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Risk Management Policy

Date of Approval: July 8, 2026, Next Review: 2028
Approved by: BCTTA Board of Directors

Policy Statement

BCTTA acknowledges that risk management is a board activity and a shared responsibility. All directors, officers, staff, coaches, officials, and volunteers have ongoing responsibility to take appropriate measures within their scope of authority and responsibility to identify, assess, manage and communicate risks.

BCTTA recognises that there are risks inherent in all facets of our operations including governance, program delivery and business operations. BCTTA is committed to a comprehensive Risk Management Program for managing risk to the organization and to its clubs and individual members.

Definitions

a) "Risk" is the potential for a loss based on the likelihood of an incident occurring and the severity of the consequence of that incident. Risk is the chance of something negative happening that will have a direct impact on achieving objectives.
b) "Risk Management" – An explicit and organized process used to identify, assess, and treat risks to better achieve desired outcomes, in a way that is reflective of our values.
c) "Risk Management Policy" – A Statement of BCTTA's commitment to risk management.

Purpose

a) This policy aims to guide how risk management is to be performed within BCTTA and outline our commitment to risk management practices;
b) This policy reinforces an understanding of risk management as having a broad focus, beyond merely preventing lawsuits and financial losses;
c) This policy performs an educational function for staff, coaches, officials, volunteers, clubs and members;

Benefit

a) Prevents or limits injury or losses to participants, volunteers and staff;
b) Helps to protect BCTTA and its members against litigation;
c) Ensures that BCTTA is compliant with all applicable laws, regulations and standards;
d) Promotes improved business management and human resource management practices
e) Overall, enhances BCTTA's ability to achieve its strategic objectives.

Procedures

Managing risks involves three steps:

a) Identifying potential risks using an informed, environmental scan approach;
b) Assessing the significance of a risk by considering its possibility and consequences; and ;
c) Developing and implementing measures to address those risks deemed significant by reducing possibility, consequences, or both.

Categories of Risk

a) Operational /Program Risks
b) Compliance Risks
c) Communication Risks
d) External Risks
e) Governance Risks
f) Finance Risks

Responsibilities

BCTTA believes that risk management is a broad activity that touches all aspects of our operations. BCTTA also believes that risk management should be embedded into all our planning initiatives. Therefore, risk management is a responsibility for all of BCTTA's representatives, from volunteers to the officers and Directors of the Board.

Insurance

a) BCTTA maintains a comprehensive insurance program that provides General Liability, Sport Accident and Directors and Officers Errors and Omissions coverage to the directors, officers, staff, coaches, members, volunteers and sponsors of BCTTA. Upon annual renewal of this policy, BCTTA consults with the insurance provider to determine if there are any emerging gaps, issues, or deficiencies to be addressed through insurance renewal.
b) Not all risks are insurable. However, as part of its commitment to risk management, BCTTA will take all reasonable steps to ensure that insurance coverage is available for those activities essential to the mission of BCTTA and that pose significant risks.

Application

The Executive Directors are responsible for the implementation, maintenance, and communication of this policy. This policy provides a framework for accountability between Board Members and the membership at large. Any recommended changes or formal application of this policy resides under the authority of the Board of Directors.