



## Risk Assessment Guide and Information Manual For Student Activities and Clubs

Developed in Cooperation with the Chapman University  
Risk Management Department  
Office of the Vice President of Finance/CFO

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## Student Activity Risk Assessment and Approval

**In any given year**, more than 200 lawsuits are filed nationally against student organizations. It is an unfortunate fact that individuals and student organizations, just like the rest of society, must be concerned with risk management.

**Risk management** is the process of identifying and assessing risk and developing strategies to avoid personal injury, property damage, and resultant financial loss. With regard to student activities, risk management means making sure that no one gets hurt and that no property is damaged at an organization's events. Risk management means avoiding lawsuits. All of a student group's activities – receptions, athletic contests, and other events – carry the potential of some risk. For this reason, student organizations just like any operation must learn to identify and reduce risky behavior.

**All activities and events** that are contemplated by Chapman University students should be carefully evaluated before finalizing any decision to commence that activity. You should feel free to engage the assistance of staff, faculty and others who may be knowledgeable in the activity being considered. Some activities are routine and low risk and can generally be conducted with little formality. Moderate risk activities generally require a higher standard of review, and a more comprehensive assessment and plan of risk management. Activities that are considered to be High Risk must be submitted to and reviewed by the Chapman University Risk Manager. These activities may require subsequent review and approval by our insurer. That process will be described herein.

After describing your proposed activity or club to the appropriate supervising staff or faculty at Chapman University, you will begin the process of Risk Assessment. This process is described in the following pages, and should be used for all activities or events. Upon careful research, you will often learn that your proposed activity involves hazards not originally anticipated. You should not plan to commence any activity or event until you have received acknowledgement or appropriate approval from a responsible staff person or faculty. For any High Risk activity, this review should include input from the Chapman University Risk Manager.

**IMPORTANT:** The Risk Assessment and approval process is **MANDATORY** for all groups that have received "Recognized" status at Chapman University and is recommended for all other groups. This process involves the following 6 steps:

**Step 1 – Consult with the Student L.E.A.D. Center** to learn of any requirements or limitations for which you need to be aware. Assess your expertise in organizing and managing the proposed activity. Consult with staff, faculty, or other professionals who can provide guidance in organizing a successful effort.

**Step 2 – Identify the level of risk** that is generally inherent in your proposed activity or event. You will do this by referring to the sample [list of activities](#). This list will provide you with insight and awareness into those activities often classified as Low, Moderate or High risk. The list is not all-inclusive. You may identify activities that are not on the list. As a general guide, you may try to match your activity with one that is similar.

**Step 3 – Complete the risk assessment questionnaire** to develop a good understanding of the various risks associated with the proposed activity. The results of the [Risk Assessment Questionnaire](#) will help you evaluate the suitability of the activity, and provide insight into how the proposed activity might be engineered for optimum safety.

**Step 4 – Engage fellow students, staff and faculty in a review** of your findings to assess the completeness of your assessment. High risk activities create an unacceptable exposure to the student and the university. Some Medium Risk and Low Risk activities can be problematic if not properly engineered. Chapman University can provide you guidance and tools to help manage risk associated with your activities, but only if you enlist our assistance.

**Step 5 – A Participant Agreement** which includes an Acknowledgement of Risk, Waiver, Release of Liability, and Hold Harmless Agreement can be developed as indicated. This Agreement should be signed by each individual participant and should be maintained in the offices of the appropriate university official. The Risk Management Department, the Chapman University Internal Auditor, and the University's insurer reserve the right to audit files for these documents.

**Step 6 – High Risk Activities** will at the discretion of the Chapman University Student L.E.A.D. Director and Risk Manager require annual recertification. Additional information on the annual recertification will be described in the initial approval documentation.

**NOTE:** Each activity or event is unique. When you are thinking about participating in or sponsoring an activity, you should measure the risks in terms of the "likelihood" of it happening and then the "consequence" if it does happen.

**IMPORTANT:** Activities and events for Groups that are not officially recognized by Chapman University cannot be promoted with the University's name and/or resources and can not operate on the University campus. Whether a Group is recognized or not, there still remains a liability to the University that must be addressed by way of prudent risk management.

