



RISK MANAGEMENT PROCEDURE HANDBOOK

RISK MANAGEMENT

Risk Management is the process of doing everything you can to protect people, property, and assets from losses. There is a lot more to Risk Management than simply buying insurance. When you purchase insurance you really have entered into a partnership with your insurance program. It is your combined assets that are at stake. If you approach this matter casually your insurance program will be looking for a new partner; as well, the future of recreation will be compromised.

To further understand the importance of Risk Management, it is useful to look at the five most common allegations of a lawsuit against Recreation Service Providers:

1. The injured was not adequately warned and informed of the inherent dangers.
2. The injured did not receive proper instruction on skills and the use of equipment.
3. The trip was in the wrong place at the wrong time (high water, lightning, etc.).
4. The guide used bad judgment.
5. The rescue was overly lengthy and complicated and subjected the injured to undo pain and suffering.

These are the problems. We have provided you with the solutions. For yourself, for other members of the Association and for the future of Recreation - Get Organized!

OUTRIGGER SAFETY GUIDELINES

Due to the complexity of various types of outrigger events, some of these guidelines may not be applicable. Using common sense regarding the safety of events may take precedence over the written word.

PRE-EVENT

SITE

1. Avoid conflicts with other events previously scheduled at the site.
2. Check for hazards on shoreline or water course.
3. Notify agencies: i.e. Coast Guard, State or Federal, Police, etc.
4. Obtain required permits
5. Make sure you have the appropriate insurance documents
6. Food booths or other structures should be checked: i.e. safe electrical outlets, etc.
7. Official stands, etc., should be checked for safety.

MISC

1. Compliance with Coast Guard regulations for your area is mandatory.
2. The appointment of a Safety Committee or Coordinator is suggested.
 - Emergency procedures should be determined prior to an event, such as locating US Guard stations, or areas where telephone calls to 911 can be made.
 - Lists of phone numbers for medical assistance, fire rescue and Law enforcement should be a part of the emergency plan.
3. All participants should be able to swim and conduct themselves safely in crisis conditions.
4. The availability of parking areas, access to race site, room for buses, etc. should be determined in order to avoid traffic hazards.

EQUIPMENT

1. Fiberglass canoes should be checked for buoyancy and compartments should be checked for leakage.
2. Spray covers should be mandatory for open sea long-distance races, especially whenever turbulence or high wave action is expected.
3. Extra paddles should be carried in canoes entering sprint races and on the escort boats for long-distance races as well.

FIRST AID STATION

1. During a regatta event, all participants should be aware of the location of the first aid station. This is usually set up at the official stand.
2. During a long-distance race, one or two official boats should carry some medical personnel, such as a doctor or registered nurse.

WEATHER CONDITIONS

1. Should inclement weather conditions warrant the cancellation of a race, direct notice of such action should be immediately announced. In any case, compliance with Coast Guard decisions is mandatory.

COMMUNICATIONS

1. The use of some sort of communication device prior to event day should be decided. Responses from officials are necessary, as well as notification of emergencies.
2. In long-distance open ocean races, official boats, and escorts boats if used, should be required to have either: CB.'s. Radio (VHS).
3. Cellular phones and walkie talkies.

EVENT

1. In long-distance races, sufficient official and escort boats should be used in a prescribed ratio according to the total number of participating canoes.
2. In regattas or sprint races, sufficient official boats should be supplied. Including a pick-up boat for paddlers who hold canoes in the water prior to the start.
3. Turned over canoes require immediate action by the closest official boat unless in conflict with rules previously set.
4. Paddlers in an overturned canoe should immediately check heads.

REASONS COACHES HAVE BEEN FOUND NEGLIGENT

- Coach failed to provide proper instruction
- Coach failed to provide proper supervision
- Coach failed to provide suitable or properly maintained equipment
- Coach failed to properly maintain facilities
- Coach directed an injured athlete be moved from a football field without waiting for proper medical care
- Coach directed a team member, with a known poor driving record, to drive others home after practice

DEGREES OF NEGLIGENCE

Negligence - "an absence of that degree of care and vigilance which persons of extraordinary prudence and foresight are accustomed to use or a failure to exercise great care." (Keeton, Prosser on Torts, 211)

Gross Negligence - "failure to exercise even that care that a careless person would use." (Keeton, 212)

Willful, Wanton, and Reckless Misconduct - "an intentional act or an unreasonable character in total disregard of human safety." (Restatement of the law of Torts, Second, 587)

NEGLIGENCE GENERALLY REQUIRES 4 POINTS TO BE PROVEN

1. Participants were not informed of the risk.
2. Athletes were not protected from an unreasonable risk which was not eliminated.
3. The coach did not act in a manner consistent with standard coaching practices.
4. A serious injury or damage occurred.

