



Risk Exposure Chart

Human Exposures or Liabilities :

Standard of Care Liabilities (Tort or Third-Party Liabilities)	Examples or Types of Illness/ Injury or Damage Caused by:	Techniques to Reduce, Prevent, or Control Loss	Identify Risk-Control Methods and Technique(s) and Steps Taken
General duty of care	Damage to others caused by negligence. (Many are described in specific areas below.)	Good general liability insurance in addition to any exclusions or additional coverage described below. Umbrella liability insurance for catastrophic accidents.	Insurance provided by GSNorCA.
Directors and officers	Decisions made by directors or supervisors, or lack of policies or procedures	Informed decision makers establish policies consistent with common practice or standards of the field, D and O insurance.	Directors stay abreast of current regulations and practices via continuing education. Constant oversight by GSNorCA.
Property of others	Equipment not owned by the camp	Regulations for possession and use	Property use regulations included in staff personnel policies.
Food service	Unsafe water, hazardous foods containing infectious or toxic microorganisms, (e.g., e-coli, salmonella, etc.)	Procedures for storage, handling potentially hazardous foods and sanitation, controlled access, etc.	All kitchen staff hold a minimum Food Handler certificate; Head cook and many kitchen staff hold current ServSafe or National Restaurant Manager food safety certification. Policies and procedures clearly outlined and posted. Public utilities water.
Environmental impairment and pollution	Sewage, toxic materials, leaks of underground tanks, insect/weed control, use of chemicals, etc.	Garbage storage capacity, leak proof, environmental impact plan, etc.	Oversight by Amador Co. Environmental Health Department. Current MSDS information available and posted. Garbage locked and removed from site daily.

Maintenance	Broken equipment, bunk-beds rails, rotted stairs, unsafe electrical or gas lines, shower water temperatures, vehicle mechanical failure, damaged program equipment, etc.	Workers' compensation insurance, maintenance plan, identified cutoff points, trained personnel, emergency exits, annual fire equipment and electrical evaluation, etc.	Maintenance staff employed by GSNorCA. Annual fire/electrical/plumbing inspections. Insurance provided by GSNorCA.
Attractive nuisances	Failure to control access or unauthorized use of ropes course, lake, pool, firearms, etc.	Fences, signs, security system, etc.	Supervision requirements followed; warning signs posted by lake and docks; barrier erected around archery range; garage locked.
Standard of Care Liabilities (Tort or Third-Party Liabilities)	Examples or Types of Illness/ Injury or Damage Caused by:	Techniques to Reduce, Prevent, or Control Loss	Identify Risk-Control Methods and Technique(s) and Steps Taken
Staff selection/training (volunteer or paid)	Lack of screening or training, unqualified staff, etc. Violation of child labor laws and discrimination laws.	Driver training, training for late hires, in-service training, work permits and proof of age procedures, knowledge of laws.	Annual training of all volunteers; background checks, references attained for all staff. Specialized training for program specialists.
Staff supervision/behavior (volunteer or paid)	Failure to supervise staff, drunkenness or drug use by staff, etc.	Supervision training, guidelines for appropriate and inappropriate behavior	Personnel policies provided to all staff; annual supervision training of all volunteers; additional appropriate contact and behavior training for all new volunteers
Participant supervision	Failure to supervise adequately, not maintaining appropriate camper to staff ratio, camper to camper child abuse, release of camper to unauthorized person, etc.	Procedures for transporting persons, procedures for prevention of child abuse, appropriate camper behavior techniques, regular analysis of incidents, required documentation, etc. Child abduction liability insurance.	Risk mitigation procedures maintained; insurance provided by GSNorCA; signature release forms required of all campers.
Health services	Failure to provide appropriate first-aid or emergency care, failure to meet special medical needs or dispense medications properly, exposure to bloodborne pathogens, bioterrorism, diseases carried by insects or animals, etc.	Health-care plan, qualified health-care staff, user group information, etc. Exposure Control Plan (OSHA).	Health care protocols and procedures updated annually; qualified health care staff on-site at all times.

Program activities	Inadequate safety regulations and emergency procedures, failure to provide qualified leadership, inform parents of risk, etc	Safe and appropriate equipment, signed permissions for participation, supplementary insurance, certifications, etc. All specialized activity standards.	Equipment inspected regularly; parent release signature required of all campers; insurance provided by GSNorCA; specialized certification and training required of certain program staff.
Personal injury from: -abuse -assault -invasion of privacy -discrimination -search and seizure	Inappropriate actions, including criminal behavior, by staff or other campers, lack of protection in public places or from intruders, camper or staff recruitment practices, misuse of camper photos, inappropriate disclosure of health information, technological security, etc.	Written safety regulations, personnel policies, implementation of ADA requirements and privacy rule, guidelines for release of personal information etc. Criminal records checks.	Written safety and risk mitigation regulations maintained; personnel policies updated and agreed to by staff annually; HIPPA requirements followed; criminal background checks and fingerprinting required of all volunteers; photo release signatures required of all camper parents/guardians; technology policy included in personnel policies.

