Table of Contents

PART A: RISK MANAGEMENT POLICY, FRAMEWORK, PROCESS ........................................... 5

SECTION 1  RISK MANAGEMENT POLICY ........................................................................ 5
1.1 POLICY ...................................................................................................................... 5
1.2 DEFINITIONS ........................................................................................................... 5
1.3 PURPOSE ................................................................................................................. 5
1.4 SCOPE ...................................................................................................................... 6
1.5 PROCEDURES .......................................................................................................... 6
1.6 RISK FINANCING PROCESS ................................................................................... 7
1.7 CONTRACTS ............................................................................................................. 7
1.8 CLAIMS ..................................................................................................................... 8
1.9 CONTACTS .............................................................................................................. 8
1.10 LINKS TO RELATED POLICIES ......................................................................... 8

SECTION 2  ENTERPRISE RISK MANAGEMENT FRAMEWORK ....................................... 8
2.1 BACKGROUND ......................................................................................................... 8
2.2 VISION ..................................................................................................................... 9
2.3 DEFINITIONS ........................................................................................................... 9
2.4 OBJECTIVES ........................................................................................................... 11
2.5 KEY PRINCIPLES .................................................................................................. 11
2.6 STRATEGIC APPROACH ....................................................................................... 11
2.7 GOVERNANCE AND RESPONSIBILITY ................................................................. 12
2.8 ROLE OF THE BOARD OF GOVERNORS ............................................................. 12
2.9 ROLE OF THE PRESIDENT .................................................................................. 12
2.10 ROLE OF THE VICE-PRESIDENTS ..................................................................... 12
2.11 ROLE OF DIRECTORS AND MANAGERS ......................................................... 13
2.12 DIRECTOR, RISK AND INSURANCE SERVICES ............................................... 13
2.13 ROLE OF INTERNAL AUDIT ............................................................................. 13

SECTION 3  ENTERPRISE RISK MANAGEMENT PROCESS ........................................... 14
3.1 BACKGROUND ......................................................................................................... 14
3.2 ISO 31000 FRAMEWORK ...................................................................................... 14
3.3 GOVERNANCE VALUE MODEL .......................................................................... 14
3.4 RISK APPETITE ..................................................................................................... 15
APPENDIX A - RISK APPETITE IMPACT/PROBABILITY TABLES ................................ 16
3.5 RISK APPETITE SUMMARY ................................................................................ 19
3.6 RISK MANAGEMENT PROCESSES .................................................................... 21
3.7 CARLETON UNIVERSITY ENTERPRISE RISK MANAGEMENT PROCESS .... 21
3.8 PERFORMANCE ..................................................................................................... 26
3.9 REVIEW .................................................................................................................. 26
APPENDIX B - RISK LIKELIHOOD RATING CHART .................................................. 26
APPENDIX C - RISK IMPACT RATING CATEGORIES AND GUIDELINES CHART .... 27
APPENDIX D - RISK RANKING TABLE ..................................................................... 30
APPENDIX E - USER REPORTS .................................................................................. 30
APPENDIX F - TOP 10 ENTERPRISE RISKS HEAT MAP ........................................ 31
APPENDIX G - TOP 10 ENTERPRISE RISK ASSESSMENT SUMMARY .................... 32
SECTION 8  VOLUNTEERS ........................................................................................................ 80
8.1 DEFINITION .................................................................................................................. 80
8.2 CHECK COLLECTIVE AGREEMENTS ....................................................................... 80
8.3 RECRUITMENT ............................................................................................................. 80
8.4 SCREENING .................................................................................................................. 80
8.5 ORIENTATION AND TRAINING ................................................................................. 81
8.6 REGISTRATION OF VOLUNTEERS .......................................................................... 81
8.7 SUPERVISION ............................................................................................................. 81
8.8 RECORDS MANAGEMENT ......................................................................................... 81
APPENDIX P – VOLUNTEER REGISTRATION AND ACKNOWLEDGEMENT FORM ........... 82

PART C: INSURANCE ........................................................................................................ 83

SECTION 9  RISK FINANCING AND INSURANCE .................................................................. 83
9.1 GENERAL INFORMATION .......................................................................................... 83
9.2 SUMMARY OF INSURANCE POLICIES .................................................................... 83
9.3 PROPERTY INSURANCE POLICY ............................................................................. 84
9.4 GENERAL LIABILITY INSURANCE POLICY ............................................................. 86
9.5 ERRORS & OMISSIONS LIABILITY INSURANCE POLICY ...................................... 87
9.6 UNIVERSITY-OWNED VEHICLES INSURANCE POLICY ....................................... 88
9.7 FINE ARTS INSURANCE POLICY ............................................................................. 89
9.8 CRIME INSURANCE POLICY ................................................................................... 90
9.9 BOILER & MACHINERY INSURANCE POLICY ....................................................... 91
9.10 COURSE OF CONSTRUCTION & WRAP-UP LIABILITY INSURANCE POLICIES ...... 92

SECTION 10  PROOF OF INSURANCE/CERTIFICATES OF INSURANCE ................................... 94
10.1 CERTIFICATE OF INSURANCE ................................................................................. 94
10.2 INFORMATION ON A CERTIFICATE OF INSURANCE .......................................... 95
10.3 TYPES/LIMITS OF INSURANCE ............................................................................. 95
10.4 ADDITIONAL INSURED ........................................................................................... 95
10.5 RECORD MANAGEMENT FOR CERTIFICATES OF INSURANCE .................... 96
10.6 WHEN CARLETON UNIVERSITY IS REQUIRED TO PROVIDE PROOF OF INSURANCE ... 96
APPENDIX Q  EXAMPLE OF CERTIFICATE OF INSURANCE ....................................... 97
APPENDIX R - REQUEST FOR CERTIFICATE OF INSURANCE ..................................... 98

SECTION 11  BONDS ............................................................................................................ 100
11.1 DEFINITIONS ............................................................................................................ 100
11.2 PRINCIPLES OF BONDS ........................................................................................ 100
11.3 BID BOND ............................................................................................................... 100
11.4 PERFORMANCE BOND ........................................................................................... 100
11.5 LABOUR AND MATERIAL PAYMENT BONDS ....................................................... 101
11.6 ALTERNATIVE ......................................................................................................... 101
11.7 POLICY .................................................................................................................... 101

