



INSURANCE PROGRAM

Risk Management & Guidelines

USA Canoe/Kayak

2010



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USA Canoe/Kayak Risk Management Philosophy

Risk Management is defined as the steps that your organization can take to protect yourself and your organization from the risk involved in running an event or club activities. It is important to take these steps to protect yourself and your organization, because if you don't, you open yourself and your organization to serious financial problems, which could include bankruptcy. The defense of just one lawsuit, even if you "win", can cost hundreds of thousands of dollars and can bankrupt both you and your organization. USA Canoe/Kayak (USACK) encourages every member organization to identify its risks, take steps to avoid these risks, and transfer that risk which is unavoidable in order to protect both your personal and your organization's assets.

USACK places the safety of its participants as paramount to their involvement in the sport. Therefore, USACK strives to help provide an environment to help control the risks that do exist in the sport, and insure effectively against those risks that still exist after risk controls have been identified and implemented, so that our participants can focus on the most important aspect – **THE COMPETITION**. USACK works to increase the level of awareness of safety and risk management through the education of event organizers, athletes, coaches, volunteers, officials and staff. The education program will cover the risks of involvement in competitive paddling and steps to reduce those risks.

Elements of Risk Management

Safety and Risk Management are becoming such an important part of amateur sports and events that the U.S. Olympic Committee has devoted an entire department to risk management and insurance administration. The defense of just one lawsuit (even if you are on the “winning” side) can bankrupt an amateur sports organization or seriously jeopardize its financial stability.

From the U.S. Olympic Committee’s perspective, risk management involves the following obligations:

- 1) To protect the assets, resources, and people of the Olympic movement;
- 2) To maximize the ability of the USOC to control risk and purchase insurance necessary to accomplish #1
- 3) To minimize potential causes of loss (risk) through coordination with USOC committees, divisions and National Governing Bodies.

USACK follows the same obligations as the USOC. Risk management involves protecting the assets, resources and participants of the organization, its members and member clubs and organizations. Club activities and events are integrally related to the entire organization’s risk management. As a club or event organizer, USACK relies on you and your organization to help with risk management.

The key elements involved are:

- 1) **Risk Identification** - Identify all those areas that provide the chance of harm or loss to the organization and/or the participants.
- 2) **Risk Management Planning** – Develop a plan which finds ways to avoid risk, transfers risk to others through contracts and insurance, or (the worst option) assumes risk. At the present time, you and your organization are probably assuming a tremendous risk to your personal and organizational financial stability that could be avoided or deferred by a better risk management plan.
- 3) **Risk Prevention and Control** – Implement the risk management plan which will help you prevent, control and transfer the risk you have identified in #1.
- 4) **Follow Up** – Document and evaluate the implementation of your plan. Make changes in it to accommodate problems that arise.

All of these key elements are best done in conjunction with your organization’s risk manager. This should be someone integral to your organization, an interested volunteer or, if you can afford it, a paid professional. It is best if one person serves in this capacity, so he/she can become your organization’s expert.

Event Safety and Risk Management

Although there is risk in day-to-day activities, events represent the greatest risks for your organization, and therefore generate significant risks for USACK. By taking the steps outlined below, much of the risk involved can be reduced or eliminated, resulting in a safe event for all participants.

- 1) Sanction and insure your event with USACK. Following the requirements for sanctioning and insurance will significantly reduce your organization's risk. Some of the most important elements of these requirements bear highlighting:
 - a. Be sure your organization has appointed a Risk Manager and that both the Risk Manager and the Member-In-Charge for your organization are USACK members. One of these memberships can be covered by the complimentary USACK membership provided as a benefit to USACK organizational members. The Risk Manager can and should handle the requirements of event sanctioning and insurance for you, and should fill out the event safety and risk management checklist.
 - b. Ensure all participants are USACK members, either as individual members or as event/day only members. This includes all athletes, National level and ICF officials. The rest of your officials and volunteers must sign waivers.
 - c. Follow all USACK and, when applicable, ICF rules when conducting the event. This includes all safety rules, all amateur rules and all risk management procedures.
- 2) 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
- 3) 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 document as well as your local resources to develop them. The emergency action plans should include:
 - on-the-water rescue team
 - 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
- 4) 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 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 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 departments, park and recreation 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 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 undue 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 facilities 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 requesting USACK 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 an 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 of 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.

