

RISK MANAGEMENT

INTRODUCTION

Accidents can and do happen anywhere, anytime to anyone. This is especially true in sports which involve physical contact, like hockey.

Whenever physical contact is involved, **there is always the potential for serious injuries**. When serious injuries occur, they can inflict tremendous hardship on injured parties and their families, often for a lifetime. In addition, serious injuries also involve the threat of lawsuits where people and organizations are sued for negligence.

This is where risk management becomes important. **Risk management includes identifying, assessing and eliminating or minimizing risks in an activity, in this case, organized hockey. Risk management requires all participants in organized hockey to play specific roles in order to prevent accidents and injuries before they happen.**

This manual will help you, the hockey participant, to recognize the basic concepts of risk management, and more importantly, understand the role that you must play to make hockey a safer game for all participants. This not only involves identifying and eliminating or minimizing risks, but instilling important values in participants such as respect for the rules and other participants.

This manual also provides you with a user-friendly guide to the features and procedures of Hockey Canada's National Insurance Program. Insurance is the last component of an effective risk management program, as it provides protection for all participants against the consequences of unavoidable risks.

Although this manual outlines the National Insurance Program, it is important to emphasize that unless the risk management activities of identifying, assessing and minimizing or eliminating risks are effective, no

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insurance fund will be adequate for all the claims which would arise from such unmanaged risk exposure. In short, risk management is our first line of defense; insurance is our last line of defense.

With 4.2 million Canadians involved in organized hockey, including 500,000 players, 75,000 coaches, 30,000 officials, 100,000 volunteers and 300,000 involved parents, Hockey Canada feels it has a responsibility to educate all stakeholders about risk management, and the roles they must play on hockey's risk management team.

Remember, risk management is like electricity - it is present for as long as we are prepared to generate it.

WHAT'S IT ALL ABOUT?

Definition: Risk management is the process by which an organization identifies, assesses, controls and minimizes the risk of bodily injury or financial loss arising from its activities.

In organized hockey, risk management is the process by which a Branch, Association, League or Team reviews its activities, programs and operating procedures (including buildings and staff) to identify, understand and insure against the everyday risks confronted in operating an organized hockey program.

Risk management consists of four (4) basic steps, performed in a logical sequence:

- Step 1:** Identify the risks connected with an activity (eg. game, locker room, arena parking lot, travel).
- Step 2:** Assess the relative significance of all on-ice and off-ice risks.
- Step 3:** Eliminate or minimize identified risks.
- Step 4:** Provide protection against unavoidable risks. This can include insurance coverage.

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It's important to remember that unless the first three steps are carried out effectively, insurance or other funds which may be set aside, will be inadequate. They will not be able to contain the claims that would arise from a risk exposure that is uncontrolled and unmanaged.

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SAFETY REQUIRES TEAMWORK

Who is involved?

While there are some aspects of risk management, notably those dealing with the evaluation of risks and the selection of financing options, that require advanced training and expertise, there are areas where we must all play a role. This is especially true in the first and third steps: identifying, and minimizing or eliminating avoidable risks.

Which of the following roles do you play on the risk management team?

- players
- coaches
- trainers/safety people
- administrators
- parents
- on-ice officials (referees and linesmen)
- off-ice officials
- other volunteers (managers, statisticians)
- spectators
- arena management and employees

WHAT ROLE DO YOU PLAY?

The identification, minimization and elimination of risks

All of these risk management team members have a responsibility to contribute to the identification, minimization and elimination of risks. The following are some examples of identified risks and suggested procedures to minimize or eliminate them:

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A. YOU ARE A PARENT, and while watching your child play you notice that the players' bench gate sticks out beyond the boards. What should you do?

Action:

1. Immediately bring the problem to the attention of the coach.
Perhaps there is a temporary repair which can be made.
2. Alert the arena staff and follow-up in writing.
3. If the situation has not been rectified, write the Recreation Manager and/or the Mayor of your municipality.

B. YOU ARE A PLAYER, and you have incurred your third groin pull injury of the season. What should you do?

Action:

1. Consult your physician and/or another medical professional regarding the proper methods to strengthen this area. You might want to consider adopting an in-season conditioning program and an off-season conditioning program in the summer to minimize the potential of a more serious injury or a recurrence of the same injury.
2. If you are not already in the habit of completing a proper warm-up procedure before every game, practice, or dry-land training session, consult your physician or another medical professional who may be able to put together a suitable warm-up for you.

C. YOU ARE RESPONSIBLE FOR PURCHASING ICE TIME ON BEHALF OF YOUR MINOR HOCKEY ASSOCIATION. You are reading through the Rink Rental Agreement and come across the phrase, “- - - the Lessee hereby saves and holds harmless the Lessor - - -”. What should you do?

Action:

1. Read the agreement very carefully to ensure you are not accepting more responsibility than you believe you should.
2. If you are uncomfortable or uncertain of the full meaning of the contract, then do not sign it.