PART D: ACADEMIC AND STUDENT RISK MITIGATION .................................................. 101

SECTION 12  FIELD TRIP RISK MANAGEMENT GUIDELINES .................................................. 101
12.1 DEFINITION ............................................................................................................ 101
PART A: RISK MANAGEMENT POLICY, FRAMEWORK, PROCESS

Section 1 Risk Management Policy

Policy Name: Risk Management
Originating/Responsible Department: Office of the President
Approval Authority: Senior Management Committee
Date of Original Policy: November 2008
Last Updated: September 2019
Mandatory Revision Date: September 2024
Contact: Vice-President (Finance and Administration)

1.1 Policy

Carleton University adopts best practices in identifying, evaluating and managing both operational and strategic risks to ensure that these risks are appropriately mitigated or exploited, to ensure the achievement of the university's strategic and operational goals.

1.2 Definitions

Risk - the effect of an event or activity on the achievement of the university's strategic or operational goals. An effect is either a positive or negative variation on what is expected to occur.

Enterprise Risk Management - a systematic approach to managing all the university's key enterprise risks.

Operational Risk Management - a systematic approach to managing uncertainties resulting from inadequate or failed internal processes, people or systems.

1.3 Purpose

The university's leadership recognizes that risk management is an integral part of the university's governance framework and its operating environment and is committed to establishing an environment that ensures risk management is a fundamental part of all university activities.

The purpose of the policy is to encourage the integration of risk management at all levels of management within the university. Risk management assists all levels of academic, research and administration by supporting a systematic approach to identifying, evaluating and managing the risks which could prevent the university from achieving its strategic and operational goals.

In supporting the achievement of the university’s strategic and operational goals, the objective of the policy is to raise awareness of risk management. More specifically, the policy provides guidance for all levels of management and other stakeholders, so as to promote:

- awareness of the business risks that are associated with the operations of the university;
- awareness of the key enterprise risks that the university faces;
- applying due diligence in decision-making;
• exercising an appropriate level of due care in daily operations;
• intelligent risk taking in the pursuit of new ideas and innovation; and
• legal and statutory compliance as a minimum standard.

1.4 Scope

This policy is applicable to all university departments and units.

Responsibility for identifying and managing the risks of the university, as in any organization, lies with the leadership of the institution. Academic and administrative leadership is responsible for ensuring compliance with university policies and applicable legislation and regulation. Leadership also has a responsibility to identify, evaluate and manage enterprise and operational risks and bring emerging institutional risks to the President's attention.

The Director, Risk and Insurance Services assists managers' awareness of risk through the development of the university’s operational and enterprise risk management framework and processes and by advocating for their continued improvement. Furthermore, the Director, Risk and Insurance Services assists operational managers’ risk awareness by communicating the results of the risk management processes to all internal stakeholders and by assisting managers in the creation of risk mitigation strategies.

Internal Audit’s role in risk awareness is to evaluate the risk management processes of the university. It also provides support in risk identification by determining the effectiveness of internal controls and identifying risks presented by controls which are ineffective. Internal Audit also uses the enterprise risk management process as a tool to identify areas which should be audited.

1.5 Procedures

The university has adopted an Enterprise Risk Management Framework, and procedures to ensure that operational managers apply due diligence, demonstrate due care, comply with applicable laws and regulation and take the appropriate level of risk when making decisions.

1.5.1 Enterprise Risk Management Framework
Managers are required to refer to the Enterprise Risk Management Framework to gain an understanding of the principles and objectives of Carleton University’s enterprise risk management program and specifically, the university’s risk appetite. In addition, the framework outlines the process which must be used in completing an operational risk assessment.

1.5.2 Risk Assessment Process
The aim of the risk management process is to identify the major risks facing the university at both the enterprise and operational level and assist managers in developing and communicating risk treatment activities.

1.5.3 Enterprise Risk Management Process
The enterprise risk management process is linked directly to the university’s strategic planning process. The Director, Risk and Insurance Services is responsible for the development and implementation of the enterprise risk management framework and process. It is also the responsibility of the Director, Risk and Services to communicate the key enterprise risks identified as part of the enterprise risk management process to stakeholders, such as senior management and the Board of Governors.
The detailed enterprise risk management process, including specifics on risk identification, risk analysis and evaluation, risk treatment and reporting templates which are described in the university’s Enterprise Risk Management Framework. The framework can be found on the Department of Financial Services website at https://carleton.ca/financialservices/risk-management.

1.5.4 Operational Risk Management Process
On an operational level, it is the responsibility of all academic and administrative departments to manage day to day risk effectively. To assist managers in the operational risk management process the university has developed a “Guide on How to Perform an Operational Risk Assessment (Department, Project, Event etc.)”. The Guide can be found at: https://carleton.ca/financialservices/risk-management.

Before initiating any significant event or activity (e.g. extracurricular, off campus, entering into contractual arrangements, etc.) the operational risk assessment process is to be undertaken. In addition, the Risk Management Manual (the “Manual”) should be consulted to ensure proper risk mitigation procedures are followed. Should the event or activity being contemplated not be covered in the Manual, the Director, Risk and Insurance Services must be contacted for assistance. The Manual can be found on the Department of Financial Services website at https://carleton.ca/financialservices/wp-content/uploads/2019-Risk-Management-Manual.pdf.

1.6 Risk Financing Process
Carleton University has a risk financing process to assist with managing its potential risk and liability, the following guidelines ensure that the proper insurance coverage is in place to meet the risk financing objectives:

- The procurement of all insurance coverages and products must be arranged or approved by the Director, Risk and Insurance Services.
- The university shall purchase insurance to protect against catastrophic loss to its physical, financial and other assets. It shall also use insurance as its method of risk financing to protect its Board of Directors, officers, supervisors, employees and students, acting in good faith, against liability arising out of their duties as officers, directors, supervisors, employees and students of the university.
- The payment of deductibles and non-insured losses (e.g. below the deductible amount) shall normally be the responsibility of the department suffering the loss. Personal property of faculty, staff and students is not covered by the university’s insurance policies.
- It is the responsibility of each department manager to advise the Director, Risk and Insurance Services of changes in programs, activities or assets, which may affect insurance coverage in place.

