

Risk Management Guide for Club Events, Meetings and Community Programs

Reducing Bodily Injury, Human Rights and Other Liability Claims

Claims prevention is a shared responsibility. Recent claims trends within the program indicate that the majority of liability claims arise from bodily injuries at events and from allegations involving member interactions with the public. This guide has been developed as a practical reminder to help clubs reduce risk, protect participants, and preserve the long-term stability of the insurance program.

Preventing Bodily Injury Claims

- Inspect venues for slip, trip and fall hazards.
- Keep exits and walkways clear.
- Use adequate lighting and signage.
- Monitor weather and cancel unsafe activities.
- Report near misses and hazards promptly.
- Maintain written records of near misses and injuries reported.

Volunteer Responsibilities

- Work within your training and authority.
- Supervise participants appropriately.
- Follow club policies and procedures.

Respectful and Inclusive Conduct

- Treat everyone with dignity and respect.
- Avoid discriminatory or harassing comments.
- Apply rules consistently and fairly.
- Support reasonable accommodations where required.

Communication Best Practices

- Remain courteous during disagreements.
- Address issues, not personal characteristics.
- De-escalate conflicts early.
- Document significant incidents or complaints.

Most liability claims can be prevented through planning, supervision, hazard awareness, respectful treatment of others and clear communication. Every member contributes to a safer and more inclusive environment.