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## Risk Assessment Guide and Information Manual For Student Activities and Clubs

October, 2008

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## Student Activity Risk Assessment and Approval

**In any given year**, more than 200 lawsuits are filed nationally against student organizations. It is an unfortunate fact that individuals and student organizations, just like the rest of society, must be concerned with risk management.

**Risk management** is the process of identifying and assessing risk and developing strategies to avoid personal injury, property damage, and resultant financial loss. With regard to student activities, risk management means making sure that no one gets hurt and that no property is damaged at an organization's events. Risk management means avoiding lawsuits. All of a student group's activities – receptions, athletic contests, and other events – carry the potential of some risk. For this reason, student organizations just like any operation must learn to identify and reduce risky behavior.

**All activities and events** that are contemplated by University of San Diego students should be carefully evaluated before finalizing any decision to commence that activity. You should feel free to engage the assistance of staff, faculty and others who may be knowledgeable in the activity being considered. Some activities are routine and low risk and can generally be conducted with little formality. Moderate risk activities generally require a higher standard of review, and a more comprehensive assessment and plan of risk management. Activities that are considered to be High Risk may require subsequent review and approval by the Risk Management Department and our insurer. That process will be described herein.

After describing your proposed activity or club to the appropriate supervising staff or faculty at University of San Diego, you will begin the process of Risk Assessment. This process is described in the following pages, and should be used for all activities or events. Upon careful research, you will often learn that your proposed activity involves hazards not originally anticipated. You should not plan to commence any activity or event until you have received acknowledgement or appropriate approval from a responsible staff person or faculty.

**IMPORTANT:** The Risk Assessment and approval process is **MANDATORY** for all groups that have received "Recognized" status at University of San Diego and is recommended for all other groups. This process involves the following 6 steps:

**Step 1 – Consult with the Associated Students office** to learn of any requirements or limitations for which you need to be aware. Assess your expertise in organizing and managing the proposed activity. Consult with staff, faculty, or other professionals who can provide guidance in organizing a successful effort.

**Step 2 – Identify the level of risk** that is generally inherent in your proposed activity or event. You will do this by referring to the sample [list of activities](#). This list will provide you with insight and awareness into those activities often classified as Low, Moderate or High risk. The list is not all-inclusive. You may identify activities that are not on the list. As a general guide, you may try to match your activity with one that is similar.

**Step 3 – Complete the risk assessment questionnaire** to develop a good understanding of the various risks associated with the proposed activity. The results of the

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[Risk Assessment Questionnaire](#) will help you evaluate the suitability of the activity, and provide insight into how the proposed activity might be engineered for optimum safety.

**Step 4 – Engage fellow students, staff and faculty in a review** of your findings to assess the completeness of your assessment. High risk activities create an unacceptable exposure to the student and the University. Some Medium Risk and Low Risk activities can be problematic if not properly engineered. University of San Diego can provide you guidance and tools to help manage risk associated with your activities, but only if you enlist our assistance.

**Step 5 – A Student Activity Agreement** which includes an Acknowledgement of Risk, Waiver, Release of Liability, and Hold Harmless Agreement may be required. This Agreement should be signed by each individual participant and should be maintained in the offices of the appropriate official. The Risk Management Department, the University of San Diego Internal Auditor, and the insurer reserve the right to audit files for these documents.

**Step 6 – High Risk Activities** will at the discretion of the University of San Diego Student Organization Office and Risk Manager require annual recertification. Additional information on the annual recertification will be described in the initial approval documentation.

**NOTE:** Each activity or event is unique. When you are thinking about participating in or sponsoring an activity, you should measure the risks in terms of the “likelihood” of it happening and then the “consequence” if it does happen.

**IMPORTANT:** Activities and events for Groups that are not officially recognized by University of San Diego cannot be promoted with the 's name and/or resources and can not operate on the campus. Whether a Group is recognized or not, there still remains a liability to the University that must be addressed by way of prudent risk management.

