



Activity and Event
Risk Assessment Guide and Information Manual
For Activity/Event Organizers

Developed in Cooperation with the Chapman University
Risk Management Department
Office of the Executive Vice President & Chief Operating Officer

October, 2009

Activity and Event Risk Assessment and Approval

Risk management is the process of identifying and assessing risk and developing strategies to avoid personal injury, property damage, and resultant financial loss. Risk management means making sure that no one gets hurt and that no property is damaged at the event. Risk management means avoiding lawsuits. Even the simplest reception or speaking event presents some potential of risk.

All activities and events should be carefully evaluated before finalizing your plans. You should engage the assistance of staff, faculty and others who may be knowledgeable in the activity under consideration. Some activities are routine and low risk and can generally be conducted with little formality. Moderate risk activities generally require a higher standard of review, and a more comprehensive assessment and plan of risk management. Activities that are considered to be high risk with a high nexus of responsibility must be submitted to the supervising department and reviewed by the Chapman University Risk Manager. These activities may require subsequent review and approval by our insurer. That process will be described herein.

A recommended risk assessment procedure is described in the following pages, and should be used for all activities or events. Upon careful research, you will often learn that your proposed activity involves hazards not originally anticipated. You should not plan to begin any activity or event until you have received acknowledgement or appropriate approval from a responsible staff person or faculty.

IMPORTANT: The Risk Assessment process is MANDATORY for all student organizations that have earned "Recognized" status at Chapman University. This same process should be utilized by all Chapman University personnel, including staff and faculty who are responsible for coordinating activities and events that are held on or off the Chapman University campus.

IMPORTANT: Activities and events for organizations that are not officially recognized by Chapman University cannot be promoted with the University's name and/or resources. Whether a Group is recognized or not, there still remains some potential for liability to the University that must be addressed by way of prudent risk management.

Proof of insurance in a form acceptable to the university may be required of any business or organization prior to approval to operate on the campus. This pertains to any and all entities external to the University and recognized organizations or unrecognized student groups.

NOTE: Liability coverage is not automatically provided under Chapman's insurance policy for all student organizations and activities. Coverage is subject to policy terms and conditions. For more information on a specific high risk activity, contact the Chapman University Risk Manager. Program organizers should understand that:

- Students are NOT covered by Chapman University insurance while they are driving to and from events whether they are University recognized or not. Adequate liability and physical damage insurance protection is the responsibility of the owner of the vehicle.
- It is strongly encouraged by Chapman University that advisors attend events involving high-risk activities whether on or off-campus.

Activity Risk Management Guide

Activity risk assessment and management is the responsibility of the organizer on record for that activity or event. Whether this is a single activity or a major event, the University trusts that you will organize the activity or event carefully so that you, your organization or group and the University have minimal risk -- and that your event is successful!

The first step in planning your activity or event is to determine the level of risk presented. If your event includes more than one activity, your assessment must be based on the one single activity that bears the highest level of risk. To begin the risk management process, please review the below charts to determine the minimum requirements associated with your activity. NOTE: This list provides a representative sampling of various types of activities. This Guide is not all inclusive of the various risks that you may encounter.

How to Assess the Risk Associated With Your Event

A general assessment of the level of risk associated with your proposed event is accomplished by considering two (2) key factors:

1. Nexus of Responsibility by way of association with Chapman University:

NEXUS FACTOR	NEXUS RISK
Recognized Student Organization	HIGH
Contract in the name of Chapman University	HIGH
Use of University funds in connection with the event	HIGH
Event held on University property	HIGH
Use of University Vehicle	HIGH
Event promoted on University campus or with University name	MEDIUM
No outside liability insurance covering the event	MEDIUM
None of the above	LOW

2. Hazard Class of the Activity – Determined by way of the numerical indicator of risk shown in the below chart on Activity Risk Factor:

ACTIVITY RISK FACTOR		
Low (1-3)	MEDIUM (4-7)	HIGH (8-10)
Acrobatics/acrobatic cheerleading		10
Aerobic classes/events		6
Aircraft activities/events		9
Animal/livestock shows and acts		8
Anniversary parties		1
Antique shows		2
Archery		9
Armed private security used at an event		9
Art festivals/shows		2
Auctions		2

