Welcome to
Risk Management for Clubs & Organizations

Presented By:
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Objectives

- Recognize and understand the risks involved in event planning and club activities

- How to mitigate these risks to protect your club / organization and CSUN
What is Risk?

Simply Put

Any issue which could impact your ability to meet your objectives.
Classic Risk Management is No Longer Adequate

Risk Management

Let's see... Bungee jumping at noon... flying lessons at 1:30... alligator wrestling at 3... It's a full day but I think I can manage!
CSUN Risk Management Mission

Serve our campus community by providing support and guidance

Mitigate risks and reduce associated costs

Support CSUN’s mission through the use of accepted risk management techniques and practices
To Manage Risk Effectively – You Must.....

- Understand risk management
- Understand your role
- Expand your knowledge
- Think about the risk management efforts at CSUN
- Seek creative solutions
What is Risk Management?

- Identify
- Analyze
- Control
- Finance
- Administer/Implement
The Risk Assessment

AS REQUESTED, I DID A "RISK MANAGEMENT" ASSESSMENT.

I CONCLUDED THAT THERE WAS NO RISK OF ANY MANAGEMENT.

DO YOU HAVE ANYTHING TO ADD?

I'LL GET BACK TO YOU.
Event Risk Management Practices

While planning the activities for your event, it is your responsibility to protect the health and safety of all participants.

1. Conduct a risk assessment in advance of the activity.
2. Inspect facilities and equipment for safety hazards frequently, correct them immediately and document the steps taken.
3. Train club/organization members in emergency response procedures.

4. Train club/organization members and participants on how to properly use facilities and equipment.

5. Develop and enforce policies and procedures that minimize risk.

6. Design programs that reflect the relevant safety standards of the given activity.

7. Consider purchasing appropriate insurance coverage for likely losses.
Club Liability Insurance Program - CLIP

Club Liability Insurance Program provides short term liability coverage for special event groups using California State University, Northridge facilities or outside facilities on behalf of California State University, Northridge.

Covered Parties:
- California State University (CSU)
- All Campuses of the CSU
- Employees, Faculty, Staff of the CSU
- Elected/Appointed Officials of the CSU
- CSU Auxiliary Organizations, and their Employees, Officers, Directors, Volunteers and Agents
- All Student Clubs, Officially Recognized by the CSU
- All members in Student Clubs, Officially Recognized by the CSU

It is a requirement for CLIP coverage that all Officially Recognized Clubs be reported to the Program Administrator (Risk Management).
Coverage Extensions:

1. **Damage to Property of Others**: for damage caused accidentally by a Covered Party to the property of others at your location; $1,000 per incident; $100,000 aggregate

2. **Assault Coverage**: covers your medical expenses or reimburses you for damage to your property if you are assaulted at your location; $5,000 per incident; $100,000 aggregate

3. **Medical Payments**: reimbursement of medical expenses to others injured on your location; $5,000 per incident; $100,000 aggregate

4. **First Aid Expenses**: for expenses you incur in rendering first aid to others: $1,000 per defendant; $100,000 aggregate

5. **Defendant Expense Benefit**: reimburses you for lost wages and other expenses incurred when you attend a required trial, hearing or proceeding as a defendant in a covered claim: $1,000 per defendant; $100,000 aggregate
Additional Insured:

Any affiliate institution to whom the Named Insured is obligated by written agreement to provide such coverage is afforded by this policy.

The Campus Risk Management department will be asked to verify that the club is officially recognized by the CSU prior to requesting a Certificate of Insurance.

The CLIP Insurer (insurance company) will indemnify and defend an additional insured third-party only if there is a written agreement requiring that the third-party be named as an additional insured.

Coverages:

General Liability, claims-made
Club Liability Insurance Program – CLIP: Part 3

Major Exclusions:

1. Automobile Liability
2. Alcohol furnished at Club Activities / Events
3. Fraternal Organizations – men and women, even academic fraternal organizations
4. Hazing
5. Injuries to Participants while participating in athletic activities, inflatables, etc.)
6. Intentional Discrimination
7. Damage to CSUN property

Comments / Conditions:

This is a “claims-made” policy. Coverage is only provided for claims which are both:
1. First made against the Insured during the Policy Period; and
2. Reported to the Insurer as soon as practicable, but not later than three years after the Policy Period
Special Event Insurance

Special Event Insurance provides short term liability coverage for special event groups using California State University, Northridge facilities or outside facilities on behalf of California State University, Northridge.