**NOTE:** Liability coverage is not automatically provided under Chapman's insurance policy for all student organizations and activities. Coverage is afforded at the discretion of the University and its insurers. It is Chapman's goal to provide coverage for all Recognized Groups and their activities, but coverage is NOT automatic. Program organizers should understand that:

- Students are NOT covered by Chapman University insurance while they are driving to and from events whether they are University recognized or not.
- It is strongly encouraged by Chapman University that advisors attend events involving high-risk activities whether on or off-campus.

## RISK ASSESSMENT QUESTIONNAIRE

Below is a list of some of the various risk factors that should be considered in the planning of your proposed activity. In beginning this process, it is important to recognize the degree of risk or hazard associated with your planned activity. At the back of this Questionnaire is a list of activities and events that should provide some general perspective on the level of hazard associated with your proposed activity. This list provides a representative sampling of various types of activities. That list and this Risk Assessment Questionnaire is not all inclusive of the various risks that you may encounter. Please carefully review this Questionnaire and “check” each item **Yes** or **No** as appropriate. For each item marked “**Yes**,” enter an explanation in the box that describes the characteristics of that item. The box size will expand to allow you to enter as much information as you have available. You should save an entire copy of this document for your future reference, but may save only the pages of the Risk Assessment Questionnaire for your future planning activities.

Name of Activity:			
Organization or Club or Department Requesting Approval:			
Name of Contact:			
Contact Information:	Phone:		Email: <input type="text"/>
Desired Effective Date for Activity:			
Type of Request:	<input type="checkbox"/> Club <input type="checkbox"/> Special Event <input type="checkbox"/> Class Project <input type="checkbox"/> Sports Describe:		
Duration of Activity:	<input type="checkbox"/> One Time <input type="checkbox"/> Short-term <input type="checkbox"/> Ongoing Describe:		
Fully Describe Proposed Activity:			

#	Risk Factor / Underwriting Issue	Yes	No
1	Do you expect the sale and/or consumption of alcohol?	<input type="checkbox"/>	<input type="checkbox"/>
2	Will the size of the crowd be large or otherwise unusual?	<input type="checkbox"/>	<input type="checkbox"/>
3	Is there no or a poor communication system?	<input type="checkbox"/>	<input type="checkbox"/>
4	Will there be a low average age of those attending, i.e. 18 and under?	<input type="checkbox"/>	<input type="checkbox"/>
5	Will there be no, or inexperienced security?	<input type="checkbox"/>	<input type="checkbox"/>
6	For inside occupancy is there a lack of good signage (exits, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
7	Is there the potential for slippery surfaces?	<input type="checkbox"/>	<input type="checkbox"/>
8	Could weather conditions adversely impact safety?	<input type="checkbox"/>	<input type="checkbox"/>
9	Is the event in high crime area? Any presence of gangs in the area?	<input type="checkbox"/>	<input type="checkbox"/>
10	Is there any potential for theft by staff or participants?	<input type="checkbox"/>	<input type="checkbox"/>
11	Will there be any use of Fireworks or any other fire hazard?	<input type="checkbox"/>	<input type="checkbox"/>
12	Are any planned activities potentially hazardous?	<input type="checkbox"/>	<input type="checkbox"/>
13	Is there any possible questionable behavior of performers?	<input type="checkbox"/>	<input type="checkbox"/>
14	Will there be any glasses or bottles that could present a safety issue?	<input type="checkbox"/>	<input type="checkbox"/>

