

The Glenfir School Head's

Risk Management Policy & Procedures

**Presented to the Board:
Tuesday, November 21, 2006**

THE GLENFIR SCHOOL RISK MANAGEMENT POLICY AND PROCEDURES

Risk Management: Policy and Procedures

The Glenfir School's objective for this policy is to ensure the safety, security and well-being of students, staff, volunteers and visitors. Recognizing that, despite best efforts, injury and/or damage may occur, the secondary objective of this policy is to minimize financial risk to The Glenfir School.

A. General Guidelines

Risk management is the process of planning, organizing, leading and controlling the activities of the school in order to minimize the potential for accidents, and the adverse effect of accidental losses, should they occur.

The process involves the following steps:

1. risk identification and analysis
2. examination of risk management alternatives
3. selection of appropriate risk management strategies
4. implementation
5. monitoring and adjustment

Risk Management issues affect every corner of school life, at the school itself, while travelling to and from the school and while away on a school sponsored trip. High profile areas such as field trips are self-evident, but the policy also needs to address bullying, harassment, medical concerns and the general well-being of students.

B. Risk Determination

The school must be cognizant of what activities our insurers will not cover. In considering the activities we wish to undertake in a school program and/or field trip, the key question will be "What is the educational benefit of the proposed activity?" Our second question will be "What risks are inherent in the activity?" Our next question will be "Do the benefits justify the risk?" And finally, "Do our insurers cover us for this activity?"

C. Informed Consent and Acknowledgment of Risk

It is impossible to engage in any human activity without encountering some risk of accident injury. Parents know that, but they have the right to know what activities their

children are involved in, and they have the right to opt out of them if they feel differently about the risk/benefit ratio than the school does. Accordingly, The Glenfir School will seek informed consent on the following basis:

1. Parents will be asked to give consent to the activities in PE classes at the beginning of the year. Those activities need to be outlined in the consent form; the teachers should not stray significantly from that outline. Parents will also be asked to provide any pertinent medical information that may assist staff in dealing with their children in the Physical Education programme.
2. Students engaged in any other intra or extra mural physical activities will require prior consent from their parents, on a form which outlines the nature of the activities and the potential risks.
3. The Glenfir School does not endorse the use of waivers or releases of liability in favour of third party service providers; and will not use third party service providers unless The Glenfir School's Student Accident Policy permits us to do so.

D. Field Trips

Field trips fall into various categories, as follows:

1. Recurring trips – i.e. sports teams' away games
2. Same day local trips
3. Multi-day and/or Outdoor Education trips
4. Interprovincial and International Trips

1. Recurring trips – parents will be asked to provide one consent form for the whole season of the particular activity.

2, 3, & 4. Parents will be asked to sign a consent form for each trip. Obviously, the more involved and extensive the trip, the greater the detail that will be required in the consent form. For instance, if students will be billeted on an overnight trip, the form should specify that, and should make clear that the choice of who will provide billets is left in the hands of the host school or organization, not The Glenfir School trip organizers.

As field trips require parental consent, they must be voluntary activities. Accordingly, participation in a field trip shall not be a prerequisite for the successful completion of any required course of study, and a program of instruction will be provided for students who do not participate in a field trip.

The following policies apply to all field trips:

1. A teacher shall be designated as the teacher-leader in charge.

2. The teacher-leader must submit, at least two weeks in advance, a Field Trip Request to the appropriate designate of his/her school for approval. Requests should be submitted a minimum of 3 weeks prior to local trips, a minimum of 2 months prior to the date of Multi-day and/or Outdoor Education trips, and a minimum of 6 months before an International or Interprovincial trip.
3. The informed consent form for parents must include:
 - a detailed proposed itinerary
 - description of activities proposed
 - risk assessment of activities proposed
 - plan stating any particular safety precautions in place to deal with risk
 - notification regarding the need for special clothing, equipment or food
 - any relevant emergency procedures to be followed
 - means of transportation
 - supervisory arrangements
 - costs to students
 - the right of the parent to deny his/her child's involvement
 - the responsibility of the parent to inform the teacher-leader of any medical or dietary considerations, and to provide the necessary medications with instructions for their administration
 - notice that high risk activities carry inherent risks that could result in physical or emotional injury, paralysis or death
 - permission authorizing supervisors to arrange and consent to necessary medical treatment.
4. A teacher-leader must always be in charge. The teacher-leader must ensure that adequate supervision is available at all times and that supervisors are prepared to deal with any emergencies that may arise.
5. Other than walking field trips in the vicinity of the school, the minimum supervision ratio shall be one adult for every ten students. The teacher volunteer ratio should never be more than one to two.
6. When necessary field trips involving students of both genders shall have supervisors of both genders.
7. Specific supervisory arrangements will depend upon:
 - the age, maturity and ability levels of the students
 - the inherent risk of the activity
 - the circumstances of the particular activity
8. Competent instruction and supervision of high-risk activities is mandatory.

