

Somerset West Soccer Club

Policy No. 003

Risk Management Program

Adopted: April 14, 2004

1. Purpose

The purpose of this policy is to establish the Somerset West Soccer Club (“the club”) Risk Management Program.

2. Definitions

- A. Risk – The possibility of suffering loss.
- B. Risk Management – The process of managing risk. The process includes:
 - 1) Continuous assessment of perils and exposures;
 - 2) Prioritization of risks (i.e., determining what risks must be dealt with); and
 - 3) Implementation of strategies to minimize or eliminate those risks.

3. Background

The Somerset West Soccer Club (SWSC) is, by its very nature, an organization that faces many risks. It utilizes adult volunteers to manage club activities, club finances, and youth players. It owns equipment, handles funds, and makes use of facilities owned and operated by government agencies and other non-profit organizations. And, its players participate in a vigorous athletic activity which has its own inherent risks.

The club faces a number of perils including acts of nature, human acts (intentional and accidental), and legal actions and may experience loss from personal injury or death, property damage or theft, legal liability, or theft or mismanagement of funds. The nature and variety of perils and exposures facing the club suggest that it should have a program to manage the associated risks.

4. Policy

- A. The SWSC Board of Directors recognizes the following facts concerning the human, physical, and fiscal resources of the organization:
 - 1) During the normal course of conducting its business, the human, physical, and fiscal resources of the club are routinely exposed to various risks that can result in losses to the organization.
 - 2) The human, physical, and fiscal resources are valuable assets to the club and its members.

- 3) Because of the special value of these assets, they deserve reasonable protection consistent with the availability of funds and volunteer time, both of which are acknowledged to be limited.
 - 4) Unless measures are taken to preserve/protect these resources, losses may occur.
 - 5) The provision of such protection requires a significant commitment of time, money, and staff to manage, preserve, and protect these resources in the most cost effective manner.
- B. In recognition of the above facts, the following risk management goals are established for the SWSC by the Board of Directors:
- 1) In carrying out the club's business, the long-term goal is to minimize harm to the human, physical, and fiscal resources of the organization and to minimize the total cost of risk to the club.
 - 2) To minimize harm and the cost of risk, the club may:
 - a) Attempt to routinely identify all significant known perils and risks to which the organization may be exposed;
 - b) Avoid unnecessary or unreasonable exposures to the extent practicable;
 - c) Take all reasonable and appropriate steps to prevent harmful events and losses;
 - d) Initiate reasonable and appropriate loss control techniques to control the frequency and severity of those losses that are unavoidable; and
 - e) Maintain insurance coverage for risks/exposures that pose such large potential for loss that the use of normal operating expenses for payment of losses is prohibitive.
- C. The club is affiliated and works in cooperation with the Tualatin Hills Junior Soccer League, Tualatin Hills Park and Recreation District, Oregon Youth Soccer Association, and U.S. Youth Soccer Association. To the extent possible, it will adopt and utilize the risk management policies of these affiliated organizations to manage its risks. Whenever specific risks are not separately or fully addressed by the policies of these affiliated organizations, the club may adopt its own risk management policies. All such policies will be incorporated into and made a part of the SWSC Risk Management Program established by this document.

5. Program Elements

The following implementing policies have been adopted by the club and made a part of the Risk Management Program as of the date indicated.

- A. Policy 003.1 – Risk Management Committee; Adopted: April 14, 2004
- B. Policy 003.2 – Child Protection; Adopted: May 4, 2004
- C. Policy 003.3 – Volunteer Disclosures; Adopted: May 4, 2004