General Competition Safety

Weather is an important consideration to the safety of athletes during competition. Race Organizers, event Risk Managers, coaches and athletes should be cognizant of weather conditions before, during and after competition. All too often, athletes are unprepared for strenuous activity in weather conditions dissimilar from those in which they trained. Race organizers and coaches should alert athletes to possible dangerous conditions that may prevail at race sites.

Hazardous Conditions

Sunburn

Race organizers must provide a place for athletes to get out of the sun. Coaches should observe athletes to determine whether they may be receiving too much exposure.

Dehydration

During exercise, a person can lose up to a quart of water per hour through perspiration. Although the actual competition takes a matter of minutes, the athletes may spend considerable time in the sun between races and thus lose a large amount of fluid. Cold replacement fluids must be provided – water is preferable.

The athlete ultimately decides whether or not to drink fluids; therefore he/she must be conscious of the conditions and the hazards that may be present, as well as how his/her body is responding to the prevailing conditions. Preventing dehydration is a case in point. When the rate of fluid loss decreases appreciably it means that fluid loss through perspiration has exceeded fluid intake and additional intake is required. Although generally impractical, weighing is a good way to detect fluid loss. A simpler monitoring trick is to note the color of urine. As fluid loss occurs, less is excreted in the urine and the urine becomes more concentrated and darker. Sufficient water should be drunk to maintain normal hue, keeping in mind that some foods may affect urine color, particularly vitamin supplements. If an athlete feels light-headed, dizzy, has tingling sensations or numbness, the trainer, coach or available medical personnel should be notified. They in turn help evaluate the problem and hopefully determine what course of action, if any, need be taken.

Hyperthermia

During exercise a tremendous amount of heat is generated by the muscle. Body temperature is regulated almost entirely due to skin cooling through the evaporation of sweat. High humidity reduces the rate of evaporation and increases the potential of heat exhaustion and heat stroke. A cooling shower or water hose should be provided for the athletes and they should be encouraged to use it, particularly after races.

Heat Exhaustion Symptoms

Excessive thirst, dry mouth, weakness, headache, unsteadiness, visual disturbance, dizziness, pale grayish clammy skin, slow pulse, faintness. If these symptoms are present, seek medical attention.

Heat Exhaustion Treatment:

Rest with high fluid intake. Cold wet towels should be placed on the head and body. Remove athlete from the sun.

Heat Stroke Symptoms

Heat stroke usually comes on rapidly following milder symptoms of a headache, dizziness and fatigue. During heat stroke, sweating stops, causing pulse rate and breathing to increase and core temperature rises rapidly. If the athletes temperature is above 106 degrees Fahrenheit brain damage may occur. The athlete may feel as if he/she is burning up and his/her skin appears hot, red and dry. If these symptoms are present, seek medical attention.

Heat Stroke Treatment:

Immediate full body immersion in cold water, ice packs and fanning. The athlete should be taken to the hospital as soon as possible. Fluids should be administered.

Hypothermia

Low body temperature or hypothermia is another potential danger. Low ambient temperatures combined with rain, wind or wet clothing can greatly increase the rate of evaporation and skin cooling.

Hypothermia Symptoms

Shivering with mild hypothermia. Below core temperature of 85-90 degrees shivering stops, speech is slurred, movement is clumsy, respiration is shallow and the heartbeat irregular. The skin appears pale and the lips, nose, and fingernails bluish. If these symptoms are present, seek medical attention.