1.7 Contracts
The university shall require all individuals, groups and tenants using Carleton University facilities to hold the university harmless from all claims for bodily injury or property damage and provide proof of General Liability insurance in an amount of not less than $5,000,000 and adding Carleton University as an additional insured to their policy. Depending on the circumstance, the Director, Risk and Insurance Services can alter or waive these requirements.
1.8 Claims

It is the responsibility of all members of the community to report any pending or actual claim, lawsuit, or regulatory proceeding against the university to the university’s General Counsel and/or the Director, Risk and Insurance Services, as soon as they become aware of a claim or possible claim. If insurance coverage applies, the appropriate insurer will be engaged. If no coverage exists, General Counsel will manage and supervise the university’s response or defence to the proceeding and retain external counsel as may be appropriate.

No employee shall settle a claim, regulatory proceeding or legal action against the university without consulting with General Counsel and receiving the approval of the President and/or the appropriate Vice-President responsible for the operations from which the claim, regulatory proceeding or legal action originates.

1.9 Contacts

Assistant Vice-President, Financial Services

1.10 Links to Related Policies

Risk & Insurance Services
Signing Authorities Policy

Section 2 Enterprise Risk Management Framework

2.1 Background

Carleton University is committed to being a bold, dynamic and innovative leader in higher education providing an accessible, adaptable and challenging learning environment to develop graduates and research that meet the needs of regional, national and international communities.

The university recognises that it can only take up opportunities as a bold and innovative leader in higher education or research if members of the university community are willing to accept and live with a certain level of managed risk.

Effective risk management is necessary for competent strategic decision-making and the conduct of efficient, effective and robust business processes that allow the university to take up opportunities while meeting required standards of accountability, compliance, probity and transparency.

The Risk Management Framework is a core component of the corporate governance responsibilities of the university’s management and the Board of Governors. The framework will be applied by all officers of the university, and its controlled entities and will identify options for improving and streamlining policies, administrative practices and internal controls and help ensure the ongoing relevance, safety, viability, compliance and accountability of day-to-day operations.

Implementation of the framework is expected to allow managers and academic leaders to:

- identify viable and sustainable academic and research opportunities;
• support decisions to proceed with or terminate an activity;
• avoid opportunities that may expose the university to excessive risk;
• better ensure the delivery of high-quality services and products;
• recognise more efficient and effective administrative control arrangements;
• support resourcing and workload decisions; and
• plan co-ordinated responses to, and management of emerging risks and risk events.

2.2 Vision

The Carleton University Enterprise Risk Management (ERM) program creates a risk aware culture that promotes and integrates principled decision making by identifying, analyzing and mitigating risk.

2.3 Definitions

Following are key definitions:

<table>
<thead>
<tr>
<th><strong>Risk</strong></th>
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<tbody>
<tr>
<td>Is the effect of an event or activity on the university's strategic or operational goals. An effect is a positive or negative variation on what is expected. Risk is expressed in terms of a combination of the impacts of an event and the associated likelihood of occurrence.</td>
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<table>
<thead>
<tr>
<th><strong>Risk Management</strong></th>
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<tbody>
<tr>
<td>Coordinated activities to direct and control an organization with regard to risk. The risk management process establishes the context, identifies, analyzes, evaluates, treats, monitors and reviews risk.</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th><strong>Risk Committee</strong></th>
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<tbody>
<tr>
<td>A senior management committee which is tasked with the analysis and evaluation of the top 10 Enterprise risks facing the university. Membership of the Committee is by appointment by the President and in most cases mirrors the President's Advisory Group, and includes the Director, Risk and Insurance Services who will coordinate and lead committee meetings.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Risk Treatment</strong></th>
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<tr>
<td>Processes to modify risk. This can include:</td>
</tr>
<tr>
<td>• risk avoidance;</td>
</tr>
<tr>
<td>• removing the risk source;</td>
</tr>
<tr>
<td>• changing the likelihood of the risk;</td>
</tr>
<tr>
<td>• changing the impact of the risk;</td>
</tr>
<tr>
<td>• sharing the risk with another party or parties;</td>
</tr>
<tr>
<td>• retaining the risk by informed consent;</td>
</tr>
<tr>
<td>• exploiting the risk.</td>
</tr>
</tbody>
</table>
Enterprise Risk Management

Is a systematic approach to managing uncertainties resulting from the university’s key enterprise risks. It is a holistic approach to identify, evaluate and treat key risks to the university’s strategic goals. Enterprise risk management is carried out by the Risk Committee and is led by the Director, Risk and Insurance Services. It is used to inform senior management and Board of Governors of the top 10 risks faced by the university.

Operational Risk Management

Is the systematic approach to managing uncertainties resulting from inadequate or failed internal processes, the actions of people or the failure of systems or external activities. Operational risk management is practiced at the department or project level and is led by department or projects managers and is supported by the Office, Risk and Insurance. Operational risk management is an input into Enterprise Risk Management.

Inherent Risk

The risk to the university in the absence of any actions management might take to alter the likelihood or impact of a risk.

Residual Risk

The remaining risk after the risk treatment has been applied.

Risk Management Framework

A set of components that provides the foundation and organizational structure for designing, implementing, monitoring, reviewing and continually improving risk management throughout the organization.

Risk Management Policy

A statement of the overall intentions and directions of the university related to risk management.

Risk Ranking

An assessment of the likelihood that a particular risk may occur and the impact to the objective of the institution should the risk occur

Risk Owner

A person with the responsibility, accountability, and authority to manage a risk and prepare risk mitigation plans.

Risk Appetite

The amount and type of risk the university is willing to pursue or retain.

Key Risk Register

A priority listing of the 10 Key Enterprise risks faced by the university, including potential causes and impacts, existing and suggested risk treatment and mitigation measures. The 10 Key Risk Register is the tool used to communicate Key Enterprise risks to the Board of Governors.
2.4 Objectives

The objectives of the risk management framework are:

- to ensure that corporate risks are taken into account when undertaking and implementing strategic management decisions;
- to ensure the management of operational risks is integrated into standard management and accountability processes;
- to develop an environment where staff assume responsibility for managing risks;
- to assist management in the identification, analysis, and treatment of key operational risks; and
- to assist senior management in the identification, analysis, and treatment of key enterprise risks and report the enterprise risks and treatment in place or proposed to the Board of Governors.

