

BUILDING A RISK MANAGEMENT PLAN

EMERGENCY ACTION PLAN

Developing procedures and policies aimed at reducing or eliminating the risk of injury in a sport and recreation environment represents only one piece of the risk management puzzle. No matter how much time you spend planning and implementing policies to, action is the key to responding appropriately to an emergency. An Emergency Action Plan (EAP) is a plan developed to deal with an emergency in a calm, efficient and organized manner. As the duty of care standard extends to an organization's and/or individual's response to an accident, your Emergency Action Plan is a crucial element of a risk management plan.

Emergency Action Plans deal with a variety of incidents, for example:

1. Tornados
2. Fires
3. Sports injuries
4. Missing persons
5. Chemical leaks
6. Bomb threats

A well-organized Emergency Action Plan (EAP) will outline individual responsibilities in the case of an emergency. This plan should be shared and discussed with all staff involved. Comprehensive training is a vital part of producing a practical and workable EAP and is highly recommended. There are many possible emergency scenarios that can occur; the best way to be prepared for the unexpected is to practice. Possibilities can range from fire, missing persons, bomb threats, athletic injuries, or any situation which requires action be taken by designated persons. Leaders and administrators must be prepared to deal with all forms of emergencies or face the consequences.

Different emergencies require different responses. A fire or bomb threat requires evacuation, whereas a medical emergency requires handling ill or injured people. Establishing a prearranged plan to provide patrons with professional assistance is just as important as the immediate care they receive before the first responders arrive.

In many cases, any form of action in the first few minutes can be a determining factor in the outcome of an accident. For example, a participant collapses, has no pulse, and is not breathing. The most important thing to do is administer CPR right away. Many times people are afraid to act because they fear they will not complete CPR "by the book" and be deemed responsible for the person's injuries. In reality, any actions you take are helpful. The absence of action is worse than less-than-perfect emergency acts.

Good Samaritan laws protect volunteers in the event of an emergency. Good Samaritan statutes are laws enacted by various states that protect healthcare providers and other rescuers from being sued when they are giving emergency help to a victim provided the person uses reasonable, prudent guidelines for care using the resources they have available at the time of the accident. Most states have enacted some form of Good Samaritan or volunteer protection law, prohibiting a victim from suing a physician or other health care professional for an act. To trigger the protection of such an act, several conditions must be satisfied:

- (1) it must be a volunteer act;
- (2) the person receiving the help must not object to being helped;
- (3) and the actions of the rescuer must be a good-faith effort to help.

For example, when a lifeguard is at work, she is expected to know and perform emergency acts like CPR. If she does not perform properly, she is not fulfilling the responsibilities and duties of her profession. However, if this lifeguard is at the mall and a passerby collapses and she takes action, she cannot be sued if her actions are not perfect, as she is not being paid to perform these acts.

It is very important that your EAP is clear-cut and simple to follow. The following are fundamental steps you will need to take in order to develop an efficient and organized EAP that can be implemented in all types of emergencies.

ASSEMBLING A TEAM & ASSIGNING RESPONSIBILITY

The first task is to collect a group of people who will take action and assume the responsibility of putting together your EAP. This may be a special committee of four to five key people on your staff. Declare this your Emergency Response Committee. It is important to consider the types of emergencies that you are likely to run into and the specific experience and expertise of your committee members. It could also be beneficial to involve outsiders in the process of developing your EAP. Fire Inspectors and Maintenance personnel can often offer information you may have otherwise forgotten. Key elements to consider while designing your EAP:

Are staff members trained in CPR, First Aid, AED's, and emergency policies?

Will practice drills be carried out on emergency procedures?

Do the individuals possess the knowledge, training, and skills, as well as the personal qualities to carry out their assigned tasks? If not, can they acquire these skills through specialized training?

Do you have enough trained people at a given time to handle a variety of potential emergencies? (Example: small after-hours staffs are a major issue that needs to be carefully considered by the planning committee.)

Do you have any staff members who are certified to instruct other staff on proper First Aid, CPR, AED, or emergency care? If not, can you find an outside organization to train your staff in these areas?

In the case of an emergency there are 3 key people involved in making the EAP work:

Command Person: a person who takes control and responsibility of the incident, who has specific training to handle all necessary phases of the EAP.

Assistant Command Person: a person who is of assistance to the command person, meets emergency crews, makes telephone calls, and assists with anything else that needs to be done.

