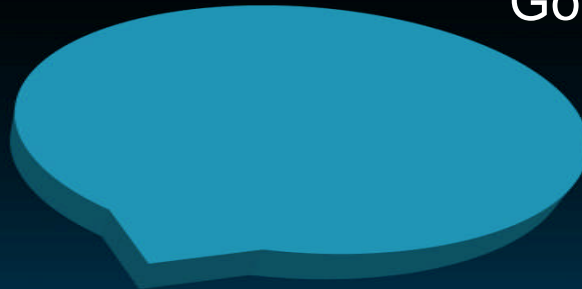
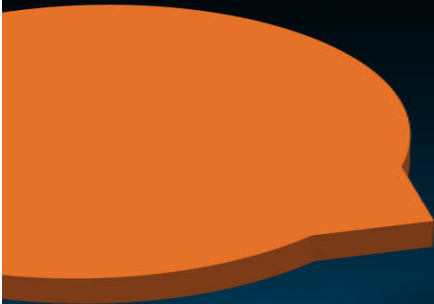


Risk Management

Presented by:
Jocelyn Filippini
Gougeon Insurance Brokers



What is Risk Management?

Risk Management is the process of making and implementing decisions that will minimize the adverse effects of accidental and business losses on an organization.



Ways We Deal With Risk ...



Risk Avoidance

Risk Transfer

Risk Control

Why the Need for Risk Management?

- Save time, assets, income, property
- Protect reputation
- Protect guests from harm
- Protect the environment
- Prevent or reduce liabilities
- Maintain lower insurance premium



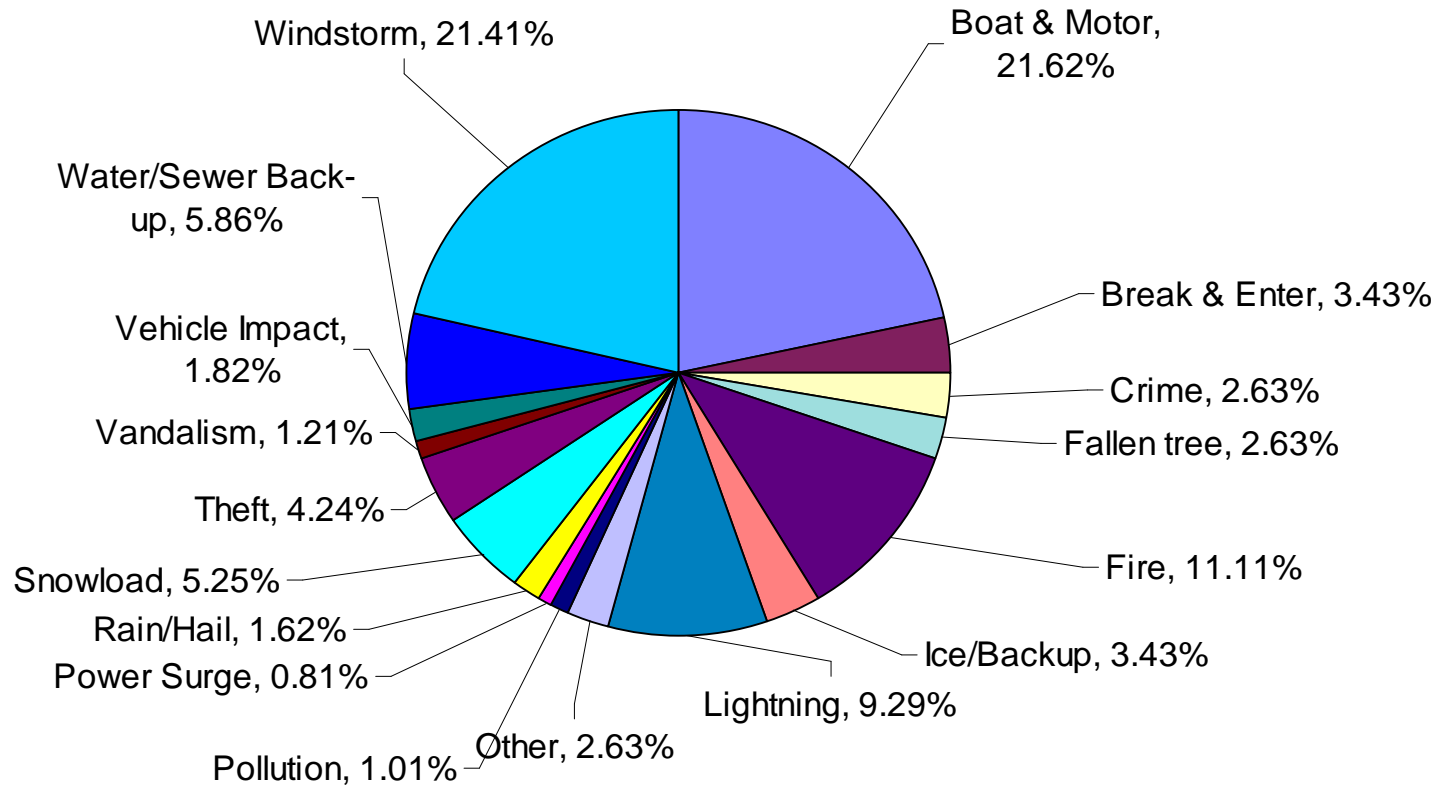
Accidental losses are a fact of life!