2.5 Key Principles

The following key principles will underpin the university’s approach to risk management:

- risk management creates and protects value - it contributes to the demonstrable achievement of objectives and improvement in performance across all areas of the university;
- the university will recognise and disclose key risks in a systematic manner and take appropriate action to manage these risks;
- the responsibility for overseeing risk management within the university rests with the President. The vice-presidents are responsible for implementing and supporting policies and procedures for the effective management of risk, including the Enterprise Risk Assessment completed by Director, Risk and Insurance Services;
- risk management facilitates continual improvement of the university;
- directors, managers and academic leaders of the university, and its controlled entities, will be accountable for ensuring good risk management practices;
- risk management is a key part of the decision making process at Carleton University and helps decision makers make risk informed choices;
- internal audit will monitor the effectiveness of risk management within the university, report to the Audit and Risk Committee on compliance with this framework and provide support to risk management processes;
- the Director, Risk and Insurance Services will advise all levels of the university governance structure on the risk management framework and the risk management policy; and monitor and report on the risk management process;
- risk management will be integrated with standard management practices, with accountability following established reporting lines.

2.6 Strategic Approach

When identifying major risks, it is important to consistently assess potential impacts. Risks have a different potential impact on the university’s strategic objectives than on individual projects, departments or programs. It is expected that decisions at all levels of the university take into account the enterprise impact in relation to the university’s goals.
2.7 Governance and Responsibility

Risk management is the responsibility of all of the university’s employees. This document guides the Board of Governors, managers, supervisors, faculty and staff who are involved in the Enterprise Risk Management and Operational Risk Management processes.

2.8 Role of the Board of Governors

The Board of Governors through the Audit and Risk Committee have the responsibility for the oversight of the risk management program, and Key Enterprise risks and the respective risk treatment measures implemented. The Board, through its Audit and Risk Committee, will:

- approve policy in relation to risk management;
- approve the Enterprise risk register;
- monitor the effectiveness of risk management processes; and
- approve management action to improve risk management.

2.9 Role of the President

- provide general risk management oversight to ensure Enterprise Risk Management adoption throughout the university;
- assess top risks action plans and review/approve major risk treatment options; and
- promote a risk management culture at all levels of the university.

2.10 Role of the Vice-Presidents

The Vice-Presidents are accountable to the President for risk management and are to:

- develop and implement policies and procedures for risk management;
- determine the risk profile of the university and the university’s attitude to risks with respect to particular major issues;
- identify and manage the enterprise risks faced by the university and convey this information to the President and the Board of Governors;
- ensure that operational risks are identified and appropriately managed throughout the university;
- ensure that recommendations and directions of the Board of Governors, President, and Internal and External Auditor, with respect to risk management are acted upon;
- provide adequate information in a timely manner to the Board of Governors through the Audit and Risk Committee on the status of risks and risk treatments in place and proposed;
- ensure the existence of performance standards for the implementation of risk management policies and procedures;
- arrange for the annual review of the performance of budget centres, business enterprises and controlled entities in relation to the implementation of risk management policies and procedures; and
- review policies and procedures on a regular basis to ensure they remain effective and appropriate.
2.11 Role of Directors and Managers

Directors, managers and academic leaders of the university, and its controlled entities, are responsible for incorporating risk management into their standard management practices by:

- identifying and determining appropriate actions to address operational risks within their area of responsibility in accordance with university policies and procedures;
- implementing actions with respect to risk management as directed by the Vice-Presidents; and
- reporting on the management of significant emerging or residual risks.

2.12 Director, Risk and Insurance Services

The Director, Risk and Insurance Services is responsible for overall risk management at the university and as such is responsible for:

- developing the risk management framework and policies that allows the university to manage risk in a structured way and promotes a strong risk management culture at Carleton University;
- ensuring risk and opportunities are formally recognized, prioritized, and assigned to appropriate risk owners throughout the university;
- ensuring that the risk owners have assigned appropriate managers to oversee the implementation of actions to mitigate risks and enhance opportunities wherever possible.
- monitoring and reporting on progress of those actions;
- ensuring the ERM plan is monitored and updated regularly;
- maintaining/updating the Top 10 Key Risk Register;
- conducting or arranging appropriate risk management education and training;
- providing policy and processes to departments to identify, analyze and manage risks;
- producing and providing relevant and timely user reports;
- providing an annual ERM status report (measured progress/next steps);
- managing the risk financing program of the university through the procurement of adequate insurance coverage to protect the university’s physical assets and any potential liability exposure.

2.13 Role of Internal Audit

Internal Audit will:

- monitor the effectiveness of the operation of the risk management framework and be an input in the risk identification process; and
- recommend changes to controls, which when implemented will provide more effective and efficient mitigation of the identified risk.
Section 3  Enterprise Risk Management Process

3.1 Background

Carleton University’s Enterprise Risk Management Process (ERM) has been developed based upon the ISO 31000 Risk Management Guidelines. Carleton University’s ERM process is integrated into the culture and practices of the institution and tailored to the business practices of the university.

3.2 ISO 31000 Framework

3.3 Governance Value Model

Risk management has several important linkages with other areas of governance activity that occurs across Carleton University. The Governance Value Model below articulates some of the benefits that strong risk management provides to other areas of the university and vice-versa. This model helps provide the Board and Senior Management with timely, consistent and risk-assessed information to assist balanced and informed decision making.
3.4 Risk Appetite

**Overall Risk Appetite** - The Board of Governors, senior management and staff will take into consideration the university’s stated Risk Appetite in both strategic and operational decision making.

The university’s goals will necessitate that the university accept those risks that accompany growth and are commensurate with the potential reward. While overall Carleton University has limited appetite for risk in many of its activities, it is acknowledged that the university must at times undertake activities that inherently carry greater risks in order to be innovative and a leader in higher education. To that end the university’s risk appetite will often be different at an activity level from that at a whole-of-institution level.

