

RISK MANAGEMENT FOR OUTDOOR PROGRAMS

A Guide for Students enrolled in British Columbia

- **Outdoor Recreation Programs**
- and
- **Adventure Tourism Programs**



Risk Management for Outdoor Programs: A Guide for Students

Prepared by the

Centre for Curriculum, Transfer and Technology

and the

BC Adventure Tourism Programs Articulation Committee

with support from

**The BC Ministry of Advanced Education
The Workers' Compensation Board of British Columbia
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The British Columbia post-secondary system has experienced tremendous growth in Adventure tourism programs over the past decade. From one adventure-related program in 1992 (as opposed to recreation or physical education programs) the system has grown to include over 25 private and public post-secondary programs today. *The Provincial Adventure Tourism Programs Articulation Committee* (representing many of these programs) recently completed a project to assess this rapid growth, consider quality control issues relating to it, and to make recommendations leading to strengthened programs and consistency of industry-relevant content. The recently released *BC Adventure Tourism Certificate Program Core Curriculum Handbook* was the first resource created as result of this collaborative effort.

Work on this initial project identified the area of Risk Management as a top priority – and recommended additional research and the development of provincial and industry standard operating procedures for programs. The three titles in this series are the results of a project designed to create a set of practical guides to help address this goal:

1. *Risk Management for Outdoor Programs: A Handbook for Administrators and Instructors*
2. *Risk Management for Outdoor Programs: A Guide for Students*
3. *Health and Safety in Adventure Tourism*

This resource development project was conceived by the *BC Provincial Adventure Tourism Articulation Committee* and was supported by funding from three agencies: the *BC Ministry of Advanced Education*, the *Workers' Compensation Board of BC* and the *BC Provincial Emergency Program*. It was facilitated through the *Centre for Curriculum, Transfer and Technology*.

The researcher/developer of these resource guides was *Bhudak Consultants Ltd.*, adventure tourism and risk management specialists. *Ross Cloutier* and *Gilles Valade* were primary authors and they received guidance and support from a project steering committee.

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The Ministry of Advanced Education, the Workers' Compensation Board and the Provincial Emergency Program have developed this document. The aim is to assist in the prevention and reduction of injury in adventure and outdoor recreation programs in B.C. While every effort has been made to provide accurate and useful information, the Ministry of Advanced Education, the Workers' Compensation Board and the Provincial Emergency Program cannot and do not warrant the accuracy or the completeness of this guide and materials and, as a result, they will not be liable to any person or organization for any loss or damage of any nature, whether arising out of negligence or otherwise, which may be occasioned as a result of the use of this instructional guide and materials.



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1. INTRODUCTION

1.1 PURPOSE OF THIS GUIDE

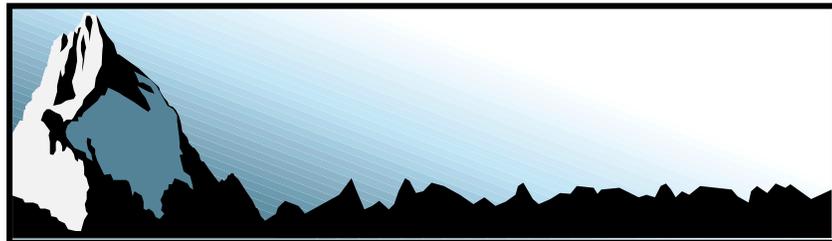
Every year, many students attend a wide variety of post-secondary outdoor recreation, adventure tourism, recreation management, physical education and outdoor pursuits programs in British Columbia. These programs may be offered as a certificate, a diploma or a degree. Many of these programs include extensive field trip components where students participate in outdoor activities such as hiking, canoeing, skiing, rock climbing, whitewater kayaking and sea kayaking.

This guide has been developed to inform you, the student, about risk management in post-secondary outdoor programs in British Columbia. It will help you understand both the risk management procedures you can expect from the program you attend and your personal responsibilities while participating in the program. This guide is specific to British Columbia; it does not apply to other provinces.

1.2 LIMITATIONS OF THIS GUIDE

This guide cannot foresee every legal and risk management issue affecting students, nor can it answer every possible question. It should only be used as general information. This guide does not replace your responsibility to research,

evaluate and make decisions regarding the procedures of the program you are attending. It is your responsibility to obtain legal advice when you have questions that are not addressed by this guide.