Crowd Control Officer: keeps people at a safe distance from the incident to allow emergency crews or command people to carry out their roles.

(Note: the persons carrying out these roles will depend on the type of incident and or time of day).

The follow up tasks to be completed by the planning team are:

Report forms: What information will be needed for the incident report forms, who will be responsible for filling them out, where will they be stored, and who is responsible for retrieving and re-stocking them?

Review: How was the EAP carried out? Did all personnel perform their given tasks competently? How might the EAP be changed to make it more efficient? What lessons have been learned from the experience that can help in future incidents?

Once you have completed these steps, you will be on your way to completing your Emergency Action Plan. Your EAP will need further review and refinement before you are ready to apply it, but any improvement or development is progress. Practice drills and training for the entire staff are essential as you move towards implementing your plan.

It is important that the planning committee and all involved realize that an Emergency Action Plan is never finished, as there are so many factors that need to be taken into consideration. With different environments, new staff, or new activities, your EAP should continue to evolve. The planning committee should review procedures continually to keep up with organizational changes.

INSTRUCTION AND SUPERVISION

Instruction and supervision of participants are activities that require a special amount of skill, authority, and knowledge. It is commonly insufficient or improper instruction or supervision that results in supervisory negligence (the most common type of negligence) being presented to the courts in the area of recreation and sports. The policies written in regards to instruction and supervision must be very clear and understandable. In addition, the training of the people in these positions is vital.

There are a few key points to look at when considering how the laws of negligence apply to individuals involved in the supervision or instruction of recreational sports:

1. Negligence is defined as lack of action or performing an action that a reasonable and prudent person would not take.
2. The average person is assumed to have the average memory, perception, and knowledge that is common in the community.
3. The reasonable person in a profession is assumed to have the average intelligence, knowledge, and skill that are possessed by members of that trade or profession with similar training.
4. Coaches, supervisors, and instructors, who acquire some type of certification, show awareness of basic skills and knowledge, as well as safety measures and precautions.

There will always be a difference in standard of care from one person to another. The bottom line is that an absolute minimum standard of care must be upheld.

REDUCING LIABILITY THROUGH INSTRUCTION AND SUPERVISION GUIDELINES

1. Ongoing observation and evaluation of supervisors.
2. Instructional guidelines.
3. Supervision guidelines.
4. Employment guidelines.
5. Employment process.
6. Training programs.
7. Matching of participants.

Supervision of Supervisors & Instructors:

Supervisors and instructors also require active supervision to ensure that they are carrying out their duties in a responsible manner and are providing a reasonable standard of care. A simple supervisory checklist is an effective tool to evaluate activity instructors and also provides a solid base to assure that all safety concerns are being met. A sample supervisory checklist appears in the Risk Management Documents.

Instructional Guidelines:

- It is essential that instructors teach activities in a step-by-step manner, documenting their process through lesson plans.
- Instructors must meet a baseline of education, certification, or experience common for all eligible instructors.
- All instructors should be prepared to deal with disobedient participants and have behavior-modification strategies in place.
- Each instructor must follow proper progression when introducing new skills or techniques.
- Instructors should be certain that appropriate safety or First Aid kits are available during practices, games, or other events and activities.
- When applicable, instructors should be aware of physical demands placed on participants and allow participant's accessibility to water or other necessary resources.

Supervision Guidelines:

In most cases it will be impossible to supervise everyone involved in an activity or event all the time. Nevertheless, the supervisor or instructor must provide a reasonable standard of care. To begin, the organizer must decide whether basic or specialized supervision is required. (Example: school field trip (Basic) or Scuba Diving (Specialized)).

Basic supervision is required when the risks are minimal. Example: School Field Trip,

Specialized supervision is required when the risks are high and require a supervisor who is trained in the relevant field. Example: SCUBA Diving.

The next step in this process is to determine supervisor to instructor ratios for given events or activities. In some cases regulatory bodies or national organizations may have already determined the ratio.

(Example: Lifeguard to swimmer ratios.) If the ratio has not been pre-determined, the organizer must make a reasonable decision. Here are some key points that must be taken into account:

1. What is the nature of the activity?
2. What are the risks involved?
3. What are the condition, age, and experience of participants?
4. What are possible outcomes of improper supervision?

METHODS TO REDUCE ABUSE AND MOLESTION CLAIMS

Unfortunately, organizations and activities that involve adult interaction with children present a special concern. The opportunity arises for adults to take advantage of children entrusted to their care. There are many resources available to help educate parents (and staff members) on abuse prevention techniques.