***Good Risk Management practices lowers
your total cost of risk!***

Property Claims - Statistics



Summer Resort Program Property Claims Based on Count (1995 to present)





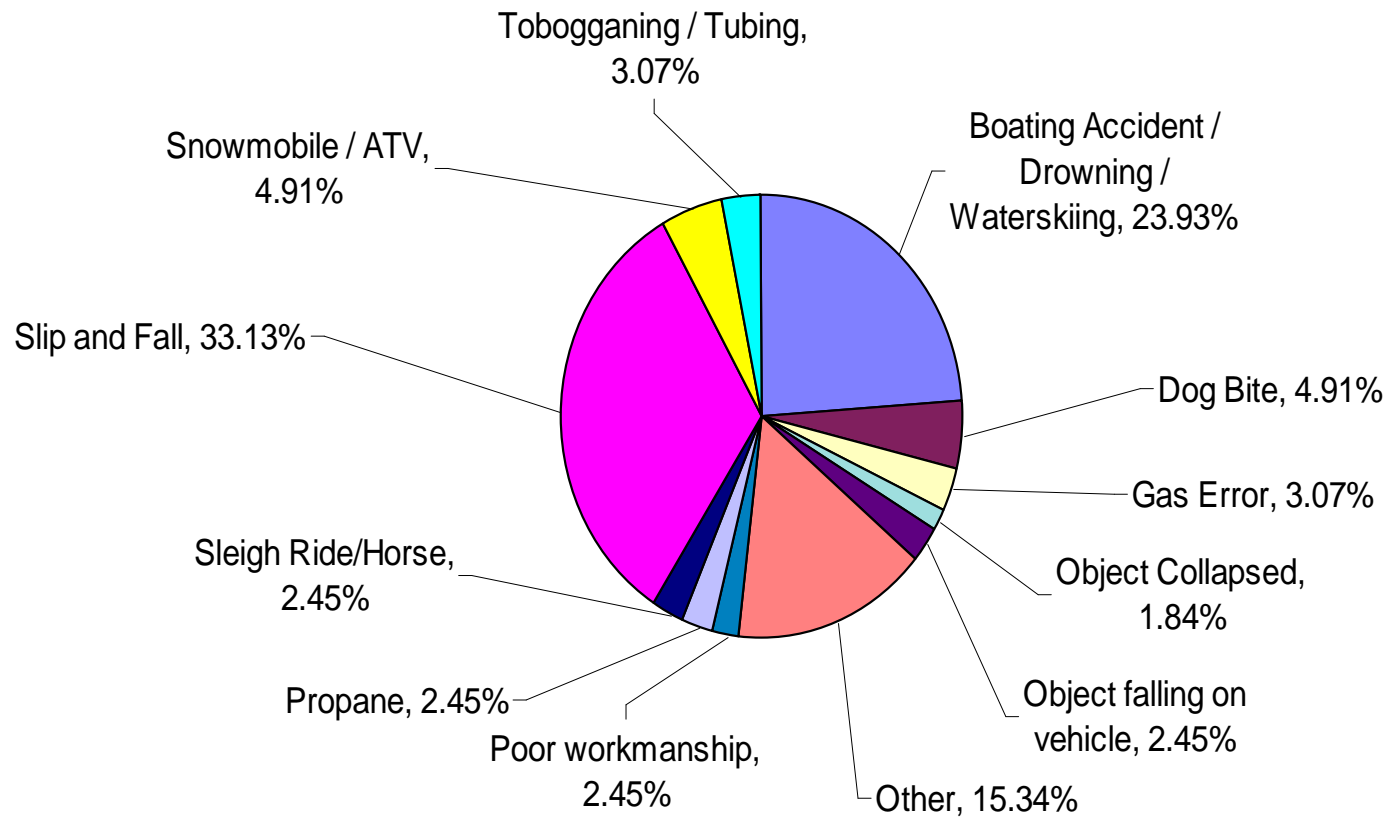
Property Claim Examples

1. Fire in Staff Accommodation – Total Loss
Claim Paid \$152,021.10, Expenses \$3,708.50
2. Lightning Strike – Damage to A/C,
Refrigerators, TVs, Computers
Claim Paid \$50,284.18 Expenses \$1,212.00
3. Windstorm – Tree Fell On Cabin
Claim Paid \$39,634.65 Expenses \$1,743.00

Liability Claims – Statistics



Summer Resort Liability Claims Summary Based on Count (1995 to present)





Liability Claim Examples

1. **Slip & Fall - TP Required Surgery & Internal Pinning** Claim Paid \$110,460
2. **Boating Accident/Drowning/Waterskiing Near Drowning**
Claim Paid \$75,206, Expenses \$73,996
3. **Third Party Injured in Playground – Broke Arm**
Claim Paid \$27,100, Expenses \$4,879



How Do I Get Started?

Identify & Evaluate Your Risk... (Self Audit)



Evaluating Your Risk ... Self Audit

Emergency Response Manual or Plan

- Instruction for owner's and employees
- Instruction for guests
- Emergency phone numbers
- Fire Plan / Evacuation Plan



911

Buildings