ACTIVITY RISK FACTOR		
Low (1-3)	MEDIUM (4-7)	HIGH (8-10)
Auto shows		4
Award presentations		1
Badminton		3
Ballets or other classical dance shows		2
Ballooning (hot air)		10
Banquets		2
Basketball		7
Bazaars		5
Beach Cleanup		8
Beauty pageants		4
Bicycle rallies (not including races)		7
Billiards		2
Bingo games		2
Block parties/street closures/street fairs		8
Boat shows		8
Body building contests		9
Bowling		4
Boxing		9
Broomball		8
Building and Yard Maintenance		8
Bungee jumping		10
Business meetings		1
Birthday parties		1
Camping (no overnight)		7
Camping (overnight)		8
Canoeing		9
Card games (bridge, chess, poker, etc.)		1
Carnivals		9
Casino and lounge shows		5
Caving		9
Charity benefits, auctions or sales		4
Church services/meetings		1
Circus (non-domesticated animals)		9
Civic club meetings		1
Classical music concerts – indoors		2
Classical music concerts – outdoors		3
Clay pigeon shooting		9
Country festivals/fairs (no rides)		6
Country western events (no rodeos or rides)		6
Craft shows		3
Cricket		8

ACTIVITY RISK FACTOR		
Low (1-3)	MEDIUM (4-7)	High (8-10)
Dodge Ball		6
Drill team exhibitions		3
Educational exhibitions		2
Electronics conventions		3
Exhibitions		6
Fashion shows		2
Fencing – with protective equipment		7
Festivals and cultural events – indoors		3
Festivals and cultural events – outdoors		4
Film production		8
Film showings		4
Fishing events		5
Flower shows		2
Foam dance pits		8
Football games		9
Frisbee		3
Garden shows		1
Golf		3
Graduations		4
Graffiti clean-up / painting		7
Gun/rifle and knife shows/events		8
Gymnastics/gymnastics competitions		10
Habitat Restoration		8
Hang gliding		10
Harvest festivals (without farm equipment or animals)		4
Hockey		8
Home shows		2
Horse-related activities		9
Ice hockey		10
Ice skating		9
Javelin		6
Jazz & jam concerts – indoors		4
Jazz & jam concerts – outdoors		5
Jazzercise classes/events		5
Job fair – indoors		2
Job fair – outdoors		3
Junior athletic events		6
Karate events		8
Kayaking		9
Lacrosse		9
Ladies club events		1

ACTIVITY RISK FACTOR		
Low (1-3)	MEDIUM (4-7)	HIGH (8-10)
Lectures		1
Luncheons		2
Marathon (walking, running, jogging, etc)		8
Martial Arts		9
Mechanical amusement devices		9
Meetings – indoors		1
Meetings – outdoors		2
Moshing		9
Motorized sporting events/auto racing (snowmobiles, quad runners, etc.)		10
Mountaineering		9
Nightclub events/shows		6
Old timer events		6
Pageants		2
Paintball		8
Parachuting		10
Parades (under 500 spectators)		7
Picnics held at grounds w/o pools or lakes		6
Platform diving		10
Political rallies		4
Proms		4
Pyrotechnics		9
Racquetball/squash		5
Reunions – indoors		2
Reunions – outdoors		3
Rock climbing/climbing wall		9
Rock and rap music concerts		8
Rodeos and roping events		9
Roller Hockey		8
Rugby		9
Rummage sales		7
RV shows		8
Sailing		8
School band competitions/events		5
Scooter boards		5
Scouting jamborees (no overnight camping)		7
Scuba diving		10
Séances		2
Seminars		1
Sidewalk sales		4
Skiing		8
Ski Jumping/aerial maneuvers		10

