



RISK MANAGEMENT

Age risks for people 60+

Anytime you leave your residence or interact with others, you increase your risk for contracting or spreading COVID-19. Regardless of age, each individual will need to weigh the pros and cons and decide on their own whether or not they are willing to accept that risk. Bowls is typically played outside in Canada, which makes it easier to maintain 2m distancing than other activities. However, if someone has a medical complication, they should refer to their family doctor as to whether or not they should participate. It is important to note that as of June 24, 2020, [Public Health Canada statistics](#) are showing that Canadians aged 60+ are still at the greatest risk for hospitalization, ICU admittance and death due to COVID-19.

In order to open our club, we need to provide a Risk Management Plan. What is that?

Generally, there are four strategies for risk management: Avoid, Reduce, Transfer, and Retain. Most Risk Management Plans identify various risks and how the club will deal with them.

Item	What it Means
Avoid	Avoiding the risk would mean not having any programs or service at all. Essentially, your club would remain closed.
Reduce	There are numerous strategies to reduce the risks to your club. Having a Return to Play protocol, modifying procedures, and having participants sign forms and waivers are all examples of how you can reduce your risks.
Transfer	Insurance is one way that your club could transfer the risk on to someone else. Be aware that some insurance providers have a contagion exclusion, which still leaves your club at risk.
Retain	Some of the risks your club will simply need to accept if you want to operate. By using proper reduction and transfer strategies, the risk you retain should be low.

Risk Mitigation

A crucial aspect of any Risk Management Plan is risk mitigation. This implies that you have actively thought of possible risks, and explored ways to mitigate said risks. Here are a few areas you should consider:

1. Communication: your club should be keeping its stakeholders informed and up-to-date on a regular basis of your club's situation (this includes club-specific protocols, local Public Health regulations, etc.)

Frequently Asked Questions (FAQ) – Risk Management



- a) Educate and inform: your stakeholders (volunteers, members, coaches, staff, etc.) should be trained on proper protocols and educated on signs & symptoms.
 - b) Signage: you should have clear and visible signage throughout your facility. Take photos of where your signs are and what they look like to serve as proof, should someone question your club's commitment to safety.
2. Cleaning Process: not only do you need to regularly sanitize and clean your facility, you need to be able to prove it. You MUST document in a log and keep up-to-date details on when, where, and how your facility/equipment is being cleaned and sanitized, and by whom.
3. Develop a safety plan: this should address foreseeable risks and dangers that could lead to liability for the club
 - a) Keep your safety plan up-to-date with steps taken to address safety concerns. This should be saved and kept in an accessible location.