

RISK MANAGEMENT 2006-2007

In the US, in Group Overseas Operations, and other Overseas Operations

God has protected the ministry of InterVarsity over the years. We trust and pray He will continue to do so. But each of us needs to do all that is within our power to protect those whom God has entrusted to our care.

Risk management consists of three parts: (1) finding and assessing risks, (2) minimizing those risks, and (3) compensating for losses resulting from the remaining risks (usually by purchasing insurance). While risk management seeks to protect life and property, it cannot provide a risk-free environment.

I. FINDING AND ASSESSING RISKS

InterVarsity may be liable for any harm that results from employees' acts within their scope of employment or volunteers' acts within their scope of activities. This includes everything in their job description, and any activities (including decision-making) that their supervisor knew or should have known they would carry on in pursuit of InterVarsity's purpose. If employees or volunteers act outside their job description, or without knowledge of their supervisor, or irresponsibly or carelessly, they may be liable for any harm that results.

Everything done by employees or volunteers must be evaluated to ensure it will further InterVarsity's mission. Once an activity is determined to be within the mission, the risks associated with it must be found and assessed. To find and assess risks, all employees and volunteers must consider what they are doing (or planning to do), how they are going to do it, and who is responsible for each aspect of the activity. Employees must continually anticipate any contingencies, however unlikely, that may arise.

II. MINIMIZING RISKS

Once the risks have been found and assessed, then the employee and volunteer must minimize these risks. There are some general procedures to do this, and there are some specific ones when operating in other cultures.

A. GENERAL PROCEDURES FOR MINIMIZING RISKS

1. Education and Training

All supervisors must include InterVarsity risk management and safety policies in their training programs. These programs should contain instruction on safety, potential liability, reporting and handling accidents and potential claims, review and critique of accident reports and instruction on dealing with claimants and insurance personnel. Supervisors should annually review risk management and safety policies.

2. Supervision

All sponsored activities should be evaluated for potential risks and safety issues. Risks which are uninsurable should be avoided. As the risk increases, the evaluation should also increase in intensity. Supervisors should also evaluate employees and volunteers before they are placed in leadership positions, to be certain that they have the training necessary for leadership. Employees and volunteers should also be evaluated for personal characteristics necessary to be responsible leaders. Activity leaders must be able to ensure that all appropriate safety equipment is used when participating in activities: e.g., life jackets while boating or canoeing; helmets while biking or roller-blading; safety glasses when using equipment during housing rehabilitation.

3. Reporting Accidents and Losses

All accidents and losses resulting in personal injury, death, or property damage (loss to InterVarsity property or other property where an insurance claim may result) must be reported. Reports of emergencies, accidents or crises (such as death, serious injury, fire, or crime, sexual assault, missing/overdue person/s) should be made to the National Service Center (within one hour). Make contact with one person in the priority order of the Notification Directory. (InterVarsity Emergency Notification Procedures are shown on the Risk Management Card, which you should keep with you at all times.) Report property damage to the Risk Administrator. Reports arising from injuries at InterVarsity camps involving anticipated treatment costs of less than \$500 should be submitted in writing. ([Accident Report Form](#)) Other reports should be made verbally within 24 hours. All verbal reports are to be followed by written reports of the facts, investigation of law enforcement officers and names of witnesses. Supervisors should instruct employees and

volunteers on the importance of preserving evidence and the names and addresses of all witnesses and investigating law enforcement officers.

4. Liability Releases

All participants other than employees and InterVarsity volunteers in an activity are to sign liability releases. InterVarsity volunteers have a job description on file in Human Resources and are persons who perform valuable services that promote the ministry of InterVarsity and whose compensation is in the form of reimbursement for reasonable expenses incurred in the performance of those services. All releases should contain an alternative dispute resolution clause. Parents or legal guardians are also required to sign for any participant under age 18 (19, if from or in Alabama).

B. ADDITIONAL PROCEDURES FOR MINIMIZING RISKS IN THE US

1. Report all unsafe conditions promptly.

Be sure that all vehicles, boats and drivers over which InterVarsity has control (one or more InterVarsity employees or volunteers are involved in arranging rides and/or providing drivers or vehicles) meet the following requirements:

Check all vehicles and boats to be sure they are properly licensed. See that they are in good operating condition and that the driver is qualified and experienced in operating the particular type of vehicle, especially 15-passenger vans (see following restrictions), or boat under the conditions. Set minimum requirements to be eligible to drive. Insist on seat belts and use them. Require all motor vehicles to have liability insurance of at least a \$300,000 combined single limit. Check Motor Vehicle records of drivers assigned to an InterVarsity-owned vehicle and of persons who regularly drive for InterVarsity, unless these latter persons provide a certificate of insurance showing a liability limit of at least \$1,000,000. Do not rent 15-passenger vans. Use 15-passenger vans only when the above conditions and the following restrictions are met:

1. No more than nine passengers (driver + eight passengers) transported,
2. Rear seat removed (to ensure that passengers remain in front of the rear axle),
3. No roof racks, and
4. Additional luggage must be secured and stored in front of the rear axle.