There are several ways to help reduce the risk of sexual abuse and molestation claims. First and foremost, when an activity involves the instruction, supervision, or interaction between an adult and children, the organization, event or activity sponsor should be sure that he or she is not hiring a convicted sex offender. The predominant resource available to employers is the National Sex Offender Registry (www.nsopw.gov/Core/Portal.aspx). Also, each state has a registry of all convicted sex offenders as each offender is required to register in the municipality or county they reside in.

There are other steps that parents and organizations can take to prevent these types of claims. Some helpful methods are:

- The “buddy system”
- No unnecessary overnights
- Parent drop-off and pick-up of children and youth participants

The buddy system requires adults to share in the responsibility of keeping children safe. One adult should never be alone, in a closed-off area, with less than three children at a given time, especially overnight. Adults should always supervise or coach in teams of two or more. By utilizing the buddy system, sports and recreation organizations significantly decrease their exposure to an abuse or molestation allegation.

If a child is being abused, he or she may exhibit one or more signs of distress. When noticed, another child or adult can then help stop the abuse and get the child the help he or she needs. Some signs of possible abuse include, but are not limited to:

- Fear, sometimes irrational
- Attachment to trusted adults
- Quitting an activity he or she used to enjoy
- Excuses for not attending different activities

It is important to discuss this topic with organization officials, leaders, directors, instructors, and parents. As long as all involved are looking out for the welfare of the children and youth participants, the risk of an abuse or molestation claim can be reduced.

REDUCING LIABILITY THROUGH EMPLOYMENT GUIDELINES

It is imperative that all staff members know their jobs and respective responsibilities. This is generally handled through job descriptions and applies to paid full-time employees, paid part-time employees, and volunteers. A job description must clearly detail all expectations, duties and risk management responsibilities.

Employment Process:

The hiring process is one of the most vital processes that a sports and recreation manager or director will have to perform. It is very important for activity supervisors to be properly qualified with the correct experience and training to carry out these jobs.

Training Programs:

Some situations may result in employees being hired for basic supervisory roles which include tasks that do not require specialized training or knowledge. In addition, existing staff may be asked to become involved in additional supervisory roles outside their existing job description. In both cases it is imperative that risk management be included and constantly revised in the training process.

With all supervisory staff it is recommended that First Aid, CPR and AED training becomes second nature, and is practiced and revised on a regular basis through a certified training organization. The risk management team should also look for key staff members who need this training and involve them in it.

Staff members also need to be drilled on their duties and responsibilities during an evacuation or medical emergency and should also have a strong knowledge of the emergency action plan. Most importantly, those in the role of the Command Person, Assistant Command Person or Crowd Control Officer should thoroughly study and practice their duties. As part of the overall training program you should also spend time going over the process of correctly completing your accident report sheets.

Matching Participants:

Matching participants is a very important factor when matching people of different age groups, skill levels, or abilities. It is extremely important when participants are young people involved in contact sports. For example, during a football camp for children between the ages of 10-15 years of age, instructors must make sure that participants are matched based on weight, height, age, and skill level.

ATHLETIC TRAINERS

The use of on-site athletic trainers at sporting events is an effective, proactive step in your risk management plan. Athletic trainers are experienced in dealing with emergency situations, First Aid procedures and distressed participants. Be sure to know who is covered by what policy in terms of insurance.

If, for example, a school has an on-staff athletic trainer who is present and acting at all sporting events and activities, this athletic trainer is considered part of the organization and therefore covered under the policy. To be clear, the athletic trainer is personally covered in the event of a personal loss or injury to his/her person. His/her services rendered are not covered by the policy.

In the event that your organization does not have an on-staff athletic trainer and chooses to hire a trainer, this trainer is not covered under the policy for personal injury or loss or for services rendered. If you have hired an outside athletic trainer to supervise your event, be sure that the individual has his/her

own professional liability or professional malpractice insurance. If the athletic trainer makes a mistake in care, it is only his/her personal liability or malpractice insurance that will come into play.

The following are good questions to ask a potential athletic trainer:

1. What organizations are you certified through and how long have you been a member of these organizations and associations?
2. Where did you receive your education and how many hours of experience have you completed?
3. What type of situations have you dealt with? Minor or severe injuries, life threatening or spinal cord injuries?
4. Can you provide at least three professional references?

