

## MANAGING RISKS

The following exercise is intended to help leaders identify potential risks. When planning an activity, consider the risks involved for that activity.



See **StJCI 2-9-2**  
on *Screening*

### Example

*You are planning an outing with a group of 20 youth members to go swimming at a swimming hole that is approximately 20 minutes out of town.*

### 1. IDENTIFY RISKS AND POSSIBLE LOSSES

- ⇒ What dangers are present in this activity?
- ⇒ What risks are predictable in this activity?
- ⇒ What could go wrong? What kind of harm? What kind of damage could be done?
- ⇒ How likely is it that injury could be done by someone performing this activity to themselves or to someone else?

*TIP:* Analyze the activity and identify the risks by considering the following parts:

- A. The youth member**
- ⇒ Identify vulnerability
    - Age
    - Judgement
    - Level of independence
    - Skill
    - Experience
  - ⇒ What are the implications of vulnerability with respect to this particular activity?
  - ⇒ Does the youth understand what the activity is?
  - ⇒ Does everyone understand the swimming rules? (e.g. no pushing, no ducking, etc.)
  - ⇒ Do all the youth swim? At what level?
  - ⇒ Life jackets? / Food? / Food allergies? / Medications being taken?
  - ⇒ Other?
- B. The nature of the activity**
- ⇒ What is the purpose of the activities or tasks to be done?
  - ⇒ What behaviours are incidental, but are likely to arise in the course of fulfilling this activity?
  - ⇒ What are the regular, predictable behaviours involved in this activity?
  - ⇒ Is the goal of the activity to cultivate close relationships between youth and adults?
  - ⇒ Is creating a relationship of dependency, reliance, trust one of the goals?
  - ⇒ Does the insurance coverage extend to cover this activity?
  - ⇒ Are parents covered if they come to help?
  - ⇒ Transportation? Hire a professional bus service? Take everyone in personal vehicles? Insurance coverage for transportation?
  - ⇒ Expenses?
  - ⇒ Other?

## Exercise 5

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- C. The Setting**
- ⇒ Where will the activity take place? On-site, off-site, in a variety of places? In someone's home? Does it involve someone's vehicle?
  - ⇒ Who else may be present / have access to the youth during the activity?
  - ⇒ Do the adults have limited or virtually unlimited access to the youth or to their property?
  - ⇒ Are there professional staff (lifeguards) on site?
  - ⇒ Is there a safe place to store valuables?
  - ⇒ How far is it to the nearest emergency facility?
  - ⇒ Are there telephones on site?
  - ⇒ Safe area from the sun? Sun block? Sun block allergies?
  - ⇒ Availability of refreshments / water?
  - ⇒ Does the lake have a shallow area for non-swimmers?
  - ⇒ Does the lake have leaches? Other hazards? Water temperature?
  - ⇒ Other?
- D. Supervision**
- ⇒ When, where, and how often is the Youth Leader in contact with the youth members?
  - ⇒ What kind of reporting is expected of the adult leader?
  - ⇒ Will one leader be alone with the youth members? Always? Sometimes? Incidentally?
  - ⇒ What is the ratio of youth to adults; (appropriate adult/youth ratio depends on age, capability and activity).
  - ⇒ Other?

<b>2. ASSESS RISKS AND LOSSES / CONSEQUENCES OF ACTION OR LACK OF ACTION</b>
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Taking all these risks into consideration, how likely is it that harm will be done and what would the consequences be?

**For the person harmed**

- ⇒ Bodily Harm (e.g., physical injury, physical assault, death)
- ⇒ Personal Injury (e.g. emotional harm, defamation of character)
- ⇒ Abuse - physical, sexual, emotional, psychological
- ⇒ property loss (e.g., damage to property, theft, extortion of money)
- ⇒ Other?

**For St. John Ambulance**

- ⇒ Loss of reputation, loss of goodwill toward SJA
- ⇒ Financial loss (e.g., cost of settling lawsuits, loss of funding, donations)
- ⇒ Loss of youth members, staff, volunteers
- ⇒ Directors and officers could face personal financial loss
- ⇒ Other?

**RISK ASSESSMENT Table**

Complete one table for each activity or position.



