

# Beyond the Schoolyard Gate: Guiding Principles for Managing Risk Off of the Camp/School Property

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WILDERNESS RISK MANAGERS CONFERENCE

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# Disclaimer

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I am an attorney licensed in New Mexico and Colorado, and I am not licensed to practice law in any other state. For legal questions specific to your school and/or state, you should consult with an attorney familiar with your program and the laws of your state.

# Characteristics (sometimes challenges) of Schools/Camps

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- Minors – “the whole child”
- Non-Profit -- Boards of Trustees
- Home property
- Staff/Leaders have multiple roles/responsibilities
- Limited budgets
- Competing programming
- Significant parent involvement
- Outdoor experiences may be just one part of a greater mission
- Challenge of understanding and buy-in from administration
  - Affects resources and support
- What else?

# What is risk *management*?

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Risk management is the process of reducing the chance of loss.

# What are the potential losses? What is at risk?

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## Safety and well-being of the individual

- Physical
- Emotional

## Safety and well-being of the school/camp

- Financial stability and soundness
- Enrollment and campers/staff
- Reputation
- Strategic: growth, competition, innovation
- Business Continuity

Must balance these risks.

# Mitigation strategies

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- Transfer Risk
- Policies and procedures
  - Training and implementation
  - Regular review (internal and external)
- Legal consultation
- Insurance
- Stay up to date on current industry trends and preferred practice (who/what is the “industry”?)

Is it better for the school/camp to plan and lead the trip or to contract it out?

# Contracting out

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## Pros

- Experience, expertise, and sole focus of contractor
- Transfer of risk and liability
- Faculty/staff go for free (sometimes)

## Cons

- Alignment with mission? School/camp culture?
- More expensive
- Less control over dates, content, destinations
- Marketing value?
- Contractor's focus on adolescent/minor experience?
- Don't know your kids

# Contracting out

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## Considerations:

- Vetting
  - Role/application of school rules and policies?
  - Emergency procedure?
  - Prior incidents – how did they handle them?
  - How do they respond to your inquiries?
  - References from peer organizations
  - Document all communications
- Expectations and agreements in writing
- Know the role of your staff/faculty
  - Input? supervision? discipline?
- At what point is the program “transferred”?

# School/Camp Guided

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## **I4Q**

Identify + Four Questions

# I4Q

## Identify + Four Questions

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**Identify** risks to the physical/medical and emotional health and safety of the individual

# I4Q

## Identify + Four Questions

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Identify the risks of a specific activity in a specific location and season:

Backpacking in the Sandia Mountains in the fall

- Environment
- Student/camper wellness (physical AND mental health)
- Medical response, care
- Transportation
- Food and Water
- Shelter/Lodging
- Equipment
- What else?
  - Your own systems and processes

# I4Q

## Identify + Four Questions

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1. What *might* happen?
2. What *will* happen?
  - What do you know about your *specific* kids?
  - Weather
  - **What else?**
3. What *plan* do you have for each?
4. Make a *judgment* -- Is the risk worth taking?

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**ACTIVITY: HIKING/BACKPACKING**

Category	Identified Risk(s) and/or associated injury	Probability of incident or failure (low, medium, high) (will/won't)	Measures taken to mitigate risk, plan
<b>Environment</b>	Altitude Exposure – cold/heat Flora/fauna Bites and stings		
<b>Student/camper wellness</b>	Injury and/or illness Proper pack loading and carrying Individual student medical issues Getting lost		
<b>Medical response, care</b>	Training fails Inadequate supplies Failed or no communication		
<b>Transportation</b>	Accident Flat tire Run out of gas roads, route, weather, other drivers		
<b>Food and water</b>	Adequate amounts Storage Safe drinking water Equipment failure		
<b>Shelter (hotel)</b>	Site selection Equipment failure Fire safety		
<b>Equipment</b>	Failure Left behind Inadequate		
<b>What else? (Activity itself, student discipline)</b>			

Make a *judgment* –

Is the risk worth taking?

Go/No Go

Contractor?

# I4Q

## Identify + Four Questions

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Keep in mind

The institutional risks are connected to the individual risks, e.g.

