

## **RISK MANAGEMENT**

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# **RISK MANAGEMENT**

## **RISK MANAGEMENT PLAN**

### **Policy Statement**

Risk management planning is an essential element in the Club Sports Program of the Department of Campus Recreation. A sound risk management plan that is effectively administered minimizes the likelihood of injury and reduces chances of negligence, thereby helping to ensure a quality program in a safe environment. The Risk Management Plan for Club Sports gives attention to reducing negligence liability in the areas of facilities and equipment, supervision and training, and administrative policies and procedures. Risk management in Club Sports is the mutual responsibility of staff, club leaders, and club members.

### **Components**

1. Promotion of risk control and safety guidelines that should be followed by all sport clubs in conducting their programs and activities.
2. Appointment of a risk control/safety officer by each club.
3. Appointment of a risk management advisory committee by the Club Sports Director.
4. Development of activity rules and regulations by each club for promoting safe participation in club activities.
5. Provision of education and training in risk management/safety.
  - a. Officers will be instructed in the Risk Management Plan and their responsibilities for administration of the plan at the club level.
  - b. Club members should receive verbal and written information regarding club purpose, club activities, equipment needed/provided, risks associated with participation and possible injuries, rules and regulations for promoting safe participation, emergency procedures, expectations of club members, and the responsibilities to be assumed by club members for their own safety and the safety of others.
  - c. Club members should receive safety training specific to the activities in which they will be engaged. All training should be documented in a written record that includes the type of training, date(s) of training, the names of participants, and any certifications issued.
6. Use of release and waiver of liability forms. A Release and Waiver of Liability/Informed Consent is to be signed by each club member prior to his/her participation in any club activities.
7. Regular inspection of club facilities, fields and equipment to identify and eliminate hazardous conditions.
8. Communication of emergency procedures that can be adapted by each club for its activities.
9. Use of a standard report form for reporting accidents/incidents that result in injury to participants.
10. Review and evaluation of the Risk Management Plan on an annual basis.

### **Risk Management Team and Responsibilities**

Club Sports Director Administers Risk Management for Club Sports with the responsibilities of:

- Implementing and promoting the Risk Management Plan.
- Instructing club officers in the Risk Management Plan.
- Encouraging club adherence to the Risk Control/Safety Guidelines.
- Conducting periodic inspections of club facilities and equipment.
- Reviewing, evaluating, and updating the Risk Management Plan as necessary (with input from the Risk Management Advisory Committee).

Risk Management Advisory Committee Consists of the Club Sports Director, the University Risk Manager, and the President of the Club Sports Association. The Risk Management Advisory Committee shall assist the Club Sports Director in:

- Addressing risk management concerns regarding operation of the Club Sports Program.
- Reviewing and evaluating the Risk Management Plan and making any recommendations for changes.

Club President The president of each club should assume the responsibilities of:

- Being knowledgeable of the Risk Management Plan.
- Ensuring that proper attention is given to risk management within the club.
- Keeping informed regarding club adherence to the Risk Control/Safety Guidelines (*Club Sports Manual*, “Risk Management”).

Risk Control/Safety Officer Each club should appoint/elect a risk control/safety officer who assumes responsibilities of:

- Implementing and promoting the Risk Management Plan within the club (with the help and support of other officers).
- Monitoring club adherence to the Risk Control/Safety Guidelines and reporting any discrepancies to the club president.
- Ensuring that a Release and Waiver of Liability/Informed Consent is signed by each club member and on file in the Club Sports Office prior to his or her participation in club activities.
- Ensuring that activity rules and regulations for promoting safe participation are maintained up to date and communicated to club members.
- Ensuring that an Accident/Incident Report Form is completed and turned in to the Club Sports Office within 24 hours of the occurrence of an injury (if on a trip, within 24 hours of returning to campus).
- Working closely with the Training Officer to ensure that safety training is conducted and documented.
- Serving as a member of the Risk Management Advisory Committee if so appointed.

Training Officer Each club should elect/appoint a training officer who assumes the responsibilities of:

- Coordinating a program of safety training for club members and ensuring that all training is documented in a written record that includes the type of training, date(s) of training, the names of participants, and any certifications issued.

Note: For those clubs that do not have a training officer, this responsibility could be assumed by the Risk Control/Safety Officer as appropriate.

Club Members Club members should assume the responsibilities of:

- Engaging only in those programs and activities for which they have the prerequisite skills, qualifications, preparations and training.