2. THE RISK MANAGEMENT PROCESS

2.1 WHAT IS RISK MANAGEMENT?

Outdoor activities such as backcountry skiing and rock climbing have risks that are an inherent part of the sport: avalanches may not be preventable, and climbers may fall when climbing. Risk management does not try to eliminate all the risk in an activity. To do so would mean ruling out any participation in the sport – an option that is not acceptable to many students and institutions. Risky

sports are legitimate and growing forms of outdoor activity. Student demand also makes these sports increasingly popular within B.C. colleges and universities.

Risk management should be looked at as a process, not as any individual technique or action by any one person. It is an ongoing attitude enacted by staff and students on a continuous basis.¹

Risk management as a team

Risk management is a process in which the institution and the student do what is possible to reduce the frequency and severity of accidents, and prepare to respond appropriately should an incident occur. Risk management is a team activity where responsibility is shared between the institution, the instructors and the students – all of whom strive together to have a safe educational experience.

2.2 THE SEVEN ELEMENTS OF RISK MANAGEMENT

1. Determining how much risk is suitable in a specific program. Entry level outdoor programs should involve less risk than certification programs at a professional level. Before choosing to attend, you should consider the levels of risk engaged in by a specific program.

2. Identifying hazards found in the sports and in the environment in which the sports take place. The long list of possible hazards includes rockfall, steep terrain, avalanches, sweepers, recirculating whitewater holes, underwater rocks, inclement weather and wind on the ocean.



Varying levels of risk

Outdoor adventure activities have varying levels of inherent risk. However, levels of risk vary within even one sport. For example, top-roped rock climbing, where the climber is continuously protected with a belay rope from above, involves much lower levels of risk than lead climbing instruction, where the length of a potential fall before the climber is stopped by the belay rope can be significantly greater. Additionally, risks vary according to whether the climber is lead climbing using pre-placed bolts for protection, is placing his or her own protection while leading, or is leading multi-pitch climbing routes. Depending on the goals of a particular training program, different levels of rock climbing instruction may be practised.

3. Evaluating the hazards. Hazards need to be evaluated by program staff in order to determine whether they are acceptable in the program, and/or to determine how to reduce their effects.

4. Selecting appropriate hazard controls. Where a hazard cannot be elimi-

nated, program staff and students need to do what they can to:

- avoid the hazard;
- prevent accidents by reducing the amount of time participants are exposed to the hazard; and
- reduce the severity of accidents that may result from the hazard.

Avoiding hazards

One method used in controlling hazards is avoiding them. This might be a program decision to not allow students to lead climb or to travel in avalanche terrain. Each program will make its own avoidance decisions depending on its philosophy. For example, the process of training professional mountain guides may require students to learn decision making while travelling in conditions of high avalanche hazard; otherwise, how can the skill be learned? On the other hand, an introductory ski-touring course might be cancelled, or its trip location changed, given similar avalanche conditions.

5. Determining how accident response will be financed. Don't expect the institution to pay for all accident response. On international trips, for exam-

ple, you may be required to carry medical and evacuation insurance for any medical mishaps.

6. Preparing for emergency response.

Appropriate first aid and evacuation procedures need to be in place in case of an accident. Instructors should be trained in first aid and should have practised

emergency response.

7. Carrying out the emergency response.

Risk management in the workplace

Although you are currently a student, a basic knowledge and understanding of risk management (RM) issues and proper practice will serve you well in your future outdoor work environment. Adventure-related businesses need to understand and demonstrate solid RM practices as a key element in both business operations and success.

3. WHAT YOU CAN EXPECT FROM THE INSTITUTION

3.1 THE ROLE OF THE INSTITUTION

College and university outdoor programs should preplan risk management and emergency response in order to provide for the safety of students and staff. Program managers and instructors are responsible for ensuring that activities are planned and conducted in accordance

with provincial and industrial guidelines and procedures. It is not expected that all accidents will be prevented through prior planning. However, adequate planning will assist in preventing or reducing the impacts of reasonably foreseeable incidents.

How well should programs inform you about risks in the program activity?