- Financial resources
- Human resources
- Reputation
- Business continuity

# Risk Management Plan: Specific Considerations

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Mindset and Culture

Program Planning

Trip Planning

Marketing &

Pre-trip Communication

- Expectations
- Supervision and Free Time

Communication During  
the Trip

Emergency Plans and  
Communication

Insurance

Healthcare – availability  
and access

# Mindset and Culture

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**BUY-IN  
AND  
COMMITMENT**

# Mindset and Culture

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- This is the first and ongoing step.
- Does your school or camp have a mindset and culture of managing risk?
- If not, what's the challenge? Roadblock?
  - "It'll never happen to us" (talk to Hotchkiss)
  - "No money"
  - "We have good insurance" + "we have a good lawyer"
  - "Our parents would never put up with that"

# Mindset and Culture

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- Addressing the challenge:
  - Education, training, and buy-in
    - **Business officer**, Head of School, Board, other admin
    - in-service, conferences, webinars
    - Insurance premium reductions?
    - Volunteer to take this area on in your school/camp
  - Education topics
    - Front door: Preferred practices, industry standards and accreditation (ACA, AEE, NOLS)
    - Backdoor: Liability and lawsuits, \$\$\$, e.g. Hotchkiss
    - Compare on-campus safety mindset with off-campus safety
    - Statistics
    - **Mission** – what does it promise to constituents?

# Program Planning

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**Mission Driven**

# Program Planning

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**EXPERIENCE**

Do it often and well.

# Program Planning

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- Repetition is good!
  - Program or activity
  - Location
  - Season
  - Vendor or staff
  - Compare commercial programming
- Standardize your uniqueness
  - Find your uniqueness and repeat it!

# Trip Planning

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Critical risk management decisions are made years, months, and weeks ahead of the trip.

# Trip Planning

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**RECONNAISSANCE**

**Know before you go.**

# Trip Planning

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## Reconnaissance

- Destination
  - Access (put in, trail head, parking), campsites, water access, trails or routes
  - Appropriate for your clientele
- Emergency response and access to medical care
- Governing body
- Local relationships and knowledge
- Local mindset

# Trip Planning

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Do you know when you  
*wouldn't go?*

# Marketing and Communication

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Have the most informed  
participant/parent possible.

Awareness and acceptance of risk

Transfer the decision-making.

# Marketing and Communication

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## Strategies

- Accurately and fully describe the trip
- Don't avoid talking about risk, particularly inherent risks of a program or activity
- Acknowledge accepted risks and your plan for mitigating them
- Use (accurate) photographs
- Deliver redundant communication
- Document/account for all meetings and communication including attendance

# Pre-Trip Communication

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Informed clientele . . .

I.e. parents/guardians/responsible  
person

# Pre-Trip Communication

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- Reiterate, confirm, agree to major school rules and policies.
  - specific consequences for specific actions
- Voluntary and involuntary trip cancellation
  - Dismissal from trip or program (associated costs)
  - Participant cancellation
- Supervision and “free” time

# Communication During the Trip

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No news is good news.

Don't over-promise.

# Communication During the Trip

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Consider limits to communication

- Access to systems: internet, cell
- Powering devices

Use of internet, cell phones, satellite phones, Skype, etc.

Social Media

See May 2017 Campline article

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Hotchkiss online journal – cruise to  
Antarctica

Students texting and calling home while  
things are happening

Texting while hiding

# Emergency Plan

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Have One

# Emergency Plans and Communication

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Backcountry emergency plans/processes?

- Decision hierarchy

- What authority (based in training) do the trip leaders have?

Emergency response plan on school campus for event that happens away from school campus?

Missing person plan

Evacuation, Search and Rescue Plan

Crisis plan -- coordinated administrative response from school (short-term, long-term, system-wide)

# Insurance

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Have it -- know it.

Adequate coverage that  
you know and can access.

# Insurance

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- School v. Individual Insurance
- Travel v. Medical Insurance
- Coverage
  - Travel, medical, repatriation, evacuation, pre-existing, kidnap
- Know terms, limits, conditions
- Do your leaders know how to access student insurance? Do they need to? e.g. ISOS, Global Rescue
  - And how to communicate with insurance company if needed?
- New programs – are they covered?

# Healthcare

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- Leader first response, training, authority
  - Evacuation decisions
- Do leaders know how to access healthcare at or near the destination?
- Medical history, information, authorization
- Payment/Insurance
- Patient supervision
- Medication management
  - Security, storage, authorization?
- Mental Health

# Out There

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Do what you say you do.

# Risk Management Principles -- Review

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- I4Q
  - Identify
  - 4 Questions
    1. What *will* happen?
    2. What *might* happen?
    3. Do you have a plan for your identified risks?
    4. Judgment -- Go or no-go?

# Risk Management Principles -- Review

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## Mindset and culture

- Buy in and commitment

## Program planning

- Mission driven
- Experience -- Do it often and well

## Trip Planning

- Critical risk management decisions are made years, months, and weeks ahead of the trip.
- Reconnaissance – Know before you go
- Do you know when you *wouldn't* go?

## Marketing & Pre-trip Communication

- Have the most informed participant/parent possible.

# Principles

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## Communication During the Trip

- No news is good news.
- Don't over-promise.

## Emergency Plan

- Have one.

## Insurance

- Have it – know it
- Adequate coverage that you know and can access

## Healthcare

- Be prepared

## Out There

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