- Reading, understanding, and abiding by the activity rules and regulations for promoting safe participation; and for avoiding unnecessary hazardous situations, including those situations that result when members' actions go beyond the generally accepted practices for safety in an activity.
- Complying with state and federal laws and University regulations concerning the use of alcohol and/or illegal drugs.
- Conferring with the Student Health Service medical staff or with their family doctor regarding any known physical conditions or problems which may limit participation in a particular program, and for reporting these to the Department of Campus Recreation.
- Attaining an appropriate level of fitness and conditioning as a prerequisite for participation. The likelihood of injury decreases with increased fitness levels.
- Wearing appropriate dress and/or personal protective equipment.
- Reporting hazardous conditions related to facilities, fields, and equipment, as well as other safety concerns.
- Completing and turning in an Accident/Incident Report Form to the Club Sports Office within 24 hours of the occurrence of an injury (if on a trip, within 24 hours of returning to campus).
- Assuming all financial obligations incurred for treatment of any injury or illness that may be sustained as a result of participation in club programs or activities. Clemson University does not provide insurance coverage for participants in recreational activities. Participants are required to have accident/medical insurance through coverage provided by a personal policy or a parent's policy.
- Signing a Release and Waiver of Liability/Informed prior to participating in any club activities.

Trip Leaders                      Each club should assign trip leaders for official club trips who assume the responsibilities listed in the Checklist for Club Travel (*Club Sports Manual*, "Checklists".)

Volunteers                        Volunteers (coaches and instructors) assume the responsibility for following risk control and safety guidelines as established by the club, the Department of Campus Recreation, and/or any other governing bodies for the sport or activity.

### **RISK CONTROL/SAFETY GUIDELINES**

Risk control /safety guidelines have been established for the Club Sports program to help minimize the risk of injury and maximize safety. They include the following:

#### **Administrative**

Each club should have an officer and/or committee with the assigned responsibility of reviewing safety policies and procedures and monitoring adherence to the Risk Control Guidelines.

- Club members should be provided verbal and written information regarding club purpose, club activities, equipment needed/provided, risks of injury, rules and regulations for promoting safe participation, emergency procedures, expectations of club members, and the responsibilities club members assume for their own safety and the safety of others.

- A Release and Waiver of Liability/Informed Consent and a Club Sports Code of Conduct must be signed by each club member each academic year and turned in to the Club Sports Office prior to his/her participation in club activities.

### **Insurance**

- Members of clubs in which physical contact is an inherent element of the sport are required to have accident/medical insurance that will cover them in the event of injury or illness (Applies to Football, Rugby, Soccer, Lacrosse, Ice Hockey, Roller Hockey, Wrestling, and the martial arts clubs). Personal insurance is highly recommended for participation in any of the club sports.
- Insurance information, including name of company, name of policy holder, and policy number should be provided on the Release and Waiver of Liability/Informed Consent form by each person joining a club.

### **Training**

- Each club should have an ongoing training program that includes safety education.
- A swimming test should be administered to all new members of clubs whose activities take place in or on water.
- Each club should maintain a record of the type and dates of training, the names of participants, and any certifications issued.

### **Equipment**

- Club equipment must meet all standards as established by the Club Sports program, leagues, conferences, and/or other state, regional, or national organizations in which the club is affiliated.
- Club equipment should be inspected routinely for safe operation with the date of inspection and any noted deficiencies noted. Documentation of inspections and/or maintenance/reconditioning of equipment as required or recommended by the Club Sports office, leagues, conferences, and/or other state, regional, or national organizations must be provided the Club Sports Office. Corrective actions as needed should be coordinated through the Club Sports Office.
- Each club should develop and follow a preventative maintenance plan for equipment.
- Obsolete, broken, or unsafe equipment should be properly disposed of and replaced as necessary.
- Each club should have a written policy covering the use of equipment, including procedures for equipment check-out and return.
- Club members should be instructed and tested in the proper use of equipment before being granted check-out privileges.
- Equipment should be stored in a secure location with access limited to the equipment manager, club advisor, and other officers as designated by the club.

- Safety equipment should be required for activities that have known hazards (Equipment may be provided by the club or by the participants.)

### **Facilities**

- Facilities and activity areas used by clubs should be inspected routinely for safety and documentation made of any hazardous conditions. Corrective actions should be coordinated through the Club Sports Office.
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- Flammables and combustibles maintained on-site are to be stored in an approved safety cabinet.
- “No Smoking” signs should be posted at all sites where flammables and combustibles are used or stored.