The key challenges in achieving this balance are to ensure:

- ethical and effective governance practices including responsible stewardship of resources;
- realisation of opportunities and allowing innovation while avoiding unnecessary bureaucracy; and
- avoidance of a risk averse corporate culture which stifles innovation rather than supporting it through the correct assessment and management of risks.

Good practice in risk management indicates that organisations should specify their appetite for risk at a granular level related to the nature of activities in the organisation. The Risk Appetite Statement specifies the amount of risk the university is prepared to accept in pursuit of its business objectives and strategic plan. It indicates the parameters within which the university would want to conduct its activities.

In terms of priorities, the need to minimise risks relating to legal, operational risk and overall health and safety for its people and communities, will take priority over other factors e.g. it will be acceptable to undertake risks in research activities providing they do not expose the university to undue compliance or people risk. Therefore, a balanced assessment has to be taken of risks – in many cases there are risks attached to both doing something and doing nothing. The ‘do nothing’ option may often impose greater risk.

Risks are to be managed in accordance with the university’s Enterprise Risk Management Policy, Framework and associated procedures and guidelines. Where appropriate, the implementation of the Risk Appetite Statement will be incorporated into other processes and procedures of the university.

Responsibility for approving the Risk Appetite Statement rests with the Board of Governors. Implementation is the responsibility of the management of the university, in particular, the university’s Executive, Deans, Assistant Vice and Associate Vice- Presidents, Chairs, Directors and Managers.

**Risk Appetite Statement** - The university’s approach is to minimise its exposure to risks relating to its regulatory and compliance responsibilities, operational risks and people while accepting and encouraging an increased degree of risk in pursuit of its vision and strategic goals. It recognises that its appetite for risk varies according to the activity undertaken, and that its acceptance of risk is subject always to ensuring that potential benefits and risks are fully understood before
developments are authorized, and that appropriate measures to mitigate risk are established where required.

Appendix A - Risk Appetite Impact/Probability Tables

**Conservative**

For risks that have a Conservative risk appetite, the university is willing to accept risks with a risk ranking of 10 or less. If the activity is greater than 10, the risk should be mitigated to reduce the risk ranking below 10. If the mitigation is unable to reduce the risk ranking, the risk should be escalated to the appropriate Vice-President for discussion.

<table>
<thead>
<tr>
<th>Impact</th>
<th>No Chance 1</th>
<th>Unlikely 2</th>
<th>Possible 3</th>
<th>Likely 4</th>
<th>Almost Certain 5</th>
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<tbody>
<tr>
<td>Very High 5</td>
<td>(5)</td>
<td>(10)</td>
<td>(15)</td>
<td>(20)</td>
<td>(25)</td>
</tr>
<tr>
<td>High 4</td>
<td>(4)</td>
<td>(8)</td>
<td>(12)</td>
<td>(16)</td>
<td>(20)</td>
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<tr>
<td>Moderate 3</td>
<td>(3)</td>
<td>(6)</td>
<td>(9)</td>
<td>(12)</td>
<td>(15)</td>
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<td>Low 2</td>
<td>(2)</td>
<td>(4)</td>
<td>(6)</td>
<td>(8)</td>
<td>(10)</td>
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<tr>
<td>Very Low 1</td>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
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</tbody>
</table>

Likelihood/Probability
### Balanced

For risks that have a *Balanced* risk appetite, the University is willing to accept risks with a risk ranking of 11 to 16. If the activity is greater than 16, the risk should be mitigated to reduce the risk ranking below 16. If the mitigation is unable to reduce the risk ranking, the risk should be escalated to the appropriate Vice-President for discussion.

<table>
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<tr>
<th>Impact</th>
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<tr>
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<td>No Chance 1</td>
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<td>Very High 5</td>
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<td>High 4</td>
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<td>Moderate 3</td>
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<td>Low 2</td>
<td>(2)</td>
</tr>
<tr>
<td>Very Low 1</td>
<td>(1)</td>
</tr>
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</table>

**Monitoring**

**Action**
For risks that have an Entrepreneurial risk appetite, the university is willing to accept risks with a risk ranking of below 20. If the activity is greater than 20, the risk should be mitigated to reduce the risk ranking below 20. If the mitigation is unable to reduce the risk ranking, the risk should be escalated to the appropriate Vice-President for discussion.

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<tr>
<td></td>
<td>No Chance 1</td>
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<td>Moderate 3</td>
<td>(3)</td>
</tr>
<tr>
<td>Low 2</td>
<td>(2)</td>
</tr>
<tr>
<td>Very Low 1</td>
<td>(1)</td>
</tr>
</tbody>
</table>
3.5 Risk Appetite Summary

A summary of Carleton University’s risk appetite against its key risks categories is outlined below:

<table>
<thead>
<tr>
<th>No.</th>
<th>Risk category</th>
<th>Risk Appetite</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Strategic</td>
<td>Entrepreneurial</td>
</tr>
<tr>
<td>2</td>
<td>Financial viability</td>
<td>Conservative</td>
</tr>
<tr>
<td>3</td>
<td>Research</td>
<td>Entrepreneurial</td>
</tr>
<tr>
<td>4</td>
<td>Culture and values</td>
<td>Balanced</td>
</tr>
<tr>
<td>5</td>
<td>Teaching and learning</td>
<td>Balanced</td>
</tr>
<tr>
<td>6</td>
<td>Environmental and social responsibility</td>
<td>Balanced</td>
</tr>
<tr>
<td>7</td>
<td>Operational</td>
<td>Conservative</td>
</tr>
<tr>
<td>8</td>
<td>Legal</td>
<td>Conservative</td>
</tr>
<tr>
<td>9</td>
<td>People</td>
<td>Conservative</td>
</tr>
<tr>
<td>10</td>
<td>Technological</td>
<td>Balanced</td>
</tr>
</tbody>
</table>

1. **Strategic Risk** - Strategic activities are required to develop and expand the university, and to adapt to changes in the regulatory and technology environment and in the nature and the conduct of the university’s activities. This will include new infrastructure, courses, research and other initiatives set out in the Strategic Integrated Plan. The university acknowledges such growth activities carry higher risk that need to be managed according to best practice in project and change management. The university considers the risk appetite for strategic risk to be *Entrepreneurial*.

