



CROSS COUNTRY BC RISK MANAGEMENT PLAN

- 1. To identify a "Risk Manager" position which is responsible for the Risk Management function within Cross Country BC's (CCBC's) structure.**

CCBC Governance Policy – EL 5.

"Risk Management will be considered in all activities or events undertaken by CCBC with the view of protecting CCBC and its members. Therefore the ED shall provide a Risk Management Plan and any associated policies that will assist in avoiding risk."

- 2. To provide a compulsory general liability insurance program for CCBC, its clubs and the club membership.**

In partnership with Nordiq Canada (NC), CCBC provides a general liability insurance program (3rd party) to its membership.

The National Office negotiates the insurance policy on behalf of NC, and works directly with the Insurer to determine sport specific guidelines for the membership to follow.

CCBC is responsible for overseeing the delivery of the program in the province of British Columbia. This includes providing services on a day-to-day basis (managing registrations, answering inquiries, providing proof of insurance), as well as providing appropriate education with regard to the coverage.

Each summer, CCBC's Membership/Insurance "Guidebook" (MIG) is reviewed and updated based on any changes from the Insurer (via CCBC). It is then posted on the CCBC website at <http://www.crosscountrybc.ca/membership-insurance-program> and e-mailed directly to:

- all member club chairs/registrars
- all race/loppet organizer contacts
- all SDP Programmers

- 3. To maintain a comprehensive risk management matrix, i.e. Identify areas of risk, determine risk control measures, and monitor implementation.**

See below.

RISK AREA	RISK CONTROL MEASURE	IMPLEMENTATION
Facility Risks		
Risks with activities taking place on club managed facilities	Provide liability insurance coverage to member clubs	Completed, ongoing
	Provide clubs an opportunity to extend the liability insurance coverage to include the use of a variety of club land-use arrangements (additional insured)	Completed, ongoing
	Provide risk management education to member clubs (MIG, website, membership emails, annual Club Development Workshop, etc.)	Ongoing
	Provide clubs with approved participant waiver for club programs, events and activities	Ongoing
	Minimum training standards for officials and coaches are in effect as per the insurance policy and/or our sport's standards	Completed, ongoing
Risks with activities taking place at facilities owned by others (e.g. Haig Glacier)	Provide site-specific risk awareness information to coaches, athletes & parents as needed (e.g. camp notices)	Ongoing
Equipment Risks		
Risk of loss or damage to CCBC equipment in either office or "in the field"	Review property insurance needs annually and renew as appropriate	Ongoing
Risk to health associated with ski preparation	Provide risk awareness information to coaches, officials, parents and athletes (magazine, website, e-news network, coaching and officials workshops)	Ongoing

	CCBC coaching staff are provided with and use appropriate face masks	Completed, Ongoing
	A glide waxing protocol is established and in effect, and updated as necessary	Completed, ongoing
People Risks		
Risks associated with employment practices	Personnel policies, including employee agreements are developed with legal guidance, and current	Completed, ongoing
	Job descriptions for all staff positions are in place and current	Completed, ongoing
	Harassment, Discipline and Complaints Policy is in place	Completed
	Screening Policy is in place	Completed
Risks associated with inappropriate behavior	Safe Sport webpage created and maintained, including a link to the Canadian Sport Helpline	Completed, ongoing
	Responsible Coaching Movement pledge	Completed
	Screening Policy is in place and implemented	Completed, ongoing
	CAC Safe Sport module requirements communicated	Completed, ongoing
	Athlete Protection Guidelines ("Rule of Two") developed and communicated	Completed, ongoing
	CAC "Understanding the Rule of Two" module requirements communicated	Completed, ongoing
Risks of Directors & volunteers not carrying out duties properly	Coordinated Bylaws and Governance Policy in place	Completed
	BOD orientation in place (Governance Policy and Board Orientation)	Completed

	Terms of Reference for relevant Director positions and Board Committees in place (Chair, Secretary, Nominating Committee, etc)	Completed
	Terms of Reference for Operational Committees in place	As needed
Risks associated with club applications for membership in CCBC	Club registration procedures developed with legal guidance	Completed
Risk associated with team and trip selections	Selection criteria policies are in place	Completed, Ongoing
	Selection criteria posted/circulated in timely manner	Ongoing
Risks associated with disputes	Policies in place (e.g. Alternative Dispute Resolution Policy, Appeal Policy)	Completed
Risks associated with disciplinary action	Codes of Conduct are in place for volunteers, staff, officials, coaches and athletes	Completed
	Conflict of Interest Policy is in place	Completed
	Signed Athlete Agreements required annually for BCST and BCDS programs	Completed, ongoing
	CCBC bylaws provide for disciplinary action with respect to both member clubs and their members (individuals)	Completed
Program Risks		
Risks inherent in cross country skiing (i.e. training, camps, trips, competitions)	Approved participant waiver used for provincial trips and both provincial and regional camps	Completed, ongoing
	Signed Athlete Agreements required annually for BCST and BCDS programs	Completed, ongoing
	Provide risk management education to the membership via the MIG, website, e-news network,	Ongoing

	annual magazine, officials training courses, coach training workshops etc.)	
	Relevant policies are in place (i.e. roller-skiing policy, cold weather policy, etc)	Completed, ongoing
Transportation Risks		
Transportation of athletes by volunteers/staff	CCBC Vehicle Policy and driver responsibilities are established and in effect	Completed, ongoing
	Inform CCBC volunteers of personal liability when using personal vehicles (PCE and RCE assignments; CCBC trips)	Ongoing
	A minimum age policy for drivers transporting athletes using CCBC owned or leased/rented vehicles is established and in effect (25 years)	Completed
General		
General risk	Review Risk Management Plan annually (July)	Ongoing