COAST SIRENS
Artistic Swimming Club

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Risk Management Policy

of the Coast Sirens Artistic Swimming Club

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Adopted by	Board Resolution
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Review cycle	Every 2 years
Owner	Board of Directors

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1. Purpose

This Risk Management Policy sets out the principles by which Coast Sirens Artistic Swimming Club (the "Society" or "CSAS") identifies, manages, and responds to risks that could affect its participants, its programs, its finances, its reputation, or its ability to continue operating.

2. Approach

Principles-based, not register-heavy

The Society uses a principles-based approach to risk management. The Board does not maintain a formal risk register or conduct quarterly risk reviews; it integrates risk thinking into its normal decision-making.

This approach reflects that the Society is a small volunteer-run non-profit. The Board will move to a more formal structure (risk register, scheduled reviews) if the Society grows materially, if its risk profile changes, or if its insurer, auditor, or BCAS reasonably requires it.

3. Risk Owner

The President, as chief executive officer of the Society under Bylaw 7.3, is the Society's Risk Owner. The Risk Owner is responsible for:

- Ensuring material risks are raised at the Board;
- Ensuring material incidents are documented and addressed;
- Ensuring the Society's insurance and Safe Sport coverage remain adequate;
- Reporting on risk matters at the annual general meeting as part of the President's report.

The Risk Owner may delegate specific risk topics (for example, financial risk to the Treasurer, Safe Sport risk to the Safe Sport Contact, privacy risk to the Privacy Officer) but retains overall accountability.

4. Risk Principles

The Board and Risk Owner apply the following principles when making decisions:

4.1 Safety first

Athlete and participant safety is the Society's highest priority. A decision that materially increases physical safety risk (for example, training in an unsafe facility or travelling without adequate supervision) is not offset by financial or reputational benefits.

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4.2 Safe Sport is not optional

Maltreatment risk (physical, sexual, psychological, neglect, grooming) is treated as a zero-tolerance category. Safe Sport controls — screening, training, Rule of Two, reporting pathways, non-retaliation — are operationalized in the Programs Policy and Safe Sport Adoption Policy and are applied consistently.

4.3 Financial sustainability

The Society operates within its approved budget. The Board does not incur cumulative obligations that exceed the Society's reasonable ability to pay within the current fiscal year plus a one-season runway, except with Special Resolution for borrowing above the Bylaw 9.5 threshold.

4.4 Compliance

The Society complies with the Societies Act, the Income Tax Act (as applicable), the BC Personal Information Protection Act, the BC Human Rights Code, the BCAS and CAS Conduct Policy Suites, and the terms of its affiliations and insurance. Compliance is not tradable for convenience or cost.

4.5 Proportionality

Controls are proportionate to risk. The Society does not adopt controls that are heavier than needed for its size and risk profile, but does not omit controls whose absence would create material exposure.

4.6 Transparency

Material risks and incidents are communicated transparently to Members at general meetings and, where required, to BCAS, the insurer, and affected Participants. Communication is balanced with Safe Sport, privacy, and legal confidentiality obligations.

5. Incident Reporting and Response

5.1 Incident log. The Secretary maintains an Incident Log capturing material incidents, including athlete injuries requiring medical attention, safeguarding concerns, significant financial errors or losses, privacy breaches, facility events, and material complaints. The Log records date, description, immediate action, Risk Owner assignment, and status.

5.2 Thresholds. An incident is material if it (a) requires medical attention beyond first aid, (b) involves a Safe Sport Matter (as defined in DCP-001 Section 5), (c) creates a financial loss or liability exceeding $1,000, (d) triggers a privacy breach reportable to affected individuals or the BC Information and Privacy Commissioner, or (e) in the judgment of the Risk Owner could materially affect the Society.

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5.3 Notification. Material incidents are notified to the Board at the next regular meeting, or sooner by email if they require Board action. Safe Sport Matters are referred under DCP-001 Section 5. Insurance notifications are handled under the relevant policy.

5.4 Review. The Board reviews the Incident Log at each regular meeting and, as part of its annual report to Members, summarizes material incidents (in a form that protects privacy and legal confidentiality).

6. Insurance

The Society maintains participant and general liability insurance through BCAS/CAS or a comparable policy, and such additional coverage (Directors and Officers liability, equipment, cyber) as the Board considers appropriate by Board Resolution. Coverage is reviewed annually in connection with the budget.

7. Risk Categories

The Board thinks about risk in these categories. This is a reference list, not a register to populate:

- Athlete safety and Safe Sport (injury, maltreatment, screening gaps, Rule of Two lapses).
- Financial (budget variance, fraud, cash-handling, related-party transactions, borrowing above threshold).
- Governance (quorum failure, director vacancy below statutory minimum, conflict of interest, board conduct).
- Compliance and legal (BC Registries filing, insurance lapses, BCAS/CAS affiliation, Human Rights Code, Societies Act).
- Privacy and cyber (data breach, registration system compromise, uncontrolled sharing of personal information).
- Facility and operational (pool closure, equipment failure, coach injury or departure).
- Reputational (social-media incidents, media inquiries, complaints spilling public).

8. Escalation to Board

The Risk Owner escalates a matter to the Board for decision (not just information) when:

- A risk is materializing and a decision exceeds the Risk Owner’s delegated authority;
- A Safe Sport Matter has been referred to BCAS or OSIC;
- A privacy breach is reportable to affected individuals or the Commissioner;
- An insurance claim is being contemplated;

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- Legal advice is being retained or a legal dispute is initiated or threatened;
- Any matter under Bylaw 9.5 (borrowing above threshold) or Bylaw 5.12 (director removal) may be triggered.

9. Review

This Policy is reviewed every 2 years and sooner if (a) the Society's scale materially changes, (b) a material incident exposes a gap in these principles, or (c) the insurer, BCAS, or the auditor requests a more formal approach.