

ALBERTA SNOWBOARD RISK MANAGEMENT POLICY

Policy Category:	Governance
Approval Authority:	Board of Directors
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Next Review Date:	Every year

Definitions

1. Terms in this Policy are defined as follows:

- a) **PTSA** – Alberta Snowboard
- b) **Risk** - Is the potential for a loss based on the likelihood of an incident occurring and the severity of the consequence of that incident. Risk is the chance of something negative happening that will have a direct impact on achieving our objectives.
- c) **Risk Management** - An explicit and organized process used to identify, assess, and treat risks so as to better achieve desired outcomes, in a way that is reflective of our values.
- d) **Risk Management Program** – the PTSA's overall approach, procedures and practices to analyze risk and to implement, monitor and evaluate risk mitigation strategies.
- e) **Risk Registry** - A document that outlines identified and assessed risks, current risk mitigation measures, possible additional risk treatment measures, and communications efforts. It is essentially a spreadsheet detailing potential risks and corresponding risk management control techniques for the operations, finances, governance, and success of the PTSA.

2. The PTSA takes the safety, well-being and satisfaction of our members and participants seriously. While we are not averse to taking organizational risks and pursuing opportunities, we will do so thoughtfully and in an informed manner.

Purpose

3. The purpose of this policy is to provide guidance on how risk management is to be performed within the PTSA and outlining our commitment to robust risk management practices. In general, we view risk management not simply as an effort to reduce risk but also as a comprehensive approach to improving organizational performance.

4. This policy has other purposes as well, namely:

- a) Reinforcing an understanding of risk management as having a broad focus, beyond merely preventing lawsuits and financial losses;
- b) Performing an educational function for staff, volunteers, clubs and members; and
- c) Over the longer term, contributing to enhancing a 'risk management culture' within the PTSA.

5. Ultimately, successful risk management has the following benefits for the PTSA:

- a) Prevents or limits injury or losses to participants, volunteers and staff;
- b) Helps to protect the PTSA and its clubs and individual members against litigation;
- c) Ensures that the PTSA is compliant with all applicable laws, regulations and standards;
- d) Improves the quality and relevance of the programs and services that the PTSA provides to its members, participants, partners and sponsors;
- e) Promotes improved business management and human resource management practices;
- f) Enhances the PTSA's brand, reputation and image in the community; and
- g) Overall, enhances the PTSA's ability to achieve its strategic objectives

Scope and Application

6. This policy applies to all activities undertaken by the PTSA at the provincial/territorial level where all directors, staff, and volunteers have an ongoing responsibility to take appropriate measures within their scope of authority to identify, assess, manage and communicate risks.
7. Where the PTSA exercises authority over activities below the national level, risk management measures may also be prescribed by the PTSA for implementation by Clubs. All PTSAs have been encouraged by Canada Snowboard to prepare policies similar to this policy, to govern the management of risk within their jurisdictions.
8. The senior staff person, or other designated individual appointed as Risk Manager for the PTSA, is responsible for the implementation, maintenance and communication of this policy.

Responsibilities

9. The PTSA's approach to risk management stems from the process designed and developed by sport leaders for Canadian sport organizations. The PTSA believes that risk management is a broad activity that touches all aspects of the organization's operations. The PTSA also believes that risk management should be embedded into all the organization's planning initiatives. Therefore, risk management is a responsibility for all of the PTSA's representatives, from volunteers to the Officers of the Board.
10. The PTSA's approach to managing risks encompasses an organizational commitment to:
 - a) Identify and assess risks using consistent methodology;
 - b) Managing risk by reflecting on the PTSA values;
 - c) Identify risks and our response to such risks through the risk registry;
 - d) Monitor risks using a risk monitoring chart or other tools that can be used to continuously scan for new, emerging and evolving risks;
 - e) Learn from the risk management experience and to share these insights within the organization with a view to creating a learning culture;
 - f) Uphold and demonstrate high ethical standards, and to govern the organization effectively and in a manner that fulfills all legal requirements; and
 - g) Maintain a comprehensive policy manual that provides direction on all aspects of the organization's governance and operations.
11. Formally, the senior staff person (or designate) is accountable to the Board of Directors for the implementation of the risk management process and management of risks in the business. All personnel are responsible for managing risks in their areas. Tactics related to risk will be incorporated into the planning process and be considered by the Board for all decisions.