**NOTE:** Liability coverage is not automatically provided under University of San Diego's insurance policy for all student organizations and activities. Coverage is afforded at the discretion of the University and its insurers. It is University of San Diego's goal to provide coverage for all Recognized Groups and their activities, but coverage is NOT automatic. Program organizers should understand that:

- Students are NOT covered by University of San Diego insurance while they are driving to and from events whether they are recognized or not.
- It is strongly encouraged by University of San Diego that advisors attend events involving high-risk activities whether on or off-campus.

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## RISK ASSESSMENT QUESTIONNAIRE

Below is a list of some of the various risk factors that should be considered in the planning of your proposed activity. In beginning this process, it is important to recognize the degree of risk or hazard associated with your planned activity. At the back of this Questionnaire is a list of activities and events that should provide some general perspective on the level of hazard associated with your proposed activity. This list provides a representative sampling of various types of activities. That list and this Risk Assessment Questionnaire is not all inclusive of the various risks that you may encounter. Please carefully review this Questionnaire and “check” each item **Yes** or **No** as appropriate. For each item marked “**Yes**,” enter an explanation in the box that describes the characteristics of that item. The box size will expand to allow you to enter as much information as you have available. You should save an entire copy of this document for your future reference, but may save only the pages of the Risk Assessment Questionnaire for your future planning activities.

Name of Activity:			
Organization or Club or Department Requesting Approval:			
Name of Contact:			
Contact Information:	Phone:		Email:
Desired Effective Date for Activity:			
Type of Request:	<input type="checkbox"/> Club <input type="checkbox"/> Special Event <input type="checkbox"/> Class Project <input type="checkbox"/> Sports Describe:		
Duration of Activity:	<input type="checkbox"/> One Time <input type="checkbox"/> Short-term <input type="checkbox"/> Ongoing Describe:		
Fully Describe Proposed Activity:			

#	Risk Factor / Underwriting Issue	Yes	No
1	Do you expect the sale and/or consumption of alcohol?	<input type="checkbox"/>	<input type="checkbox"/>
2	Will the size of the crowd be large or otherwise unusual?	<input type="checkbox"/>	<input type="checkbox"/>
3	Is there no or a poor communication system?	<input type="checkbox"/>	<input type="checkbox"/>
4	Will there be a low average age of those attending, i.e. 18 and under?	<input type="checkbox"/>	<input type="checkbox"/>
5	Will there be no, or inexperienced security?	<input type="checkbox"/>	<input type="checkbox"/>
6	For inside occupancy is there a lack of good signage (exits, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
7	Is there the potential for slippery surfaces?	<input type="checkbox"/>	<input type="checkbox"/>
8	Could weather conditions adversely impact safety?	<input type="checkbox"/>	<input type="checkbox"/>
9	Is the event in high crime area? Any presence of gangs in the area?	<input type="checkbox"/>	<input type="checkbox"/>
10	Is there any potential for theft by staff or participants?	<input type="checkbox"/>	<input type="checkbox"/>
11	Will there be any use of Fireworks or any other fire hazard?	<input type="checkbox"/>	<input type="checkbox"/>
12	Are any planned activities potentially hazardous?	<input type="checkbox"/>	<input type="checkbox"/>
13	Is there any possible questionable behavior of performers?	<input type="checkbox"/>	<input type="checkbox"/>
14	Will there be any glasses or bottles that could present a safety issue?	<input type="checkbox"/>	<input type="checkbox"/>