These are just a few questions that you might ask a potential athletic trainer. The goal is to determine how capable the trainer is, and if he/she is able to handle your specific activity.

REDUCING LIABILITY THROUGH EQUIPMENT AND FACILITIES

No matter how proactive an organization may be in managing risk, a sub-standard facility can be the direct cause of an emergency or injury to a participant. Therefore, it is essential that facilities covered in a risk management plan meet or exceed the minimum standards required. Some of the facilities that fall within this Risk Management process are:

Football Fields

Gymnasiums

Arenas

Locker Rooms

Swimming Pools

Existing Facilities

Constant and regular maintenance and inspection are a vital part of any risk management plan. This ensures that a safe recreation area is available for participants. Here are some key questions that need to be addressed:

Do the facilities receive proper maintenance? If so, is the individual or company licensed to repair and maintain particular equipment?

Do the facilities undergo proper and regular inspection? Be sure that these inspections are completed by correct personnel and well documented.

Are the facilities being used for the purpose that they were intended? Is there proper signage posted to prevent participants from misusing the equipment?

Are proper safety measures taken when defects or safety issues are discovered? Documentation is important here as well.

Who do you contact if you come across a defect or safety issue?

New Facilities

Designing a new facility is the perfect opportunity to meet or exceed minimum required standards. It is important that designers ensure that all new facilities meet all of the minimum provincial, state, federal and national safety codes.

In the planning stages of developing a new facility, the following suggestions should be considered. This is by no means a comprehensive list, but it does highlight some ideas to consider.

1. Look at similar facilities and take notes as to the positives and negatives of their particular design.
2. Enlist the help of an experienced consultant during the planning stage.
3. Consider all foreseeable risks and dangers and determine their level of priority.
4. Select appropriate materials based on the activities that will be performed.
5. Consider every possible emergency situation and how different designs may effect emergency situations.
6. Seek out and consider input from all possible user groups.
7. In the event of multi activity facilities, pay special attention to how activities may interact. Consider all possibilities of conflict.
8. Consider every possible use and misuse of facilities and equipment.

Facility Maintenance.

Facilities should be maintained according to applicable state and/or federal statutory regulations, federal and/or state fire codes, and local county bylaws. The facilities should be maintained with the following considered:

1. Common areas and hallways must meet all standards and regulations of the local fire marshal.
2. Indoor furniture should meet all safety codes.
3. First aid facilities should be installed in strategic locations.
4. Fire sprinklers and extinguishers must be functioning.
5. Pay special attention to the establishment and maintenance of playing fields, as they are very high liability areas.
6. Floors must have a level surface and should not be slippery.

Modifications of Equipment and Facilities

All of the equipment and facilities should be used for their designated purpose. The intention of use should be appropriate for the users. (Example: appropriate design, size, and required skill level for the intended user.)

When equipment or facilities are modified, it must be done with the safety of participants in mind. In many cases when equipment and facilities are modified, warranties may be void and manufactures and builders may be able to avoid liability by claiming the modifications made have compromised the safety of the equipment or facility. This is often applicable to any machinery, equipment with moving parts, or any other complex system in terms of maintenance. Cleaning must be completed according to the manufacturer's guidelines, or warranties may be voided. When in doubt, consult the manufacturer or builder first, before taking action yourself.

Natural Hazards and Environmental Conditions

All outdoor facilities are unique in that they have natural hazards such as ponds, trees, sidewalks, or uneven ground; it is highly recommended that these hazards be inspected. Participants must be made aware of these hazards. (Example: in the event of a slippery sidewalk, notice should be posted so participants are aware of the potential danger.)

A pre-activity check is a vital role of any supervisor, instructor, or coach to insure that the facility or playing area is free of potential hazards.

Equipment

In just about every case, equipment is designed and manufactured for use in a specific manner. If these guidelines are not followed, the safety warranty may be void. All activity organizers and participants must be made aware of the proper safety standards and conditions of what they are using. Coaches, instructors, and participants should be able to recognize a potential problem with the equipment and report it. Lack of, or improper, maintenance of facilities or equipment is a big liability issue. Here are some questions that should be answered with reference to the regular inspections of equipment:

1. Is equipment used in the correct manner and for the use it was intended for?
2. Is equipment regularly checked for safety defects or potential concerns?
3. Is equipment properly certified? (If applicable)
4. If the equipment is not certified, is it up to date?