When a vehicle is rented in the US, its possessions (including Puerto Rico), or Canada, be sure that "InterVarsity Christian Fellowship/USA" appears on the rental contract. This will provide collision and comprehensive coverage (\$40,000 limit, \$250 deductible) on the rented vehicle. This coverage offered by the rental company should then be declined. If you have a p-card, use it for the rental because MasterCard provides collision and comprehensive coverage with no deductible.

2. Establish minimum requirements for group leaders for First Aid and CPR. If water activities are involved, have someone present who is certified in water rescue/safety.

3. Check electrical equipment and cords to be sure they are adequate for the load. Establish a formal inspection procedure and schedule for all camps. Items to be checked include: athletic/play equipment; slip and trip hazards; fire protection equipment, including smoke detectors in sleeping and cooking areas; exit signs.

4. Do not use charter or private aircraft. Do not participate in, sanction, or allow the following activities: bungee jumping, snowmobiling, hang-gliding, parasailing, spelunking, white-water rafting, or use of trampolines or all-terrain vehicles. Downhill skiing is permitted only at professionally run ski slopes that have liability coverage. A ropes course may be used when the course and the instructors are certified and liability coverage is provided. Permission of your supervisor and the Risk Manager is possible and must be obtained for housing rehabilitation, mountain and rock climbing, and wilderness trips.

5. Ensure that students and staff are trained for the tasks given them, that they have the right safety equipment, and, most of all, that there is adequate, experienced supervision. Do not plan or participate in a project which involves the participants in:

- a) Hands-on surgical procedures
- b) Giving injections of any kind, or use of a syringe
- c) Working without appropriate medical sanitary barriers in situations where there is a disease or illness.
- d) Administering emergency medical aid (as part of a regular assignment, beyond what a citizen would voluntarily do)

- e) Unsupervised demolition, construction, maintenance or rehabilitation of a building
- f) Unsupervised, solitary or private outreach to children or teens
- g) Operation of heavy equipment such as bulldozers or forklifts
- h) Activities where proper equipment, such as gloves, masks, hard hats, etc., are not used
- i) Activities where participants fail to follow directions of the supervisor
- j) Unsupervised counseling situations, or professional counseling, mentoring or pastoring
- k) Walking alone at night.

6. All fire standards must be met in InterVarsity buildings and at InterVarsity meetings. Unsecured areas need to be well lighted and disaster instructions posted.

7. Review documents and audio and videotapes to screen out private or other information that could be harmful to another. Remove any defamatory material.

8. Do not copy, perform or display another person's work without that person's permission (see Staff Handbook - Legal - Copyright (Policy on Copyright Compliance)). This includes writings, photos, films, and recordings.

9. Do not associate any of your political activities in any way with InterVarsity. The law prohibits InterVarsity from any political or lobbying activities (including promoting or intervening in the campaign of, or demonstrating against, any candidate or aspirant for public office). Obviously, you are free to participate in political and lobbying activity (including voting, or encouraging others to vote their conscience), so long as you do not relate any of this activity to InterVarsity.

10. Do not use InterVarsity letterhead or sign a letter as a representative of InterVarsity when voicing an opinion to a magazine, newspaper, etc. This will avoid confusion between the personal expression of the writer versus the official position of InterVarsity. The President only, upon specific approval, may be authorized to endorse a position as that of InterVarsity on InterVarsity letterhead in accordance with a policy of the Board of Trustees. (updated: 2/2004)

II. COMPENSATING FOR POTENTIAL LOSSES

Potential losses are usually compensated for through insurance. The intent of InterVarsity is to be a responsible corporate citizen and to act biblically. Our insurers cover only those activities known to InterVarsity. Consequently, supervisors must notify the Risk Manager of potential risks. Our insurer requires prompt reports on accidents, losses, and potential claims. Employees and volunteers involved in accidents, losses, or potential claims should not make any statements about liability (admitting or denying). They also should not initiate or participate in settlement negotiations.

All accidents or losses that pose a serious risk are reviewed. Breach of the risk management and safety policies of InterVarsity which results in an accident or loss may result in discipline of the employee(s) or volunteer(s) who breach(es) the policy.