2. **Financial Viability Risk** - The university aims to maintain its long-term financial viability and its overall financial strength, while also recognising that achievement of its strategic objectives is important to sustain long-term viability. As part of managing its overall financial strength, the university aims to maintain its financial position in line with the financial framework established by the Board of Governors. The university acknowledges that during phases of growth, it will need to accept the risks associated with growth and expansion, such as capital expenditure and increased borrowing. The university considers its risk appetite for financial viability risk to be *Conservative*.

3. **Research Risk** - The university aims to undertake activities that support research and development and recognises the importance of innovation in this area. The university considers the risk appetite for research risk to be *Entrepreneurial* as it aims to further develop and expand research capacity and productivity and actively pursue cutting edge research. In developing and expanding its research activities, the university will maintain the highest standards of ethics, comply with all regulatory and compliance obligations and ensure that potential benefits and risks are fully understood before developments are authorised and that appropriate measures to mitigate risk are established.

4. **Culture & Values Risk** - The university aims to support, develop and utilise the full potential of our staff and values a culture of scholarship, discovery, sustainability, engagement, social justice and integrity. To balance these priorities the university may at times need to accept some degree of risk. However, this will be subject to always ensuring that the potential benefits and risks are fully understood before initiatives are authorised and that appropriate measures to mitigate unacceptable risk are established. The university considers the risk appetite for culture and values risk to be *Balanced*. 
5. **Teaching & Learning Risk** - Carleton University promotes and leads in teaching and research that respond to the needs of society today and in the future through a learning environment that fosters and nourishes critical and creative inquiry; knowledge preservation, creation, dissemination and transfer; employability through the development of transferrable skills and intellectual capabilities; and the education of highly skilled and qualified citizens.

The university considers its risk appetite in this area to be relatively *Balanced*. It also realises that at times this will require taking an increased degree of risk in developing programs and the student experience. The university is comfortable in accepting this risk subject always to ensuring that potential benefits and risks are fully understood before developments are authorised and that appropriate measures to mitigate risk are established.

6. **Environmental & Social Responsibility Risk** - The university aims to make a significant, sustainable and socially responsible contribution to all the communities within which it operates. It recognizes that this may at times involve accepting some degree of risk and is comfortable with this, subject to always ensuring that potential benefits and risks are fully understood before developments are authorised and that appropriate measures to mitigate risk are established. The university considers the risk appetite for environmental and social responsibility risk to be *Balanced*.

7. **Operational Risk** - The university aims to minimise any losses caused by inadequate or failed internal processes, people, and systems or by external events. Operational risk includes fraud, employment practices, business practices and processes, damage to physical assets, business disruption and systems failures. The university considers the risk appetite for operational risk to be *Conservative*.

8. **Legal Risk** - The university places great emphasis on compliance, and has no appetite for non-compliance with any legislative, regulatory requirements or professional standards. This includes research ethics, corporate responsibilities and academic requirements. It wishes to maintain its self-accreditation status and professional program accreditations where applicable. The university considers the risk appetite for regulatory and compliance risk to be *Conservative*.

9. **People Risk (including health and safety)** - The university aims to maintain a stimulating and safe place to work and study. It places a high degree of importance on the health and safety of all faculty, staff, students and visitors and has no tolerance for bullying, harassment or discrimination from staff or students. The university considers the risk appetite for people risk to be *Conservative*.

10. **Technological Risk** - The university aims to maintain the highest level of security for personal information collected and for the intellectual property created by Carleton University’s faculty and students. However, it also understands that Carleton University’s IT systems are decentralized to allow for innovative research in areas of information technology and computer science. The university is comfortable in accepting the risks associated with this innovative research, subject always to ensuring that potential benefits and risks are fully understood and that appropriate measures to mitigate risk are established. The university considers the risk appetite for Technological risk to be *Balanced*. 
3.6 Risk Management Processes

Risk management is practiced at all levels of the university, Section 3.7 details the 5 steps of Carleton University’s Enterprise Risk Management process. Details on the procedures to conduct an operational risk assessment for individual departments and events can be found in 3.10 Guidelines on How to Perform an Operational Risk Assessment. It is recommended that all department conduct an annual operational risk assessment using the process spelled out in Section 3.10. It is mandatory that all Information Technology and Capital Construction projects complete an operation risk assessment prior to the approval of the project and update the risk assessment periodically throughout the project.

3.7 Carleton University Enterprise Risk Management Process

Carleton University’s Enterprise Risk Management process includes the following steps:

| STEP 1 - Scan Internal and External Environment |
| STEP 2 - Identifying risks, using a systematic process, |
| STEP 3 - Analyze risks by applying defined risk criteria |
| STEP 4 - Treat Risks |
| STEP 5 - Monitor and Assure |

STEP 1: Scan Internal and External Environment

During this phase the university will articulate its objectives as well as defining the internal and external factors to be considered when establishing the scope and risk criteria for the remaining steps in the process.

STEP 2: Risk Assessment

Risk Assessment is the overall process of a) risk identification, b) risk analysis c) risk evaluation:

a) Risk Identification

The aim of risk identification is to generate a comprehensive list of risks based on those events that might prevent, accelerate, or delay the achievement of the university’s objectives. The risk identification process involves identifying sources of risk, their causes and impact. Risks are identified through several processes, including at the Risk Management Committee, Department/Operational Risk Assessments, Health and Safety Risk Assessments, and interviews conducted by the Director, Risk and Insurance Services.

The risks identified are then documented in the 10 Key Enterprise Risk Register, which identifies the top 10 risks faced by the university. Documentation of the risks include the risk description, identification of factors leading to the risk, and identification of the potential impacts.

b) Risk Analysis

Risk analysis involves the process of understanding the risks identified and provides an input to risk evaluation.
Risk analysis involves rating the risks by determining the impacts of risks identified and the likelihood of them occurring and is a process which is completed by the Risk Committee.

The objective of this step is to prioritize risks into rating levels to enable attention to be focused primarily on higher risks.

Insignificant and minor risks are usually managed through normal operational processes and procedures and may not require further risk management. However, they are important to document for risk analysis completeness.

