

Flow Riders, Inc. Risk Management Program

Effective Date: 04/09/2021

Last Updated: 04/09/2021

Appoint Risk Management Officer (RMO) and Risk Management Committee

Risk Management Officer (RMO) is a formal position of our sports organization and the name and contact information of this position should be prominently displayed wherever officer names are listed.

Our RMO is responsible for implementing, monitoring, and taking corrective action on all issues related to our risk management program. Our RMO answers to our board of directors, but is empowered to make all day to day decisions on issues related to hazards including the modification, suspension, or halting of practice or play, if necessary.

Our staff including administrators, coaches, assistant coaches, managers are an extension of the RMO through their presence at every practice, game, and other events and should be in close contact with the RMO should any problems arise.

Any staff member who observes unsafe physical hazards, conditions, acts, or violation of the risk management guidelines, should take the following action:

1. Take immediate corrective action if feasible, and
2. Immediately notify RMO in writing

Risk Management Committee

Our sports organization will appoint a risk management committee, the names of which should be documented in our official records each season.

The Risk Management Committee should meet during the pre-season and post season and any other time a special meeting is required. The duties of the Risk Management Committee should be as follows:

- Long-range planning to discuss all facility and equipment updating and budgeting
- Monitor and study effectiveness of Risk Management Program
- Recommend changes to board of directors

Insurance Policies

(Administrative only. Staff may skip this section.)

The following insurance policies should be in force prior to the start of the first activity of the season as evidenced by proof of coverage documents on file with the appropriate sports organization administrator:

- Accident
- General Liability

Contractual Transfer of Liability

(Administrative only. Staff may skip this section.)

Participant Registration Forms

The following participant registration forms developed for Flow Riders Inc. should be completed by all participants (Mentors, Volunteers, Parents of Children, etc) prior to participating in any Flow Riders Event.

- **Waiver / Release of Liability**
 - Should be maintained on file with RMO for at least 7 years or indefinitely if participant has significant injury.
- **Emergency Information and Medical Consent**
 - Electronic and/or hard copy should be maintained by both the RMO and the coach or manager. The coach or manager should have access during all practices and games.
 - Precautions should be taken to keep this information confidential with access to others on a need-to-know basis only.
- **Image Release**

Facilities Leased from Others

Whenever facilities are leased from others:

- Consult with local attorney to review lease to make sure indemnification/hold harmless provision is fair per principles in above article.
- Consult with your insurance agent to make sure your insurance policies/coverages are in compliance with lease requirements.
- When Additional Insured status is requested by facility owner, always attempt to provide a version that has an exception for premises defects.

Visiting Teams and Tournament Hosting

Whenever you invite teams from outside your sports organization to play at your facilities or host a tournament at your facilities:

- Consult with local attorney to draft a written tournament host agreement.
- Insert hold harmless/indemnification provision in your favor where visiting team assumes all third party liability if they are partially or wholly negligent.
- Agreement to require visiting teams to provide evidence of the following in force policies with carriers rated at least A-, VII by A.M. Best:
 - Accident Insurance with a medical limit of at least \$25,000.
 - General Liability with an each occurrence limit of at least \$1 million and to name your sports organization as "Additional Insured". Furthermore, such policy should not include an exclusion for "Athletic Participants."

- Consult with your insurance agent to make sure that hosting a tournament is covered by your own General Liability coverage.

Use of Service Providers or Vendors

Whenever you use service providers or vendors:

Consult with local attorney to draft a written service provider or vendor agreement. Or, if the service provider or vendor provides the agreement form, have it reviewed by your attorney.

- Agreement should include a hold harmless/indemnification provision that is favorable to you where service provider or vendor assumes all third party liability if they are partially or wholly negligent.
- Agreement to require service providers or vendors to provide evidence of the following in force policies with carriers rated by A.M. Best of at least A-, VII:
 - General Liability with an each occurrence limit of at least \$1 million and to name your sports organization as "Additional Insured".
 - Optional: Workers' Compensation insurance to comply with requirements under your state's Workers Compensation laws.

Abuse/Molestation Risk Management

The sports organization has adopted and implemented the Safe Sport Child Abuse and Other Misconduct Risk Management Plan as part of its overall Risk Management Program.

Avoiding or Mitigating High Risk Activities

Our sports organization should avoid and/or mitigate the following high-risk activities: *(Note: select the options that apply)*

Group Transportation of Participants:

All group transportation of participants whether in a single vehicle or multiple vehicles should be prohibited.

- Any group transportation of participants whether in a single vehicle or multiple vehicles should be authorized in writing by the RMO.
- Prior to authorizing group transportation, the RMO should get written consent from all drivers to run a motor vehicle record check with satisfactory results received.
- Driver disqualification criteria should be as follows:
 - During past 5 years: Any one of the following major violations: DUI, hit and run accidents, failure to report an accident, operating a vehicle under a suspended or revoked license, homicide/assault/felony arising from operation of a vehicle, reckless driving/speed contest/racing.
 - Preceding 3 years: two or more at fault accidents, three or more moving violations, or combination of two moving violations and one at fault accident.
- The use of 12 -15 passenger vans for group transportation should be prohibited and approved vehicles include school buses, 7 passenger mini vans, and private passenger vehicles. (Note: SUV's should be avoided due to tip over propensity.)