Four types of equipment that need to be addressed in the planning stages of risk management:

1. Emergency equipment
2. Personal protection apparel and equipment
3. Activity-related equipment
4. Facility-related equipment

Emergency Equipment

Emergency equipment includes gear such as First Aid Kits, AED, Spinal Boards, and Fire Extinguishers. In the case of personal protection equipment and facility equipment, it is vital to check them on a regular basis. These inspections may need to be performed by someone with proper training such as local township fire and safety officers. If you are unsure as to who should be inspecting your equipment, contact your local authorities.

Personal Protection Apparel and Equipment

Personal protection apparel and equipment refers to helmets, padding, life jackets, and safety equipment that are worn by participants while participating in an activity. It is imperative that all equipment supplied by an organizer or rented from an outsider undergoes regular safety checks, to ensure that the equipment is in safe, working order. It is also recommended that organizers make sure that this apparel and equipment fits participants properly to ensure maximum safety.

It is the ultimate responsibility of the supervisor, instructor, or coach that regular safety inspections are carried out. Safety checklists need to be completed and submitted to the appropriate person. In the planning stages, the risk management committee should determine how often these checks are carried out; it is also recommended that you follow the guidelines of the manufacturer.

Activity Related

The equipment related to this term is equipment used for a specific activity such as a football sled, tennis net, or pommel horse. All of these pieces of equipment must also undergo regular safety inspections and checks and must meet all installation codes where applicable. Protective padding must also be supplied (when applicable) to add extra protection to a participant who may fall, slip, or stumble while using the equipment.

Facility Related

This term relates to the equipment that is deemed to be part of the facility. Swimming pools, diving boards and basketball backboards are a few examples. Many of these apparatuses are subject to regular checks by virtue of their use, but must not be overlooked or taken for granted. Facility related equipment should be checked and inspected regularly. It may be the decision of the planning committee or facility management to delegate the responsibility for undergoing these frequent inspections to a competent subordinate. It is recommended that this person be an instructor or supervisor that uses the facility on a daily basis. Perhaps another person who is familiar with the facility equipment can assist in routine inspections. Regardless of how many people perform the inspections, reports should be signed and submitted to the facility management for filing.

DEVELOPING PROCEDURES AND POLICIES

As specified earlier, the policies and statements developed address various portions of key risk areas: instruction, supervision, inspection, and maintenance checklists. These should be formally developed and incorporated into the recreational and sport department's procedures and policy manual. There are other specific areas that need to be looked at and reviewed that expressly relate to participant safety. It is also understood that organizations will have other, more general, non-sport specific policies in place, such as personnel policies. Below is a list that covers some of the key areas that need to be considered while in the planning stages of your procedures and policies. It is important that each individual organization carefully reviews their situation and considers which issues may or may not concern them.

1. Outdoor Recreation
2. Transportation
3. Alcohol
4. Insurance
5. Facility Contracts
6. Crowd Participation
7. Sports Clubs/Teams

VIOLENCE DURING EVENTS AND ACTIVITIES

In highly competitive athletic events, participants or spectators may become violent. We've seen it all-too-often: a parent in the stands gets mad at an official and starts a fight or a rough hit on a football field turns into an all-out-brawl. These situations are legally defined as assault and battery. Assault and battery is a serious offense and the risk of such situations should not be taken lightly. It is important to understand the components of assault and battery to effectively prohibit those behaviors by participants and spectators.

An assault involves an intentional, unlawful threat or "offer" to cause bodily injury to another by force under circumstances which create in the other person a well-founded fear of imminent peril; where there exists the apparent present ability to carry out the act if not prevented. Note that an assault can

be completed even if there is no actual contact with the plaintiff and even if the defendant had no actual ability to carry out the apparent threat. For example, a defendant who points a realistic toy gun was fifty feet away from the plaintiff and had no actual ability to harm from that distance.

A battery is the willful or intentional touching of a person against that person's will by another person, or by an object or substance put in motion by that other person. Please note that an offensive touching can constitute battery even if it does not cause injury, and could not reasonably be expected to cause injury. A defendant who emphatically pokes the plaintiff in the chest with his index finger to emphasize a point may be culpable for battery, although the damages award that results may well be nominal. A defendant, who spits on a plaintiff, even though there is little chance that the spitting will cause any injury other than to the plaintiff's dignity, has committed a battery.

