

Club Executive Seminar 2004

Kin Education Workshop - Club Risk Manager

(Notes for the Presenter are in italics - DO NOT READ - A copy of the handout "Club Risk Manager Skill Set & Responsibilities" is available in pdf format)

Introduction

The National Board of Directors has mandated that the position of Club Risk Manager (CRM) now become an executive position. This has taken effect starting in this Kin year. The CRM could be a new position on your executive or it could be added to the duties of a current position such as Director.

This decision by the Board reflects the importance our Association places on Risk Management. It is a vital and necessary part of doing business in the ever-increasing litigious society we now live in and we cannot afford to ignore it. Those of you here today to take part in this seminar are the first to be elected to this very vital position within your clubs and we congratulate you all on taking on this role within your club.

The Club Risk Manager's job description can be found in the Guide to Understanding Risk Management, a new copy of which has been sent to each club in the July mailing from National. We will now go through the skill set and responsibilities of the CRM as well as cover the many resources available to assist you in your position and where they can be found.

Who Does Risk Management?

Risk management done well is risk management done by everyone. A goal of risk management should always be to create attributes and awareness among members, volunteers and participants that promote safety, security and fairness. Leadership and responsibility for key tasks should be assigned appropriately.

Skill Set

The CRM's skill set as detailed in the Guide to Understanding RM includes:

- Good verbal/written communication skills. As your club's risk manager you will be required to communicate with outside parties, including insurance brokers. You may be required to file reports, such as incident reports, give presentations to your club and, most importantly, communicate with and educate fellow members on the importance and need for risk management in your club activities.
- Understanding of the importance of risk management within the association and your club is vital. Knowing why risk management has become such a hot topic and how it can affect not only your club but also the entire association is fundamental to this position.
- A willingness to learn about risk management and strategies to assist your club in their planning and club management is also necessary. There is a wealth of resources available to

you to increase your knowledge in the risk management field and we will cover those resources a bit later in the presentation.

- Good organizational skills are important. In order to identify possible risks and areas of exposure you must be able to think risk management and have the ability to anticipate potential problems arising from projects and other club ventures.
- An understanding of or willingness to learn about National / District / Zone / Club / etc. reporting requirements and procedures, including provincial / territorial corporate status filing procedures is also an asset.
- Having a familiarity with or willingness to learn about the Constitution (National), By-laws (National, District and Zone) and House Rules (Club), and ability to articulate policies, rules and procedures based on these documents is another skill that will aid you in your position. Many of the requirements for dealing with incorporation, incidents occurring at your functions & events, privacy issues, etc can be found in these bylaws and house rules. The National Constitution & Bylaws are available on our website as well as from National. Contact your DRM to get the District house rules and your DG for the zone house rules. Ensure your club house rules are up-to-date and include your club's risk management policies.
- Basic First Aid competency, knowledge of the insurance industry and/or risk management is a valuable asset, but not a finite requirement.

Roles and Responsibilities

What are a Club Risk Manager's roles and responsibilities?

- They will oversee any committees to develop and implement risk management strategies and plans.
- An ongoing responsibility of the CRM would be ensuring that insurance coverage is kept up-to-date if you own any property or assets, as well as calling in events or functions to our insurance brokers, Morris & Mackenzie.
- The CRM will be supported by the District Risk Manager (DRM) and the Risk Management Coordinator at National.
- The CRM will be the liaison between the club and the DRM, the Risk Management Coordinator and our insurance brokers.
- To provide education to fellow club members on risk management and insurance issues as they pertain to club administration and activities. As we've indicated previously, risk management is a team effort and all members need to be educated and informed. Why not offer your club a presentation early in the year to start them thinking RM now and to introduce to them what your role will be in the club this year. Past RM presentations are all available on the website or from National.
- One of the most important risk management tasks of the CRM is determining possible risk exposures in all areas of club operations. You will, in cooperation with the project committees, analyze club projects and procedures (past, present and contemplated) to determine any potential risk issues that have occurred or are likely to occur and determine recommendations for mitigation. The 6 Step RM process is the ideal tool to use to do this and can be found in the Guide and on the website.

- Once your club functions and events have been analyzed in terms of potential risks, you will advise the club on the viability of all club projects from a risk perspective, including potential legal issues, profitability, potential risks, insurability and recommendations for mitigating risks.
- You will also recommend the appropriate method(s) of risk control and/or risk financing for all given club projects or activities.
- You will work with the National Risk Management Coordinator in the case of any potential “grey areas” where legal or liability issues are unclear. She is the person to call when verifying if an event you’re running is covered or not, to report incidents, to get more information on any subject pertaining to risk management you may require.
- You will also liaise with stakeholders with respect to any insurance or legal requirements that may be necessary on any given projects or issues.
- Another part of your responsibilities will be to ensure all required club documentation and submissions to each level of the association are filed correctly and on time (e.g., dues, membership reporting forms, insurance questionnaires, etc.). Work with your president and other responsible parties to learn what is needed, when and by whom. If in doubt contact your DRM or the Risk Management Coordinator at National.
- Ensure your club is in good standing with respect to provincial or territorial corporate status and ensure that proof-of-filings are submitted each year to National. Each club was sent a Corporate Status booklet that contains valuable information to help you in this. A copy is available by contacting National.
- You will act as or designate a sole point of contact with the public, media, etc., on any projects where an accident or incident may have occurred. You may or may not be the best person in your club to be the media contact. You should work with your president to determine who would be the best fit for that role but you will still work with that person in a risk management capacity.
- The CRM acts as the sole point of contact with insurers and Kin HQ when advising of new projects, determining whether additional coverage is required and submitting incident reports. You will be the conduit for information from your club to headquarters and our brokers and back again.