9. The Head or appropriate designate is responsible to ensure that training, preparation, orientation and expectations are provided to all student participants and supervisors to ensure competence.
10. Competence is demonstrated by a certificate from a governing body for activities such as skiing, swimming, and canoeing. In other areas, competency may be recognized by virtue of experience and demonstrated expertise in the activity.
11. The teacher-leader is responsible for being familiar with and conducting a safety assessment of the site of the proposed field trip.
12. Supervision shall include individuals suitably trained in first aid.
13. An appropriately equipped first aid kit must be accessible.
14. Contingency plans must be in place in the event of cancellation, adverse weather and road conditions or other conditions that may require a change to the original itinerary.
15. In the event alternative arrangements are made for the pick up of a student at the end of or during a field trip, the teacher-leader is responsible to ensure the student is left under the direct supervision of the parent or another adult authorized by the parent.
16. The teacher-leader is responsible for carrying:
 - list of student participants
 - phone contact numbers
 - British Columbia Health Care numbers
 - information regarding medical and medication needs of students (including the emergency care plan for students with severe allergies)
 - cell phone or satellite phone as appropriate
17. When necessary, the Head of School is expected to seek advice and assistance from experts in planning field trips and in assessing risk:
 - the recommendations contained in credible government references will be met or exceeded
 - consultation with The Glenfir School Board's insurance broker is mandatory for any high-risk activity or unique activity and/or any field trips outside of British Columbia.
18. Under appropriate circumstances, special considerations may need to be made for students with identified severe allergies. Factors to consider include but are not limited to:

- ensuring an adequate number of injectors is available
- requiring a vehicle to be available for emergencies at all times; providing information or availability of emergency transport and distance to an emergency medical facility
- reviewing an emergency care plan with the parents and supervisors beforehand
- assigning a buddy who will inform a supervisor if the allergic student is not feeling well
- requiring anaphylactic students to have written authorization to eat or drink anything that has not been brought from home
- requesting a list of ingredients if foods are ordered from commercial sources
- avoiding including anaphylactic student in clean-up activities
- deciding if risk factors are too great to control, that the student may be unable to participate in the field trip. The parent(s) should be involved in this decision.

19. In the case of Out-of-Province or International trips, students must be covered by extended health and accident insurance.

E. Records

1. The School office shall maintain a calendar of field trips in order that staff and parents may have immediate access to information.
2. The teacher-leader must notify the School office of any changes to participants, field trip departure/arrival times, or locations of activities and secure the approval of the Head, when appropriate.
3. The School shall keep a record of each field trip for a period of not less than two years, which includes the following:
 - Head authorization
 - purpose or educational goal of the field trip
 - risk assessment and safety plan
 - parent consent
 - information provided to parents
 - list of supervisors
 - injury and unusual incident reports.

F. Transportation

1. Transportation arrangements must be made in accordance with The Glenfir School Board's Student Transportation Off-Campus policy.
2. Any agency involved in travel arrangements shall be an ACTA member (Alliance of Canadian Travel Association).

The Glenfir School Board: Insurance Policy

The Glenfir School Board will carry the minimum level of insurance coverage required by legislation and will carry additional insurance as required to meet its students' and contractual needs.

The Head through the Business Manager is responsible for the administration of this policy.

A. Guidelines

1. The Business Manager is responsible to ensure that the types and amounts of insurance coverage and deductible amounts are reviewed on an annual basis and to make a report and recommendations for changes, if any, to The Glenfir School Board for its approval.
2. A summary of The Glenfir School Board's current insurance coverage will be attached to this policy.
3. The Business Manager is responsible to ensure a current inventory of all owned or leased property is maintained for insurance valuation purposes.
4. The Glenfir School Board will provide liability insurance protection for authorized volunteer drivers transporting students in privately owned vehicles on a school activity with coverage restricted to that portion of an award for damages in excess of the volunteer driver's private liability coverage.
5. The Glenfir School Board's general liability coverage extends to staff administering medications or medical treatment to students in accordance with The Glenfir School Board's policy.
6. The Glenfir School Board will ensure that all students are covered by a Student Accident Policy.

Student Transportation: Off-Campus Policy

The Glenfir School Board believes that off-campus activities can provide a valuable educational experience for students; however there must be care and attention to safety in the transportation to and from these activities.

If students cannot be transported to and from school by bus, The Glenfir School Board believes qualified and authorized volunteer involvement in transporting students is a viable alternative.

The Head is responsible for the administration of this policy.

A. Regulations

1. Parents shall be notified in writing of the mode of transportation to be used for school sponsored off-campus activities involving their children.
2. The Head must approve the transportation of students in private vehicles.
3. The Head is responsible to ensure that volunteer drivers are properly screened and authorized.
4. Volunteer driver must:
 - file a Volunteer Driver Abstract form with the Head on an annual basis
 - be at least 21 years of age and the holder of a valid drivers license with a class rating valid for transporting passengers in a private vehicle
 - have a safe driving record
 - carry a minimum public liability and property damage insurance coverage of \$1,000,000
 - ensure that all occupants of their vehicle use a seat belt.
5. Volunteer drivers shall be advised that:
 - their insurance coverage is always primary or first loss insurance.
 - if the vehicle to be used is equipped with a front passenger-side airbag, then no student below the minimum height requirement for safety shall be transported in that seat, unless the airbag has been properly deactivated.
6. The Glenfir School Board's non-owned vehicle liability insurance provides up to \$10,000,000 coverage over and above the owner's policy. This secondary coverage covers the volunteer driver and passengers only while transporting students and/or approved supervisors on authorized school trips. This applies only to claims advanced on behalf of the student(s) and/or approved supervisor(s).

7. Parents may transport only their own children to and from school sponsored off-campus activities, but must make prior arrangements with the supervising teacher.
8. The Glenfir School Board does not sanction the practice of students driving other students to and from school sponsored off-campus activity sites.

RISK MANAGEMENT COMMITTEE CHARTER

The Risk Management Committee shall provide advice and assistance to the school on matters of both student and staff safety and on matters of risk to the school. This will include:

- School field trips and excursions in and out of the country
- School activities on and off the school property
- School protocols for dealing with risk and safety issues, including safety audits, and
- Insurance coverage for the school, the staff and the Board.

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