When and why it is needed
• You are hosting an event that is open to the public
• Your event will have rides, inflatables, games, physical activities, etc.
• Your event will be hosted off campus and the location is requiring insurance
• Your event involves sports activities (some sports activities are excluded)
  • Baseball
  • Basketball
  • Running Race
  • Soccer
  • Softball
  • Volleyball

Cost is based on the number of attendees/day x number of days and which hazard group your event falls into. The hazard group is based on the activities at your event.
Insurance Requirements for Vendors

Requirements and how to get it:

• Purchasing food from off campus vendors (Vons, Smart & Final, Costco, etc.)
  • Request for Authorization to Offer / Sell Potentially Hazardous Food Form
• Purchasing food from local restaurants (Pizza Hut, Subway, etc.)
  • Request for Authorization to Offer / Sell Potentially Hazardous Food Form
  • Food must be picked up or can be delivered curb side (no catering)
Insurance Requirements for Vendors: Part 2

- Having food catered by local restaurants / caterers (Brent’s Deli, Maria’s Italian Kitchen, etc.)
  - Insurance is required from vendor along with a copy of current health permit
  - Contact Risk Management to see if University has current insurance on file
  - If not, provide Risk Management with vendor complete information to request insurance
  - Must allow a minimum of 2 weeks to obtain insurance from a vendor
Insurance Requirements for Vendors: Part 3

Requirements and how to get it: continued

• Having vendors provide miscellaneous equipment / supplies (tables, chairs, tents, stages, sound equipment, etc.)
  • Insurance is required from vendor
  • Contact Risk Management to see if University has current insurance on file
  • If not, provide Risk Management with vendor complete information to request insurance
  • Must allow a minimum of 2 weeks to obtain insurance from a vendor
Insurance Requirements for Vendors: Part 4

Requirements and how to get it: continued

• All vendors providing a service to the University, must have current insurance on file with the Risk Management Office before they can provide the services. (This includes but is not limited to: tables, chairs, stages, sound equipment, etc.)

• To find out which vendors the University has current insurance on file with, contact Cyndi Paull, Risk Management at (818) 677-6830 or cyndi.paull@csun.edu
Waiver/Release of Liability

Waiver/Release of Liability is a legal agreement designed to transfer responsibility for injuries and property damage from one party to another. Releases are valid and reliable legal tools under California law and are used to provide protection from liability for incidents that may arise from the activities that carry certain inherent risks.
Waiver/Release of Liability: Part 2
If you do not use a release, you may be unnecessarily exposing yourself, your club or organization, the University to costly claims or lawsuits. You may also be missing an opportunity to inform participants about the risks associated with an activity or event.
Waiver/Release of Liability: Part 3

Signed releases should be stored by activity date, and must be retained for a minimum of three years after the activity date. If the participant is a minor, the releases signed by the parent or guardian must be retained until the minor is 20 years of age or three years after the activity date, whichever date is later.

Waivers must be obtained for the following: rides, inflatable, games, physical activities, sporting activities, etc. (this requirement is not limited to just these activities)

Insurance and Risk Management Release Form
Insurance and Risk Management Website
http://www.csun.edu/risk
Request for Authorization Form

MUST ALLOW 5 DAYS FOR PROCESSING

Request for Authorization to Offer/Sell Potentially Hazardous Food

To ensure that adequate measures are taken to prevent foodborne illness, all CSUN groups are licensed to sell food in Los Angeles County must complete this Request for Authorization. This form must be executed at least five (5) days prior to the event and applied only to food sales and/or serving. For a description of what types of food are considered potentially hazardous, please refer to the information on page 2 of this form. For more information, please call (818) 677-3453. Make sure to print all 3 pages. Permit must be signed by MIC Representative prior to EH&H approval.