DUE PROCESS

1. **Notice:** Did the athlete have prior notice of the rules and was the athlete told of the alleged facts that constitute the violation?
2. **Discussion:** Did the athlete have a reasonable opportunity to admit, rebut, explain, or deny the facts known?
3. **Fair Decision:** Did the decision maker(s) reach a fair, unemotional decision based on the known facts?

DUTY OF CARE

1. Inform participants and their parents of the risks involved in canoe programs.
2. Protect participants from reasonable hazards and harm
3. Act in a manner consistent with standard coaching practices

RECORD KEEPING

WAIVERS MUST:

- Be Conspicuous
- Contain Specific Wording
- Be Updated Annually

YOUR RECORDS SHOULD INCLUDE:

- Safety Guidelines
- Medical Records
- Emergency Action Plans
- Injury Guidelines
- Injury/Accident Reports
- Facilities Guidelines
- Training Schedules
- Travel Policies
- Staff and Volunteer Training

EVENT SAFETY AND RISK MANAGEMENT

1. The Risk Manager must do a venue walk-through before and during the event. in general. the following should be accomplished with a walk-through:
 - access and evaluate the overall conditions at the venue
 - identify any hazards present document your concerns
 - document any actions taken to address these concerns follow up

2. Risk management of your event involves developing emergency action plans for a broad range of situations for your event site. There are many resources you can draw upon to develop these plans, and once you have the plans in place you can continue to use them year-to-year. Please have your risk manager use the ideas listed in this handbook as well as all of your local resources to develop them. The emergency action plans should include:
 - on-the-water rescue team plan
 - communications and chain-of-command plan with briefing plan medical emergency plan for athletes and spectators
 - non-emergency medical first aid plan
 - spectator management plan emergency
 - evacuation plan
 - loss/injury reporting plan

3. The safety of everyone on the race course is the first priority of the race organizer and the event risk manager. If conditions exist which may harm participants, the coordinator's duty is to postpone the event. All participants and spectators should be aware that schedules are less important than safety.

EMERGENCY ACTION PLAN GUIDELINES

The following guidelines and recommendations will help your Risk Manager develop your site-specific emergency plans, in the initial development of an emergency plan, the Risk Manager should consider every type of emergency, both life-threatening and non-life-threatening, that could occur at the venue. A detailed plan for emergencies should be put in writing and communicated to all concerned. The plan should be thoroughly reviewed and evaluated regularly by all volunteers and staff.

Additional personnel that should be involved in the development and practice of emergency plans include your on-the-water rescue team, local law enforcement and fire departments, EMS personnel, gas and power companies and water authority agencies. Each of these groups who have helpful information, methods and procedures can be updated. The following points should be considered when developing an emergency action plan:

Chain of Command: The chain of command or table of organization should be included so that all persons clearly know and understand the lines and limits of authority and responsibility for their own positions and those of others in the structure. This must be clearly understood by all volunteers and staff.

Local Ordinances: State or local ordinances should be checked. Venue and facility standards, policies and procedures should be updated to coincide with all ordinances. This information can be obtained from health department, park and recreations departments, police and fire departments and local utility companies.

Record Keeping: Past records of injuries and emergencies should be reviewed and analyzed. These records will give insight into the causes of previous injuries and the action that was taken by the staff during these situations. Conditions such as weather, volume and flow of water, course difficulty, crowd control and any other influencing factors should be considered. Action plans should be established for the most common possible injuries.

Public Safety Personnel: Public safety personnel should be consulted and involved in the development of emergency plans. Police, fire, and EMS personnel can provide valuable information about response times, lines and limits of authority and the amount and types of assistance that are available and that may be needed. Emergency personnel who are expected to respond to a call from a facility should be given clear directions on how to find and approach the facility. The directions to the facility should be posted by the emergency telephone, enabling anyone to direct safety personnel to the facility. The participation of public safety personnel will help to establish a smooth transition process for the victim and all of the volunteers and staff who are involved in an emergency.

First Aid Area: An area should be designated for first aid care for all victims of accident or illness. When there is no danger of causing further injury, victims should be moved to the first aid area as soon as possible. The area should be as private as possible, with

easy access for rescue personnel. The location of the first aid area should be known to all volunteers, staff, athletes, and spectators. All personnel and equipment that will be used in this area should be specified so that there will be no confusion during an emergency. This area should have clear identification, such as "Emergency First Aid".

