

Considering Risk

“Man cannot discover new oceans unless he has the courage to lose sight of the shore.”

Andre Gide (writer, humanist and moralist, nobel prize winner)

Considering Risk

Objective: To begin the process of understanding risk as it relates to our role as student organization advisors as well as to students' leadership roles in their organizations.

- *Define Risk*
- *Types of Risk*
- *Consequences of Accepting Risk*
- *Risky Activities*
- *Who Assumes Risk & Liability*
- *Advisor Liability*
- *University Liability*
- *Approaches to Managing Risk*
- *Common Organization Activities*

WHAT IS RISK?

Risk Defined:

- possibility of loss or injury
- hazard; a source of danger; a possibility of incurring loss or misfortune
- a venture undertaken without regard to possible loss or injury

Source: Merriam-Webster On-line & WordNet (Princeton University)

TYPES OF RISK

- Strategic: affects the organization's ability to achieve goals and objectives
- Compliance: affects compliance w/ laws and regulations, safety and environmental issues, litigation, conflicts of interest
 - ✓ University Conduct Code
 - ✓ University policies/procedures (Alcohol, etc.)
 - ✓ State/Federal laws
 - ✓ Blueprints
 - ✓ Contracts/Agreements
- Operational: affects on-going management processes and procedures
- Financial: affects loss of assets, technology, etc.
 - ✓ Use of Funds (misappropriation, etc.)
- Reputational: affects reputation, public perceptions, etc.
 - ✓ Social/Campus/Community/Organizational norms
- Personal: affects individual members, guests or general public

Source: Texas A&M (except 'Personal')

CONSEQUENCES OF ACCEPTING RISK

Negative:

- Injury to self/others
 - ✓ Physical
 - ✓ Mental
 - ✓ Emotional
- Law suits/Legal Action
- University Action/Sanctions
 - ✓ 'Illegal' activities
- Loss of Assets
 - ✓ Financial
 - ✓ Physical
 - ✓ Human
- Operational/Organizational effectiveness

Positive:

- Accomplishment of goals
- Stretching organizational capacity
- Improvement of organizational morale
- Financial windfall
- Personal development/growth

“A ship is safe in harbor, but that's not what ships are for.”

William Shedd

WHAT ARE 'RISKY ACTIVITIES'? *...Within a Student Organization*

- Travel
- Activities Requiring Physical Contact/Engagement
- Certain Events (large, off-campus, etc.)
- Events w/ Alcohol
- Selling/Providing Food
- Contracts
- Working w/ Youth/Minors

WHO ASSUMES RISK?

- Organizational Advisors
- University
- Student Organization Leaders/Members
- Event Attendees

RISK v LIABILITY

Liability Defined:

- the state of being legally obliged and responsible
- indebtedness: an obligation to pay money to another party
- the quality of being something that holds you back

Source: WordNet (Princeton University)

Risk Defined:

- possibility of loss or injury
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*The presence of risk does not ensure liability and
the absence of liability does not eliminate risk.*

WHO COULD BE LIABLE?

Organization Advisors

As State employees, Student Organization Advisors are immune from personal liability, pursuant to Connecticut General Statutes 4-165, for conduct that is not wanton, reckless or malicious and is within the scope of employment.

Source: CTGS

In addition, State employees are provided supplemental protection from liability by application of Connecticut General Statutes 5-141d which indemnifies and saves harmless any state officer or employee that: 1) is acting within the scope of his/her employment and 2) is not wanton, reckless or malicious in the discharge of his/her duties.

Source: CTGS

“To advise is not to compel.”

Anton Chekhov (playwright)

WHO ASSUMES RISK?

University

The University recognizes the right of any group of students to form a voluntary organization for any purpose not forbidden by law. the University as such assumes no responsibility for registered organizations or their programs, though such organizations, if closely connected with the activities of departments of instruction, may in some cases receive special help an supervision from those departments.

Source: University By-Laws

WHO ASSUMES RISK?

*Student Organization Leaders and Members
General Risk Management Approaches*

- **AVOIDANCE:** *Not engaging in an activity that carries risk*
- **REDUCTION:** *Implementing strategies to reduce the severity of loss associated with an activity*
- **TRANSFER:** *Causing another entity to assume the risk (e.g. contracts, insurance policy, etc)*
- **RETENTION:** *Accepting risks and consequences associated with an activity*

Can be used individually or in concert to help manage risk.

APPLYING RISK MANAGEMENT APPROACHES

Student Organization Leaders and Members

TRAVEL

➤ **AVOIDANCE:**

- *Decide not to travel*

➤ **REDUCTION:**

- *Ensure drivers are properly licensed, insured, and prepared*
- *Ensure drivers/passengers understand responsibilities*
- *Ensure vehicles are travel-worthy*
- *Watch the weather...*

➤ **TRANSFER:**

- *Hire third-party transportation (bus, airline, etc)*
- *Require waivers (Student Activities has samples)*

➤ **RETENTION:**

- *Get list of drivers/passengers, etc*
- *Create itinerary*

APPLYING RISK MANAGEMENT APPROACHES

Student Organization Leaders and Members

EVENTS REQUIRING PHYSICAL CONTACT/ENGAGEMENT

➤ **AVOIDANCE:**

- *Decide not to engage in activity*

➤ **REDUCTION:**

- *Ensure the use of proper equipment and its condition (e.g. pads, etc.)*
- *Ensure the participants are 'fit' to engage (e.g. up-to-date physicals, injury reports)*
- *Ensure participants have been properly trained*
- *Check field/environment for hazardous conditions*

➤ **TRANSFER:**

- *Require waivers (Student Activities has samples)*
- *Require insurance*
- *Use outside/trained 'facilitators' and inspectors*

➤ **RETENTION:**

- *Fingers crossed...*

APPLYING RISK MANAGEMENT APPROACHES

Student Organization Leaders and Members

EVENTS WITH ALCOHOL

➤ **AVOIDANCE:**

- *Don't hold the event*
- *Don't have alcohol*

➤ **REDUCTION:**

- *Implement an 'ID-ing' process*
- *Only allow students over 21*
- *Ensure adequate food and alternative beverages*
- *Have a cash bar*
- *Check venue for compliance/violations*
- *Arrange designated drivers*
- *Meet w/ DSA staff to review event planning*
- *BYOB*

➤ **TRANSFER:**

- *Use outside venue/beverage provider*
- *Ensure servers are properly trained (e.g. TIPS)*
- *Have attendees purchase their own beverages*

➤ **RETENTION:**

Department of Student Activities – Involvement Office – Student Organization Advisor Resources and Support

APPLYING RISK MANAGEMENT APPROACHES

Student Organization Leaders and Members

EVENTS WITH FOOD

➤ **AVOIDANCE:**

- *Don't hold the event*
- *Don't have food*

➤ **REDUCTION:**

- *Use pre-packaged foods*
- *Follow standard sanitary measures (gloves, hairnets, etc.)*
- *Receive training on proper/sanitary food handling techniques (e.g. keep the 'hots' hot and the 'colds' cold)*

➤ **TRANSFER:**

- *Use University Catering*
- *Use licensed caterer/outside vendor*

➤ **RETENTION:**

ADDITIONAL ADVISOR RESOURCES

The Student Code

Blueprints

Hazing Policy

Posting Policy in Residence Halls

Student Organization Advisor Manual

*All available on the Student Activities website
www.studentactivities.uconn.edu
(click on 'club advisors')*

University of Connecticut

Department of Student Activities
Student Organization Advisor Support and Resources

Considering Risk
Any questions
...please feel free to contact the
Involvement Office at 486-6588

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