RSO RISK MANAGEMENT GUIDE
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Introduction

Whether your RSO is sports club, honor society, affinity group, social club, or Greek organization, you need to understand risk management. RSOs that plan programs, events, and activities need to understand how to maintain a safe environment for all participants and having a risk management plan is the first step! The following guide will walk you through how to identify, assess, and manage potential risks for your organization. The last page of the guide contains an Assumption of Risk Form that RSOs can use as a waiver for their events and programs.

If you ever have a question about risk management at your RSO event and would like to talk to someone you can reach out to the Office of Student Engagement staff.

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Risk Identification

When RSOs plan events, activities, or programs at WMU it is essential that they identify and plan for potential risk factors to insure participant safety. The following types of risk are most common. Every RSO needs to examine and evaluate potential risks regardless of how likely they are to occur. It is also helpful to view risk from multiple perspectives (student, staff, community, etc.). These risks need to be taken into account when planning programs and events.

- **Physical** – injury from physical activity, improper food handling, travel
- **Reputational** – negative publicity for RSO, its members, advisor, and/or WMU; can occur after event ends through media reporting
- **Emotional** – feelings of marginalization, discrimination, or trauma amongst participants due to the content or nature of the event
- **Financial** – budgetary losses, unexpected costs, negative impact on financial stability of RSO
- **Facilities** – damage to event venue or surrounding environment that endangers safety of participants; includes poor upkeep, lack of space, or inclement weather

(Adapted from Grand Valley State University and Rhode Island College)
Risk Assessment

Once the RSO has identified potential risks, the next step is to decide how to handle or manage those risks. The four most common options are avoidance, control, transfer, and retention. The severity of the risk (described on page 5) will guide which strategy is best for the RSOs to choose.

- **Risk Avoidance** – the elimination of conditions, activities, or programs that are sources of risk
- **Risk Control** – goal is to reduce, rather than eliminate entirely, the frequency or severity of potential exposures to liability – mainly by improving the physical environment or by modifying hazardous behavior or activities in ways that reduce the recognized risks
- **Risk Transfer** – securing insurance to cover the activity, event or program typically through general liability insurance, hold-harmless agreement, or waiver agreement
- **Risk Retention** – retain the risk of liability; appropriate when commercial insurance is unavailable or too costly, the expected losses are small, or the probability of loss is so remote that it does not justify insurance or alteration of the event or program

(Kaplin, 2014, p. 86)
Severity of Risk

The severity of risk ranges from low to extremely high and are defined below. RSOs should NOT move forward in the planning process when extremely high risks have been identified. RSOs can make adaptations, require insurance or waivers, or seek help from university staff to decide the best way to manage risks. The Risk Assessment Matrix on page 6 and Risk Management Worksheet on page 7 will help you identify where your event falls in terms of severity. If you have questions about your event or would like advice, please contact the Office of Student Engagement.

- **Extremely High Risk** – Activities in this category contain unacceptable levels of risk, including catastrophic and critical injuries that are likely to occur. RSOs should consider whether they should eliminate or modify activities that still have an “E” rating after applying all reasonable risk management/mitigation strategies.

- **High Risk** – Activities in this category contain potential serious risks that are likely to occur. Application of proactive risk management/mitigation strategies to reduce the risk is advised. RSOs should consider ways to modify or eliminate unacceptable risk.

- **Moderate Risk** – Activities in this category contain some level of risk that is unlikely to occur. RSOs should consider what can be done to manage the risk to prevent any negative outcomes.

- **Low Risk** – Activities in the category contain minimal risk and are unlikely to occur. RSOs can proceed with these activities as planned.

(Adapted from University of Michigan)
## Risk Assessment Matrix

<table>
<thead>
<tr>
<th>Category</th>
<th>Probability that Something Will Go Wrong</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequent</td>
</tr>
<tr>
<td>E = Extremely High Risk</td>
<td>Likely to occur immediately or in a short period of time; expected to occur frequently</td>
</tr>
<tr>
<td>H = High Risk</td>
<td>E</td>
</tr>
<tr>
<td>M = Moderate Risk</td>
<td>E</td>
</tr>
<tr>
<td>L = Low Risk</td>
<td>H</td>
</tr>
<tr>
<td>Catastrophic</td>
<td>E</td>
</tr>
<tr>
<td>Critical</td>
<td>E</td>
</tr>
<tr>
<td>Marginal</td>
<td>H</td>
</tr>
<tr>
<td>Negligible</td>
<td>M</td>
</tr>
</tbody>
</table>

(Adapted from University of Southern Mississippi)
<table>
<thead>
<tr>
<th>Risk Management Worksheet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Describe the details of the event.</td>
</tr>
<tr>
<td>Examples: location, projected attendance, audience, time of day, staff support, etc.</td>
</tr>
<tr>
<td>Have you read university policies? Would you need to purchase insurance?</td>
</tr>
</tbody>
</table>

(Adapted from University of Michigan and Northwestern University)
Assumption of Risk/ Release of Liability Form
[Your Group’s Name and Event]

I, __________________________, understand and agree that the [specific activity] of [Your Group] of which I am a [member, student volunteer, participant, etc.] involves certain risks and that regardless of the precautions taken by [your group], some bodily injuries may occur. Specific risks/hazards involved in [specific activity] include but are not limited to the following:
1. Driving to or from the [specific activity]
2. 
3. 

The likelihood of such injuries may be lessened by adhering to these safety rules or procedures:
1. Group should select driver-using qualifications (background check or signing a statement of good driving record)
2. 
3. 

Knowing this information, in consideration of my participation in [specific activity] of [your group], I expressly and knowingly release [your group], its representatives, officers, advisors and agents; the University, the State, its officers, and employees, from any and all claims and causes of action for property damage, personal injury or death sustained by me arising out of any travel or activity conducted by or under the auspices of [your group] caused by risks associated by this activity and/or the negligence of the sponsoring group. Participant acknowledges that [your group] and the University/State are separate legal entities and should be treated as such.

Policies and Procedures
In addition, I understand and agree [your group] cannot be expected to control all of the risks articulated in this form but may need to respond to accidents and potential emergency situations. Therefore, I hereby give my consent for any medical treatment that may be required during my participation with the understanding that the cost of any such treatment will be my responsibility. Neither the university nor [your group] carry medical or accident insurance for the activities mentioned unless the participants are informed otherwise. As such, participants should review their personal insurance portfolio.

Finally, I voluntarily and knowingly agree to protect, hold harmless, and indemnify [your group], its representatives, officers, advisors and agents; the University, the State, its officers, and employees, against all claims, demands, or causes of action for property damage, personal injury, or death, including defense costs and attorney’s fees arising out of my participation in the [specific activity] of [your group].

I have read the agreement and have willingly signed for the consideration expressed and with a full understanding of its purpose. Participant represents that he/she is eighteen (18) years of age or older and is otherwise competent to execute this agreement, or that his/her legal guardian is also signing.

Date: __________________________ DOB: __________________________
Print Name: __________________________ Student ID: __________________________
Signature: __________________________ Phone: __________________________
Local Address: __________________________________________________________

In case of emergency, contact: __________________________
At the following number: __________________________
Health Insurance Company Name: __________________________
Policy Number: __________________________
Automobile Insurance Company Name: __________________________
Policy Number: __________________________

Please list any special services you may require due to an existing medical condition or physical disability:
References