Policy and Procedures

12. The PTSA acknowledges that risk management is a broad activity and a shared responsibility. All directors, officers, staff, and volunteers have an ongoing responsibility to take appropriate measures within their scope of authority and responsibility to identify, assess, manage and communicate risks.
13. The PTSA makes the following commitments to its members and stakeholders:
 - a) All activities and events undertaken by the PTSA will be analyzed from a risk management perspective;
 - b) Effective Risk Management procedures will be implemented and monitored; including the identification, assessment, and effective mitigation of risks;
 - c) The PTSA aims to take systematic and explicit steps to identify, assess, manage and communicate risks facing the PTSA; and
 - d) Risk control strategies will be reasonable and will reflect the given standard of care in any circumstance where standard of care is determined by written/published standards, industry practices, established case law precedent, and common sense.
- 13.1. **The Risk Management Process:** Managing risk involves three steps:
 - a) Identifying potential risks using an informed, environmental scan approach;
 - b) Assessing the significance of a risk by considering its possibility and consequences; and

- c) Developing and implementing measures to address those risks deemed significant by reducing possibility, consequences or both.

13.2. **Categories of Risk:** the PTSA has determined that the following categories will be used when identifying risks:

- a) Operational/Program Risks
- b) External Risks
- c) Governance Risks
- d) Compliance Risks
- e) Communication Risks
- f) Finance Risks

13.3. **Strategies to Address Risk:** All risks faced by the PTSA can be addressed by one or more of the following four general strategies:

- a) Retain the risk (**Tolerate**) – no action is taken because the possibility and consequence of the risk is low. It may also be that the risk is inherent in the sporting activity itself and thus can be accepted in its present form.
- b) Reduce the risk (**Treat**) – steps are taken to reduce the possibility of the risk, and/or its potential consequences, through efforts such as improved planning, policies, delivery, supervision, monitoring or education.
- c) Transfer the risk (**Transfer**) – accept the level of risk but transfer some or all of it to others through the use of insurance, waiver of liability agreements or other business contracts.
- d) Avoid the risk (**Terminate**) – eliminate the risk by avoiding the activity giving rise to the risk – in other words, simply decide NOT to do something, or to eliminate some activity or initiative.

The above general strategies translate into a variety of risk control measures, which for the PTSA may include but are not limited to:

- a) Development of policies, procedures, standards and rules;
- b) Effective communication;
- c) Education, instruction, professional development and specialized training;
- d) Ensuring a core set of organizational values have been identified, defined and communicated throughout the PTSA;
- e) Adherence to minimum, mandatory qualifications and/or certifications for key staff and leaders;
- f) Use of robust and legally sound contracts (codes of conduct, athlete and coach agreements, employment agreements, contractor agreements, partnership agreements);
- g) Improving role clarity through use of written position descriptions and committee terms of reference;
- h) Supervision and monitoring of staff, volunteers, participants and activities;
- i) Establishing and communicating procedures to handle concerns, complaints and disputes;
- j) Implement schedules for regular review, maintenance, repair and replacement of equipment;
- k) Preparing procedures and protocols for emergency response and crisis management;
- l) Use of warnings, signage, participation agreements and waiver of liability agreements where warranted; and
- m) Purchasing appropriate Insurance coverage for all activities and reviewing regularly.

13.4. **Risk Registry:** A Risk Registry specific to the PTSA will be developed by the senior staff person or Risk Manager. The Risk Registry will be maintained, reviewed, and updated by the Risk Manager on an annual basis. In maintaining, reviewing, and updating the Risk Registry, the Risk Manager will consult extensively with industry experts and will review the Risk Registry developed by True Sport.

- 13.5. **Reporting and Communication:** To ensure that risk management remains a high priority within the PTSA, and to promote an organizational culture that embraces a risk management perspective, risk management will be a standing item on the agenda of every regular Board meeting so that the senior staff person can provide updates as required. The PTSA recognizes that communication is an essential part of risk management. This Policy and the Risk Management Program will be communicated frequently to our staff, committees, and Clubs, who will be encouraged to communicate to the PTSA their risk management issues and concerns.
- 13.6. **Insurance:** The PTSA maintains a comprehensive insurance program that provides General Liability, Sports Accident and Directors and Officers Errors and Omissions coverage to the directors, officers, staff, members, volunteers and sponsors of the PTSA. Upon annual renewal of this policy, the PTSA consults with the insurance provider to determine if there are any emerging gaps, issues or deficiencies to be addressed through insurance renewal. Not all risks are insurable. However, as part of its commitment to risk management, the PTSA will take all reasonable steps to ensure that insurance coverage is available for those activities essential to the mission of the PTSA and that pose significant risks.