Hypothermia Treatment:

Remove wet clothing. Get athlete inside heated building, if possible, and keep him/her warm with blankets or a sleeping bag. Warm beverages may also help. Alcohol should be avoided.

Lightning

An event or training should be suspended immediately if lightning is seen. All athletes and officials should get off the water and seek shelter inside or in a low area. Keep away from metal objects, telephone wires, poles or other electrical equipment.

Avoidance of Problems

Although race officials and coaches must provide adequate facilities for competition along with appropriate fluids and safety equipment, the athlete is the one who ultimately decides whether or not to use them. Additionally, adequate food and appropriate clothing are each individual's responsibility.

Cancellation/Postponement of Competition

The safety of everyone on the race course is the first priority of the race organizer and the even 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.

USA Canoe/Kayak Insured Club Safety and Risk Management

Once you have completed all the necessary requirements and paperwork to become an insured USACK club, you will be issued a Certificate of Insurance insuring all your club's activities. The requirements include making sure all of your club members are individual USACK members and filling out the appropriate insured club membership forms. In planning your club's activities, whether they involve training camps, regular practice sessions or fundraising, you and your organization need to keep safety and risk management in mind. We strongly recommend that you appoint a Club Risk Manager to address the guidelines to follow. All "official club activities" for which an insured club wishes to be covered by the USACK insurance policy must follow USACK "approved club activity" guidelines. "Approved club activity" guidelines are as follows:

1. All activities must have **adequate supervision**. Sports specific activities should include supervision by trained staff.
2. All participants, including coaches and volunteers, **must be insured club members** (remember, all insured club members must be USACK individual members also), individual USACK members or USACK event-only members. Please fill out and send the appropriate membership forms and fees to the USACK office as soon as possible following the activity. Keep a list of all those who participated in the activity for your records.
3. Provide prior **instructions** to all participants/users.
4. Provide a **safe** environment for activities, including an ongoing **inspection** of facilities and equipment.
5. Post **warning signs** and identify inherent risks.
6. **Evaluate** participants' ability to be using facilities and equipment.
7. Provide **first aid** treatment as necessary.
8. Provide adequate **emergency** and rescue **equipment** at facility.
9. Establish and communicate **emergency and accident procedures**.
10. Utilize **sound planning** with staff and volunteers as well as programs.
11. If your club is hosting an event, follow all the sanctioning and insurance procedures for events, as well as the Event Safety and Management Guidelines.
12. Record all accidents/injuries that occur and report to USACK as soon as possible.

USA Canoe/Kayak Event Safety and Risk Management Checklist

Event Name: _____

Host Organization/Club: _____

Member-In-Charge: _____ USACK #: _____

Expected Number of Competitors: _____ Expected Number of Participants: _____

Please indicate with a check that the following steps will be taken prior to the event:

- Waivers available for all participants, officials and volunteers to sign? _____
- Provisions made for availability of drinking water and toilet facilities? _____
- Provisions made for shelter from sun, heat or cold? _____
- Emergency communications plan developed? _____
- Emergency evacuation plan developed for broad range of emergency situations, including all participants and spectators? _____
- Spectator management plan in place, including crowd control, parking, water, concessions, toilets and medical? _____
- Emergency briefing procedure planned to communicate emergency evacuation plan, medical emergency plan, emergency communication plan and risk management procedures to participants? _____
- On the water safety plan in place? _____
- Disabled spectators or athlete's access and management plan in place? _____

Member-In-Charge is Responsible for:

- All emergency planning procedures
- Emergency briefing procedures
- Accident reporting
- Emergency communications plan
- Checking the race course, venue, and facilities before, during and after the event for possible hazards
- All first aid and medical facilities for both participants and spectators
- Insuring that the event follows USACK and /or ICF rules, safety and risk management guidelines and that participants will wear PFD's and helmets as required.