Name of Organization: ____________________________

Date/Time of event (note: permit must be executed 5 days prior to event): ____________________________

Description of food to be offered or sold (please specify if frying of food will take place): ____________________________________________________________

Name and address of store/restaurant where food will be purchased: ____________________________

Will the food be prepared on-site or in licensed food facility: ____________________________

During storage/transport, how will the food be maintained below 41°F or above 135°F: ____________________________

How will you maintain a 3-foot clearance around the barbecue? (if applicable): ____________________________

What will be available in case of a fire? _____ Fire Extinguisher with ABC _____ 5 gallon bucket of water _____ N/A

Location on campus where food will be offered or sold: ____________________________

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<th>Food Handler</th>
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**Answer:** For the privilege of selling food on campus, the applicant organization agrees to comply with the Guidelines for Selling and/or Offering Potentially Hazardous Food Handout. The club and/or organization conducting a food sale must display the original food permit for the duration of the sale. Failure to display the original food permit (i.e., not a scanned or photocopied version of the original form) may result in the loss of the privilege to offer/sell potentially hazardous foods.

**Representative (Print & Sign):** ____________________________ Date: ____________________________

**Cell phone:** ____________________________ **CSUN Email address:** ____________________________

**MIC Representative Name:** ____________________________ **EH&H Representative Name:** ____________________________

**MIC Signature and Date:** ____________________________ **EH&H Signature and Date:** ____________________________

Comments: ____________________________________________________________

Revised 07/2018
Guidelines for Selling/Offering Hazardous Foods

Guidelines for Selling/Offering Potentially Hazardous Food

Potentially Hazardous Food (PHF)
- Poultry, egg, pork or beef products
- Tomato, mushroom, fish or chicken salads
- Meat and fish sauces
- Milk and dairy products
- Canned meats and vegetables
- Casseroles, soups, and vegetable juices
- Precooked food
  - Whipped cream or custard filled pies, cakes or desserts
  - Food prepared at home

Personal Hygiene
- No jewelry is allowed except for wedding bands
- Wash hands with soap prior to handling food (anesthetic hand gel is NOT to be used at the places of initial hand washing)
- Disposable gloves must be worn at all times and be replaced if gloves rip or food handler’s skin changes color
- Small injuries must be completely covered with a clean bandage
- Food must NOT be touched if food handler is ill/sick

Food Protection
- Unwrapped food must be served with utensils such as spoons or forks
- Protect food with covers or plastic wrap when transporting or storing food
- Disposable plates, cups and eating utensils must be clean
- Self-serving of unwrapped food is PROHIBITED
- Single use paper towels and condiment packages must be provided
- Throw food in refrigerator the night before event (more than 2 hours in storage)

Food Storage and Holding Temperature
- All PHF items must be stored at 41°F or less
- Keep hot food hot (above 135°F) and cold food cold (below 41°F)
- Ice coolers must be self-draining to let out water at the ice melts
- Use separate coolers for raw meats and ready to eat food

Food Cooking Temperature
- Must use meat thermometers in thickest part of the meat when checking internal cooking temperatures
- Internal cooking temperature must be held for 15 seconds
- Meat thermometers may be obtained from MFC
- 165°F Chicken
- 155°F All Ground meat
- 145°F Seafood and chops of pork, beef, veal and lamb

Food Preparation
- Food must be obtained from approved sources (e.g. market or restaurant)
- Facility must also be licensed through the Los Angeles County Health Department

Fire Safety
- At minimum, a 20 pound “ABC” or “K” rated fire extinguisher and a 5 gallon bucket of water must be kept to cooking area
- A 20 pound “K” rated fire extinguisher is required when frying food (see image below for reference)
- Three (3) feet clearance between the portable and barbecue
- NO cooking under awnings or trees
- Charcoal barbecues are permitted, but ashes must be disposed of safely (e.g. empty metal container or placed inside a bucket of water

Permit Information
- Food Permit must be signed by MFC prior to Department of Environmental Health and Safety (EH&S) approval
- EH&S will randomly survey event to ensure
  - Proper personal hygiene
  - Food protection guidelines
  - Safe storage, handling and cooking temperatures
  - Fire safety
  - Food temperatures
  - Current and approved permit
- Infractions will be reported to MFC
- List of event food handlers must be provided
- Permit must be secured two (2) days prior to event
- MFC may be reached at 818-677-5111

