

## **RISK MANAGEMENT POLICY**

People are our most important asset – their safety and development our greatest responsibility. It is the responsibility of all volunteers and staff of the **<organization's name>** to make the safety of members and participants a matter of primary concern.

The objective of this risk management policy is to minimize our exposure to human injury, property damage and diminished capability to deliver the mission of **<organization's name>**.

The **<organization's name>** Risk Management program will:

- Identify sources of risk to our operations, members, patrons, volunteers, employees, property and public identity.
- Evaluate the impact of losses in terms of frequency and severity.
- Make every effort to eliminate the cause of loss by and through a structured and comprehensive the risk management (safety) program.
- Self insure those losses that can be absorbed without negative results to the assets and budget of **<organization's name>**.
- Insure risks where appropriate.
- Annually review all insurance coverage.

It shall be the policy of the **<organization's name>** to conduct all activities in compliance with all local, state, federal codes and recognized national guidelines (the most stringent standard takes precedence.)

It will be the policy of the **<organization's name>** to recruit to the Board and Committee leadership persons who are committed to the purpose and mission of the organization. The **<organization's name>** will train and oriented its leadership so it can provide the direction needed for the success of the organization.

The **<organization's name>** will recruit the highest quality personnel because of the purpose, mission, program and activities of the organization and the responsibilities of all staff (employed and volunteer) in dealing with the members, participants and public. An extensive inquiry will be made of each applicant's prior employment history, their character, and health. Employment will be contingent upon their ability to meet the requirements of the position and acceptable pre-employment inquiries which may include State and Local government sources.

It will be the policy of this organization to maintain all facilities and to conduct all programs in compliance with local, state, and federal codes or regulations. This will include but not be limited to:

- All areas will be adequately lighted and free of obstructions.
- Regular, routine inspection of all facilities and equipment.
- Development of guidelines for preventive maintenance for all operating and program equipment.
- Replacement of broken, non-operating or unsafe equipment.
- Disposal of broken and obsolete equipment.
- Installation and maintenance of fire protection equipment in accordance with industry standards.
- Every new program or new space will be carefully reviewed to minimize hazardous activities or facilities as much as possible.
- Certificates of Insurance will be secured.
- Proper staffing ratios.

It is the policy of the **<organization's name>** to conduct all programs so as to achieve the purpose and mission of the organization and to assist members and participants to develop their fullest potential. All programs will be conducted in compliance with **<insert national organization's name>** guidelines including but not limited to:

- Personnel will be carefully selected, trained, certified (as appropriate) and supervised at all times.
- Personnel that are trained to respond to emergencies (i.e. CPR, First Aid) will be available and on duty at all activities conducted by the organization.
- Programs will be lead by certified and/or trained leadership.
- Staff will be familiarized with any new equipment before it is put into service.
- All equipment will be securely stored and available only with appropriate supervision.
- All adjustable equipment will be inspected prior to each usage and maintained for immediate usage or taken out of service.
- Safety equipment will be provided or required for known hazards (i.e. batting helmets, eyes shields, etc.).
- Appropriate warning and health precaution signs shall be permanently mounted at the entrance of sauna, steam room and swimming pool.

It is the policy of the **<organization's name>** to provide a variety of program services for members and participants, such as aquatics, physical education/fitness, child care, day camp, resident camp, and transportation. These and other major program services will have policy and procedure documents which include, but are not limited to purpose, mission, philosophy, leadership, instructor criteria and emergency procedures.

The Board of Directors shall assign a standing committee of the Board the responsibility for the formulation and oversight of the organization's Risk Management Policy.

The Chief Executive Officer shall appoint a Risk Manager to develop and implement a Risk Management program to achieve the objectives of this policy.

It will be the responsibility of the Risk Manager to oversee the risk management and insurance program in accordance with this policy statement.

The Risk Management Committee will review insurance coverage annually, monitor the risk management program and provide a semi-annual report of the program to the Board of Directors.

Adopted: \_\_\_\_\_  
Secretary, Board of Directors

Date: \_\_\_\_\_