NAZARETH UNIVERSITY

Risk Management Guide for Clubs and Organizations

Student Engagement & Leadership | Undergraduate Association

Table of Contents

Why Risk Management?

All events/activities involve risk and as an organization it's your responsibility to not only be aware of potential risks but also to develop and implement strategies to mitigate these risks. Assessing and accounting for risks are an essential part of the program planning process and one of the ways to ensure that your event or activity is as successful as possible.

Types of Risks

Physical	Bodily injury that occurs due to participate in the event or activity
Reputational	Negative publicity for the club, their advisor, and the College
Emotional	Feelings of marginalization, discrimination, or trauma due to the content or nature of the event
Financial	Use of funding, handling of expenditures, poor sales or fundraiser management, improper use of budget that impact the financial stability of the sponsoring club
Facilities	Structural damage caused to a venue, surrounding environment, or property

Risk Management Process

Identify the Risks

- Develop a complete list of all the activities taking place at the event
- Determine the risks associated with each activity
  - List all of the potential risks whether they're probably or not
  - Take into account perspectives from your various stakeholders
  - If a recurring event, look at what incidents, if any, have happened in past years
  - Talk to organizations that have held similar events

Assess the Risks

- Determine the impact of each of the risks
  - What are the potential and actual losses that might come from the risk?
- What is the probability that a risk will occur?
- Consider:
  - How important the risky activity is to your event?
  - How much control do you have over the risk?
  - Are there benefits that outweigh the risk?

Address the Risks

- What are your options to reduce the risks?
- Does it make sense to continue with your event? Is it too risky?

Implement the Plan

- Document your risk management measures and how they will be implemented
- Share your plan with stakeholders
- Reach out to campus resources (ex. Student Engagement, Campus Safety) if you need help implementing pieces of your plan
- Prepare waivers if appropriate; if you're not sure if you need a waiver, use a waiver. It's better to be overly cautious. Waivers are available through the Student Engagement Office.

Evaluate the Plan

- After the event is over, debrief the event and discuss strengths and weaknesses of your plan.
- If an incident took place, examine what led to the incident and if there was anything that could have been done to prevent it
- Document what worked and what didn't and keep in your files for the next time

Risk Management Matrix

	IMPACT				
		Could result in death, disaster, or irreversible damage; will negatively impact the event	Could result in injury or reversible damage; will negatively impact the event	Minimal chance of serious injury and no negative impact on the event	Little to no chance of serious injury and no real impact on the event
	PROBABILITY	**Catastrophic**	**Critical**	**Marginal**	**Negligible**
Such a rare occurrence that it can be assumed it won't happen	**Unlikely**	Medium	Medium	Low	Low
Possible to occur	**Seldom**	High	Medium	Low	Low
Will occur at some point	**Occasional**	High	High	Medium	Low
Occurs several times; has occurred in the past	**Likely**	Extremely High	High	Medium	Low
Will most likely occur during the event; has occurred repeatedly in the past	**Frequent**	Extremely High	Extremely High	High	Medium

Do not host events where risks fall into the extremely high or high categories. If an event falls into the medium category, give it careful consideration before moving forward with the event. Freely plan events that are low-risk.

Managing Risk

Options for addressing risks include:

- Risk Acceptance
  - For events with low levels of risk, you may consider accepting the potential risk. Even though the probability of an incident occurring is unlikely, you still want to have a plan in place.
  - For example, you have a cord running to the popcorn machine that you're using. You've made a plan to cover it with a carpet and put a sign up to reduce the chance of risk and know to call Campus Safety if someone is injured. Since the risk is unlikely and negligible, you decide to accept this risk and carry on with the activity.

- Risk Modification
  - Your group makes changes to the event to reduce risks.
  - Changes could include a change in location, day, time, addition of campus staff, or adding security.
  - For example, you're planning a kickball tournament from 5-7pm on a field that doesn't have lights. You realize the sun will go down at 5:30pm and shift games to 3-5pm, changing the event time to mitigate risks such as poor visibility of players which could result in injury.

- Risk Transfer
  - You shift part of all of the liability to another party.
  - May include hosting the event at a third party vendor or requiring participants to sign waivers. Whenever waivers are used, copies should be returned to the Student Engagement Office for storage in case they're needed at a later date.
  - For example, you want to host a rock climbing event for students but determine it might be too risky an event for your club to take on. Instead, you decide to take students to the local rock climbing place and have them sign waivers to participate. You've shifted the risk from your club to the rock climbing venue and the participants by making these changes.

- Risk Elimination
  - You completely remove the risky activity from the event or decide not to hold the event all together.
  - This should be done when the risks are extremely high or high, can't be accepted, can't be removed through modifications, or covered through a shift to different parties.

Handling Incidents

If an incident occurs:

- Take Immediate Care - If someone is injured, avoid touching or moving them if possible. Call Campus Safety immediately if you're on campus. If you're off campus, call 911 first then call Campus Safety.

- Document the Incident - Take note of the people involved, witness, and a detailed description of the event if possible. Campus Safety will need this information to complete their incident report.

- Submit a Report - Work with Campus Safety to complete an incident report. In addition, email the Director of Student Engagement (cbackma2@naz.edu) to let them know that the incident occurred.

- Be prepared for follow-up questions and questions about how you mitigated risks at the event. You may also need to provide a copy of a student's signed waiver.