ACTIVITY RISK FACTOR		
Low (1-3)	MEDIUM (4-7)	HIGH (8-10)
Skydiving		10
Snorkeling		8
Snowboarding		8
Soap box derbies		5
Social gatherings/receptions – indoors		1
Social gatherings/receptions – outdoors		2
Soccer		5
Softball events		4
Soup Kitchen Volunteering		5
Speaking engagements		2
Spelunking / Speleology		9
Swap meets		7
Swimming – indoors or outdoors		9
Symphony concerts		1
Teleconferences		1
Telethons		1
Tennis – indoors (table tennis)		2
Tennis – outdoors		4
Tetherball events		4
Theatrical stage performances		7
Tractor trailer pulls		8
Trade shows – indoors		2
Trade shows – outdoors		3
Triathlon		9
Union meetings		4
Vacation shows		3
Volunteering with Adults or Seniors with Medical Needs		7
Volunteering with Animals (feeding/walking/grooming)		8
Volunteering with Children (tutoring, school carnivals, babysitting)		8
Volunteering with Organized events (races, carnivals, special events)		7
Volleyball events		4
Voter registration		3
Yard and Building Maintenance		8
Water activities (i.e. water polo)		9
Wedding reception		2
Whitewater kayaking/rafting		10
Wilderness/survival programs		9
Windsurfing		9
Woodsman/outing club		9
Wrestling		9
OTHER - USE COMPARABLE CATEGORY ABOVE		

Risk Matrix

The next step is to plot your activity in the below chart. You will use both the **Nexus of Responsibility Factor** and the **Activity Risk Factor** to determine which of the below blocks best reflects the risks associated with your activity.

After you have plotted your activity, you will refer to the below **Summary Result** chart to determine the final results of the assessment.

An activity that is in the Green (low) zone can generally be held without any special requirements other than prudent risk management. An activity that is in the Red (high) zone cannot be held without the approval of appropriate University personnel. For an Activity in the Yellow (medium) zone, please consult with management personnel within your department to determine if there will be any special requirements associated with your activity.

		Activity Risk Factor		
		HIGH	MEDIUM	LOW
Nexus of Responsibility Factor	HIGH	9	7	3
	MEDIUM	8	6	2
	LOW	5	4	1

Summary Result		Assessment
High	9	An activity that is in the Red (high) zone cannot be held without the approval of appropriate University personnel. Consultation with the University Risk Manager is required. If approved, a Waiver of Liability form <u>will</u> be required.
High	8	
High	7	
Medium	6	For an Activity in the Yellow (medium) zone, please consult with your Student Life Activity Coordinator to determine if there will be any special requirements associated with your activity. A Waiver of Liability form <u>may</u> be required.
Medium	5	
Medium	4	
Low	3	An activity that is in the Green (low) zone can generally be held without any special requirements other than prudent risk management. A Waiver of Liability form will <u>not</u> be required. If there is any uncertainty, check with departmental management.
Low	2	
Low	1	

Review of Additional Risk Factors Associated with Event Planning

Low Risk The risks generally inherent in the activity or event are generally accepted by all participants and/or involve no special risk. The strategy is generally to accept the risks associated with the activity. However, be aware of the following:

1. **Contracts/Agreements:** If the activity involves contracts or agreements between Chapman University and any outside vendor or supplier, the contract/agreement must be carefully reviewed and signed by an authorized official of Chapman University. Since most contracts drafted by the other party will be written in their favor, it is imperative that you carefully review all elements of the contract, including indemnification and insurance provisions. The Chapman University Risk Manager will assist you in your review of the insurance and indemnification provisions. Chapman University Legal Affairs must review and approve any contracts that contain language not previously approved by that office. Any contract requiring University signature must be submitted by your staff representative to the Vice Chancellor for Student Affairs and Dean of Students.
2. **Vehicles/Equipment:**
 - a. If the activity involves bringing vehicles or equipment to the Chapman University campus for purposes of use or display, the supplier must provide appropriate evidence of insurance.
 - b. Public Safety will provide the necessary permit to enter the campus with the vehicle/equipment.
3. **Food Service:** Chapman University has an exclusive Agreement with Sodexo for food services. Please be sure your activity does not conflict with the provisions of that agreement. You should contact the Sodexo Catering Manager for assistance.
4. **Travel/Transportation:** If your activity involves travel, attention must be directed toward the risk associated with individual and group travel. The use of personal vehicles carries significant liability to the driver and to the owner of the vehicle. For information on the use of Chapman University fleet vehicles, contact the Supervisor, Parking and Transportation Services in the Public Safety Department. For questions on vehicle safety, contact the Risk Manager. Note: Contracted vendors such as charter bus companies must provide the required Certificate of Insurance.

