide direction on how the risk management function is to be performed within CCC.

Purposes

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

Authority

5. This document is promulgated under the authority of the Executive Director.

Applicability

6. This policy is applicable within the national level of CCC. Divisions (provincial and territorial sport organizations) are encouraged to adopt the same policy, or one that is similar in content and practice, to govern the management of risk within their organizations. Divisions are also encouraged to adopt or to adapt to their needs and to

those of their member clubs the specific risk control measures that are established by CCC 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 CCC to assess potential risks, and the selection and introduction of appropriate risk control measures.

Policy

10. All activities or events undertaken by CCC must be analyzed from a risk management perspective with a view to protecting CCC 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 CCC 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 Executive Director is assigned the specific responsibility for developing and implementing a Risk Management Plan that will give force to this policy within CCC’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 insurance 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 Treasurer of CCC (the Director of Finance) is appointed the Risk Manager for the Association. The Risk Manager is responsible and accountable to the Executive Director for preparing CCC'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 CCC'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 CCC and its operations. For each risk, a mitigating control measure or measures shall be specified. A specific appointment within the CCC 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 CCC'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 CCC employs:

- a. **CCC Insurance Policy.** CCC maintains an insurance policy on behalf of the directors, members, volunteers and sponsors of CCC, 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 CCC'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.** CCC's Coordinator of Administration and Communication (CAC) is responsible for all administration related to the maintenance of current and effective coverage through the CCC insurance policy. The CAC will be the CCC authority on insurance matters, and is responsible for all communication regarding insurance matters between CCC and its insurer and between CCC and its member divisions.

22. **Reporting.** To ensure that risk management remains a high and visible priority within CCC, the following reporting requirements are in effect:

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