You should expect the institution to provide you with all relevant activity-related information. This information is usually made available through written material such as course outlines, trip plans, brochures, Web sites and information meetings. You should always obtain enough information to make an informed decision as to whether or not the program or activity is suitable for you, so that you may decide if you are willing to assume

the activity's inherent risks. If in doubt, ask for more information! The information provided should include but not be limited to:

- the type of activity
- the level of activity
- the skill levels required in order to participate;
- the risks associated with the activity;
- the equipment needed; and
- instructor-student ratios.

Do risk levels vary from program to program?

Yes. In programs intended for entry or novice level participants, the activities should be offered at a level appropriate for your own level of skills and experience. The needs of leadership

development or professional certification programs may "push the comfort zone" by exposing you to activities with higher degrees of real risk.



How should programs be taught?

You should expect instructors to:

- balance the levels of risk with your ability;
- balance the levels of risk with your experience level;
- teach in a progressive fashion, providing you with the necessary basic skills before moving on to advanced manoeuvres; and
- consciously manage the levels of risk to which you are exposed.

Do I have the right to refuse to participate?

Yes. You should refuse to participate in any activity that you feel is unsafe, that is too advanced for your skill level, or if you have any valid concerns that harm might come to you. There are a number of reasons you may feel unsafe. These may include:

- environmental hazards that are too high for the activity to be conducted
- an activity that is too advanced for your skill level;
- your not having the proper equipment to participate;
- your being sick or ill;
- an inadequate instructional ratio; or
- instruction that is not progressive.

If any of these conditions exists, talk to your instructor about it.

3.2

RISK MANAGEMENT PLANNING

The term “risk management” as used here refers to the use of management procedures and practices in order to manage the exposure of students and staff to risk. Many outdoor activities have inherent risk. In an educational program, the level of risk in an activity is being balanced against the aims and objectives of the program. Program managers and instructors are expected to ensure as safe a program as possible, while still meeting the program’s objectives.



Inherent risk

Inherent risk is risk that cannot be separated from the activity. If the risk is removed, the activity no longer exists. For example, inherent risks in whitewater kayaking may include recirculating holes, strong eddy lines, rocks, and ledges. Removing these risks from the activity would leave you paddling on flat, moving water – not whitewater. Whitewater kayaking has risks that, if removed, change the nature and intent of the experience.

Similar examples can be seen in all the adventure activities. For example, inherent risks in mountaineering may include rockfall or icefall, unpredictable and quickly changing weather, steep terrain, unstable boulder fields, and exposure. Removing these risks from mountaineering would require changing to more gentle, hilly terrain where the entire alpine mountain experience would be lost.

What is “normal” risk management planning?

It is now common practice for college and university outdoor programs to carry out a high level of prior planning in order to reduce the frequency and severity of accidents. However, because of the inherent risks in the activities, it is inevitable that incidents will occur over the life of a program.

College and university outdoor programs in British Columbia can be expected to

have done the following:

- assessed the level of risk suitable for their specific programs;
- identified hazards found in program activities;
- evaluated program hazards;
- applied appropriate hazard controls;
- determined how accident response will be financed; and
- prepared for emergency response.

3.3

INSTRUCTOR QUALIFICATIONS

Instructors of college and university outdoor programs are required to have adequate qualifications and experience before leading field trips. This may

include various combinations of relevant post-secondary education, field experience and industry certification.



3.4

APPROPRIATENESS AND CARE OF EQUIPMENT

Equipment used must be suitable and adequate for the activity. Training programs vary in their individual program equipment policies. The outdoor program should ensure that:

- the amount of equipment is adequate for the activity;
- the equipment was manufactured for the purpose for which it is used;
- the equipment is in good condition, and is repaired and maintained as required;
- the type and amount of use is logged;
- equipment is retired as required;

- all customary safety adjustments are made to equipment (this includes such things as floatation in kayaks and canoes, etc.); and
- all necessary safety, first aid and emergency response equipment is readily available to support a field activity.

If program staff determine that the equipment or clothing you bring with you is inadequate, they may ask you not to participate in the activity or may require you to use their equipment.

3.5

INSURANCE COVERAGE

As a student, do I need medical coverage?

