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# 1. Introduction

Risk management policies are intended as guideline for how a Club or organization will identify and manage certain risks. A risk is the possibility of something occurring that will have a negative impact on the group’s collective objectives.

There are always risks within any sporting activity however with proper planning and policies in place it is possible to reduce the risks within the sport of volleyball. Risks are not limited to only physical harm but also emotional, financial and environmental.

Risks that can be covered by a risk management program include:

* + Legal risks – losses and costs arising from legal actions for breach of a common law or statutory duty of care;
	+ Physical risks – injuries to participants and the public;
	+ Financial risks – increased insurance premiums, costs associated with injuries for business reasons, loss of financial stability and asset value, replacement costs and earning capacity and increased external administrative costs;
	+ Moral and ethical risks – loss of quality of participant experience and confidence, adverse publicity and damage to club image or club reputation.

Risk Management Policies should be reviewed and updated as necessary through the Boards Approval if/when a new risk has been identified.

## 1.1 Purpose and Objectives of the Policies

Every Risk Management Policy should have a clear identified Purpose. It should explain the reason to adopting and creating the policy. An example of a general Risk management Policy is:

*The purpose of the risk management policy is to ensure the safety of participants and Club Members and promote a safe and positive sporting environment for the participants to enjoy the sport of volleyball.*

Once you have a clear purpose, it is important to identify the objectives of any Risk Management Policy. A sample of objectives of a risk management policy for volleyball clubs is:

* *To reduce the incidence of injury to participants, officials and other persons associated with club volleyball competitions and activities.*
* *To provide a fun, healthy and safe sporting environment for individuals to participate and enjoy the sport of volleyball.*
* To minimize potential club liability as a result of poorly managed club competitions and activities.

## 1.2 The Risk Management Process

When reviewing or creating a more in depth Risk Management Plan you should follow the following steps to ensure an in-depth analysis:

**The Steps in the Risk Management Process are**:

1. Identify your Risks
	1. Determine the different types of risks
	2. A 10 minute ‘brainstorm’ at a Board meeting can help identify different risks for different areas among a club
2. Assess Your Risks
	1. Identify if the risk is certain, likely, possible, or not likely
	2. Also identify the consequence of the risk. Whether it is minor, moderate, serious, or catastrophic
	3. This can help determine what needs to be implemented whether it is a serious risk or simply a minor one.
3. Treat your Risks
	1. Avoid the Risk: deciding not to do something
	2. Transfer the Risk: Sharing the risk with others (i.e. insurance)
	3. Reduce the Risk: Providing procedures, good practices, and norms to help minimize the risk of something occurring
	4. Accept the risk: It is inherent that volleyball will have some risks involved in the sport (this is ok as long as this risk is within the clubs tolerance of risk)
4. What are your risk management commitments

**Source:**

* For more information on this and a more in depth look into Risk Management for Sport Organizations See the Legacies Now Document:
	+ <http://www.sport4ontario.ca/Groups/PSOC%20Resource%20Library/Risk_Management_Guide_4_Community_Sport_Orgs.pdf>

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| **NOTE:** The 2010 Legacies Now Risk Management Guide for Community Sport Organizations has explained that the simplest, quickest and least expensive risk management measure that an organization can take is to **become an incorporated entity**, and Questions to ask are the following: * Is our sport organization incorporated under provincial legislation?
* Do we have a constitution and bylaws that are clearly written and assist us in managing our affairs?
* Do we have a mission statement, vision statement and statement of values?
* Did we engage our members in a dialogue when we were establishing these statements, or when we recently reviewed them?
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There are several policies that can be included in your Clubs Risk Management Plan. This document contains many essential policies that pertain to and are directly related to volleyball clubs. The policies below are not an exhaustive list, and are risk management policies that some clubs currently implement as well as policies that can reduce the risk of potential and identified areas of risk that are currently not being met.

The policies below are only ‘best practice’ guidelines and clubs should adopt and any alter any policies to fit with the clubs purpose and objective.

## 1.3 General Risk Management Policy Sample

**Purpose**

The purpose of the risk management policy is to ensure the safety of participants and Club Members and promote a safe and positive sporting environment for the participants to enjoy the sport of volleyball.

**\_\_\_\_\_\_\_\_\_\_\_\_\_(Insert Club Name) Policy**

1. \_\_\_\_\_\_\_\_\_\_\_\_\_(*Insert Club Name)* aims to use best practices in risk management to support and enhance our activities in all areas of our club.
2. \_\_\_\_\_\_\_\_\_\_\_\_\_(*Insert Club Name)* will ensure risk management is an integral part of all our decision-making processes.
3. \_\_\_\_\_\_\_\_\_\_\_\_\_(*Insert Club Name)* will identify and take advantage of opportunities as well as minimizing adverse effects to protect the Club and its members.
4. \_\_\_\_\_\_\_\_\_\_\_\_\_(*Insert Club Name)* will train our people to implement risk management effectively in all areas of our club.
5. \_\_\_\_\_\_\_\_\_\_\_\_\_(*Insert Club Name)* will strive to continually improve our risk management practices through a thorough review process.

**Process**

1. \_\_\_\_\_\_\_\_\_\_\_\_\_(*Insert Club Name)* will create a Risk Management Committee or have a standing member on the Board of Directors serve as \_\_\_\_\_\_\_\_\_\_\_\_\_(*Insert Club Name)’s* Risk Management Officer.
2. The Risk Management Officer/Committee will be accountable for the implementation of the risk management policy and will be responsible for the management of risks in the Club.
3. All key personnel are required to manage associated risks within their own areas of the club.
4. The Risk Management Officer/Committee will develop and create a common risk management approach across areas of our club by:
	1. Communicating with all members of the club, associated risks and solutions.
	2. Sharing information with members and personnel on updates with Risk Management development.
	3. Reporting on the progress to the board and members on the risk management program.