



Risk Assessment Guide and Informational Guidelines  
Student Organizations

*Revised: July 7, 2009*

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**Student Affairs Mission Statement**

In the Catholic tradition, we create an educational environment which motivates and inspires student learning and personal development, serves the University community, and challenges students to make a positive contribution to society.

We believe that our role is to balance student freedom and responsibility so that students can learn from their experiences in a safe environment. We encourage student organizations to work with the Student Leadership and Involvement Center-SLIC staff and/or organizational advisors in order to plan safe and successful activities. The SLIC Staff is committed to working with student organizations to assist them in managing the risk that can occur in the course of student-sponsored events/activities.

**Risk management** includes the process of identifying and assessing risks, and developing strategies to avoid personal injury, property damage, reputational damage, and resulting financial loss. All student organizations' activities – receptions, athletic contests, and other events – carry the potential of some risk. For this reason, student organizations must learn to take reasonable steps to identify and reduce opportunities for loss and injury.

The purpose of these guidelines is to assist registered student organizations in assessing risk in events they are planning. Events and activities that are subject to these guidelines are (1) student organization events and activities that are held on campus and off campus; and (2) student organization events and activities that receive funding through the Interclub Council Budget Committee or the Associated Students (AS) Budget Committee. For the purpose these guidelines, "Activities" refers to all student organization events and activities that are subject to these guidelines.

All Activities must be submitted to the appropriate academic or administrative department for review and approval. An Activity may not occur or commence until and unless the appropriate advance approval is obtained. Approval for any Activity may be granted or denied in the sole and complete discretion of the University.

It is the responsibility of the student organization to provide sufficient advance notice of the Activity to permit a review and consideration of approval of the Activity. For most Low to Moderate Risk activities, a minimum of one week for review and approval before commencing the activity is needed. For High Risk up to three (3) weeks' advance notice is required. Activities that are considered to be High Risk require advance approval by the Director of Risk Management or his or her designee. If an Activity is approved, the student organization is required to comply with all terms of the approval. Late applications will be reviewed at the discretion of the Student Leadership and Involvement Center and Risk Management.

To evaluate the risk associated with a proposed Activity:

**Step 1 – Identify the level of risk** that is generally inherent in your proposed Activity. 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, and your contemplated Activity may not appear on the list. As a general guide, you may try to match your contemplated Activity with one that is similar. Please note that each Activity is unique and must be evaluated and assessed based on its particular facts and circumstances.

**Step 2 – Complete the Risk Assessment and Approval Form** with your Student Organizations Representative (SOR) to develop an understanding of the risks associated with the proposed Activity. In doing so, you are encouraged to consult with other appropriate university representatives, including the Risk Management Department. The results of the Risk Assessment and Approval Form will help you evaluate the suitability of the Activity, and provide insight into how the proposed Activity might be implemented or modified to enhance safety.

**Step 3 – Obtain All Required Approvals for the Activity.** Approval for any Activity may be granted or denied in the sole and complete discretion of the University. Low to Moderate Risk activities may be approved by the Director of Student Organizations and Greek Life. Approval for a High Risk Activity must be granted by and at the discretion of the Director of Risk Management (or his or her designee) and the University of San Diego Student Leadership and Involvement Center (SLIC). Student organizations planning Activities that are classified as High Risk must complete a Risk Management Approval Form, according to the type of organization. All Activities require annual recertification.

**Step 4 – A Student Activity Agreement** which includes an Acknowledgement of Risk, Waiver, Release of Liability, and Hold Harmless Agreement will be required for any approved Activity. This Agreement should be signed by each individual participant and should be maintained in the offices of the appropriate official. Any and all documents and files relating to a proposed or approved Activity under these guidelines are subject to review and audit at any time by the University in its sole and complete discretion.

Activities and events for groups that are not officially recognized by University of San Diego cannot be promoted with the University's name, cannot utilize resources, and may not reserve space on campus. Per the *Student Code of Rights and Responsibilities*, groups that choose to exist informally are held to the same standards as those that register.