15	Is there the potential for event cancellation or performer no-show?	<input type="checkbox"/>	<input type="checkbox"/>
16	Are the organizers Inexperienced in managing such events	<input type="checkbox"/>	<input type="checkbox"/>
17	Any use of locations not designed for events?	<input type="checkbox"/>	<input type="checkbox"/>
18	Is there the potential for over capacity crowds?	<input type="checkbox"/>	<input type="checkbox"/>
19	Is there the potential for damage by vandalism?	<input type="checkbox"/>	<input type="checkbox"/>
20	Any danger from falling objects?	<input type="checkbox"/>	<input type="checkbox"/>
21	Any crowd control danger from free and uncontrolled admission?	<input type="checkbox"/>	<input type="checkbox"/>
22	Long weekend and holiday events?	<input type="checkbox"/>	<input type="checkbox"/>
23	Any planned use of animals?	<input type="checkbox"/>	<input type="checkbox"/>
24	Lack of appropriate parking lot security?	<input type="checkbox"/>	<input type="checkbox"/>
25	Large number of volunteers?	<input type="checkbox"/>	<input type="checkbox"/>
26	International attendance?	<input type="checkbox"/>	<input type="checkbox"/>
27	No evacuation plan?	<input type="checkbox"/>	<input type="checkbox"/>
28	Admitting weapons or menacing objects?	<input type="checkbox"/>	<input type="checkbox"/>
29	Poor ventilation in any facility?	<input type="checkbox"/>	<input type="checkbox"/>
30	Slow emergency response due to location of event?	<input type="checkbox"/>	<input type="checkbox"/>
31	Athletic events? Describe:	<input type="checkbox"/>	<input type="checkbox"/>
32	Use of contractors (food, entertainment, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
33	Loaned or rented equipment? Experience in use of equipment? Insurance in place?	<input type="checkbox"/>	<input type="checkbox"/>
34	Sale of product? Is there any product liability exposure?	<input type="checkbox"/>	<input type="checkbox"/>
35	Non-affiliated group using Chapman property?	<input type="checkbox"/>	<input type="checkbox"/>
36	Travel? Is transportation required or provided? Describe:	<input type="checkbox"/>	<input type="checkbox"/>
37	Bonfires?	<input type="checkbox"/>	<input type="checkbox"/>
38	Any prior notification of incidents to Chapman Public Safety Office and/or other management officials?	<input type="checkbox"/>	<input type="checkbox"/>
39	Will food be served or sold? Describe:	<input type="checkbox"/>	<input type="checkbox"/>
40	Field Trips (see field trip guidelines)?	<input type="checkbox"/>	<input type="checkbox"/>
41	No insurance coverage.	<input type="checkbox"/>	<input type="checkbox"/>
42	A faculty or staff advisor will be actively involved with the activity? If so, name the advisor(s) and describe the role he/she plays in the activity:	<input type="checkbox"/>	<input type="checkbox"/>

**DESCRIBE OTHER RISKS ASSOCIATED WITH THE PROPOSED CLUB OR ACTIVITY AND YOUR RECOMMENDATIONS FOR ELIMINATING AND/OR REDUCING THOSE RISK:**

By Marking this Box YES, I certify that I have read and understood the risks associated with the above described activity and hereby submit this Application for consideration.

Yes, I understand the risks  
 No

Submitted By: \_\_\_\_\_  
Date: \_\_\_\_\_

**THIS SECTION FOR USE BY STAFF/FACULTY RESPONSIBLE FOR REVIEW OF APPLICATION**

Not approved. Reason: \_\_\_\_\_

Approval not required. Reason: \_\_\_\_\_

Approved as submitted: \_\_\_\_\_

	Approved with stipulations / recommendations.  Describe:
<b>NOTE: ALL HIGH RISK ACTIVITIES AND ALL ACTIVITIES FOR WHICH A "YES" EXPLANATION RAISES REASONABLE CONCERN MUST BE REFERRED TO RISK MANAGEMENT.</b>	
<input type="checkbox"/> INTERNAL REVIEW AND APPROVAL	<input type="checkbox"/> RISK MANAGEMENT REVIEW AND RECOMMENDATIONS
Reviewed by:	
Date:	

<b>THIS SECTION FOR USE BY CHAPMAN UNIVERSITY RISK MANAGEMENT DEPARTMENT.</b>	
	Not Recommended. Reason:
	Reviewed. No recommendations.
	Reviewed with recommendations as noted below:
Reviewed by:	
Date:	

## List of Activities/Events A General Assessment of the Level of Risk

This list should be used as a general tool to help develop a perspective on how Chapman University and our insurers evaluate risk associated with activities and events. Please review this list to identify the general level of risk associated with your proposed activity. Then, please go to the end of this list to develop a more complete understanding of the concept of risk and how the risk associated with your proposed activity may vary.