Adapted from  
**Screening  
Handbook,**  
CAVBC 1996

Activity \_\_\_\_\_

	<b>Present Dangers</b>	<b>Predictable Risks</b>	<b>Likelihood of Injury</b>	<b>Possible Losses</b>
<b>Bodily Harm</b>				
<b>Personal Injury</b>				
<b>Abuse</b>				
<b>Property Damage)</b>				
<b>Reputation / Goodwill</b>				
<b>Financial Loss</b>				
<b>Membership</b>				
<b>Directors/ Officers</b>				

**Exercise 5**

**3. A) ACT TO CONTROL AND REDUCE POTENTIAL LOSS TO YOUTH**



Adapted from  
**Screening  
Handbook,**  
CAVBC 1996

Four possible choices:

1. **Eliminate Risk** (*What things are we doing that are too dangerous and should be removed from the program?*)
2. **Reduce Risk** (*Modify the activity. Is there a safer way to do this?*)
3. **Transfer Liability** (*Is there someone else that can do this better/safer?*)
4. **Assume Risk**

Task:

Group:

Location:

Setting	Forms of Risk to Youth	Low Risk	Moderate Risk	High Risk	ACTION
<b>On-site</b> <i>(Are the activities of this particular task conducted on the premises of St. John Ambulance?)</i>					Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>Off-site</b> <i>(Who else will be there? Do you know anything about these people?)</i>					Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>No fixed location</b> <i>(Does the activity take place at different sites? How will the youth be taken to and from the activity?)</i>					Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>Other people involved/ around</b> <i>(Group setting? Type of interaction?)</i>					Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>Level of supervision</b> <i>(Level of experience of supervisor, judgement, skill, authority)</i>					Eliminate Risk Reduce Risk Transfer Liability Assume Risk

<b>3. B) ACT TO CONTROL AND REDUCE POTENTIAL LOSS TO LEADER</b>
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Task:

Youth Group:

Setting:

Supervision:



Adapted from  
**Screening Handbook,**  
 CAVBC 1996

<b>LEADER</b>	<b>YES/ NO</b>	<b>FORMS OF RISK TO THE LEADER</b>	<b>LOW RISK</b>	<b>MODERATE RISK</b>	<b>HIGH RISK</b>	<b>ACTION</b>
<b>Leader clearly identified</b>						Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>Clear parameters of job</b>						Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>Clear limits to authority</b>						Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>Clear policies, procedures</b>						Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>Clear rights and responsibilities</b>						Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>Contract established</b>						Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>Orientation completed</b>						Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>Training ongoing</b>						Eliminate Risk Reduce Risk Transfer Liability Assume Risk
<b>Regular supervision done</b>						Eliminate Risk Reduce Risk Transfer Liability Assume Risk

## Exercise 5

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(continued)

LEADER	YES/ NO	FORMS OF RISK TO THE LEADER	LOW RISK	MODERATE RISK	HIGH RISK	ACTION
Regular evaluation completed						Eliminate Risk Reduce Risk Transfer Liability Assume Risk
Regular feedback (from youth and volunteers)						Eliminate Risk Reduce Risk Transfer Liability Assume Risk
Random spot check done						Eliminate Risk Reduce Risk Transfer Liability Assume Risk
Documentation of incidents kept						Eliminate Risk Reduce Risk Transfer Liability Assume Risk

#### 4. MINIMIZE ASSUMED RISKS

(e.g.: Go to community pool instead of the swimming hole)

After identifying and assessing the risks in a particular activity, make decisions about controlling them. Take appropriate measures and develop appropriate systems to minimize or eliminate risk:

**Processes** schedules for review of activities, clearly defined reporting procedures and lines of accountability

**Equipment** secure room, first aid equipment

**Resources** information, materials, furniture

**Documentation** position descriptions, application forms, orientation manuals, policy and procedure manuals, promotional materials, consistent and complete record keeping

Reduce the possibility that harm will occur and minimize the possible consequences for the youth members, leaders, other volunteers, the community and St. John Ambulance by controlling as many risks as possible. Assume those risks that can't be eliminated, then look to minimize them. By taking the time to review, assess and control the risks, the chance of something going wrong is reduced, and St. John Ambulance should be in a better position, ethically, morally, and legally if it something does go wrong.

Repeat this exercise using an activity that you currently do or are planning to do with the youth in your division.