### **Club Travel**

- When feasible, University vehicles should be used for club trips.
- The owners of personal vehicles taken on trips should have insurance that provides personal injury protection coverage on passengers, bodily injury and property damage liability coverage, and uninsured motorists coverage.
- A trip leader should be appointed for each trip. He/she should receive a Trip Leader Guide (available in the Club Sports Office) and become familiar with the Checklist for Club Travel and other information and forms related to club travel.
- The Club Sports Office is to be informed of scheduled trips through completion and submission of a Trip Planning Form to the Club Sports Office at least one week in advance.
- A Travel Roster listing the names of all club members making a trip is to be prepared and submitted to the Club Sports Office at least three (3) working day prior to departure.
- A listing of emergency contact numbers and accident-medical insurance information (company and policy number) on club members should be carried on all trips. Clubs that use the Membership Application form for sport clubs should make copies for a ring notebook to be carried on trips.
- Each club should ensure that drivers for club trips are properly licensed and have read and signed a copy of the Regulations Governing Use of University Vehicles, which is to be filed in the Club Sports Office. *Please note that drivers of passenger vans must be at least 20 years of age and must have completed the National Safety Council’s Van Course #1 or # 2.*
- All vehicles should travel in caravan.
- If at all possible, clubs should not travel after 12:00 am.

### **Reports**

- Injuries requiring medical attention are to be reported to the Club Sports Office as soon as possible. An Accident/Incident Report Form is to be completed and turned in to the Club Sports

Office within 24 hours of the occurrence of an injury (if on a trip, within 24 hours of returning to campus).

- A Motor Vehicle Accident Report Form (Available in the folder provided drivers by the Motor Pool) is to be completed and turned in for any accident involving a University vehicle.
- A Report on Damaged/Missing Equipment Form (Available in the Club Sports Office) documenting damages to equipment is to be completed and turned in to the Club Sports Office within 24 hours of the occurrence of an accident (if on a trip, within 24 hours of returning to campus).

### **Alcohol and Other Drug Policy**

- Clubs are expected to adhere to the Clemson University Policy for Events with Alcohol (*Club Sports Manual*, “Policies”). Alcohol is not allowed at any club sporting activity or event. The use of alcohol for club sponsored social events must be in accordance with University regulations, local laws and ordinances, and state laws

### **Emergency Action**

- Each club should have an Emergency Action Plan to be used in the event of a medical emergency.
- Clubs hosting special events should be familiar with emergency information and procedures (*Club Sports Manual*, “Emergency Information and Procedures”).
- A properly supplied first aid kit should be maintained on site at all outdoor activities and events.
- At least one person trained to respond to emergencies (First Aid /CPR training or American Red Cross Sport Safety Training) should be present at club activities and events. For clubs in which physical contact is an inherent element of the sport, a trainer, assistant student trainer, or EMT (as determined by the Club Sports administration) should be on site at club events.
- A cell phone to be used for emergency communications should be available at all outdoor activities and events.
- At the first sign of lightning or the issuance of a tornado warning, all outdoor activities are to cease immediately and participants instructed to seek shelter. When weather conditions are questionable, contact the Front Desk at Fike Recreation Center (656-2315) for a weather update (An Athletic Department siren will sound when lightning is detected in the Clemson area.)

The appointed risk control officer and/or committee from each club should monitor implementation of the Risk Management Plan for Club Sports.

## **EMERGENCY ACTION PLAN**

An Emergency Action Plan is a written plan that every club should have to prepare for potential emergencies. Such a plan should define the responsibility of everyone who may be involved, and it should cover the following areas (based on the plan outlined in the *Sport Safety Training Handbook* published by the American Red Cross):

1. Layout
  - EMS personnel access and entry/exit routes
  - Location of rescue and first aid equipment
  - Location of emergency equipment (flashlights, fire extinguisher, etc.)
  - Location of telephones and emergency numbers
  - Location of exits and evacuation routes
2. Support Personnel (provide telephone numbers)
  - Club Sports Director
  - Facility administrators and supervisors
  - EMS personnel
  - Police
  - Hospitals
3. Club Responsibilities
  - Person to contact and meet EMS personnel
  - Person(s) to provide care
  - Person(s) to control bystanders and supervise other participants
  - Person(s) to transport injured participant when appropriate
4. Communication
  - How and when to contact EMS personnel (*Club Sports Manual*, Emergency Information and Procedures).
  - Other persons to be informed (for a serious injury or illness) :
    - Club Sports Director (Work: 864-656-2304; Home: 864-654-1905; Cell: 864-508-1774), or if he is not available, one of the other professional staff in Campus Recreation (864-656-7616 or 864-656-2315).
    - Parent/Guardian (To be contacted by the Club Sports Director or one of the other professional staff in Campus Recreation. If unavailable, contact may be made by a coach, club officer, or trip leader. In case of a death, the coroner must notify the next of kin prior to contacts being made by Clemson University personnel. There will be follow-up communication from the Club Sports Office or the Office of the Vice President for Student Affairs.)
  - How to deal with the media (Inquiries from the media should be referred to the Club Sports Office.)
5. Follow-up
  - Complete appropriate documentation (Accident/Incident Report).
  - Replace first aid supplies as necessary.
  - Emergency Action Plan Evaluation
  - Critical Incident Stress Debriefing (if necessary)
  - Check on condition of injured participant.