Make the most of your college experience

Social, cultural and educational programs, employment, service and leadership opportunities to affect positive change in our communities

- Student Involvement

Risk planning will maximize your student involvement activities by preventing or mitigating losses
What you will learn in this training

• Use risk planning to make sure your group makes a positive impact
• How to do risk planning
• What insurance applies to your student group

Risk planning is a transferrable skill
Who must talk with UI Risk and UI Safety

- All student groups are responsible for the outcome of their activities, and are therefore responsible for adequate planning, including risk planning.
- Start risk planning as soon as you start discussing specific activities
- **Student groups with high risk activities must do risk planning and must consult with UI Risk and Environmental Health and Safety (EHS)**
- Guidelines for low to moderate and high risk are included in Student Groups Handbook
- Meant as guideline, and student groups must carefully determine if their activities are generally low, moderate or high
- **IMPORTANT:** a group that typically does low risk activities may have a high risk event (i.e., event at which alcohol is served, competitive contact sports). At that point, student group must do risk planning for their high risk event.
Low to moderate risk

Including but not limited to:

• Discussion or lecture, non-controversial
• Events without high risk activities (for either members or spectators)
• Meetings to plan group activities
• Online activities, non-controversial (design, anime)
• Physical activity, low to moderate (Arb walks)
• Sedentary activity, such as box games or knitting
• Speakers or presentations, non-controversial
• Tables or booths to recruit and inform, no demonstrations
• Sports, non-contact, no weapons (i.e. yoga, tai chi)
• Theatre productions, no stunts
• Travel to easily accessible areas
High risk – refer 30 days before activities start

Including but not limited to:

• Chemicals
• Events, with food and/or alcohol
• Events, high risk (i.e., logging sports demonstration, fun runs)
• Lab activities, or activities which should take place in a lab
• Performers and stunts, high risk (knife juggling, fire dancers)
• Physical activity, strenuous
• Speakers or performers, controversial
• Sports, contact or extreme
• Travel, back-county and remote
• Travel, metro areas
• Volatile materials – University restricts or prohibits
• Weapons – University restricts or prohibits
• Minors, events / activities / programs that serve youth under age 18 – University restricts or prohibits to student groups
Risk planning tool

Find risk planning tool online at:
https://www.uidaho.edu/infrastructure/pss/risk-management/risk-planning

Following slides discuss the risk planning resource, which includes

- Objectives
- Activities and mapping
- Risk control and transfer
- University resources to help you
- Compliance and loss analysis
- Improve your activities
Risk planning – objectives of group

• What are the objectives of your group?
  Examples include:
  • Enjoying common interests with others
  • Increased knowledge, experience, skills
  • Empowerment through group activities
  • Competition with others
  • Fun, social activities

• Your objectives are “positive risks”
• Accomplish your objectives
• Focus on activities used to accomplish objectives
• **Modify activities to prevent / mitigate loss**
Risk planning – looking at your activities

• What are the risks from each of your activities?
  • Google similar activities
  • Talk to others successfully involved in the activity
  • Recognize our inner bias against risk when listing risks (we tend to think positively) – consult outside the group and refer as needed
  • Are your activities high or low risk?

• How much risk is involved (impact)

• How likely is the risk to occur (probability)

• Plan carefully to prevent / mitigate high risk
## Risk planning – risk analysis example

- **Sample heat map for group risks – events and speakers**

<table>
<thead>
<tr>
<th>Probability</th>
<th>Low</th>
<th>Med</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>Low</td>
<td>Med</td>
<td>High</td>
</tr>
</tbody>
</table>

### Impact

- **Yellow = proceed with caution**
  - Deep gash injury requires treatment in doctor’s office

- **Green = go with controls + transfer**
  - Non-controversial speaker presents interesting topic, garners positive press for club
  - Minor medical, can be treated with 1st aid kit

- **Red = Stop and refer**
  - Highly controversial speaker causes fight between attendees and protesters
  - Picked up by news services

### Outside venue during very hot weather
- Causes heatstroke for 4 attendees
- Several people receive food poisoning from uninsured vendor
- Club charged for damages to rented venue
Risk transfer and control

Risk Transfers

- Common transfers are
  - Insurance
  - Contracts

- Contracts include
  - Facility Use Agreement (FUA)
  - Acknowledgement of Risk and Waiver of Liability (WAIVER)

Risk Controls

- Controls include but are not limited to:
  - Creating and following risk-based guidelines for group
  - Following policy and procedures
  - Emergency / security services
  - Incorporate safety into guidelines

What would a “reasonable and prudent” person (i.e., jury member) think of your group activities and how you are controlling them?
Risk transfer and control - example

Speakers and events
• Risk Transfer
  o Registered club = General Liability of university
  o Venue owner transfer risk to UI through Facility Use Agreement. Do not sign – refer.