### *Rated from Low to High Risk*

ACTIVITY DESCRIPTION	RISK CATEGORY			
	LOW	MODERATE	HIGH	EXTRA HIGH
Acrobatics/acrobatic cheerleading				<b>XX</b>
Aerobic classes/events		<b>X</b>		
Aircraft activities/events			<b>X</b>	
Animal/livestock shows		<b>X</b>		
Animal/livestock acts and shows			<b>X</b>	
Anniversary parties	<b>X</b>			
Antique shows	<b>X</b>			
Archery			<b>X</b>	
Armed private security used at an event			<b>X</b>	
Art festivals/shows	<b>X</b>			
Auctions	<b>X</b>			
Auto shows	<b>X</b>			
Award presentations	<b>X</b>			
Badminton	<b>X</b>			
Ballets or other classical dance shows	<b>X</b>			
Ballooning (hot air)				<b>XX</b>
Banquets	<b>X</b>			
Basketball		<b>X</b>		
Bazaars	<b>X</b>			
Beauty pageants	<b>X</b>			
Bicycle rallies (not including races)		<b>X</b>		
Billiards	<b>X</b>			
Bingo games	<b>X</b>			
Block parties/street closures/street fairs			<b>X</b>	
Boat shows			<b>X</b>	
Body building contests	<b>X</b>			
Bowling	<b>X</b>			
Boxing			<b>X</b>	
Broomball				<b>XX</b>
Bungee jumping				<b>XX</b>
Business meetings	<b>X</b>			
Birthday parties	<b>X</b>			

ACTIVITY DESCRIPTION	RISK CATEGORY			
	LOW	MODERATE	HIGH	EXTRA HIGH
Camping (no overnight)		X		
Camping (overnight)			X	
Canoeing			X	
Card games (bridge, chess, poker, etc.)				
Carnivals			X	
Casino and lounge shows		X		
Charity benefits, auctions or sales	X			
Church services/meetings	X			
Circus (non-domesticated animals)			X	
Civic club meetings	X			
Classical music concerts - indoors	X			
Classical music concerts – outdoors		X		
Clay pigeon shooting			X	
Country festivals/fairs (no rides)		X		
Country western events (no rodeos or rides)		X		
Craft shows	X			
Cricket			X	
Dodge Ball		X		
Drill team exhibitions	X			
Educational exhibitions	X			
Electronics conventions	X			
Exhibitions			X	
Fashion shows	X			
Fencing – with protective equipment		X		
Festivals and cultural events – indoors	X			
Festivals and cultural events – outdoors		X		
Film production			X	
Film showings		X		
Fishing events	X			
Flower shows	X			
Foam dance pits			X	
Football games			X	
Frisbee	X			
Garden shows	X			
Golf	X			
Graduations	X			
Gun/rifle and knife shows/events			X	
Gymnastics/gymnastics competitions				XX
Hang gliding				XX
Harvest festivals (without farm equipment or animals)	X			
Hockey			X	
Home shows	X			



ACTIVITY DESCRIPTION	RISK CATEGORY			
	LOW	MODERATE	HIGH	EXTRA HIGH
Horse-related activities				XX
Ice hockey				XX
Ice skating shows		X		
Javelin		X		
Jazz & jam concerts - indoors	X			
Jazz & jam concerts - outdoors		X		
Jazzercise classes/events		X		
Job fair – indoors	X			
Job fair – outdoors		X		
Junior athletic events		X		
Karate events			X	
Kayaking			X	
Lacrosse			X	
Ladies club events	X			
Lectures	X			
Luncheons	X			
Marathon (walking, running, jogging, etc)			X	
Martial Arts			X	
Mechanical amusement devices			X	
Meetings – indoors	X			
Meetings – outdoors		X		
Moshing			X	
Motorized sporting events/auto racing (snowmobiles, quad runners, etc.)				XX
Mountaineering			X	
Nightclub events/shows		X		
Old timer events		X		
Pageants	X			
Paintball			X	
Parachuting			X	
Parades (under 500 spectators)		X		
Picnics held at grounds w/o pools or lakes		X		
Platform diving				XX
Political rallies		X		
Proms		X		
Pyrotechnics			X	
Racquetball/squash		X		
Reunions – indoors	X			
Reunions – outdoors		X		
Rock climbing/climbing wall				XX
Rock and rap music concerts			X	
Rodeos and roping events			X	
Roller Hockey			X	