- Check tires before every trip for both excessive wear and proper inflation per vehicle placard or owner's manual. Many are surprised to learn that the typical recommended pressure for rear tires is much higher than front tires.
- Authorized drivers driving school buses should comply with all required licensing and regulations including commercial driver's license.
- The driver and all passengers should wear seat belts.
- The use of cell phones or texting by the driver while driving should be prohibited.
- Only travel immediately to and from is permitted. Drivers should not be permitted to run errands or make unnecessary stops while in route.
- Proof of Auto insurance should be provided for all vehicles used for group transportation with liability limits of at least \$500,000 combined single limits or split limit equivalent.

Individual Staff Provided Transportation of Participants:

- Staff provided local transportation of participants should be prohibited except under emergency situations.
- Staff provided local transportation of participants is not authorized by the sports organization and is a matter between the staff member and the parent/guardian. This policy should be communicated to all parents/guardians via written memo prior to the start of the season. It is recommended that the staff member should get written permission from the parent/guardian before providing transportation.
- Staff drivers should not ride alone with an unrelated minor participant due to child abuse policy of limiting one on one contact.
- Staff provided transportation of participants should authorized only to the extent that the staff member is designated an approved driver by the RMO pending suitable motor vehicle record check and proof of Personal Auto Liability coverage in the amount of at least \$500,000 combined single limits or its split limit equivalent. Drivers should provide written consent to have motor vehicle record run.
- Driver disqualification criteria should be as follows:
 - During past 5 years: Any one of the following major violations: DUI, hit and run accidents, failure to report an accident, operating a vehicle under a suspended or revoked license, homicide/assault/felony arising from operation of a vehicle, reckless driving/speed contest/racing.
 - Preceding 3 years: two or more at fault accidents, three or more moving violations, or combination of two moving violations and one at fault accident.
- The driver and all passengers should wear seat belts.
- Cell phone usage or texting by the driver should not be permitted while driving.
- The sports organization should carry Non-Owned and Hired Auto Liability with a limit of at least \$1 million.

Serving Of or Use of Alcoholic Beverages: The use of alcoholic beverages should be prohibited at all sports organization events.

Certain Fundraisers:

- Youth participants should be prohibited from engaging in fundraising activities that are not adult supervised.
- Dunk tanks, inflatables, and similar devices should only be provided and run by outside vendors that can show evidence of General Liability insurance with a limit of at least \$1 million and naming the sports organization as "Additional Insured".

Administrator/Staff Meeting to Review Basic Risk Management Instructions

The following instructions should be reviewed in pre-season meeting of all administrators and staff.

- All forms of abuse including sexual, physical, emotional, harassment, bullying, and hazing are prohibited.
- Any type of grooming behavior is prohibited.
- Two deep leadership is required where two adults (e.g., any combination of staff or parents) should be present at all times so that a minor participant can't be isolated with a single unrelated adult, except in the case of an emergency.
- In special situations involving an adult such as car travel, overnight travel, locker rooms/changing areas, individual coach meetings, and individual training sessions, minors should always have another child buddy with them or a second adult within an observable and interruptible distance.
- All electronic communications including email, texting, instant message, etc. between the staff member and a minor participant should be limited strictly to the legitimate activities of the organization. A parent/guardian of minor or another staff member should be copied on all such communications.
- Staff and minor participants should not connect on social media outside of the organization's official social media accounts.
- Any overnight travel exposure should prohibit adults spending the night in the same room as an unrelated minor participant; require grouping of participants of the same sex and age group in rooms; and provide adequate oversight with a same-sex chaperone for each group.
- Federal or state law may require any adult staff member who has a suspicion of child sexual or physical abuse to independently report such suspicion directly to law enforcement within 24 hours. Failure to report may be a punishable offense.
- In addition, the adult staff member should report the suspicion within 24 hours to the appropriate organization official and the official should also report to law enforcement within 24 hours if there is suspicion that child sexual or physical abuse has been committed.
- Smoking or the use of tobacco products in the presence of children should be prohibited.
- Using, possessing, or being under the influence of alcohol, illegal drugs, or unauthorized prescription drugs during any sports organization activity is prohibited.
- Local transportation of participants should be prohibited except under emergency situations.
- Local staff provided transportation of participants is not authorized by the sports organization and is a matter between the staff member and parent/guardian. This policy should be communicated to all parents/guardians via written memo prior to the start of the season. It is recommended that staff members get written permission from the parent/guardian before providing any transportation.
- Staff provided transportation of participants is authorized only to the extent that the staff member is designated an approved driver pending suitable motor vehicle record check and proof of Personal Auto Liability insurance in the amount of at least \$500,000 combined single limits or the split limit equivalent.
- Staff should not leave a child unattended or unsupervised before, during, or after a practice, game, or any other activity.
- Staff should not release children to anyone other than an authorized parent or guardian or other authorized adult (with written permission on file with sports organization.)
- Have a cell phone for 911 and access to first aid kit.
- Staff should immediately report all injuries to RMO.
- Staff should immediately report all complaints to appropriate supervisor.
- Staff should inspect facilities/equipment prior to each practice and game.
- Staff should immediately inform RMO of all physical hazards and unsafe acts.
- Staff should modify or halt practice or game if necessary to work around physical hazards.
- Staff should closely supervise children.