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Defective or tampered products	Contaminated food, defective program, or safety equipment, etc.	Credible food and equipment source, controlled access, crisis-management plan , etc.	Food provided by SYSCO and other credible sources; controlled access to food and equipment; crisis management plan.
False advertising	Misleading or incomplete information on facilities, activities or personnel, etc.	Brochures, videos, and written material that correctly describes facilities, staff, program, etc.	All materials approved by GSNorCA annually; operating plan and site description approved by USForest Service annually
Health-care malpractice	Inappropriate actions by health-care staff	Knowledge of individuals malpractice insurance or coverage with supplementary or general liability insurance, licensed to practice in state where camp is located	All health care staff provide proof of appropriate certification; insurance provided by GSNorCA.
Vehicle operation	Passengers exceed capacity, lack of seat belts, driver not qualified., improper loading or unloading, poor selection of commercial provider, noncompliance with regulations regarding passenger vans and CDL driver drug and alcohol testing , etc	Insurance, safety regulations, credible vehicle provider, safety checks, maintaining safety reports, etc.	Vehicle safety checks performed daily; insurance provided; DMV driving reports acquired annually; rental vehicles provided by large national chain; drivers trained annually in appropriate transportation procedures; buses contracted through large commercial operation and driven by qualified commercial drivers.

Sponsorship	Lending endorsement to an activity not in your control; the image of co-sponsors	Appropriate insurance, board review of endorsements/sponsorships	Sponsorships controlled by GSNorCA.
Loss to Human Resources (Campers, Staff, and Volunteers)	Considerations or Effects of Human Loss on:	Sample Techniques to Control, Reduce, or Prevent Loss	Identify Risk-Control Methods and Technique(s) and Steps Taken
Injury from accident Illness preventing participation Disability (long or short term) Death Disease Psychological impairment	<ul style="list-style-type: none"> • loss of income if activity cannot be offered • staffing for rental group/contracted services • public credibility • campers and staff due to stress of incidents or results of accidents • closing camp due to epidemic/illness, terrorism 	<ul style="list-style-type: none"> • Arrangements with crisis intervention services/psychological support • Insurance for loss of income • Legal support • PR procedures • Back-up staff • Procedures to deal with crises, appoint spokespersons, crisis-communication plan • Plan for handling complaints • Plan for contacting parents 	Crisis intervention options provided by GSNorCA. Insurance provided by GSNorCA. Crisis management plan reviewed and updated annually.
Financial Exposures or Liabilities:			
Check all that apply to your camp			
Operational Financial Liabilities	Financial Damage Caused by:	Techniques to Control, Reduce, or Prevent Loss	Identify Risk-Control Methods and Technique(s) and Steps Taken
Petty cash Cash receipts Cash disbursements Reimbursements Authority to purchase Authority to pay Authority to enter into contracts Inventory control Bank reconciliations	Poor or no procedures/policies to prevent: <ul style="list-style-type: none"> • Theft • Embezzlement • Inadequate records • Financial commitments beyond budget or ability to pay • Bankruptcy 	<ul style="list-style-type: none"> • Crime insurance • Policies/procedures that specify who has authority to control access to funds and records. Use of professional accounting services • Policies on staff reimbursement • External audit or review • Regular training for persons responsible for finance • Use of Generally Accepted Accountings Principles (GAAP) • Bonding employees handling money 	Financial access limited to directors only; annual budget and financial report submitted to GSNorCA; financial oversight by GSNorCA; Maintenance of reimbursement receipts and requests; GAAP utilized.
Computer system	Perils or events that affect computer system, (e.g., viruses, vandalism, lightning). Losses from electronic business transactions, security, data loss, infringement of copyright, etc.	Risk-control policies on use, anti-virus software and system firewalls, insurance, training, etc. Compliance with Children's Online Privacy Protection Act (COPPA)	Anti-virus software and firewalls updated regularly; COPPA compliance; online policy training provided by GSNorCA; GSNorCA online policies followed.

Property Exposures or Liabilities:

Check all that apply to your camp

Property, Buildings and Equipment	Considerations Affecting Losses in This Category:	Sample Techniques to Reduce, Control, or Prevent Loss	Risk-Control Methods and Technique(s) and Steps Taken
Fire/smoke Theft Land movement/earthquake Collapse Blizzard, ice, hail Flood Wind, tornado, hurricane Lighting Falling objects Vandalism Breakdown of machinery Collision Explosion Contamination Loss of utilities Poor maintenance Loss of personal property	<ul style="list-style-type: none"> • Area of the country and known risks • Severity of damage to your property • Is the building worth insuring? • Value of items in buildings • Distance from emergency services • Seasons of site use • Availability of backup power • Cost and availability of safety equipment on site • Cost and availability of insurance • Aging property or equipment • Backup systems for computerized records and documents • OSHA requirements <ul style="list-style-type: none"> -maintenance log -lockout/tagout -material safety data sheets • Laws, codes, permits, regulations, affecting operation 	<ul style="list-style-type: none"> • Establish emergency plans for natural disasters • Purchase property insurance • determine acceptable deductible • determine acceptable ceiling • determine what is feasible to retain (without insurance) • Purchase of safety, rescue, or other equipment • Supervision of site when not in full use • Inventories of equipment and supplies • Annual safety examinations • Assessable descriptions of electrical lines and cutoff points • Train staff and participants in roles in emergency plan • Establish long-term maintenance plan • Hazard Communication Plan (OSHA) Determine appropriate storage and handling of equipment, hazardous materials, and records • Relationship with local fire and law enforcement officials 	Natural disaster emergency plan; insurance provided by GSNorCA; safety and rescue equipment on-site; site is closed in off-season but checked monthly for possible damage or potential damage; annual inventory of equipment and supplies; annual safety inspections; emergency procedures reviewed and practiced annually; 20-year maintenance plan; OSHA regulations followed and MSDS accessible; relationship with local fire, law enforcement, regulatory agencies, and USForest Service