ACTIVITY DESCRIPTION	RISK CATEGORY			
	LOW	MODERATE	HIGH	EXTRA HIGH
Rugby				XX
Rummage sales			X	
RV shows			X	
Sailing			X	
School band competitions/events		X		
Scooter boards		X		
Scouting jamborees (no overnight camping)	X			
Scuba diving				XX
Séances	X			
Seminars	X			
Sidewalk sales			X	
Skiing			X	
Ski Jumping/aerial maneuvers				XX
Skydiving				XX
Snorkeling			X	
Snowboarding			X	
Soap box derbies		X		
Social gatherings/receptions - indoors	X			
Social gatherings/receptions – outdoors		X		
Soccer	X			
Softball events		X		
Speaking engagements	X			
Speleological			X	
Spelunking				XX
Submarine squad			X	
Swap meets			X	
Swimming – indoors or outdoors			X	
Symphony concerts	X			
Teleconferences	X			
Telethons	X			
Tennis – indoors (table tennis)	X			
Tennis – outdoors		X		
Tetherball events		X		
Theatrical stage performances		X		
Tractor trailer pulls			X	
Trade shows – indoors	X			
Trade shows – outdoors		X		
Triathlon			X	
Union meetings		X		
Vacation shows	X			
Volleyball events		X		
Voter registration	X			

ACTIVITY DESCRIPTION	RISK CATEGORY			
	LOW	MODERATE	HIGH	EXTRA HIGH
Water activities (i.e. water polo)			X	
Wedding reception	X			
Whitewater kayaking/rafting				XX
Wilderness/survival programs				XX
Windsurfing			X	
Woodsman/outing club				XX
Wrestling				XX
OTHER-DESCRIBE:				
<p><b>Low Risk</b> – Risks generally inherent in the activity or event and accepted by all participants and/or which involve no special risk. Strategy should be to accept the risks.</p> <p><b>Moderate Risk</b> – Activity/event involves some risks of contact injury, but is not excessive or extreme and within reasonable limits; often infrequent. The events are normally well-conducted but the safety of the participants depends upon the implementation of safety equipment and procedures. Strategy should be to reduce risks by implementing controls where possible.</p> <p><b>HIGH Risk</b> – Frequent and possible severe injuries and/or property damage could occur. Strategy should be to avoid taking these type risks.</p> <p><b>EXTRA HIGH Risk</b> – Note that any activity marked with more than one X is considered to be Extra High Risk and will receive increased scrutiny. No EXTRA HIGH Risk can be approved without the prior authorization of the Chapman University Risk Manager. Chapman University reserves the right to add or remove activities from the High Risk Category.</p>				

## A General Assessment of the Level of Risk

As you contemplate the organization of your new activity, you will begin the process of evaluating the risks associated with this new venture. To assist you in understanding how Chapman University’s insurer evaluates “risk,” we are providing you a listing of activities and their categorization as Low, Medium, High or Extra Risk. This will help you develop a general perspective on the hazard level associated with the activity. There are often unrecognized elements of risk associated with low and medium risk activities. Take time to explore the possibilities. At times a high risk activity can be safer than a medium risk activity, if properly managed.