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- 3.If the contract requires minor hockey to indemnify and hold harmless the municipality or facility owner, and if it does not contain a phrase limiting minor hockey's responsibilities to claims arising from minor hockey activities, then the following should be added to the indemnification and hold harmless section of the agreement "except claims arising from the negligence or responsibility of the lessor/municipality or facility owner".
- 4.In the event you are still confused over the contract wording, obtain assistance from someone else within your Branch or minor hockey association.
- 5.Do not sign the contract if you are not fully confident in your understanding of it.

D. YOU ARE A COACH, and it is your first year coaching a boys competitive team. None of the players on your final roster have played hockey with body checking before. Your players are eager to start body checking but you want to ensure that they develop the proper fundamental checking skills and a sense of respect for rules and others. What should you do?

Action:

- 1.Teach your players safe and effective checking skills using proper teaching progressions. To help you, contact your association or Branch office to see how you can borrow or purchase additional materials on body checking. It is essential that players learn safe and effective checking skills in a non-threatening environment.
- 2.Instill a sense of respect for opponents, officials, rules, teammates, coaches and volunteers in your players and volunteers. This helps all involved to keep the game in its proper perspective and to remember that there is much more to hockey than just winning games.
- 3.You must teach your players about the dangers of hitting from behind: players should never bump, push or check an opponent from behind, especially one who is in the danger zone – the three to four metres in front of the boards.

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E. YOUR MIDGET TEAM is involved in a hockey tournament four hours away from home. As team manager, you booked hotel rooms for your players, coaches and parents. On arriving at the hotel, you discover that the players' rooms are situated in a different area from the coaches' and parents' rooms. What should you do?

Action:

1. Determine if it is possible to properly supervise the players with your present accommodations.
2. Check with one of the hotel managers to determine if there is a block of rooms available to accommodate players, coaches and parents in the same area.
3. If neither of these options are feasible, you may want to investigate the possibility of moving to another hotel which can meet your accommodation needs during the tournament.
4. Ask parents to assist you and the coaches with supervising the players.
5. Next time you book rooms for an overnight trip, book early and ensure that you emphasize the necessity for all your rooms to be in the same area of the hotel.

F. YOU WERE NOT AT YOUR JUNIOR B HOCKEY TEAM'S Directors' meeting and in your absence you were elected as the person responsible to co-ordinate a fundraiser. You determine that a dance is the ideal fundraiser but you have many safety concerns. What should you do?

Action:

1. Contact your Branch office to ensure that your fundraiser meets Branch/ Hockey Canada sanctioning guidelines.
2. Read your hall rental agreement and liquor license very carefully. Remember that your name is the only one on both of these contracts. Make sure that you and others in your organization abide by the terms of these contracts.

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3. Hire or solicit bartenders with experience. You require someone who knows how and when to stop serving some of your patrons.
4. Get people you trust to work the door and act as security before, during and after the dance.
5. Contact your local police department to determine the cost of hiring police officers to help with security during the event. Inform the police of your event.

G. YOU ARE RESPONSIBLE FOR the operation and staffing of the arena concession on behalf of your minor hockey association. It is September and you have just recruited a group of responsible, trustworthy volunteers to work at the concession throughout the season. You want to ensure that the concession is operated in a safe and efficient manner. What should you do?

Action:

1. Confirm your responsibilities and liabilities within the rink rental agreement.
2. Hold a concession orientation session for a core group of responsible volunteers, making sure to involve the arena manager. Ensure that your volunteers are trained adequately in all operations of the concession, paying special attention to potentially dangerous appliances such as deep friers, popcorn poppers, coffee makers and other potential hazards. You should also make sure your volunteers are always looking for potential risks such as wet floors in and around the concession area.
3. Develop a schedule whereby one member of this core group of volunteers is working in the concession whenever it is open. Ideally, one responsible volunteer who participated in your training course should be present whenever the concession is open. Devise an alternate plan to accommodate any volunteer who is sick or is unable to make their shift.
4. Implement proper inventory control and accounting procedures to protect you from potential theft, and you and your volunteers from any criticism.

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H. YOU ARE A REFEREE, and in the second period of a tightly contested game, the visiting team scores three quick goals to go up 6-2. Subsequently, the game deteriorates into a contest of cheap shots and intimidation tactics. What should you do?

Action:

1. Call all infractions as defined by the Rule Book, regardless of the score or time of game.
2. If, after assessing numerous penalties, there is no apparent change in behaviour, consult with the coaches and ask for their assistance in changing the players' behaviour.
3. If the poor conduct still persists, continue calling every penalty as defined by the Rule Book. At the conclusion of the game, file a report with the league convener outlining the poor conduct and lack of cooperation you received.

I. YOU ARE A TRAINER/SAFETY PERSON on a minor hockey team, and while in the dressing room, getting ready for the game, you observe two players pushing and shoving each other. The players, both in full equipment including skates, wrestle each other to the floor, knocking sticks and other equipment to the floor. What should you do?

Action:

1. Intervene immediately and instruct the players to stop the horseplay. Inform the coaching staff about the incident and work with the coaches to educate the players about the danger of horseplay in the dressing room, especially while wearing skates.
2. Ensure that the dressing room floor is kept free of debris, including equipment.