- Doorways, Locks, Exit Hardware
- Entrances, Exits
- General Condition / Maintenance
- Stairways & Handrails (inside & outside)
- Windows, Screens
- Roofs, Eaves
- Drainage
- Woodstoves
- Photos
- Portable Fire Extinguishers
- Carbon Monoxide Detectors
- Electrical



Self Audit ...

Company Equipment

- Inspect and maintain hand-tools
- Inspect and maintain other mobile equipment
- Storage facility

Equipment

- Engraved or marked
- Serial numbers recorded



Self Audit ...

Signage

- Uneven grounds
- Swimming pools
- Bathing areas
- Docks / beaches
- Exercise facilities
- Unauthorized entry points
- Fuel Storage / Propane
- Playgrounds
- Skating Rinks
- Sign Inventory





Self Audit ...

Fire Protection

- Fire plan and drills
- Fire access routes (emergency vehicles) always open
- Regular tests on fire and smoke alarms
- Doors/windows not locked or barred from the outside
- Doors with double cylinder locks have keys located near so it can be unlocked easily.
- Sprinkler systems are serviced by a qualified contractor
- Chimney inspection and cleaning by certified contractor

Fire Exits

- Stairway open/ exits clear
- EXIT signs posted and lighted
- Exit doors open outward

Self Audit ...