The activities designated to fall within the “[High Risk](#)” or “[EXTRA HIGH Risk](#)” area shown in the following table are not automatically scheduled into Chapman’s current liability insurance policy and are generally not authorized by the University. Any requests to participate in or sponsor such an activity should be reviewed by staff or faculty, and then presented to the Chapman University Risk Manager in the Office of the Vice President of Finance/CFO. A completed Risk Assessment will need to be submitted, in writing, to receive the appropriate review by Risk Management and approval by the University’s insurance carrier. Risk Management will assist you in developing a customized Participant Agreement for the activity. In order to help us make a

supportive decision, your Risk Assessment Questionnaire should include complete information on the activity, including the specific risks that have been assessed as well as any controls put in place that will ensure the health, safety and welfare of the participants. Use your critical thinking skills; the more information that you can provide on the Risk Assessment Questionnaire the better.

Keep in mind that while oversight of insurance and risk management is the responsibility of the Risk Management Department in the Office of the VP of Finance/CFO, ongoing diligence in this area is expected of everyone on campus, including staff, faculty, students, and visiting members of the public. We ask everyone to exercise reasonable care in planning and participating in any activity or event. Your decision should be a balance between the costs of managing the risks and the benefit you expect from taking those risks. Chapman University encourages and supports those activities that are enjoyable and safe. For your reference, the Risk Management Department provides a [list of activities](#) and identifies the relative degree of risk associated with that activity. Risks are categorized as Low, Moderate, High or Extra High.

**LOW to MODERATE:** These events/activities usually involve no special risks and hazards other than those inherent in any activity itself.

**MODERATE:** These events/activities involve some risk of contact injury, often infrequent, are not excessive or extreme and within reasonable limits. The activities are normally well-conducted, but the safety of the participants sometimes depends upon the implementation of safety equipment and procedures.

**HIGH AND EXTRA HIGH:** These events/activities include elements that could cause someone harm. This could involve someone "attending" or "participating" in the event. An individual standing on the sidelines can still become injured, even without participating. If the potential exists, the event should be considered risky. Note that some High Risk activities are marked with a double X (XX) which denotes them as Extra High Risk.

Examples of high-risk activities are shown on the list. **IMPORTANT:** Generally these activities are not recognized and are non-authorized by the University and can not be held on University property. Note that while students will at times participate in some HIGH RISK activities without the specific consent of the University, these activities may not be held on campus. Participating students should exercise extreme caution and will be required to sign a Participant Agreement / Waiver/Release of Liability Form.

Chapman University reserves the right to modify the list to add or delete any activity as High or Extra High Risk. If you contemplate engaging in a High or Extra High Risk activity, below are some guidelines to follow:

#### Conducting Your [Activity Risk Assessment](#) for All Proposed Activities

The Activity Risk Assessment Questionnaire has been provided to facilitate your review of the feasibility of the proposed activity. This will help you develop a well-structured program to manage elements of risk inherent in your activity. Your completed questionnaire will be used by the Chapman University Risk Manager to assist as needed, and as necessary to seek the authorization of our insurance company to allow the activity under our policy.

All activities must be submitted to the respective academic or administrative department for review and approval. Most Low and Moderate Risk activities can be easily approved, but you should allow a minimum of 2-3 weeks for review and approval before commencing the activity. If it is a new activity and we do not have an existing Participant Agreement/Waiver form, the

Chapman University Risk Manager will develop the appropriate form. Please allow 4-6 weeks for review of any High Risk activity.

#### Preparing for a High Risk Activity/Program

When planning a high risk activity/program student organizations **should** take the following steps:

1. Any student organization that is contemplating holding an event which inherently has [high risks](#) associated with it or is not an activity within the sphere of Chapman's usual activities, **MUST** secure Departmental (or L.E.A. D.) approval before submitting to Risk Management for review.
2. After this approval is secured, the [Risk Assessment Form](#) should be completed in full and returned via email to the Risk Manager. The request should be submitted at least one month prior to the activity.

REMEMBER: If an event is determined to be High Risk, it presents an increased potential for injury to the participants. If the University determines that a proposed activity is too great a risk, the activity will not be approved. If a student organization chooses to be involved with such an event, Chapman would require it to be off-campus AND the student organization does so without University approval. Individuals who participate accept full responsibility (including liability) for their actions.

Registered student organizations involved in potentially high risk activities are required to investigate and procure the purchase of liability insurance for their club's activities. In addition, any club participating in a high-risk activity that received the University's approval to do so, must seek re-approval each year from the University in order to remain a registered organization.