Speakers and events
• Risk Controls
  o Research audience reactions to speaker or event type
  o Security and emergency plans for controversial topics
  o Marketing and communication plan includes trigger warnings, press releases
Consider compliance issues and loss info

**Compliance**

- Are there any compliance issues that affect your group activities?
  - University policy and procedures
  - Grant or funding restrictions
  - Local, state or federal laws

- Are you documenting your compliance (can you prove it?)

**Losses and incidents**

- Has your group, or groups similar to you, experienced losses?
- Can you find losses related to your activity online ("headlines")
- Use this information to help your planning
Prevent and mitigate loss – use resources

• Who can help you prevent / mitigate risks?
• Typical resources include but are not limited to:
  o Student Involvement Office
  o Student advisor and colleges
  o Facilities
  o UI Risk
  o Environmental Health and Safety (EHS)
  o Purchasing and contracts
What’s working? Not working?

- Include risk planning in your group or planning meetings
- Do a “de-brief” after a “close call” or a major activity
  - What’s working?
  - What isn’t working?
- What changes can group make to activities to prevent/mitigate risk?
- Use this information to continuously modify and improve your activities
INSURANCE

• If your group is a REGISTERED student group, the university provides General Liability coverage. UI Risk can provide Certificates of Insurance for you, saving time and money.

• If your group is asked to provide a “Certificate of Insurance,” please contact UI Risk at risk@uidaho.edu. Allow at least one week for State of Idaho to provide a Certificate to eligible groups.

• General Liability provides coverage for bodily injury and property damage to OTHERS (not the university, and not group members or officers).

• General Liability is the ONLY type of coverage extended to student groups.
Insurance – and travel

Auto insurance always follows the title of the vehicle.

• **Use of a personal vehicle for university business is NOT COVERED by University of Idaho.** Even if a personal vehicle is used for group or university purposes, personal vehicles are NOT COVERED. Wording about the use of personal vehicles is included in the Waiver.

• Please note that any member/officer that uses a vehicle **titled to the University** is subject to APM 05.08, Vehicle Use and Coverage. The policy includes but is not limited to driver qualifications. Any driver of a UI owned vehicle (including motor pool vehicles) must be 21 years old, have a good driving record, and take UI Defensive Driving Course (through EHS website). Refer to UI Risk website and APM for instructions.
INSURANCE

• The University DOES NOT COVER members and officers of your group for injuries sustained by a member/officer.

• As students of the University, each member/officer is required to have their own Personal Medical Benefits. Each person is responsible for making sure their Personal Medical Benefits are adequate for the group’s activities.

• Please note that some Personal Medical Benefit policies EXCLUDE HIGH RISK activities.

• To make members/officers aware of the risks, develop a Waiver. (See next slide).
WAIVERS –
Acknowledgement of Risk and Waiver of Liability

• A Waiver is an important risk strategy that 1) lists risks arising from the group’s activities and 2) asks the member to waive liability against the University.

• Each student group must have a Waiver that must be signed by each member and officers of the club, prior to participation in club activities. The Waiver must be updated annually. The group must give Student Involvement the originals of the signed Waivers.

• Low/moderate risk groups can access their Waiver through VandalSync.

• High risk groups must contact UI Risk.

• Only UI Risk may write a WAIVER for your student group. Do not borrow forms from others.

• Go to Risk website at:
  o http://www.uidaho.edu/infrastructure/pss/risk-management
  o Under FORMS
  o Click on Online Waiver
UI Risk can help

Questions?
Contact UI Risk at risk@uidaho.edu

Visit our website at https://www.uidaho.edu/infrastructure/pss/risk-management for much more risk and insurance fun!

Plan and implement 60 days ahead for a successful activity. We are happy to help with your student group experience.