Signature _____ Date _____

Liability Guide for Clubs

For many of us, the word “liability” can be confusing and intimidating. We at USA Canoe/Kayak have attempted to put together a user friendly guide to help you navigate your way to developing a deeper understanding of the many issues you may face in today’s day and age as related to this topic. This guide will help you better understand what liability means and how it affects your club. If you have questions after reviewing this information, feel free to call us.

What is liability?

In simple terms, liability is the state of being responsible for a loss that has occurred. A loss refers to any type of personal injury, death, or property damage. This may include bodily injury, defamation of character, a broken kayak or anything that someone declares has been taken or devalued. Liability deals with two factors: someone has suffered a loss and someone else is obligated to compensate, in whole or in part, for that loss.

Who (or what) determines liability?

In a perfect world, the involved parties would each accept a certain degree of responsibility and resolve the issue between them. More commonly though, these parties defer to their insurance agents and lawyers to argue. When all is said and done, if they don’t agree to a settlement, a court of law determines who should be held liable and to what extent.

When determining liability, the court will generally focus on what a reasonable person would have done to prevent the loss. A person is likely to be held liable if he or she has been careless or inattentive to these reasonable responsibilities. Note: Each state or local court may have its own definition for what is reasonable in a given situation.

How does liability affect my club?

Responsibilities regarding personal liability are fairly straightforward. Most individuals can protect themselves through standard home owners or renter’s insurance policies, which normally include some level of liability coverage for the policy holder. However, the situation becomes complex when more than one person, such as a paddling club, can be held accountable for loss.

This does not mean the club is automatically liable just because an accident occurs during a club activity. The person claiming a loss must prove that the actions or inaction of the club leader(s) contributed to the resulting loss. Some accidents just happen. Usually the victims of these accidents acknowledge natural causes or personal responsibility for their loss.

In any group activity, there are leaders and followers. If an accident occurs during an activity, everyone will look to the leaders to find out what happened and who is at fault. Therefore, safety and accident prevention must be the club’s primary concerns. The club must also be prepared to respond to accidents appropriately.

How can my club prevent loss?

Each club must acknowledge and incorporate standard paddlesport safety practices and responsibilities. These practices outline what every event organizer, instructor/coach, and facilitator will do and say to prevent accidents.

The sponsoring club’s experienced leaders should draft a set of guidelines for approved club activities. Remember, steps taken to prevent accidents and response to accidents can be equally important when determining liability. Keep in mind spectator and bystander safety. Since they do not come prepared to participate, they may be more likely to incur an accident.

What can my club do to lessen risk?

In general, leaders must tell their participants what to expect and what is expected of them, evaluate whether or not each participant is physically and mentally fit to participate and be prepared to respond to the unexpected. By establishing and following certain standard duties, a leader can minimize damages

should an accident occur. USA Canoe/Kayak recommends the sample guidelines listed below as a good start point.

USA Canoe/Kayak Guidelines for Competitive Events

Safety guidelines are, for the most part, simply a matter of common sense and reflect procedures you probably already follow. Some guidelines may not be applicable for all events and may be based on the conditions of the day. Activity leaders must consider weather, water level, group size, ability of the participants and much more. At no time does a set of guidelines substitute for the good judgment of the event organizers. Still, the following list will go a long way toward ensuring a safe event.

1. Designate co-organizers to assist with planning and safety.
2. Prepare a safety and emergency plan. Include emergency contacts and method(s) of communication.
3. Inspect the activity site or course for potential hazards.
4. Announce to all participants the skills and abilities necessary to participate.
5. Announce all safety policies and procedures you expect participants to follow.
6. Announce all information regarding expected and potential hazards relevant to the activity and paddling in general.
7. Evaluate each participant's ability to participate. Be willing to turn away less skilled paddlers or direct them to another activity.
8. Require all participants to read and sign a waiver and release of liability that affirms their acceptance of what you expect from them.
9. Require all participants to wear properly fitted, US Coast Guard approved PFD's where necessary.
10. Follow your pre-planned schedule and/or route.