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. Program organizers should understand that:

- Students are NOT covered by University of San Diego insurance while they are driving to and from student organization activities or events.
- Student organization advisors are strongly encouraged to attend approved High Risk Activities, whether they occur on or off-campus.

## RISK ASSESSMENT AND APPROVAL FORM

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. 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.

Name of Activity:	
Name of Organization/Club Requesting Approval:	
EvR:	<input type="checkbox"/> YES <input type="checkbox"/> NO
University Funding: <input type="checkbox"/> YES <input type="checkbox"/> NO	Location of Activity:
Date Submitted for Review:	Is a similar event listed as High Risk on the List of Activities? <input type="checkbox"/> YES <input type="checkbox"/> NO If “yes” please specify the activity:
Type of Request: <input type="checkbox"/> Low <input type="checkbox"/> Moderate <input type="checkbox"/> High	
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	Will alcohol be sold and/or consumed?	<input type="checkbox"/>	<input type="checkbox"/>
2	Will the size of the crowd be large or otherwise unusual? <small>(greater than 100 participants)</small>	<input type="checkbox"/>	<input type="checkbox"/>
3	Will there security at your event?	<input type="checkbox"/>	<input type="checkbox"/>
4	Are any planned activities potentially hazardous?	<input type="checkbox"/>	<input type="checkbox"/>
5	Are the organizers inexperienced in managing such events?	<input type="checkbox"/>	<input type="checkbox"/>
6	Will any location be used that is not designed for events?	<input type="checkbox"/>	<input type="checkbox"/>
7	Is there the potential for over capacity crowds?	<input type="checkbox"/>	<input type="checkbox"/>
8	Is there any crowd control danger from free and uncontrolled admission?	<input type="checkbox"/>	<input type="checkbox"/>
9	Does the activity include any athletic events? If so, please describe:	<input type="checkbox"/>	<input type="checkbox"/>
10	Will any loaned or rented equipment be used? Are the organizers experienced in the use of the equipment? Is appropriate insurance in place in connection with the use of the equipment?	<input type="checkbox"/>	<input type="checkbox"/>
11	Will any product be sold? Is there any product liability exposure?	<input type="checkbox"/>	<input type="checkbox"/>
12	Is travel or transportation required or provided? Describe:	<input type="checkbox"/>	<input type="checkbox"/>
13	Have university officials and/or the University of San Diego Department of Public Safety been notified of prior incidents in connection with the activity?	<input type="checkbox"/>	<input type="checkbox"/>
14	Will food be served or sold? If so, please describe:	<input type="checkbox"/>	<input type="checkbox"/>
15	Is there insurance coverage?	<input type="checkbox"/>	<input type="checkbox"/>
16	Will a faculty or staff advisor be present at and/or actively involved with the activity? If so, name the advisor(s) and describe the role he/she will play in the activity:	<input type="checkbox"/>	<input type="checkbox"/>
17	Does prior knowledge or training need to be known to complete this activity? If so when and how will everyone achieve it?	<input type="checkbox"/>	<input type="checkbox"/>
<b>DESCRIBE OTHER RISKS ASSOCIATED WITH THE PROPOSED ACTIVITY AND YOUR RECOMMENDATION(S) FOR ELIMINATING AND/OR REDUCING THOSE RISKS:</b>			
<b>THIS SECTION FOR USE BY STAFF/FACULTY RESPONSIBLE FOR REVIEW OF APPLICATION</b>			
<input type="checkbox"/>	Not approved. Reason:		

<input type="checkbox"/>	Approval not required. Reason:
<input type="checkbox"/>	Approved as submitted:
<input type="checkbox"/>	Approved with stipulations / recommendations.  Describe:
<b>NOTE: ALL HIGH RISK ACTIVITIES AND ALL ACTIVITIES FOR WHICH A "YES" EXPLANATION RAISES A REASONABLE CONCERN MUST BE REFERRED TO THE DEPARTMENT OF RISK MANAGEMENT.</b>	
<input type="checkbox"/> INTERNAL REVIEW AND APPROVAL	<input type="checkbox"/> RISK MANAGEMENT REVIEW AND RECOMMENDATIONS
Reviewed by:	
Date:	

<b>THIS SECTION FOR USE BY UNIVERSITY OF SAN DIEGO RISK MANAGEMENT DEPARTMENT.</b>	
<input type="checkbox"/>	Not Approved. Reason:
<input type="checkbox"/>	Reviewed and approved. No recommendations.
<input type="checkbox"/>	Reviewed and approved with recommendations as noted below:
Reviewed by:	
Date:	

## Risk Management Event Approval Criteria

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. 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.