**Risk Likelihood Ratings** - Rating risks requires an assessment of occurrence potential. Likelihood refers to the chance of something happening, whether defined, measured or determined objectively or subjectively, qualitatively or quantitatively, and described using general terms or mathematically (such as a probability or a frequency over a given time period). Some risks may occur once in a lifetime; others can be present daily. The time horizon used to assess risks should be consistent with the time horizon of the related strategy and objectives.

Each risk will be rated, in **terms of likelihood of occurring**, from **No Chance of occurring** to **Almost Certain to occur**.

Risk Likelihood Ratings Chart in **Appendix B** provides general rating descriptions.

Use the Risk Likelihood Rating chart as follows:

1) **Assess** the likelihood of the risk occurring within the next 36 months or the time horizon related to strategy or objectives.
2) **Rate risks** considering existing mitigation strategies, (**Residual risk**) which should be grouped into three main categories (prevention, detection and response). When examining the effect of mitigation strategies on the likelihood rating, mainly consider prevention and some detection. For example, we might say the likelihood of a major IT project failing is **Likely**, given the recent history of such projects at other institutions but if we assess the excellent preventative controls in place at the university (e.g. project management) the assessed likelihood will be reduced at Carleton University, making the likelihood rating **Unlikely**.
3) A risk may be provided a **Risk Likelihood rating** if it is considered likely to occur over a longer period of time (more than 36 months) but could have a significant impact to the university: e.g. a risk that could become significant if not monitored and/or mitigated.

**Risk Impact Ratings**

<table>
<thead>
<tr>
<th>Impacts will be assigned to the following categories:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Strategic</td>
</tr>
<tr>
<td>• Legal</td>
</tr>
<tr>
<td>• Operational</td>
</tr>
<tr>
<td>• Technical</td>
</tr>
<tr>
<td>• Financial</td>
</tr>
<tr>
<td>• Reputational</td>
</tr>
</tbody>
</table>
Risk Impact Ratings Categories and Guidelines Chart in Appendix C provide rating examples. The highest identified rating should be used in the Risk Ranking.

How to use the Risk Impact Rating Categories and Guidelines chart:

- assess the impact of the risk;
- consider first the main types of impacts that could occur, then rate the risk based upon the most significant impact type;
- rating to the most probable worse case can be challenging and is a learned practice, the most important thing is consistency;
- this approach continually focuses on mitigation strategies, which is vital for effective risk management;
- for each risk, consider mitigation measures as follows:
  - **Prevention** - What measure(s) are in place that will prevent the risk (e.g. security, awareness & training programs, qualified staff, planning, procedures);
  - **Detection** - What measures(s) are in place that will provide notice of a risk (e.g. staff/stakeholder reporting mechanisms, financial reconciliation, fire alarms, audits); and
  - **Response** - If the risk occurs, what measure(s) are in place to mitigate the impact on the university (e.g. contingency plans, backup systems, insurance, and resolution processes).

Mitigation measures should be assessed collectively for effectiveness as follows:
- Do mitigation measures address the risk effectively?
- Are mitigation measures documented and communicated?
- Are mitigation measures operating and/or applied consistently?

Likelihood and Impact rankings should be adjusted based upon mitigating factors resulting in a residual risk rating using the following principles:
- preventative mitigation measures will primarily affect the likelihood rating;
- detection and response mitigation measures will mostly affect the impact rating;
- as mitigation improves, residual risk is reduced; and
- risks with the highest combination of Likelihood and Impact should always be monitored.

Using Appendix D Risk Rankings – Plot the likelihood and impact ratings for the risk as established using Tables 1 and 2 to determine their risk ranking for each risk. Risk Scores are calculated by taking the score for the **Impact** of each risk and multiplying it by the score for **Likelihood**.

c) Risk Evaluation
Risk evaluation involves evaluating the acceptability of the risks against the university’s risk appetite statement. Consideration should be given to existing mitigation, the cost of further risk
treatment, any policy or legal requirements and other relevant considerations from within the university’s context.

**Risk Ranking** – The Risk Ranking enables each risk on the Risk Register to be ranked and then categorised into one of the following three categories:

<table>
<thead>
<tr>
<th>Color</th>
<th>Score Range</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green</td>
<td>(Score 0-10)</td>
<td>Risk Acceptable – No additional mitigation required</td>
</tr>
<tr>
<td>Yellow</td>
<td>(Score 12-15)</td>
<td>Risk Acceptable – Additional mitigation may be required in the future</td>
</tr>
<tr>
<td>Red</td>
<td>(Score 16-25)</td>
<td>High Risk – Ongoing monitoring and additional mitigation required</td>
</tr>
</tbody>
</table>

**STEP 3: Risk Treatment**

After identifying the residual risk, a risk action strategy must be determined. There are five options:

- *Avoidance* (Terminate) - This involves removing the risk source. Action is taken to avoid or terminate activities that create the risk. For example, risk avoidance may involve curtailing a program, process or activity.
- *Reduction* (Treat) - Mitigate or manage the risk. Action is taken to reduce risk likelihood or impact, or both.
- *Transfer* - Sharing the risk with another party or parties. Action is taken to reduce risk likelihood or impact by transferring or otherwise sharing a portion of risk. Common risk-sharing techniques include purchasing insurance, pooling risks, engaging in hedging transactions, or outsourcing an activity.
- *Acceptance* (Tolerate) - Retain the risk by informed decision. No action is taken to affect risk likelihood or impact. This could also include taking or increasing the risk in order to pursue an opportunity.
- *Exploiting the risk* - some risks can be exploited, that is a risk has appositive impact on meeting the university’s goals and therefore additional resources should be applied to take advantage of the opportunities provided.

Multiple strategies can be employed for one risk. For instance, insurance may be purchased to reduce risk impact and control procedures may be implemented to reduce likelihood.

**Risk Mitigation Plans** - By completing a risk mitigation plan, the university will establish accountability and ensure that risk management becomes each department, faculty and staff member’s responsibility.

Risk mitigation plans provide a reporting mechanism to user groups. Plans are frequently flexible, allowing for continual updating and reassessment as risk mature, likelihood and/or impact change.