NOTE: On the [List of Activities/Events](#), those activities marked X or XX are designated as HIGH RISK/EXTRA HIGH RISK. Any individual participating in a one of these activities must complete and sign a Risk Management approved Participant Agreement/Release/Waiver of Liability form.



## Introduction to Risk Management

**Risk management** is the process of identifying and assessing risk and developing strategies to avoid personal injury, property damage, and resultant financial loss. With regard to student activities, risk management means making sure that no one gets hurt and that no property is damaged at an organization's events. Risk management means avoiding lawsuits. All of a student group's activities – receptions, athletic contests, and other events – carry the potential of some risk. For this reason, student organizations just like any operation must learn to identify and reduce risky behavior.

### Responsible Parties

At Chapman University, many departments throughout the university are involved in special activities and events and thus are parties to the risk management processes described in this policy. These activities range from educational activities held around the world to sponsored clubs to the wide range of independent activities of informal student groups. The Student L.E.A.D. office is a key portal for many university-wide student activities.

The responsibility for planning, organizing and managing student activities is a shared, university-wide activity. This responsibility includes the following parties: (1) the student seeking approval, (2) the L.E.A.D. program or other department seeking that is providing guidance, (3) the Risk Management office which will review requests that exceed certain parameters, and finally (4) the participants in assuring the ongoing safety of the activity.

There are a number of ongoing responsibilities of an effective risk management program. Some "best practices" are as follows:

- Proceed with caution about permitting activities that can not be recognized or officially supported by the University,
- Submit a complete and detailed Chapman University [Risk Assessment Questionnaire](#),
- Provide guidelines and/or oversee the club/organization events,
- Secure staff and/or faculty advisors wherever possible and more importantly, require that such advisors be actively involved in all High Risk activities,
- Maintain a library of safety-related and other informative materials on the various activities, especially those that are designated as High Risk,
- Sponsor periodic seminars or training workshops on safe practices as they relate to the activity,
- Serve the role of the "enforcer," making sure that the Participant/Release/Waiver Agreement is signed by each participating students,
- Verify the maintenance of equipment and facilities that may be used by the club/organization,
- Maintain good and up-to-date records on all activities,
- Always emphasize the motto of "safety first."

The Chapman University Risk Management office will assist, upon request, in gathering information in risk identification and injury prevention. But the basic elements of risk assessment must be conducted by the student organization. Chapman University has an obligation to help students understand the risks associated with any proposed activity and to offer them information that will allow for a safer and more enjoyable recreational experience. The goal of all parties is to reduce any/all risks – to the extent possible – associated with student club/organization activities. Below are some general guidelines on Risk Management.

## ***Risk Management Process***

1. **Establish context**
2. **Identify the risks**
3. **Analyze the risks**
4. **Evaluate the risks**
5. **Manage/control/reduce the risks**
6. **Monitor and review the risks**



## **Introduction to Risk Management**

All of us encounter risks in everything we do - driving a car to school or work or even shopping in the supermarket. Most of us try to reduce the likelihood of risk affecting our everyday activities.

### **What is a risk?**

A risk is the chance of something happening as a result of a hazard or threat which will impact on your business activity or planned event. Risk arises out of uncertainty. It is measured in terms of the **likelihood** of it happening and the **consequences** if it does happen.

### **What is risk management?**

Risk management is the process which is used to avoid, reduce or control risks. There should be a balance between the cost of managing risk and the benefits you expect from taking that risk.

When you set out on a car journey, you are subconsciously going through a process to minimize the risks you may encounter. For example, you check the car's fuel level to ensure you avoid the risk of running out of fuel before you reach your destination. This is risk management.

So, let's say someone proposes a Belly Flop Competition. All sorts of questions should begin spinning through your head. Begin with the Journalist's Questions – Who, What When, Where, How and Why?

## **Step 1 - Establish the context**

The first step in the risk management process is focused on the environment in which your organization operates. You need to consider this environment so that you can establish the boundaries in which risks must be managed and guide your decisions on managing risks.