The activities designated to fall within the "[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 Director of Risk Management. A completed Risk Assessment must be submitted, in writing, to receive the appropriate review and approval by Risk Management. Risk Management will assist you in developing an appropriate Participant Agreement for the activity. 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 must be detailed on the Risk Assessment and Approval Form.

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, or High.

**LOW:** 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:** These events/activities include elements that could cause someone harm or result in property damage. 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. Participating students should exercise extreme caution and will be required to sign a Participant Agreement / Waiver/Release of Liability Form, if the activity is approved. All High Risk activities require the prior approval of the Director of Risk Management or his or her designee.

The University of San Diego reserves the right to modify the list at any time in its sole and complete discretion.

Registered student organizations involved in potentially high risk activities are required to investigate and procure the purchase of liability insurance for their organization's activities. In addition, any organization that participates in a High-Risk Activity that is subject to and has been approved under these guidelines must seek re-approval each year for the activity.

### List of Activities

ACTIVITY DESCRIPTION	RISK CATEGORY		
	LOW	MODERATE	HIGH
Acrobatics/acrobatic cheerleading			<b>XX</b>
Aerobic classes/events		<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>		
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>	
Block parties/street closures/street fairs			<b>X</b>
Broomball			<b>XX</b>
Business meetings	<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>	
Charity benefits, auctions or sales	<b>X</b>		
Craft shows	<b>X</b>		
Dodge Ball		<b>X</b>	
Educational exhibitions	<b>X</b>		
Fashion shows	<b>X</b>		
Festivals and cultural events – indoors	<b>X</b>		
Festivals and cultural events – outdoors		<b>X</b>	
Film showings		<b>X</b>	
Football games			<b>X</b>
Frisbee	<b>X</b>		

ACTIVITY DESCRIPTION	RISK CATEGORY		
	LOW	MODERATE	HIGH
Golf	X		
Graduations	X		
Hockey			X
Horse-related activities			XX
Ice hockey			XX
Jazz & jam concerts - indoors	X		
Jazz & jam concerts - outdoors		X	
Jazzercise classes/events		X	
Job fair – indoors	X		
Job fair – outdoors		X	
Karate events			X
Kayaking			X
Lacrosse			X
Lectures	X		
Luncheons	X		
Marathon (walking, running, jogging, etc)			X
Martial Arts			X
Meetings – indoors	X		
Meetings – outdoors		X	
Nightclub events/shows		X	
Pageants	X		
Paintball			X
Parachuting			X
Parades (under 500 spectators)		X	
Political rallies		X	
Reunions – indoors	X		
Reunions – outdoors		X	
Rock climbing/climbing wall			XX
Rock and rap music concerts			X
Roller Hockey			X
Rugby			XX
Rummage sales			X
Scuba diving			XX
Seminars	X		
Sidewalk sales			X
Skiing			X
Snorkeling			X
Snowboarding			X
Social gatherings/receptions - indoors	X		
Social gatherings/receptions – outdoors		X	
Soccer	X		

ACTIVITY DESCRIPTION	RISK CATEGORY		
	LOW	MODERATE	HIGH
Softball events		X	
Speaking engagements	X		
Swimming – indoors or outdoors			X
Teleconferences	X		
Telethons	X		
Tennis – indoors (table tennis)	X		
Tennis – outdoors		X	
Theatrical stage performances		X	
Volleyball events		X	
Voter registration	X		
Water activities (i.e. water polo)			X
OTHER-DESCRIBE:			