In order to be held liable for an assault or battery, the defendant must lack privilege to assault or batter the plaintiff. The following are examples of "privilege":

Consent: Where a defendant has the plaintiff's consent to commit an act of assault or battery, the plaintiff may not later bring a lawsuit. The most typical context for consent occurs in sports. The intentional fouls in basketball or the tackle in football are anticipated parts of the games. While it may be possible for certain conduct to be so far outside the realm of what is reasonable to nonetheless give rise to a tort- for example, chopping an opposing player off at the knees in a football game, an action which is known to have a very high probability of causing serious and even crippling injury- rule violations which are part of standard play are unlikely to support a legal action. Consent also exists in the context of authorized medical or surgical procedures.

Self-Defense: A person who is assaulted may use such reasonable force as may be necessary, which at the time reasonably appears to be necessary, to protect himself or herself from bodily harm. An act of self-defense must ordinarily be proportionate to the threat. That is, if you believe a person is going to spit on you, depending upon the context, it may be reasonable to push the person away, but it would not be reasonable to hit the person with a baseball bat. A plaintiff may be expected to withdraw from the threat, if possible, before engaging in forcible resistance. However, if the plaintiff is in his own home and the defendant is not a member of the plaintiff's household, a plaintiff will typically not be required to further withdraw from the threat once the plaintiff has retreated to his own home.

Defense of Others: Defense of others is similar to self-defense, and usually occurs in the context of one family member protecting another. Some jurisdictions permit a defendant to assert defense of others, even where the defendant is mistaken as to the existence of a threat, as long as the mistake is reasonable. Other jurisdictions do not permit this defense unless there was an actual threat or battery against the other person.

Voluntary (Mutual) Combat: Where the plaintiff voluntarily engages in a fight with defendant for the sake of fighting and not as a means of self-defense, the plaintiff may not recover for an assault or battery unless the defendant beat the plaintiff excessively or used unreasonable force. If two people voluntarily enter a brawl, it is unlikely that either will be able to sue the other. However, if one falls, and the other takes advantage of the situation by kicking him and causing injury, that act may well be considered to be an excessive use of force, which would support a cause of action.

Discipline: Some people are legally authorized to apply physical restraint or battery in order to discipline others. For example, in most jurisdictions, parents are legally authorized to apply reasonable physical discipline upon their children. In some jurisdictions, schoolteachers are permitted to apply a certain level of physical restraint or discipline against students. The staff of a mental health facility may have legal authority to apply reasonable restraint to prevent a patient from causing harm to himself, to others, or to property.

Merchant's Privilege: Most jurisdictions grant merchants the right to apply reasonable force to detain shoplifters, or other persons who the merchant reasonably believes are attempting to steal the merchant's property.

Provocation: Words alone, no matter how insulting or provocative, do not justify an assault or battery against the person who utters the words.

The best way to prevent any form of assault or battery occurring at or during an event is to promote character and good conduct rules. For athletes or participants of athletic events, exhibitions, or other staged performance, a code of conduct agreement is recommended to create an atmosphere of sportsmanship and good behavior. A code of conduct agreement will certainly not prevent an individual from becoming violent, but it will warn them of the consequences of such action and prove that they agreed to the rules of conduct and were aware of prearranged penalties for certain actions. A simple way of making spectators aware of such conduct expectations is through signage or written expectations explained in programs or event flyers. Statements like, "this organization expects good conduct and sportsmanlike behavior of all participants and spectators, subject to ejection from the arena in the event of unbecoming conduct" can help create awareness between everyone involved. A sample code of conduct form is included at the end of this guide.

Included in a code of conduct agreement or other rules of behavior should include eligibility requirements prohibiting criminal activity, use of drugs or other illegal substance, and performance-enhancement substances (i.e. anabolic steroids, blood-doping, etc.) Recommended penalties for infractions may include suspension from practices or games, and removal from the team, depending on the severity of the violation. An organization should take these issues seriously and formulate a plan of penalties, a demerit system, or other form of regulation and enforce it consistently.

Just as risks need to be predicted to help prevent and reduce them, it is inevitable that an injury can occur regardless of the planning efforts of the risk management team. Here we will look at risk management from a different perspective, obtaining the right to perform emergency medical treatment on a participant in the event of a medical emergency. Participants must be willing to accept medical assistance in the event of an emergency. This can be included in an assumption of risk agreement, stating that the participant understands and assumes the risks involved with the activity, and will allow volunteers and/or medical personnel to perform First Aid, CPR, and other emergency actions should the participant incur an injury.