Portable Fire Extinguishers

- 1 x 2A-10BC extinguisher on each floor & for every 280 square meters in building
- Check monthly & serviced annually
- All owner's/staff trained in proper use & operation
- Fire Drills for staff twice a year
- Marked locations
- Easily accessible
- Automatic wet chemical extinguishing system that meets the requirements of UL300 or ULC 1254.6
- Class K wet chemical portable fire extinguisher as backup



Fire Safety – Wildland Fires

- Remove fuels surrounding your home & outbuildings
- Keep embers and firebrands from entering your home
- Create a wildland fire safety plan for your property
- Reduce the risk of fires on your property



Self Audit ...

Fuel Storage / Propane / Gasoline/ Diesel Fuel / Flammables

- No Smoking Signs
- Fire Extinguishers
- Stanchions or fence around above ground tanks
- Concrete dykes or bladders under tanks
- Spill monitoring
- Secure portable tanks & cylinders
- Store propane tanks outside
- No use or storage of flammables near heat, open flame or spark
- Certified propane handlers
- Storage of paint, rags, flammable material
- Ventilation





Self Audit ...

Parking Lots / Walkways / Stairs

- Maintained and in good condition
- Good lighting
- Snow removal contracts (sanding & salting logs)
- Good water drainage from parking lots, walkways
- Stair sets with more than 3 steps have handrails
- Clean / dry / sanitary
- Holes or drains covered
- Free of slip & fall hazards
- Stair treads in good order with non-skid nosing

Self Audit ...

Playground Equipment

- Chains – bent/ worn/ open links/ pinch points, rust or rough edges
- S-Hooks – excessive wear, properly closed, never reuse
- Stability in Ground – solid, no corrosion or rot
- Exposed Concrete or Wood filled or removed
- Hand/ Safety Railings, Support Bars -splitting, splinters, protruding nails, nuts and bolts secured
- Entrapment Points
- Stairs of slides and area at bottom of slide
- Trampolines
- Must adhere to CSA Standards – CAN/CSA-Z614-98
- Proper ground covering under and around play structures, swings etc



Self Audit ...

Other Key Areas:

- Rental Equipment
- First Aid
- Boats, Boat Rentals & Watercraft Regulations
- Docks
- Mould / Restoration
- Fireworks Policies in Place
- Barbeque Safety



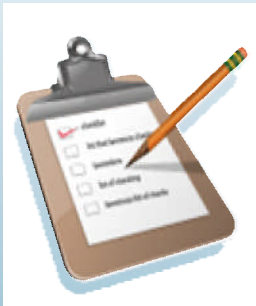
Documentation

Waivers

- Written agreement between resort and guest (waiver of claims, assumption of risk, rental agreement)
- Consult Independent Legal advice & Insurance Carrier

Logs & Safety Checklists

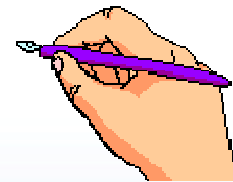
- Maintenance Log
- Sanding/salting log
- Motor Boat Rental Safety Checklist
- Daily Beachfront Inspection Log
- Playground Equipment Checklist / Log Book





Documentation

**Documentation is your first line of defense.
Without documentation, insurers cannot
adequately defend you.**



If is not written down, it didn't happen.

Consistency in documentation is key!



Conclusion

Why Manage Your Risk?

- Changes to our society.
- Courts are often sympathetic to injured claimants
- High standards of care owed by organization
- High level of service expected
- Liable for the actions of their employees/volunteers.
- Organizations are perceived as having a lot of assets and/or high insurance policy limits.

Resource List

- Lifesaving Society
- Red Cross
- Wilderness Medical Associates
- St. John's Ambulance
- Transport Canada
- Canadian Coast Guard
- Canadian Power and Sail Squadron
- Ontario Government E-Laws
- Ontario Parks Association
- Leisure Information Network
- Ministry of the Environment
- Technical Standards & Safety Authority (TSSA)
- Canadian Centre for Pollution Prevention
- Canadian Pollution prevention Information Clearinghouse (Environment Canada)
- Canada Safety Council
- Smart Risk



Questions and Answers !



Thank You!