To participate in a post-secondary outdoor program you must have a valid medical services coverage plan (MSP). British Columbia residents will benefit from the B.C. Medical Services Plan, whereas residents of other provinces will usually benefit from their own provincial medical plan while studying in B.C.

International students need to ensure that they have medical services coverage while in B.C. It is each student's responsibility to ensure that he or she has valid medical coverage. See your student advisor for more information on acquiring medical coverage.

As a student, do I need medical coverage if travelling outside Canada?

Once outside Canada, ordinary provincial medical expenses coverage is usually very limited or non-existent. It is strongly suggested that you purchase "out-of-country" medical coverage when travelling outside Canada for school activities.

Some programs make this mandatory. This coverage is offered by private insurance companies and can be purchased from insurance agents, banks and travel agents. International students need to ensure that they have medical services

coverage while travelling outside Canada. Many travel insurance policies do not cover what are considered high risk sports, which may include mountaineering, rock climbing, sky diving and SCUBA

diving. If you will be participating in high risk activities, ensure you have appropriate coverage. Your program should be able to help you find a policy that will cover the activities you intend to do.

As a student, how are my personal belongings covered by insurance?

Some homeowner or tenant insurance policies held by students or parents cover certain student belongings, but this

should be verified and no assumptions be made. Personal property is not covered by the institution.

As a student, do I need personal accident insurance coverage?

Some British Columbia post-secondary institutions offer their students personal accident insurance. Student accident insurance, where offered, will cover all fee paying registered students who are actively attending classes or participating in an institutionally approved course or activity. Coverage is in effect for all eligi-

ble students while on institutional property or premises, while participating in an approved activity or while travelling directly to or from an approved or organized activity. There are a variety of policy options, and coverage may vary between institutions. Ask whether the institution you are attending offers this coverage.

Personal accident insurance

Personal accident insurance is different from medical expense coverage. Medical expense coverage is provided through each student's provincial medical services plan (MSP). Personal accident insurance is obtained elsewhere and is additional to MSP coverage.

As a student, do I need travel insurance coverage?

If you want travel insurance coverage for program trips outside Canada, you must provide your own insurance. Travel insurance covers items such as (but not limited to) trip cancellation, loss of

luggage and out-of-country medical expenses as well as many other types of travel-related events. Institutions do not generally provide travel insurance.



As a student, do I need search, rescue and evacuation insurance coverage?

You should ask your program staff whether you will be required to pay the costs of course-related search, rescue and/or evacuation. These costs can be high – especially if helicopters are involved. Depending on the jurisdiction in which an accident could occur (it could be in another province or country), students should consider purchasing search, rescue and evacuation insurance.

Many institutions have policies stating that, where possible, they will take care

of their own accident evacuations. This may mean that a private helicopter will be called to evacuate an injured student. In some circumstances, other agencies such as the Department of National Defence SAR, Canadian Coast Guard, Provincial Emergency Program SAR volunteers and/or B.C. Ambulance Service could be involved. There may or may not be costs charged, depending on the responding agency. As a student, you should be clear about who will pay for such costs should this be required for you.

3.6

PRACTICUMS, WORK STUDIES & INTERNSHIPS

As a student, how am I covered by medical insurance for practicums, work studies and internships?

When participating in practicums, work studies and internships, you must have your own valid medical services coverage. It is your responsibility to ensure that you have valid medical coverage.

Medical coverage is not provided by the institution.

For work positions outside British Columbia, you will have to verify whether you are covered by the employer's medical services plan. International students need to ensure that they have

medical services coverage while in work situations outside B.C.

For work situations outside Canada, you will have to purchase private insurance coverage or obtain coverage through your employer. The B.C. Provincial Medical Services Plan will not cover employees working outside the country. International students need to ensure that they have medical services coverage while in work situations outside Canada.

As a student, am I covered by personal accident insurance on a practicum?

You will have to obtain your own personal accident coverage.

As a student, am I covered by Workers' Compensation on a practicum?

On an approved practicum, work study or internship placement at work sites within the province of British Columbia, you have Workers' Compensation Board (WCB) coverage for any injuries sus-

tained on the job. The WCB covers medical expenses, rehabilitation and income replacement for injured workers. This WCB coverage is not provided, however, at out-of-province work sites.