Equipment: All rescue and first aid equipment should be inspected on a regular basis and should be removed and repaired or replaced immediately.

Emergency Procedures: While the on-the-water rescue team is usually the first to respond to an emergency. Volunteers, athletes, officials and staff should have responsibilities in the event of an emergency. All appropriate participants should be included in this plan and should understand these procedures. In all cases the main responsibility is the safety of the athletes.

Equipment Replacement: The Risk Manager should make arrangements to replace all equipment and material used during an emergency as soon as possible. For example. If a victim has a suspected spinal injury and is transported to medical care on the facility's backboard, a second board should be available.

Reports and Records: All injuries and rescues should be reported in writing. A system of records and reports should be developed, as well as procedures for filling out and filing USCKT loss/injury reports.

Spokesperson: In case of emergency, the Risk Manager and/or Press Officer at the event should be responsible for informing the victim's relatives and for providing information and news releases. This helps eliminate the possibility of misinformation about an injury to the athlete or the cause of the accident.

Crowd Control: Crowd control is an important part of any emergency plan. Athletes and spectators cleared from the venue during an emergency must continue to be supervised if they remain in the area. Curious onlookers, who gather whenever an emergency vehicle arrives, must be kept at a distance, A coordinated program for crowd control during an emergency must be established with local law enforcement personnel and event volunteers. Limits of authority of volunteers and staff should be thoroughly understood.

SAFETY SURVEY

As a general rule, try to think of all the bad situations you can imagine and write down emergency action plans. These "What If" scenarios allow you to have a good idea of how you would deal with a wide variety of situations and not have to take the time to determine basic information like where is a telephone, who can you send for help, in the event of an emergency.

Boathouse: The boathouse is the physical, emotional, and social center of your club. It's appearance and the condition in which it is maintained indicate the level of quality you expect in your program. Your boathouse should be kept in a clean condition, Trash, unusable and unrepeatable equipment should be removed, clothes should be kept in personal bags, lockers or a lost-and-found, and unclaimed clothing donated to charity. You want the boathouse to be a safe place for your athletes - a place where they want to spend time both during and outside of training.

- Boat racks should be solid and able to support the weight of the equipment stored on them.
- Ladders should be solid and kept in good repair. Broken or missing rungs should be replaced.
- Floors should be level, even and free of large cracks.
- Roof, ceiling and walls should be kept in a clean and well-maintained condition.

Docks: Like the boathouse, your docks should be clean and well maintained, so that they are safe and ready to be used.

- Flotation under the dock should be adequate to hold the dock stable, level, and support the greatest weight you would expect out of normal use
- Docks become slippery when they get wet, and athletes carrying boats should be warned to take care.
- Broken boards should be repaired or replaced, and splinters removed.

Waterway:

- Obstacles in the water can injure people as well as damage equipment. Ideally, all obstacles should be removed, but this is rarely possible. Those obstacles that cannot be removed should be clearly marked and your paddlers informed of their location.
- Currents can pose hazards to canoes and kayaks and should be avoided. Make sure your paddlers know where unsafe currents are located and avoid those areas.
- Watch out for swimmers in the water.
- Other craft, particularly motor boats piloted by drunken drivers pose the greatest hazard to people in small human-powered boats. Avoid areas and times of the day of heavy motorboat and sailboat use. If you do get in a bad situation, you can position your coaching launch between hazardous boats and your group "*" protect your athletes first. Commercial craft on major waterways are also a threat, it is difficult to judge the speed of large barges, which often appear to be moving at a slower speed than they actually travel.
- Monitor water quality and report any unusual pollution to local authorities. Keep your athletes away from questionable areas.

Climate and Weather:

Temperature:

- Cold - Late Autumn, Winter, and Springtime paddling is demanded of athletes who wish to someday have a chance to compete with the best in the world. Make sure that your paddlers wear enough clothing to stay warm. Have emergency warming provisions if someone falls into the water. Instant heat and space blankets take up little room in the coach launch and can keep a cold and wet paddler warm while you get him/her to your boathouse.
- Heat - Outrigger racing is a Summer season sport, and temperatures can reach into the hundreds for training and racing. Ensure that your athletes drink plenty of water - an indication of dehydration is darkening of urine. Also make sure your athletes protect themselves from the sun. It is very difficult to maximize performance if your athletes are fried in the sun.

