



Risk Management

In the ever-increasing world of litigation and public liability risk management has become an ever increasing part of our daily lives. Hockey Clubs need to ensure they have risk management policies in place to cover them in the face of litigation. Implementing risk management practices is in today's 'club land' an essential part of survival.

Follow the links below for more information on risk management.

[About Risk Management](#)

[How to manage risk – and risk management checklist](#)

[Risk Management tools – Insurance](#)

[Return to Contents Menu](#)



About Risk Management

Risk management is the course of action you take to reduce potential legal liability. It seeks to address potential problems before they occur.

Risk management aims to be pro-active rather than reactive - creating a safer environment and legally safer operational procedures.

A common mistake clubs make is to view risk management as a program in isolation. It is really an ongoing process that should be applied to all your club's policies and procedures.

Benefits of risk management

Potential benefits and opportunities for implementing effective risk management procedures are:

- better sporting or recreational outcomes
- improved safety for participants, officials, spectators and volunteers
- lower costs and increased budget certainty
- more effective management of assets, events, programs and activities
- improved compliance with the law, regulations and other formal requirements
- enhanced image and reputation.

Risks facing sport and recreation organisations

The inherent nature of sport and recreation means that risk areas are broad. Some general risks that could apply to your hockey club include:

- unsafe equipment and facilities
- no emergency medical plan
- inadequate or inappropriate insurance
- the club is not incorporated
- the club does not require participants to sign a waiver or release form prior to participating.

[Return to Risk Management Menu](#)

[Return to Contents Menu](#)

How to Manage Risk

All key people, including board members, management and volunteers should be involved in every step of the risk management process. For example, your coach has the knowledge for answering questions on risk in coaching and training while your administrator will understand risk in the office environment.

Managing risk may seem daunting. To make the process easier, break the risk management process into achievable steps by following this checklist.

Risk management checklist

- Appoint a risk manager - responsible for the risk management process
- Identify 'key' people (ie. head coach, finance director) who will be involved in managing risk
- Determine the club's risk management context
- Identify risks – what can happen, why and how?
- Analyse risks
- Evaluate risks
- Design a risk elimination and reduction plan
- Implement the plan
- Develop and implement a clear communication strategy on risk management
- Communicate the strategies to all appropriate levels of the club
- Ensure the board addresses risk management periodically as a meeting agenda item
- Monitor and review strategies at least annually and report to the board through the risk manager
- Ensure the board has adopted and implemented a risk management policy.

[Return to Risk Management Menu](#)

[Return to Contents Menu](#)

Risk Management Tools - Insurance

In the ever-increasing world of litigation, the requirement for sport and recreation organisations to have appropriate insurance has become essential. It is vital your club protects its assets with adequate insurance.

Risk management tool

Insurance is a common risk management tool, which may be used to minimise your club's liability. However, insurance is a reactive rather than a pro-active risk management tool. Other risk management strategies should be adopted in order to reduce the risk from occurring in the first place.

Examples of legal claims/risks sporting organisations are exposed to:

- negligence claims – eg. personal injury or decisions made
- criminal liability – including claims for sexual offences and discrimination
- occupier's liability
- occupational health and safety
- employment liability – eg. unfair dismissals.

Types of insurance

Your club's risk assessment process will identify the type of risks the club is subject to. This will help determine whether insurance is available and appropriate. Some policies that may be applicable to your club:

- Public liability insurance
- Professional indemnity insurance
- Directors and officers liability insurance
- Associations liability insurance
- Personal accident insurance
- Occupational health and safety cover
- Workers compensation
- Property contents insurance
- Fidelity insurance
- Building insurance
- Travel insurance.

[Return to Risk Management Menu](#)

[Return to Contents Menu](#)