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15	Is there the potential for event cancellation or performer no-show?	<input type="checkbox"/>	<input type="checkbox"/>
16	Are the organizers Inexperienced in managing such events	<input type="checkbox"/>	<input type="checkbox"/>
17	Any use of locations not designed for events?	<input type="checkbox"/>	<input type="checkbox"/>
18	Is there the potential for over capacity crowds?	<input type="checkbox"/>	<input type="checkbox"/>
19	Is there the potential for damage by vandalism?	<input type="checkbox"/>	<input type="checkbox"/>
20	Any danger from falling objects?	<input type="checkbox"/>	<input type="checkbox"/>
21	Any crowd control danger from free and uncontrolled admission?	<input type="checkbox"/>	<input type="checkbox"/>
22	Long weekend and holiday events?	<input type="checkbox"/>	<input type="checkbox"/>
23	Any planned use of animals?	<input type="checkbox"/>	<input type="checkbox"/>
24	Lack of appropriate parking lot security?	<input type="checkbox"/>	<input type="checkbox"/>
25	Large number of volunteers?	<input type="checkbox"/>	<input type="checkbox"/>
26	International attendance?	<input type="checkbox"/>	<input type="checkbox"/>
27	No evacuation plan?	<input type="checkbox"/>	<input type="checkbox"/>
28	Admitting weapons or menacing objects?	<input type="checkbox"/>	<input type="checkbox"/>
29	Poor ventilation in any facility?	<input type="checkbox"/>	<input type="checkbox"/>
30	Slow emergency response due to location of event?	<input type="checkbox"/>	<input type="checkbox"/>
31	Athletic events? Describe:	<input type="checkbox"/>	<input type="checkbox"/>
32	Use of contractors (food, entertainment, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
33	Loaned or rented equipment? Experience in use of equipment? Insurance in place?	<input type="checkbox"/>	<input type="checkbox"/>
34	Sale of product? Is there any product liability exposure?	<input type="checkbox"/>	<input type="checkbox"/>
35	Non-affiliated group using University of San Diego property?	<input type="checkbox"/>	<input type="checkbox"/>
36	Travel? Is transportation required or provided? Describe:	<input type="checkbox"/>	<input type="checkbox"/>
37	Bonfires?	<input type="checkbox"/>	<input type="checkbox"/>
38	Any prior notification of incidents to University of San Diego Public Safety Office and/or other management officials?	<input type="checkbox"/>	<input type="checkbox"/>
39	Will food be served or sold? Describe:	<input type="checkbox"/>	<input type="checkbox"/>
40	Field Trips (see field trip guidelines)?	<input type="checkbox"/>	<input type="checkbox"/>
41	No insurance coverage.	<input type="checkbox"/>	<input type="checkbox"/>
42	A faculty or staff advisor will be actively involved with the activity? If so, name the advisor(s) and describe the role he/she plays in the activity:	<input type="checkbox"/>	<input type="checkbox"/>

**DESCRIBE OTHER RISKS ASSOCIATED WITH THE PROPOSED CLUB OR ACTIVITY AND YOUR RECOMMENDATIONS FOR ELIMINATING AND/OR REDUCING THOSE RISK:**

By Marking this Box YES, I certify that I have read and understood the risks associated with the above described activity and hereby submit this Application for consideration.

Yes, I understand the risks  
 No

Submitted By: \_\_\_\_\_  
Date: \_\_\_\_\_

**THIS SECTION FOR USE BY STAFF/FACULTY RESPONSIBLE FOR REVIEW OF APPLICATION**

Not approved. Reason: \_\_\_\_\_

Approval not required. Reason:

Approved as submitted:

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	<p>Approved with stipulations / recommendations.</p> <p>Describe:</p>
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**NOTE: ALL HIGH RISK ACTIVITIES AND ALL ACTIVITIES FOR WHICH A "YES" EXPLANATION RAISES REASONABLE CONCERN MUST BE REFERRED TO RISK MANAGEMENT.**

<input type="checkbox"/> INTERNAL REVIEW AND APPROVAL	<input type="checkbox"/> RISK MANAGEMENT REVIEW AND RECOMMENDATIONS
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Reviewed by:	
Date:	

**THIS SECTION FOR USE BY University of San Diego RISK MANAGEMENT DEPARTMENT.**

	Not Recommended. Reason:
	Reviewed. No recommendations.
	Reviewed with recommendations as noted below:

Reviewed by:	
Date:	

## List of Activities/Events A General Assessment of the Level of Risk

As you contemplate the organization of your new activity, you will begin the process of evaluating the risks associated with this new venture. To assist you in understanding how University of San Diego's insurer evaluates "risk," we are providing you a listing of activities and their categorization as Low, Medium, High or Extra Risk. This will help you develop a general perspective on the hazard level associated with the activity. There are often unrecognized elements of risk associated with low and medium risk activities. Take time to explore the possibilities. At times a high risk activity can be safer than a medium risk activity, if properly managed.