Medium Risk A moderate risk activity/event generally involves some risks factors that are greater than those reflected in the Low Risk category, including the risk of contact injury, but is not excessive or extreme and within reasonable limits; often infrequent. The events are normally well-conducted, but the safety of the participants depends upon the implementation of safety equipment and procedures. Strategy should be to reduce risks by implementing controls where possible.

1. All items specified under the Low Risk category above will apply.
2. A **Waiver of Liability, Assumption of Risk, & Indemnity Agreement (Participant Agreement)** may be necessary. This is generally the case with events held on or off campus that are sponsored by the University or a Recognized Student Organization. Please review this matter with your staff contact. When used, a Waiver Agreement should be signed by each individual participant and should be maintained in the offices of the appropriate university official.
3. A [Risk Assessment Questionnaire](#) should be completed to as a basis for obtaining a more complete understanding of the various risks potentially associated with the activity.

HIGH Risk A high risk event can involve frequent and possible severe injuries and/or property damage. Your strategy should be to **avoid** taking these type risks.

1. All items specified under the Moderate Risk category above will apply.
2. A [Risk Assessment Questionnaire](#) must be completed to as a basis for obtaining a more complete understanding of the various risks potentially associated with the activity. Seek the approval of the department official or advisor to your activity/event. A faculty or staff advisor is recommended and may be required. The general practice is for the supervising staff person to consult with Risk Management in planning any High Risk event.
3. Note that any activity that is designated with a level 9 or 10 Activity Risk Factor will receive increased scrutiny and must be reviewed by the Chapman University Risk Manager. Chapman University reserves the right to add or remove activities from the High Risk Category.

RISK ASSESSMENT QUESTIONNAIRE

DEVELOPED FOR CHAPMAN UNIVERSITY STAFF AND FACULTY AND RECOGNIZED STUDENT ORGANIZATIONS

NOTE: Each activity or event is unique. When you are thinking about participating in or sponsoring an activity or event, you should measure the risks in terms of the “likelihood” of it happening and then the “consequence” if it does happen.

IMPORTANT: Activities and events for Groups that are not officially recognized by Chapman University cannot be promoted with the University’s name and/or resources. Irrespective of recognized status, most activities or events create a liability exposure to the organization or entity managing the event. This exposure can only be addressed by way of prudent risk management.

NOTE: Liability coverage is not automatically provided under Chapman’s insurance policy for all student organizations and activities. Coverage is afforded at the discretion of the University and its insurers. Recognized status is a privilege that is earned by organizations that reflect a high degree of quality management in all of their operations. It is Chapman’s goal to provide coverage for Recognized Organizations and their activities. Coverage is NOT automatic, but can generally be provided when the Recognized Organization provides evidence of prudent ongoing management of their activities.

NOTE: Students are NOT covered by Chapman University insurance while they are driving to and from events whether they are University recognized or not.

Below is a list of some of the various risk factors that should be considered in the planning of your proposed activity. Please carefully review this Questionnaire and “check” each item **Yes** or **No** as appropriate. For each item marked “**Yes**,” enter an explanation in the box that describes the characteristics of that item. You should save a copy of this document for your future reference and to document your due diligence in the planning of your activity.

Name of Activity:			
Organization or Club or Department Requesting Approval:			
Name of Contact:			
Contact Information:	Phone:		Email:
Desired Effective Date for Activity:			
Type of Request:	<input type="checkbox"/> Club <input type="checkbox"/> Special Event <input type="checkbox"/> Class Project <input type="checkbox"/> Sports Describe:		
Duration of Activity:	<input type="checkbox"/> One Time <input type="checkbox"/> Short-term <input type="checkbox"/> Ongoing Describe:		
Fully Describe Proposed Activity:			