As a student, are my personal belongings covered while on practicums, work studies and internships?

You need to provide your own insurance for this coverage. The institution or the employer does not cover your personal

belongings while you are on practicums, work-studies and internships.

3.7 TRANSPORTATION ISSUES

Can I use my own vehicle on courses?

While it is not mandatory, institutions may provide transportation for students in their programs rather than relying on student vehicles. Institutions are not responsible for expenses arising out of the use of your vehicle on a course.

You can only use your personal vehicle for driving during a course, or to or from a course site, with the permission of the institution. If you drive your own vehicle:

- Remember that your own insurance coverage will pay for any accidents.

- The institution will not provide insurance coverage.
- Check the amount and type of your insurance coverage; ensure that you can use your vehicle for this purpose.
- Hold a valid driver's license.
- Abide by all driving and road regulations.
- Maintain a mechanically safe vehicle.
- Do not carry more passengers than the number of working seat belts.
- Drive with due care.

If I use my own vehicle, what are the risks?

Using your personal vehicle to go to and from program trips has many drawbacks:

- Your vehicle will suffer wear and tear.
- Your vehicle might get damaged on rough backcountry and logging roads.
- Your vehicle might be vandalized.
- There might be liability and financial repercussions if an accident were to occur (cost of repairs, cost of insurance deductible, increased insurance



premium, loss of insurance coverage, effect on driving record, and more).

❑ You are responsible for all traffic violations.

3.8 HUMAN RIGHTS ISSUES

What should I do if I am the victim of a human rights violation while in the program?

The British Columbia Human Rights Code prohibits discriminatory practices against any person because of his or her race, colour, ancestry, place of origin, religion, marital status, physical or mental disability, sex, or sexual orientation.

If you feel that you are the victim of a human rights violation, you should report the incident(s) to your program manager or administrator. If you are not satisfied with the response you may consult the institution's human rights or sexual harassment officer (most institutions have a person responsible for human rights and sexual harassment complaints).

You also have the ability to file a formal complaint under the Human Rights Code.

For more information, go to the B.C. Human Rights Commission web site at www.bchrc.gov.bc.ca/home.htm.



4. WHAT THE INSTITUTION EXPECTS FROM YOU

4.1 GENERAL BEHAVIOUR

College and university outdoor programs and their students often benefit from a higher-than-average profile within their institution and within the local community. This standing brings many privileges but also attracts significant

scrutiny. You are therefore asked to behave professionally; you are seen, even outside scheduled courses, as representatives of your program and your institution.

As a student, am I a part of my program's risk management procedures?

Yes. Risk management is not only the responsibility of the outdoor program or the institution but also the responsibility of the student. You share the responsibility for risk management with managers,

instructors and other students. You have a duty to care for other persons and property and must act with care. You can be held liable for damages arising out of your own actions.

As a student, what are the legal documents I may be asked to sign?

Most institutions, often as part of the application and registration process, will present a variety of legal documents to their students. Although some of these documents serve as informational or educational tools, they will also have

legal implications for you. Documents may make you legally responsible for things that occur during your program. You must be fully aware of the contents of any documents you are asked to sign.

What is the purpose of the legal documents I may be asked to sign?

Releases, waivers, informed consents, and indemnity agreements are intended to ensure that you and your parents are well informed about the risks in the training program before you arrive.

Institutions may also use these documents to ask you to accept the liability associated with the activities in the program.



In British Columbia, you may sign such forms if you are 19 years of age or older. Parents and guardians of students under

the age of 19 are usually asked to co-sign these documents with their children.

What is a liability release form?

Release forms, waivers, assumptions of risks, and covenants not to sue – these documents have different names, but their roles are very similar. The purpose of a **liability release** is usually to:

- ❑ act as an informational tool by making you aware of the risks associated with the activity;

- ❑ ask you to accept the inherent risk associated with programs that operate in an uncontrollable, outdoor environment; and
- ❑ ask you to release the institution from liability if an accident should occur when you participate in the activity.

What is an informed consent form?

Informed consent forms name the activities you will participate in and have

you acknowledge in writing that you consent to participate in them.

What is an indemnity agreement?