Supervision

Liability risk can be reduced if the following guidelines are followed:

- **Stop Rowdiness:** Participant rowdiness and roughhousing results in a great number of senseless injuries in youth sports. Staff should recognize these activities and should put a stop to them through appropriate means.
- **Location of Supervisor:** The staff supervisor should be close enough to an activity to personally observe, instruct, correct, and supervise. This applies to both sports activities and non-sports extracurricular activities such as team outings or back yard cookouts.
- **Supervisors to Participants Ratio:** The appropriate number of staff supervisors should be present at all times to adequately observe, instruct, correct, and supervise. Make sure that arrangements are made up front so that team staff is not shorthanded at any practice or game.
- **Selection of Size, Age, and Skill of Participants:** Participants of various sizes, ages, and skill levels should not be mixed. This is accomplished at the sports organization level by restricting age range categories and by prohibiting play against outside competition where participants fall outside of such categories. On the team level, staff should not match up players of different skill levels or sizes in dangerous drills and staff should be careful not to personally injure participants during practice instruction.

Sports Injury Care

Injury Prevention: Liability risk can be reduced by implementing the following guidelines:

- **Flexibility:** All coaches should require the team to engage in standard flexibility and stretching exercises prior to all practices and games.
- **Emergency Weather Plan:** In the event of lightning, the 30/30 lightning rule should be followed. All outdoor play should be suspended with appropriate evacuation whenever the lightning strike to thunder clap count is under 30 seconds. Furthermore, play should not resume until thunder has not been present for 30 consecutive minutes. On site evacuation is only permitted in fully enclosed buildings. If such building is not available, all players should evacuate to vehicles.

Avoiding Heat Illness:

- Educate players on the importance of pre-activity hydration.
- Practices or games may need to be postponed and rescheduled to avoid peak temperatures.
- Wet Bulb Globe Temperature (WBGT) is the new standard for decision making. Be sure to either have a WBGT meter or use weather FX app.
- Practices may be modified to shorten their duration, intensity, and equipment usage.
- Mandatory fluid breaks should be scheduled
- Water and/or sports drinks should be readily available.
- Game rules can be modified to allow unlimited substitutions.
- Emergency action plan for EMS access.

- Follow governing body regulations on heat illness prevention.

Pre-injury planning

Emergency Phone List:

- EMS- 911
- Police- 911
- Fire- 911

Site Map: See attached in Appendix for maps of each venue we will be utilizing.

First Aid Kit: A first aid kit should be available at all practice and game locations. Each coach should keep a fully stocked first aid kit in his or her vehicle at all times. Access to ice or cold packs should be available..

Emergency Information and Medical Consent Forms: Each coach should keep either a hard copy or electronic copy with them at all times in the event emergency treatment is required.

Post Injury:

Assess Injury And Treat Accordingly: Staff members should assess each injury and treat accordingly.

- **First Aid:** When administering first aid, the staff member should not exceed the scope of his or her training. The purpose of first aid is to merely stabilize the situation by preventing it from becoming worse. Once the situation has been stabilized, all other treatment should be provided by a medical professional.
- **Medical Emergency:** 911 should be called if immediate attention is necessary. The site map should be referenced when speaking to EMS so that clear instructions can be provided about the location of the facility and the best access point.
- **Emergency Information and Medical Consent Form:** This form should be given to EMS upon arrival so that they will be aware of any pre-existing medical conditions and allergies.
- **Notification of Parents:** Parents should be notified immediately is there is a treatable injury.
- **Notification of Risk Management Officer:** The RMO should be notified of all injuries so that he/she can document the injury and provide Accident insurance claim form to parent or guardian.
- **Return to Play:** Once a player has suffered an injury that requires medical treatment by a doctor, the decision regarding the appropriate time to return to play should be made by an approved healthcare professional (ex: definition varies per state law but could be MD, DO, or Physician's Assistant.) The coach should not put pressure on the player to return too early and the instructions of healthcare professional should be honored.

Distribution/Acknowledgement/Documentation

A hard or electronic copy of this risk management program should be distributed to each administrator and staff member prior to the start of every season. Each should acknowledge in writing (wet or electronic signature) that they have received and carefully reviewed the entire program. The sports organization should maintain documentation on an annual basis of the risk management plan that was distributed as well as the administrator and staff acknowledgements.