Resources

The National Risk Management Committee has worked hard to provide valuable RM information to assist you in your new position. All materials are available on our website or by calling National, including:

- The Guide to Understanding Risk Management - this guide gives you a quick overview of RM. It contains the CRM & DRM job descriptions and the 6 Step RM process for analyzing projects plus a quick reference guide to the larger Risk Management Manual.
- The Risk Management Manual is a more in depth manual that contains information on how RM pertains to Kin. Included in this manual are many useful documents such as project checklists, waivers, incident report forms, etc.
- Risk Management Modules are short, easy-to-understand educational pieces and Project Checklists are another tool you can use to analyze your functions and events.

- Our National Insurance coverage information. This is a 3-page summary of what our National Insurance covers.
- the Certificate of Insurance Request Form
- Corporate Status Contact information
- There are also archived presentations and risk management articles. The NRMC mandate and committee members' profiles are also included.
- The Crisis Management Manual is also available. There is excellent information included on how to prepare and deal with incidents, large or small.

Don't forget to utilize your District Risk Manager or the Risk Management Coordinator at KIN headquarters for any questions or concerns you might have or to get any of the above resources sent to your club.

Helpful Hints

Here are some helpful hints as you go forward this year:

- First & foremost remember, "You are not alone!" You do not need to take on all of the above responsibilities on your own. Think of yourself as a committee chair with many resources available to help you. Other members may provide you with expertise or experience in various areas such as legal issues, insurance, incorporation, etc. Don't hesitate to ask for help.
- Your DRM, our brokers and the Risk Management Coordinator at National are always there to answer any questions your club has in regards to RM. If we don't know the answer off the top of our heads, we can promise to do our best to find the answer for you.
- The CRM's job description is a guideline, something you should try to follow but something you can add to or improvise on. If you have any ideas you would like to share please let the Risk M Coordinator at HQ know.
- Use the Risk Management 6-Step Process, available in the Guide. It will help you properly analyze each of your club functions or events in terms of risk management.
- Brainstorm with others of the potential risks that you might be faced with. Compare that list with the checklist, did you miss anything? Did we? Or use the checklists as a way to get started, they can help you get in the right frame of mind in terms of potential risks.
- It is wise to keep the lists you make for future use. If this is an annual event having the list from last year will put you a bit ahead of schedule. This isn't to say that you no longer have to think of potential risks, but maybe less of them. Your lists will be living documents, meaning things are changing, including risks and you should be prepared for this year.
- When you are unsure of things don't just ignore them; ask someone who might know. Seek legal advice if you are questioning any potential laws, or contact a local insurer if you have liability concerns. Your local municipality can be a great source of information as well in terms of bylaws and policies.
- Documentation can be your best friend. Even if you are positive you sent out the proper forms, on the proper day, it does not always mean it was received. Documents can go through many hands before they reach the right ones. Be sure that you make copies and note the date that you sent important mail out.

- For example, you should keep copies of the insurance form you send to National, as well as verification of the date it was sent. There is a chance that they might not receive it. Thus, if they contact you to receive the information, you have a copy on hand to send out. In the long run it can save you time.
- Keeping copies of anything your club sends out in terms of checklists, waivers, incident reports and any other information maybe helpful or necessary for your club to use in the event of a claim, it can be a huge asset in your defence. This type of documentation can help show that your club took all the necessary steps to prevent, or respond to a potential liability as best you could.
- Corporate status is another important part of your duties. Each year you will be required to file an annual return in your province so you can maintain your status.
- This status makes your club a legal entity, it could protect your members from being seriously affected if a claim ever came against your club. Make copies of this documentation for your files and to forward proof of filing to National. Make sure that you are aware of the steps necessary in order to maintain corporate status. KIN National has provided each club with a booklet outlining the steps involved in corporate status. Keep this booklet in a safe place for reference. Mark your anniversary date on the calendar.
- Safety audits, media relation tips, incident reports and waiver forms are available to every club.
- If your club owns any property, i.e. a pool, building, park, it is vital that you get liability insurance on that property with a \$2,000,000 limit. You must have Kin Canada listed as additional insureds. You must also send a Certificate of Insurance (proof of insurance) to National each year with your insurance questionnaire. Annual inspections of any property are required and copies of the reports are to be sent to National as well.
- If your Club rents or leases property from a third party, make sure that you are listed as an additional insured on their liability insurance. For example, if you lease a room in a municipal building, see if you can be named as additional insured on their policy. You might want to look into insurance on any property you have in that room. This can also be done if you are helping another organization with a project. Make sure they have insurance (request a certificate) with your club listed as additional insureds.
- If you are unsure about any coverage contact the Risk Management Coordinator at Kin headquarters or Richard Boutin at our brokers.

Contacts

- Mélanie Nieson, Risk Management Coordinator at HQ
1-800-742-5546 ext. 208 or mnieson@kinclubs.ca
- Your District Risk Manager _____
(fill in your DRM and contact information)
- Our broker, Richard Boutin at Morris & Mackenzie, 1-800-387-2628 or
rboutin@morrismackenzie.ca