The activities designated to fall within the "[High Risk](#)" or "[EXTRA HIGH Risk](#)" area shown in the following table are not automatically scheduled into University of San Diego's current liability insurance policy and are generally not authorized. Any requests to participate in or sponsor such an activity should be reviewed by staff or faculty, and then presented to the University of San Diego Risk Management Director. A completed Risk Assessment will need to be submitted, in writing, to receive the appropriate review by Risk Management and approval by the insurance carrier. Risk Management will assist you in developing a customized Participant Agreement for the activity. In order to help us make a supportive decision, your Risk Assessment Questionnaire should include complete information on the activity, including the specific risks that have been assessed as well as any controls put in place that will ensure the health, safety and welfare of the participants. Use your critical thinking skills; the more information that you can provide on the Risk Assessment Questionnaire the better.

Keep in mind that while oversight of insurance and risk management is the responsibility of the Risk Management Department, ongoing diligence in this area is expected of everyone on campus, including staff, faculty, students, and visiting members of the public. We ask everyone to exercise reasonable care in planning and participating in any activity or event. Your decision should be a balance between the costs of managing the risks and the benefit you expect from taking those risks. University of San Diego encourages and supports those activities that are enjoyable and safe. For your reference, the Risk Management Department provides a [list of activities](#) and identifies the relative degree of risk associated with that activity. Risks are categorized as Low, Moderate, High or Extra High.

**LOW to MODERATE:** These events/activities usually involve no special risks and hazards other than those inherent in any activity itself.

**MODERATE:** These events/activities involve some risk of contact injury, often infrequent, are not excessive or extreme and within reasonable limits. The activities are normally well-conducted, but the safety of the participants sometimes depends upon the implementation of safety equipment and procedures.

**HIGH AND EXTRA HIGH:** These events/activities include elements that could cause someone harm. This could involve someone "attending" or "participating" in the event. An individual standing on the sidelines can still become injured, even without participating. If the potential exists, the event should be considered risky. Note that some High Risk activities are marked with a double X (XX) which denotes them as Extra High Risk.

Examples of high-risk activities are shown on the list. **IMPORTANT:** Generally these activities are not recognized and are non-authorized by the and can not be held on property. Note that while students will at times participate in some HIGH RISK activities without the specific consent

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of the , these activities may not be held on campus. Participating students should exercise extreme caution and will be required to sign a Participant Agreement / Waiver/Release of Liability Form.

University of San Diego reserves the right to modify the list to add or delete any activity as High or Extra High Risk. If you contemplate engaging in a High or Extra High Risk activity, below are some guidelines to follow:

#### Conducting Your [Activity Risk Assessment](#) for All Proposed Activities

The Activity Risk Assessment Questionnaire has been provided to facilitate your review of the feasibility of the proposed activity. This will help you develop a well-structured program to manage elements of risk inherent in your activity. Your completed questionnaire will be used by the University of San Diego Risk Manager to assist as needed, and as necessary to seek the authorization of our insurance company to allow the activity under our policy.

All activities must be submitted to the respective academic or administrative department for review and approval. Most Low and Moderate Risk activities can be easily approved, but you should allow a minimum of 2-3 weeks for review and approval before commencing the activity. If it is a new activity and we do not have an existing Participant Agreement/Waiver form, the University of San Diego Risk Manager will develop the appropriate form. Please allow 4-6 weeks for review of any High Risk activity.

#### Preparing for a High Risk Activity/Program

When planning a high risk activity/program student organizations **should** take the following steps:

1. Any student organization that is contemplating holding an event which inherently has [high risks](#) associated with it or is not an activity within the sphere of University of San Diego's usual activities, **MUST** secure Departmental (or L.E.A. D.) approval before submitting to Risk Management for review.
2. After this approval is secured, the [Risk Assessment Form](#) should be completed in full and returned via email to the Risk Manager. The request should be submitted at least one month prior to the activity.