If you have any questions regarding these rules, please contact the Environmental Health & Safety Office at 818-677-3401

Page 2 of 3
Risk Identification and Evaluation Form

A. Determine the risks and subsequent losses from activities for your event:

1. What activities will take place?

2. Who could be harmed? (University personnel, students, contractor’s personnel)

3. Are crowds or bystanders/assembly likely to be involved?

4. What property could be damaged & how severely?

5. What is the maximum likely loss for each activity?

6. Is there a possible pollution exposure?

7. Will inherently dangerous activities be involved?

8. Is there a reputational risk to the University?

9. How likely is it that the University will be a defendant in the event of a loss?

10. What is the duration of the event?

B. Signatures:

Club/Organization Representative ____________________________ Date __________

Insurance and Risk Manager ____________________________ Date __________
Insurance & Risk Management Form

California State University
Northridge

INSURANCE & RISK MANAGEMENT

RELEASE OF LIABILITY, PROMISE NOT TO SUIT,
ASSUMPTION OF RISK AND AGREEMENT TO PAY CLAIMS

I, the undersigned participant, am requesting participation in the CSU, Northridge,

Name of department and college: ____________________________

Activity: _______________________________________________

that begins on: ___________________________ and ends on: ___________________________

In consideration for being allowed to participate in this Activity, on behalf of myself and my next of kin, heirs and representatives, I release from all liability and promise not to sue the State of California; the Trustees of The California State University; California State University, Northridge and their agents, officers, directors, volunteers and agents (collectively "University") from any and all claims, including claims of the University's negligence, resulting in any physical or psychological injury, including paralysis and death, illness, damages, or economic or emotional loss I may suffer because of my participation in this Activity, including travel to, from and during the Activity.

I am voluntarily participating in this Activity. I am aware of the risks associated with traveling to/from and participating in this Activity, which include but are not limited to physical or psychological injury, pain, suffering, illness, disfigurement, temporary or permanent disability (including paralyzes), economic or emotional loss, and/or death. I understand that these injuries or outcomes may arise from my own or other's actions, inaction, or negligence; conditions related to travel, or the conditions of the Activity location(s). Nonetheless, I assume all related risks, both known or unknown to me, of my participation in this Activity, including travel to, from and during the Activity.

I agree to hold the University harmless from any and all claims, including attorney's fees or damage to my personal property, that may occur as a result of my participation in this Activity, including travel to, from and during the Activity. If the University incurs any of these types of expenses, I agree to reimburse the University. If I need medical treatment, I agree to be financially responsible for any costs incurred as a result of such treatment. I am aware and understand that I should carry my own health insurance.

I am 18 years or older. I understand the legal consequences of signing this document, including (a) releasing the University from all liability, (b) promising not to sue the University, (c) and assuming all risks of participating in this Activity, including travel to, from and during the Activity.

I understand that this document is written to be as broad and inclusive as legally permitted by the State of California. I agree that if any portion is held invalid or unenforceable, I will continue to be bound by the remaining terms.

I have read this document, and I am signing it freely. No other representations concerning the legal effect of this document have been made to me.

Participant's Signature ___________________________ Date ___________________________

Print Participant's Name ___________________________ Phone Number ___________________________

Event Leader's Name ___________________________ Date ___________________________
If Participant is under 18 years of age:

I am the parent or legal guardian of the Participant. I understand the legal consequences of signing this document, including (a) releasing the University from all liability on my and the Participant’s behalf, (b) promising not to sue on my and the Participant’s behalf, (c) and assuming all risks of the Participant’s participation in this Activity, including travel to, from and during the Activity. I allow Participant to participate in this Activity. I understand that I am responsible for the obligations and acts of Participant as described in this document. I agree to be bound by the terms of this document.

I have read this two-page document, and I am signing it freely. No oral representations concerning the legal effect of this document have been made to me.

Print Name of Minor Participant’s Parent/Guardian

Date

Signature of Minor Participant’s Parent/Guardian

Minor Participant’s Name
CSUN Risk Management Department

Lisa Telles, Risk Manager
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818 677-2079

Cyndi Paull, Insurance & Risk Management Specialist
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Questions