

# **RISK MANAGEMENT**

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# **Risk Management**

## **Elements of Risk Management and Coaching**

1. Physical Condition of the Facility
2. Physical Safety of Players during Activity
3. Personal Contact with Players, Parents, Officials
4. Decisions of Volunteer Management
5. Financial Exposure vs. Increased Protection



# **Risk Management**

## **Important Component of Coaching Youth Sports**

### **Maybe More Important than the “X’s” and “O’s”**

1. Coaches Need to be Better Informed
2. Multi-Dimensional Approach to Risk Mgmt.
3. Aware of the Increase in Lawsuits
4. Coach is the Front Line Manager of Risk
5. Creating Less Risk



# **Risk Management**

## **Physical Condition of Facility**

1. Frequent Inspection of Playing Area
2. Safety of Waiting Zone / Pick Up area of Players
3. Frequent Inspection of Playing Area
4. Locker Room Safety
5. Off Ice Training Areas

## **Corrective Action**

1. Requests always in writing
2. Supervision of Activity
3. Hold Harmless / Waiver



# **Risk Management**

## **Physical Safety of Players**

1. Frequent Inspection of Player Equipment
2. Planning of Activity Addresses Safety Concerns
3. Explain the Risks Involved
4. Involve the Parents in Risk Management
5. Disciplinary Actions for Player Created Risks



# **Risk Management**

## **Personal Contact – Players, Parents, Officials, Other**

1. Player Contact – Never 1 on 1 in Private Area
2. Two Adults Should Always be Present
3. Review Coaching Code of Ethics
4. Criticism on Personal Basis Creates Risk
5. Coach / Player Confrontations with Officials
6. Coach isn't the Car Pool to Practice and Games
7. Profanity and Aggressive Behavior

## **Corrective Action**

1. Association Disputes Manager
2. Separation of Teams
3. Disciplinary Actions
4. Interviews and Screening
5. Enforce Rule: 24 hr Cooling Off Period
6. Rink Security – Zero Tolerance



# **Risk Management**

## **Decisions of Volunteer Management**

1. Discrimination
2. Fiduciary Responsibility
3. Compliance Issues of Corporate Law
4. Financial Integrity

## **Corrective Action**

1. Seek Legal Counsel
2. Two Signature Checking Accounts
3. Audit Committees
4. Use of Tax Professionals
5. Understand the USA Hockey Appeal Process



# **Risk Management**

Operating Plan that Creates a Awareness and Avoidance of  
“Risk”

**Preventative Maintenance**

**Preventative Management**

**Direct Risk**

**Named Party to Incident**

You were the “Cause and Effect” of the Related Risk

**Indirect Risk**

**Doe #1, Doe #2, Etal**

You were around the “Impact Zone” therefore you are liable



**Negligence Creates Both Direct & Indirect  
“Risk”**

# **Risk Management**

## **AVOIDING NEGLIGENCE**

1. Must be a Duty You are Expected to Perform
2. Clear Breach of Duty
3. Cause Must be Proved
4. Damages Must be Documented



# **Risk Management**

## **AVOIDING THE PAIN OF RISK**

1. Liability Insurance
2. Directors and Officers Insurance
3. Bonding and Theft Insurance
4. Legal and Enforceable Contracts with Parents



# **Risk Management**

## **RISK VS. REWARD**