REMEMBER: If an event is determined to be High Risk, it presents an increased potential for injury to the participants. If the determines that a proposed activity is too great a risk, the activity will not be approved. If a student organization chooses to be involved with such an event, University of San Diego would require it to be off-campus AND the student organization does so without approval. Individuals who participate accept full responsibility (including liability) for their actions.

Registered student organizations involved in potentially high risk activities are required to investigate and procure the purchase of liability insurance for their club's activities. In addition, any club participating in a high-risk activity that received the 's approval to do so, must seek re-approval each year from the in order to remain a registered organization. NOTE: On the [List of Activities/Events](#), those activities marked X or XX are designated as HIGH RISK/EXTRA HIGH RISK. Any individual participating in a one of these activities must complete and sign a Risk Management approved Participant Agreement/Release/Waiver of Liability form.

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This list should be used as a general tool to help develop a perspective on how University of San Diego and our insurers evaluate risk associated with activities and events. Please review this list to identify the general level of risk associated with your proposed activity.

***Rated from Low to High Risk***

ACTIVITY DESCRIPTION	RISK CATEGORY			
	LOW	MODERATE	HIGH	EXTRA HIGH
Acrobatics/acrobatic cheerleading				<b>XX</b>
Aerobic classes/events		<b>X</b>		
Aircraft activities/events			<b>X</b>	
Animal/livestock shows		<b>X</b>		
Animal/livestock acts and shows			<b>X</b>	
Anniversary parties	<b>X</b>			
Antique shows	<b>X</b>			
Archery			<b>X</b>	
Armed private security used at an event			<b>X</b>	
Art festivals/shows	<b>X</b>			
Auctions	<b>X</b>			
Auto shows	<b>X</b>			
Award presentations	<b>X</b>			
Badminton	<b>X</b>			
Ballets or other classical dance shows	<b>X</b>			
Ballooning (hot air)				<b>XX</b>
Banquets	<b>X</b>			
Basketball		<b>X</b>		
Bazaars	<b>X</b>			
Beauty pageants	<b>X</b>			
Bicycle rallies (not including races)		<b>X</b>		
Billiards	<b>X</b>			
Bingo games	<b>X</b>			
Block parties/street closures/street fairs			<b>X</b>	
Boat shows			<b>X</b>	
Body building contests	<b>X</b>			
Bowling	<b>X</b>			
Boxing			<b>X</b>	
Broomball				<b>XX</b>
Bungee jumping				<b>XX</b>
Business meetings	<b>X</b>			
Birthday parties	<b>X</b>			
Camping (no overnight)		<b>X</b>		
Camping (overnight)			<b>X</b>	
Canoeing			<b>X</b>	
Card games (bridge, chess, poker, etc.)				
Carnivals			<b>X</b>	
Casino and lounge shows		<b>X</b>		

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ACTIVITY DESCRIPTION	RISK CATEGORY			
	LOW	MODERATE	HIGH	EXTRA HIGH
Charity benefits, auctions or sales	X			
Church services/meetings	X			
Circus (non-domesticated animals)			X	
Civic club meetings	X			
Classical music concerts - indoors	X			
Classical music concerts – outdoors		X		
Clay pigeon shooting			X	
Country festivals/fairs (no rides)		X		
Country western events (no rodeos or rides)		X		
Craft shows	X			
Cricket			X	
Dodge Ball		X		
Drill team exhibitions	X			
Educational exhibitions	X			
Electronics conventions	X			
Exhibitions			X	
Fashion shows	X			
Fencing – with protective equipment		X		
Festivals and cultural events – indoors	X			
Festivals and cultural events – outdoors		X		
Film production			X	
Film showings		X		
Fishing events	X			
Flower shows	X			
Foam dance pits			X	
Football games			X	
Frisbee	X			
Garden shows	X			
Golf	X			
Graduations	X			
Gun/rifle and knife shows/events			X	
Gymnastics/gymnastics competitions				XX
Hang gliding				XX
Harvest festivals (without farm equipment or animals)	X			
Hockey			X	
Home shows	X			
Horse-related activities				XX
Ice hockey				XX
Ice skating shows		X		
Javelin		X		
Jazz & jam concerts - indoors	X			
Jazz & jam concerts - outdoors		X		