Indemnity agreements are contracts between you or your parent and the institution, in which you agree to indemnify (reimburse) the institution for any costs arising from claims, actions and suits that may be initiated by you or your representative against the institution. These

costs may be for such things as search and rescue, medical evacuation, loss of equipment, injury you cause to others, or legal fees. In the case of the student being under 19 years of age, the institution may ask a parent to sign the indemnification.

What is a medical form?

Most institutions will require potential students to complete a **medical questionnaire** before attending a physically demanding outdoor program. Depending on the questionnaire, it will need to be completed by either the student or a physician – or both. These questionnaires are used to assess your physical condi-

tion, to obtain information on your medical coverage and to collect information on emergency contacts. This information will often help the institution in its emergency preparedness and trip planning. For example, if a student has known allergies, the institution will plan accordingly.

Right of refusal

Institutions have the right to refuse a student who is, or who becomes, physically or mentally unable to meet the requirements of a trip or whose medical condition poses a safety risk.

Can I use personal equipment on a course?

This is an institutional decision. You must provide adequate clothing and footwear. You are expected to use equipment that is appropriate for the activity. This means using equipment that is in good working condition, that was

designed specifically for the activity and that is appropriate for the level of activity performed. You are expected to maintain and care for your equipment, to keep it in good working condition and to retire any equipment as necessary.

What is my program's drug and alcohol policy?

In British Columbia, it is illegal for students under the age of 19 years to consume or possess alcohol in public and it is completely prohibited for students under the age of 19 to drink alcohol while on field trips or excursions. Most institutions forbid the consumption of alcohol and the use of non-prescription drugs during all outdoor programs.

The consumption of alcohol by students of any age increases the risk of injury to you and to others. In addition, the consumption of alcohol increases the risk of hypothermia and impairs your ability to respond appropriately in an emergency.

The use of non-prescription illegal drugs of any type is completely prohibited.

Alcohol and drug use policy

Each program should develop its own alcohol and drug use policy and make it clearly known to students. You should be aware of such a policy and its implications.

5. THE STATUS OF NON-PAYING STUDENTS

5.1 NON-REGISTERED PARTICIPANTS

Non-registered course participants are those guests or observers allowed to attend a course for an exceptional reason. Non-registered participants are only allowed to participate on course activities through special acceptance of the institution. Non-registered participants such as observers and guests do not benefit from

the personal accident coverage, liability insurance coverage and WCB coverage which may be offered to regular students. Non-registered participants are subject to and must follow all rules, regulations, guidelines, protocols and expectations that apply to regular students.

5.2 COURSE AUDIT PARTICIPANTS

Course audit participants are only allowed to participate on course activities through special acceptance of the institution. Audit students are students who participate in a course without being subject to the academic requirements (they are not subject to examination, will not receive a course grade and will not pass or fail the course).

Audit students must still be registered in the course. Registered students who opt to audit courses are offered the same protection as regular students. Registered audit students are subject to and must follow all rules, regulations, guidelines, protocols and expectations that apply to regular students.

5.3 VOLUNTEERS

Student volunteers are occasionally asked to assist on certain course activities. This practice allows students to gain valuable work experience. Student volunteers should always be under the supervision of a staff instructor. Volunteering

should not be taken lightly, as it places significant responsibilities on the student.

Volunteers may be expected to perform at the same standard as a regular instructional assistant. Student volunteers



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are only allowed to participate on course activities through special acceptance of the institution. Volunteers are subject to and must follow all rules, regulations, guidelines, protocols and expectations that apply to regular students and instructors. A student volunteer's legal liability is covered by the institution only while the volunteer is participating in an activity authorized and supervised by the institution. If you are a student volunteer, get something in writing from the institution which clarifies your role on the course.

Student volunteers may not benefit from medical or disability benefits if injured while volunteering. In nearly all cases, as a student volunteer, you would not be considered an employee by the WCB and would not, therefore, be entitled to WCB benefits. However, volunteers who receive significant non-salary compensation may be considered employees by the WCB. If you have any questions about your status, check with your institution or the Assessment section of the WCB.



¹ This entire section “What is Risk Management?” is based on information found in Chapter 8 of *Legal Liability and Risk Management in Adventure Tourism* by Ross Cloutier, Bhudak Consultants Ltd., 2000.