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J. YOU ARE AN ARENA EMPLOYEE working the late shift on Friday night. As you start the ice resurfacing machine, one of the players from the final game informs you that there is a huge gash in the ice surface just inside the blue line. What should you do?

Action:

1. Repair the hole immediately. Document the location, time, repair made and the player who brought it to your attention.
2. Alert the morning arena staff of the problem area and request they inspect it to make certain it is safe, before anyone goes on the ice surface.
3. Follow appropriate ice maintenance as indentified by your facility manager.

FAIR PLAY CODES

WHAT IS FAIR PLAY?

Fair play is a universal concept that forms the foundation for all sport. Fair play does not change the rules of the game. Fair play goes far beyond scoring and winning, it is about the development of skills and character, on and off the ice, that lead to a life long enjoyment of sport and recreation. Fair play allows all athletes the same opportunity to develop skills, the chance to display those skills in an atmosphere of respect, and to develop an appreciation for the efforts of all participants.

All involved in the game must be proactive and a good role model in the promotion of the values of fair play. The following are recommended fair play codes for players, parents, spectators, coaches, officials, and league organizers.

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Players

- I will play hockey because I want to, not just because others or coaches want me to.
- I will play by the rules of hockey, and in the spirit of the game.
- I will control my temper – fighting and “mouthing off” can spoil the activity for everybody.
- I will respect my opponents.
- I will do my best to be a true team player.
- I will remember that winning isn’t everything – that having fun, improving skills, making friends and doing my best are also important.
- I will acknowledge all good plays/performances – those of my team and of my opponents.
- I will remember that coaches and officials are there to help me. I will accept their decisions and show them respect.

Coaches

- I will be reasonable when scheduling games and practices, remembering that players have other interests and obligations.
- I will teach my players to play fairly and to respect the rules, officials and opponents.
- I will ensure that all players get equal instruction, support and playing time.
- I will not ridicule or yell at my players for making mistakes or for performing poorly. I will remember that players play to have fun and must be encouraged to have confidence in themselves.
- I will make sure that equipment and facilities are safe and match the players’ ages and abilities.
- I will remember that participants need a coach they can respect. I will be generous with praise and set a good example.
- I will obtain proper training and continue to upgrade my coaching skills.
- I will work in cooperation with officials for the benefit of the game.

Parents

- I will not force my child to participate in hockey.
- I will remember that my child plays hockey for his or her enjoyment, not for mine.
- I will encourage my child to play by the rules and to resolve conflicts without resorting to hostility or violence.
- I will teach my child that doing one’s best is as important as winning, so that my child will never feel defeated by the outcome of a game.

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- I will make my child feel like a winner every time by offering praise for competing fairly and trying hard.
- I will never ridicule or yell at my child for making a mistake or losing a game.
- I will remember that children learn best by example. I will applaud good plays/performances by both my child's team and their opponents.
- I will never question the officials' judgement or honesty in public.
- I will support all efforts to remove verbal and physical abuse from children's hockey games.
- I will respect and show appreciation for the volunteer coaches who give their time to coach hockey for my child.

Officials

- I will make sure that every player has a reasonable opportunity to perform to the best of his or her ability, within the limits of the rules.
- I will avoid or put an end to any situation that threatens the safety of the players.
- I will maintain a healthy atmosphere and environment for competition.
- I will not permit the intimidation of any player either by word or by action. I will not tolerate unacceptable conduct toward myself, other officials, players or spectators.
- I will be consistent and objective in calling all infractions, regardless of my personal feelings toward a team or individual player.
- I will handle all conflicts firmly but with dignity.
- I accept my role as a teacher and role model for fair play, especially with young participants.
- I will be open to discussion and contact with the players before and after the game.
- I will remain open to constructive criticism and show respect and consideration for different points of view.
- I will obtain proper training and continue to upgrade my officiating skills.
- I will work in cooperation with coaches for the benefit of the game.

Spectators

- I will remember that participants play hockey for their enjoyment. They are not playing to entertain me.
- I will not have unrealistic expectations. I will remember that players are not professionals and cannot be judged by professional standards.
- I will respect the officials' decisions and I will encourage participants to do the same.
- I will never ridicule a player for making a mistake during a game. I will give positive comments that motivate and encourage continued effort.

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- I will condemn the use of violence in any form and will express my disapproval in an appropriate manner to coaches and league officials.
- I will show respect for my team's opponents, because without them there would be no game.
- I will not use bad language, nor will I harass players, coaches, officials or other spectators.

League organizers

- I will do my best to see that all players are given the same chance to participate, regardless of gender, ability, ethnic background or race.
- I will absolutely discourage any sport program from becoming primarily an entertainment for the spectator.
- I will make sure that all equipment and facilities are safe and match the athletes' ages and abilities.
- I will make sure that the age and maturity level of the participants are considered in program development, rule enforcement and scheduling.
- I will remember that play is done for its own sake and make sure that winning is kept in proper perspective.
- I will distribute the fair play codes to spectators, coaches, athletes, officials, parents and media.
- I will make sure that coaches and officials are capable of promoting fair play as well as the development of good technical skills and I will encourage them to become certified.