To do this, you need to:

- Consider the outcomes you want to achieve in your activity,
- Consider the environment in which your activity operates,
- Identify internal and external stakeholders,
- Develop risk evaluation criteria.

Back to the Belly Flop example. While we might assume the “environment” will be a swimming pool, we need to know whose pool? Where is it located? Is it a public or private facility? How well maintained is the facility? How safe and secure is the facility? Traditionally a belly flop involves a diving board. This generates lots of other questions. What is the outcome proposed for this activity? Is this for fun or for competition? Create a general framework and road map for your analysis.

## Step 2 - Identify the risks

Step 2 involves identifying the risks which arise from all aspects of the environment you established in Step 1. Your aim is to develop a complete list of the risks and what each involves.

You will:

- Select the best methods to identify potential risks,
- Examine all sources of possible risks,
- Identify all potential risks whether they are random, internal or external to the organization,
- Examine each risk from the perspective of both internal and external stakeholders.

If you do not identify a potential risk, it can pose a major threat to your organization. No risk is too small or too large to have an impact.

This is where you begin your research on the Belly Flop activity. Using the Internet and other available sources try and learn the risks inherent in this activity. Understand the general hazards associated with water sports. Learn of the specific hazards associated with indoor or outdoor pools. Research the hazards associated with diving.

## Step 3 - Analyze the risks

After you have completed Steps 1 and 2 to establish the context of risk management and identify the risks, assess the impact of these risks. You want to separate minor acceptable risks from major risks which must be managed.

This involves deciding on the relationship between the **likelihood** (frequency or probability) and the **consequences** (the impacts) of the risks you have identified. The level of risk should be analyzed in relation to what you are currently doing to control that risk. Control measures decrease the level of risk, but there may be sufficient risk remaining for the risk to be considered with others.



Back to the Belly Flop example. If it's an outdoor pool, there is always the possibility of lightning; but in Southern California that risk is very low. What about the diving board? Are plans to use only a low board? How do you prevent a participant from using a high board? Have the boards been inspected for safety?

## **Step 4 - Evaluate the risks**

You have already established the context of risk management, identified and analyzed the risks. In Step 4, you evaluate the risks by comparing the level of risk with the risk criteria you established in Step 1. You will be deciding whether risks are acceptable or not.

Your evaluation will take into account the following:

- The importance of the activity you are risk managing and its outcomes,
- The degree of control you have over the risk,
- The potential and actual losses which may arise from the risk,
- The benefits and opportunities presented by the risk.

In evaluating the risks associated with the Belly Flop activity you have to decide if the risk is worth the reward. Are there viable means to control the risk, such a pre-inspection of the facility, arranging faculty supervision, and assuring that participants meet certain minimum requirements – like the ability to swim! If not, can your objective be accomplished through other means; an alternative activity that is lower risk?

## **Step 5 - Treat the risks**

After evaluating the risks you have identified in a particular activity, the next step is to treat the risks you have decided as unacceptable. You will do this by:

- Identifying the options which you could use to treat the risks,
- Selecting the best option in terms of its feasibility and cost effectiveness,
- Preparing a risk treatment plan,
- Implementing the risk treatment plan.

After you have identified and evaluated the risks, you begin to find ways to treat those risks. This can be the creation of a facility checklist and pre-inspection to assure that all reasonable standards are met. You can require that all participants provide a signed waiver, and that the waiver requires that they certify their ability to swim. You can further treat the risk of drowning by having certified lifeguards and persons trained in CPR present for the entire event. Be a critical thinker; leave no stone unturned.

## **Step 6 - Review the risk management plan**

You need to constantly monitor and evaluate the strategies you are using to manage risk. Risks do not remain the same, the environmental context changes and other factors impact on your organization.

You may find that, over time:

- New risks are created,

- Existing risks are increased or decreased,
- Risks no longer exist,
- The priority order of risks changes,
- Risk treatment strategies are no longer effective.

You also need to periodically review the risk management plan which should specify:

- How a review should be done,
- How frequently a review should be done,
- Who should be responsible for the review.



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