What is liability insurance?

Despite your best efforts to enforce safety procedures and prevent accidents, losses may occur and your club may be found liable. Just as each individual should carry some form of personal liability protection, the club should also purchase or otherwise arrange general liability insurance. The insurance is like a life jacket for the club. You wear it for the unexpected fall out of the boat.

As a USA Canoe/Kayak member club, liability insurance is relatively inexpensive and easy to arrange. USA Canoe/Kayak clubs are eligible for event sanctioning, which includes liability coverage for the club, its leaders and volunteers. This coverage may be applied for a full season of club activities or on a case-by-case basis. Simply, go to the USA Canoe/Kayak website to download a request for Event Sanctioning form, and send or fax it back to the office.

What does the USA Canoe/Kayak liability insurance policy cover?

USA Canoe/Kayak's Commercial General Liability Policy covers bodily injury, property damage, personal injury, advertising injury, medical expenses and legal defense, solely as respects the negligence of the named insured. Under this policy, the named insured is USA Canoe/Kayak and Its Member Clubs. This protects everyone who represents or acts on behalf of USA Canoe/Kayak and the club – such as officers, directors, coaches, instructors, volunteers and safety personnel –**for all directly supervised club activities sanctioned by USA Canoe/Kayak.**

What does USA Canoe/Kayak's insurance policy NOT cover?

There are limitations and exclusions to this liability protection. USA Canoe/Kayak member clubs may refer to the website to fully review these coverage limits and conditions. Please review the following few commonly misunderstood exclusions.

The policy **does not** automatically provide medical or liability coverage for all club members and activity participants. Paddlesport's inherent risks demand that each participant take responsibility for his or her actions and choice to participate. The club is not responsible simply because an accident occurs at a club activity. The club is liable for an accident only if the event organizers fail to prudently plan and supervise the sanctioned activity.

The policy **does not** cover transportation to or from an activity. Any automobile accidents, including loss of equipment, from roof racks or trailers, defer to the vehicle driver's automobile insurance. The club should ensure designated drivers are appropriately licensed and insured.

The policy **does not** provide primary liability coverage for commercial outfitter businesses. Clubs may charge membership and activity registration fees, but USA Canoe/Kayak's insurance policy excludes the club from charging for equipment rental or transportation of goods and people (i.e. loading people in an outrigger canoe and paddling them around an island).

Additional limitations include selling alcohol at club functions, discharging fireworks and deliberately violating the law. If you have questions about other excluded activities, please contact the USA Canoe/Kayak National Office at 704-348-4330.

**USA Canoe/Kayak
Injury Loss Report Form**

Nature Bodily Injury Property Damage Other: _____

Time & Place of Injury Date: _____ Time: _____ (AM) (PM) Event: _____
Event Sanctioned By: _____ Sport: _____

Occurred To Name: _____ Age: _____ Sex: Male Female
Address: _____ Phone: _____

Function As: Participant Volunteer Spectator
 Bystander Official Other: _____

Apparent Injury or Damage Body Part: _____
Condition: (Laceration, Concussion, Sprain, Fracture, Etc.): _____
 On-Site Care Only, By (Physician) (EMT) (Trainer) Other: _____
 Ambulance, Taken To: _____ City: _____
 Fatality

Occasion What was the situation and exact location at the time of the occurrence?

Occurrence Description Describe how the accident happened and what special circumstances existed at the time? (Please use other side of form if necessary)

Witnesses Name: _____ Address: _____
Day Phone: _____ Evening Phone: _____

Name: _____ Address: _____
Day Phone: _____ Evening Phone: _____

Insured Name of Insured: _____ Policy #: _____
Club or Facility: _____ City/State: _____

Respondent Name: _____ Phone: _____
Title: _____ Organization: _____
Signature: _____ Date: _____