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ACTIVITY DESCRIPTION	RISK CATEGORY			
	LOW	MODERATE	HIGH	EXTRA HIGH
Jazzercise classes/events		X		
Job fair – indoors	X			
Job fair – outdoors		X		
Junior athletic events		X		
Karate events			X	
Kayaking			X	
Lacrosse			X	
Ladies club events	X			
Lectures	X			
Luncheons	X			
Marathon (walking, running, jogging, etc)			X	
Martial Arts			X	
Mechanical amusement devices			X	
Meetings – indoors	X			
Meetings – outdoors		X		
Moshing			X	
Motorized sporting events/auto racing (snowmobiles, quad runners, etc.)				XX
Mountaineering			X	
Nightclub events/shows		X		
Old timer events		X		
Pageants	X			
Paintball			X	
Parachuting			X	
Parades (under 500 spectators)		X		
Picnics held at grounds w/o pools or lakes		X		
Platform diving				XX
Political rallies		X		
Proms		X		
Pyrotechnics			X	
Racquetball/squash		X		
Reunions – indoors	X			
Reunions – outdoors		X		
Rock climbing/climbing wall				XX
Rock and rap music concerts			X	
Rodeos and roping events			X	
Roller Hockey			X	
Rugby				XX
Rummage sales			X	
RV shows			X	
Sailing			X	
School band competitions/events		X		
Scooter boards		X		

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ACTIVITY DESCRIPTION	RISK CATEGORY			
	LOW	MODERATE	HIGH	EXTRA HIGH
Scouting jamborees (no overnight camping)	X			
Scuba diving				XX
Séances	X			
Seminars	X			
Sidewalk sales			X	
Skiing			X	
Ski Jumping/aerial maneuvers				XX
Skydiving				XX
Snorkeling			X	
Snowboarding			X	
Soap box derbies		X		
Social gatherings/receptions - indoors	X			
Social gatherings/receptions – outdoors		X		
Soccer	X			
Softball events		X		
Speaking engagements	X			
Speleological			X	
Spelunking				XX
Submarine squad			X	
Swap meets			X	
Swimming – indoors or outdoors			X	
Symphony concerts	X			
Teleconferences	X			
Telethons	X			
Tennis – indoors (table tennis)	X			
Tennis – outdoors		X		
Tetherball events		X		
Theatrical stage performances		X		
Tractor trailer pulls			X	
Trade shows – indoors	X			
Trade shows – outdoors		X		
Triathlon			X	
Union meetings		X		
Vacation shows	X			
Volleyball events		X		
Voter registration	X			
Water activities (i.e. water polo)			X	
Wedding reception	X			
Whitewater kayaking/rafting				XX
Wilderness/survival programs				XX
Windsurfing			X	
Woodsman/outing club				XX

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ACTIVITY DESCRIPTION	RISK CATEGORY			
	LOW	MODERATE	HIGH	EXTRA HIGH
Wrestling				<b>XX</b>
OTHER-DESCRIBE:				

**Low Risk** – Risks generally inherent in the activity or event and accepted by all participants and/or which involve no special risk. Strategy should be to accept the risks.

**Moderate Risk** – Activity/event involves some risks of contact injury, but is not excessive or extreme and within reasonable limits; often infrequent. The events are normally well-conducted but the safety of the participants depends upon the implementation of safety equipment and procedures. Strategy should be to reduce risks by implementing controls where possible.

**HIGH Risk** – Frequent and possible severe injuries and/or property damage could occur. Strategy should be to avoid taking these type risks.

**EXTRA HIGH Risk** – Note that any activity marked with more than one X is considered to be Extra High Risk and will receive increased scrutiny. No EXTRA HIGH Risk can be approved without the prior authorization of the University of San Diego Risk Manager. University of San Diego reserves the right to add or remove activities from the High Risk Category.