Wind:

- Extremely high wind can make holding a paddle very difficult. Wind can cause large waves which can pose a hazard to outrigger paddlers. As many of our races occur in windy conditions, your athletes need to be able to paddle in less than optimum conditions. However, this needs to be balanced with athlete safety and equipment care.

Electrical Storms:

- Under no conditions should your athletes be on the water during electrical storms. Lightning loves to touch down in water - people and boats make great conductors.

Tidal Activity:

- Many canoe/kayak programs are operated at coastal sites where tidal activity can cause unusual currents, posing hazards to your paddlers. Assess where these hazards occur and avoid them.

Emergency Management: Communications - in an emergency, communicating with those who can help is critical. Have an emergency communications plan prepared, and make sure all staff and some of the older paddlers know what to do.

- Telephone numbers - Everyone in your programs should know the telephone numbers of emergency care officials in your community. This is most often 911, but may be different in your area.
- Telephone - Everyone in your program should also know where the nearest telephone is located. That way you can send Johnny to make the call while you stay with the injured person. Make sure everyone knows your street address so that emergency care providers can be accurately directed to your precise location. If you do not have free 911 calling your area, make sure there is a supply of quarters to engage the telephone.
- Radio - Radios can be used to coordinate emergency communication from the coach's launch on the water to the shore. Harbor patrols, Coast Guard, and Park Departments all have radio frequencies that you should know about and have access to. Have these frequencies written down and carry them and a radio with you when you coach.

First Aid Kit:

- These should include the standard items you learned about in your first aid and CPR course. In addition, you may want to add some instant ice, ace wrap, adhesive tape and extra items to deal with blisters.

Shower:

- Not all boat houses have the luxury of having a shower. Make sure plumbing is in good condition and meets code. Fix problems immediately. Make sure shower area is cleaned weekly and picked up daily.

Role of Coaching Launch in Emergencies:

- The primary purpose of your coach launch should be for athlete safety. When an athlete is in trouble, the launch should quickly go to the athlete to help. If the paddlers can empty the outrigger canoe and rejoin the workout, that is the best option. S/he may need to be taken back to the boathouse in the coach launch because of injury or cold.

Who Leads The Team When The Launch Is Away:

- If the coach launch needs to be used elsewhere, make sure a group leader is assigned to guide the rest of the group. Once you are sure the paddler you have returned to the boathouse is safe and in good condition, return to the group as quickly as possible.

Equipment:

- Coaches must expect good equipment
- Equipment properly maintained, and worn and outmoded items discarded
- Ensure proper sizing and fit for your athletes
- Make frequent checks of all equipment. Is it being kept in good repair?
- Discard equipment that is not suitable
- Minimize changes to equipment

Program:**Pre-Season Physical Examination**

- Participants should have a pre-season physical examination, including a medical history, with a physician's document pronouncing them physically fit. You should carefully review these and keep them on file.
- Be informed regarding medical conditions such as asthma, allergies, epilepsy, diabetes

Medical

- While outrigger canoe injuries are rare, having a team physician provides you with an important resource if the need arises. Not all your athletes will have their own doctor. If the need arises, you can refer these athletes to your team physician.
- Is a physician present for contests and practice sessions or can one be readily contacted?
- The athlete's physician is the one to make the decision as to whether an athlete should return to training following an injury.

- Care given athletes by coaches or trainers must be limited to first aid and medically prescribed services Never provide your athletes with medication. You may want to talk with the athlete's physician in order to better understand the prescribed treatment or provide a better understanding of the paddling motion or injury, but the medical care decision is entirely that of the doctor.
- Know your first aid and CPR well and be able to react and provide first aid emergency care when needed.
- Injuries that do occur in your program should be analyzed to determine causes and to suggest rehabilitation.

Program Liability Insurance

- With this membership is a liability insurance plan to cover you and your program. and a waiver. Make sure you have all participants join and sign the waiver, keep photo copy in your records and mail the original to SCORA.

Conditioning

- Prospective paddlers should be given directions and activities for conditioning
- Proper conditioning - athletes should train and develop conditioning for a minimum of three weeks before the first race.
- Each paddler should be required to stretch and warm up thoroughly prior to participation
- Incorporate a progressive training program where athletes are expected to gradually build up training volume and intensity.

Organization

- Instruction in safety and rules for athletes
- Group paddlers according to age, maturity or skill level
- Supervision - specifically by monitoring workouts and races
- Skill and technique development - teach correct and specific skills
- Stress fundamentals
- Practice periods carefully planned and of reasonable duration
- Minimize the risk - set standards for safety and treatment
- Athletes participate only at their level of skill and ability
- Athletes are prepared with sequential instruction and training