#	Risk Factor / Underwriting Issue	Yes	No
1	Will the size of the crowd be large or otherwise unusual? Potential to exceed occupancy limits?	<input type="checkbox"/>	<input type="checkbox"/>
2	Will there be a low average age of those attending, i.e. 18 and under?	<input type="checkbox"/>	<input type="checkbox"/>
3	Any crowd control danger from free and uncontrolled admission?	<input type="checkbox"/>	<input type="checkbox"/>
4	Any use of locations not designed for events?	<input type="checkbox"/>	<input type="checkbox"/>
5	No evacuation plan?	<input type="checkbox"/>	<input type="checkbox"/>
6	For inside occupancy is there a lack of good signage (exits, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
7	Will there be a lack of security or inexperienced security, including parking lots?	<input type="checkbox"/>	<input type="checkbox"/>
8	Is there the potential for slippery surfaces?	<input type="checkbox"/>	<input type="checkbox"/>
9	Is the event in high crime area? Any presence of gangs in the area?	<input type="checkbox"/>	<input type="checkbox"/>
10	Will there be any use of fire, including candles or fireworks or any other fire hazard?	<input type="checkbox"/>	<input type="checkbox"/>
11	Are any planned activities potentially hazardous?	<input type="checkbox"/>	<input type="checkbox"/>
12	Is there any possible questionable behavior of performers?	<input type="checkbox"/>	<input type="checkbox"/>
13	Will there be any glasses or bottles that could present a safety issue?	<input type="checkbox"/>	<input type="checkbox"/>
14	Are the organizers inexperienced in managing such events	<input type="checkbox"/>	<input type="checkbox"/>
15	Is there the potential for damage by vandalism?	<input type="checkbox"/>	<input type="checkbox"/>
16	Long weekend and holiday events?	<input type="checkbox"/>	<input type="checkbox"/>
17	Any planned use of animals?	<input type="checkbox"/>	<input type="checkbox"/>
18	Large number of volunteers?	<input type="checkbox"/>	<input type="checkbox"/>
19	International attendance?	<input type="checkbox"/>	<input type="checkbox"/>
20	Slow emergency response due to location of event?	<input type="checkbox"/>	<input type="checkbox"/>
21	Athletic events? Describe:	<input type="checkbox"/>	<input type="checkbox"/>
22	Use of contractors (food, entertainment, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
23	Loaned or rented equipment? Experience in use of equipment? Insurance in place?	<input type="checkbox"/>	<input type="checkbox"/>
24	Sale of product? Permits? Is there any product liability exposure?	<input type="checkbox"/>	<input type="checkbox"/>
25	Non-affiliated group using Chapman property?	<input type="checkbox"/>	<input type="checkbox"/>
26	Travel? Is transportation required or provided? Describe:	<input type="checkbox"/>	<input type="checkbox"/>
27	Any prior notification of incidents to Public Safety Office and/or other management officials?	<input type="checkbox"/>	<input type="checkbox"/>
28	Will food be served or sold? Will there be any consumption of alcohol? Describe:	<input type="checkbox"/>	<input type="checkbox"/>
29	No insurance coverage.	<input type="checkbox"/>	<input type="checkbox"/>
30	A faculty or staff advisor will be actively involved with the activity? If so, name the advisor(s) and describe the role he/she plays in the activity:	<input type="checkbox"/>	<input type="checkbox"/>
<p>DESCRIBE OTHER RISKS ASSOCIATED WITH THE PROPOSED CLUB OR ACTIVITY AND YOUR RECOMMENDATIONS FOR ELIMINATING AND/OR REDUCING THOSE RISK:</p> 			
By Marking this Box YES, I certify that I have read and understood the risks associated with the above described activity and hereby submit this Application for consideration.		<input type="checkbox"/> Yes, I understand the risks <input type="checkbox"/> No	
Submitted By:			
Date:			

THIS SECTION FOR USE BY STAFF/FACULTY RESPONSIBLE FOR REVIEW OF APPLICATION	
	Not approved. Reason: _____
	Approval not required. Reason: _____
	Approved as submitted: _____
	Approved with stipulations / recommendations: Describe: _____
NOTE: ALL HIGH RISK ACTIVITIES AND ALL ACTIVITIES FOR WHICH A "YES" EXPLANATION RAISES REASONABLE CONCERN MUST BE REFERRED BY THE SUPERVISING STAFF OR FACULTY TO RISK MANAGEMENT.	
<input type="checkbox"/> INTERNAL REVIEW AND APPROVAL	<input type="checkbox"/> RISK MANAGEMENT REVIEW AND RECOMMENDATIONS
Reviewed by: _____	_____
Date: _____	_____

THIS SECTION FOR USE BY CHAPMAN UNIVERSITY RISK MANAGEMENT DEPARTMENT.	
	Not Recommended. Reason: _____
	Reviewed. No recommendations. _____
	Reviewed with recommendations as noted below: _____

Reviewed by: _____	_____
Date: _____	_____