

SPORT FOR LIFE SOCIETY POLICY

POLICY TITLE: RISK MANAGEMENT	
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1. **PURPOSE:** To guide the risk management practices of the Sport for Life Society (the “Society”)
2. **DEFINITIONS:**
 - 2.1. **Risk Management** – This is the process by which an organization identifies, assesses, controls, and minimizes all aspects of risks arising from its business and activities.
 - 2.2. **Representatives** - Any individual elected, acclaimed or appointed by Sport for Life Society (the “Society”), or engaged under an executed written agreement with the Society as an employee, volunteer, or independent contractor to provide services on behalf of Sport for Life.
3. **APPLICATION**
 - 3.1. This Policy applies to all Sport for Life Representatives engaged in the business and activities of the Society
 - 3.2. The Society values the well-being and safety of all Sport for Life Representatives and believes that all Sport for Life Representatives must take a responsible, preventative approach in providing a safe environment for all, with the intention of avoiding negative incidents and injuries before they happen.
 - 3.3. The Society believes it must take a responsible, preventative approach in minimizing all aspects of risk arising from its business and activities.
 - 3.4. The Society believes that all Sport for Life Representatives play an important role in identifying, assessing, controlling and minimizing all aspects of risk to the Society arising from its business and activities.
4. **THE SOCIETY MAKES THE FOLLOWING COMMITMENTS:**
 - 4.1. All activities and events undertaken by the Society will be analyzed from a risk management perspective.
 - 4.2. Systematic and explicit steps will be taken to identify, assess, manage and communicate risks facing the Society.
 - 4.3. The Society will retain a database of previous complaints made against the Society and Sport for Life Representatives and use the results of the complaints as a learning tool to guide actions to avoid future complaints against the Society or Sport for Life Representatives.
 - 4.4. Risk control strategies will be reasonable and will reflect the given standard of care in any circumstance (where the standard of care is determined by written/published standards, industry practices, established case law precedent, and common sense).

- 4.5. The Society acknowledges that risk management is a broad activity and a shared responsibility. Sport for Life Representatives have an ongoing responsibility to take appropriate measures within their scope of authority and responsibility to identify, assess, manage and communicate risks.

5. THE RISK MANAGEMENT PROCESS

Managing risks involves three steps:

- 5.1. **Identify** potential risks using an informed, environmental scan approach.
- 5.2. **Assess** the significance of a risk by considering its possibility and consequences, and
- 5.3. developing and implementing measures to **address** those risks deemed significant by reducing the possibility, consequences or both.
- 5.4. Risks arise from a number of categories of the Society's operations. The Society has determined that the following categories will be used when identifying risks:
 - 5.4.1. Operational Risk
 - 5.4.2. Governance Risks
 - 5.4.3. Projects/Programs Risks
 - 5.4.4. Culture and People
 - 5.4.5. Compliance with Applicable Laws and Regulations Risks
 - 5.4.6. Intellectual Property/Product Development Risks
 - 5.4.7. Macro/External Risks
 - 5.4.8. Safe Sport Risks
 - 5.4.9. Financial Risks
 - 5.4.10. Cyber/IT Risks
- 5.5. To view the Risk sub-categories, please view: [Risk Identification and Assessment Process.docx.pdf](#)
- 5.6. All risks faced by the Society can be addressed by one or more of the following five general strategies:
 - 5.6.1. **Retain** the risk—no action is taken because the possibility and consequence of the risk are low. The risk may also be inherent in the sporting activity itself and thus can be accepted in its present form.
 - 5.6.2. **Reduce** the risk – steps are taken to reduce the possibility of the risk, and/or its potential consequences, through efforts such as improved planning, policies, delivery, supervision, monitoring or education.
 - 5.6.3. **Transfer** the risk – accept the level of risk but transfer some or all of it to others through the use of insurance, waiver of liability agreements or other business contracts.
 - 5.6.4. **Avoid** the risk – eliminate the risk by avoiding the activity giving rise to the risk – in other words, simply decide NOT to do something, or to eliminate some activity or initiative.

5.6.5. **Manage** the risk – through program modifications or program execution adjustments.

5.7. The above general strategies translate into a variety of risk control measures, which for the Society may include (but are not limited to):

- 5.7.1. Development of policies, procedures, standards and rules
- 5.7.2. Effective communication
- 5.7.3. Education, instruction, professional development and specialized training
- 5.7.4. Ensuring a core set of organizational values has been identified, defined and communicated throughout the Society
- 5.7.5. Adherence to minimum, mandatory qualifications and/or certifications for Representatives
- 5.7.6. Use of robust and legally sound contracts (codes of conduct, employment agreements, contractor agreements, partnership agreements)
- 5.7.7. Improving role clarity through the use of written position descriptions and committee terms of reference
- 5.7.8. Reasonable supervision, evaluation and monitoring of Sport for Life Representatives
- 5.7.9. Mandatory screening and reference checks
- 5.7.10. Mandatory training on preventing and addressing harassment and abuse
- 5.7.11. Establishing and communicating procedures to handle incidents, accidents, concerns, complaints and disputes
- 5.7.12. Independent assessment of complaints and third-party decision-makers
- 5.7.13. Independent Third-party Designated Authority for whistleblowers
- 5.7.14. Implement schedules for regular review, maintenance, repair and replacement of equipment
- 5.7.15. Preparing procedures and protocols for emergency response and crisis management
- 5.7.16. Use of warnings, signage, participation agreements and waiver or release of liability agreements where warranted
- 5.7.17. Purchasing appropriate insurance coverage for all activities and reviewing it regularly
- 5.7.18. Complying with the Society's obligations under its insurance policy
- 5.7.19. Assessing the efficacy of a risk control measure when it is tested
- 5.7.20. Periodic review and updating of these risk control measures and the Risk Management Policy.
- 5.7.21.

6. **REPORTING AND COMMUNICATION**

6.1. Any Risk can be reported via this anonymous link:

<https://app.smartsheet.com/b/form/56fcadd4567f48818a82b6db3c0ee42c>

- 6.2. Risk management will be a standing item on the agenda of every regular Board meeting to ensure that it remains a high priority within the Society and to promote an organizational culture that embraces this perspective.
- 6.3. The CEO is responsible to the Board for the implementation of Sport for Life's risk management policy, process and the ongoing management of Sport for Life's organizational risks. The Finance & Audit Committee acts as the first point of contact between the Sport for Life Board and the CEO in managing and monitoring ongoing risk. The CEO will present a risk assessment report through a risk register to the Finance & Audit Committee, and then this will be presented to the Board. When the Board of Directors issues direction about a risk management area, it will be captured in the minutes of the meeting as an ACTION Item and will be revisited at the subsequent meeting to ensure that it has been followed up.
- 6.4. The Society recognizes that communication is an essential part of risk management. This Policy and our Risk Management Program will be communicated frequently to our staff, committees, and board of directors, and we will encourage everyone to communicate their risk management issues and concerns to the Society.
 - 6.4.1. The Finance & Audit Terms of Reference states: Reviewing, as required, the Society reports on any outstanding litigation against the Society.

7. INSURANCE

- 7.1. The Society maintains a comprehensive insurance program that provides Professional General Liability as well as Directors and Officers coverage. Upon annual renewal of this policy, the Society consults with the insurance provider to determine if there are any emerging gaps, issues, or deficiencies to be addressed through insurance renewal.
- 7.2. Not all risks are insurable. However, as part of its commitment to risk management, the Society will take all reasonable steps to ensure that insurance coverage is obtained for activities essential to the Society's mission and that pose significant risks.