To ensure mitigation plans are actioned, senior management is responsible as follows:

- allocate risk mitigation responsibilities;
- approve or allocate resources;
- establish timelines;
- report back agreed actions and dates to the Director, Risk and Insurance Services;
- require an escalation process where appropriate.
All options should be considered when developing a mitigation plan. Cost and potential benefits should also be assessed.

It is often appropriate to combine mitigation measures. Risk responses may be specific to one risk or may address a range of risks.

Following successful completion of the risk mitigation plan, the risk’s likelihood and impact should be reassessed in light of the strengthened mitigation.

**Risk Owners** - Each risk will be assigned to a risk owner who will:

- ensure mitigation plans are enacted;
- resolve issues that may affect successful implementation; and
- provide status reports on risk mitigation plans to the Director, Risk and Insurance Services.

**STEP 4: Monitoring and Review**

Both monitoring and review should be a planned part of the risk management process and involve regular checking or surveillance.

The university’s risk monitoring and review processes should ascertain that controls are effective and efficient in both design and operation. To achieve this goal the Director, Risk and Insurance Services shall:

- obtain further information on peer risk management processes to improve risk management processes;
- analyze and learn lessons from events, changes, trends, successes and failures;
- detect changes in the external and internal context, including changes to risk criteria and the risk itself which can require revision of risk treatments and priorities; and;
- identify emerging risks.

To ensure management of risk remains effective and continues to support Carleton University's Strategic Integrated Plan, ongoing monitoring of the ERM process is undertaken. The following mechanisms are used to provide information on the effectiveness of the Framework:

- various activity reporting generated from operational departments;
- review and feedback from external stakeholders or regulators;
- feedback from the Audit and Risk Committee, Senior Executive and faculty and staff;
- informal and formal, solicited and unsolicited comment from stakeholders;
- formal periodical review performed by the Director, Risk and Insurance Services using industry standards and a maturity model; and
- Internal Audit reviews and findings.

**STEP 5: Communication and Consultation**

**Reporting Structure for the Enterprise Risk Management Process**

As part of a strong governance framework and to support risk management at Carleton University, the timely and meaningful reporting of risk information is critical. The reporting of key Enterprise risks support decision-making and ensures risks are being managed in line with the Risk Management Framework.
Risk management reports are carefully adjusted to the needs of risk information users. Information must be concise, unambiguous, standardized, and consistent and integrated with existing reporting processes.

Appendix E - identifies users, user needs, report types and report distribution procedures.

3.8 Performance

The success of the Risk Management Framework will be evaluated by the university’s performance in the following indicators:

- the Board of Governors is provided with an annual report on the Enterprise risks facing the university;
- risk assessment and management policies and procedures are developed and implemented across the university and controlled entities;
- relevant managers and staff receive appropriate training in risk assessment and management; and
- a risk assessment and management plan is developed for all major activities, including all commercial activities.

3.9 Review

This framework will be reviewed at least every three (3) years.

Appendix B- Risk Likelihood Rating Chart

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Risk Probability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Almost Certain 5</td>
<td>81-100% Quite Probable the risk will occur</td>
</tr>
<tr>
<td>Likely 4</td>
<td>61-80% More Likely than not this risk will occur in the next 36 months</td>
</tr>
<tr>
<td>Possible 3</td>
<td>41-60% Somewhat Likely this loss will occur in the next 36 months</td>
</tr>
<tr>
<td>Unlikely 2</td>
<td>21-40% Low possibility this risk will occur in the next 36 months</td>
</tr>
<tr>
<td>No Chance or Rare 1</td>
<td>1-20% Very low possibility this risks will occur in the next 36 months</td>
</tr>
</tbody>
</table>
# Appendix C - Risk Impact Rating Categories and Guidelines Chart

## Risk Matrix

<table>
<thead>
<tr>
<th>Score</th>
<th>Impact of Risk</th>
<th>Strategic</th>
<th>Legal</th>
<th>Operational</th>
<th>Technological</th>
<th>Financial</th>
<th>Reputational</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Very Serious</td>
<td>Activity does not support any pillar in Strategic Plan or other Strategic planning documents or policies</td>
<td>Potential for major litigation</td>
<td>Activity has potential for internal/external fraud, injury to students or workers, damage to physical assets, business disruption, changes to processes</td>
<td>Requirement for major change to Enterprise IT system or significant upgrade to several Faculty/Department significant IT systems. Create single point of failure to critical system(s). Requires collection of large amount of personal data (i.e. whole community)</td>
<td>Financial exposure of activity is $4,000,000 and up</td>
<td>Growing Significant coverage in National, International and Social Media</td>
</tr>
<tr>
<td>4</td>
<td>Serious</td>
<td>Activity supports one of the Pillars in the Strategic Plan and one other planning document or policy</td>
<td>Potential for single major or numerous moderate litigations. Potential for increase for default of contract or increased</td>
<td>Activity has potential for injury to students or workers, damage to physical assets, business disruption, changes to processes</td>
<td>Requirement for significant change to Enterprise IT system or several Faculty/Department IT systems. Requires collection of significant amount of personal data (i.e. all students or large research sample)</td>
<td>Financial exposure of activity is between $3,000,000 and $4,000,000</td>
<td>Wide Coverage in National and Social Media</td>
</tr>
<tr>
<td>#</td>
<td>Level</td>
<td>Activity</td>
<td>Potential for damage to physical assets, business disruption, changes to processes</td>
<td>Requirement for changes to several Faculty/Department IT systems. Requires collection of data from several group of 2000 or less</td>
<td>Financial exposure of activity between $2,000,000 and $3,000,000</td>
<td>Some coverage in Regional Media (but controlled) and low level of coverage in social media</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>-------</td>
<td>----------</td>
<td>----------------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Moderate</td>
<td>Activity supports two of the Pillars in the Strategic Plan and two other planning documents or policies</td>
<td>Single moderate litigation or numerous small litigations. Contract terms provide some form of indemnity for the university but not completely reciprocal. Potential rescinding of licenses required by regulation</td>
<td>Activity has potential for damage to physical assets, business disruption, changes to processes</td>
<td>Requirement for changes to several Faculty/Department IT systems. Requires collection of data from several group of 2000 or less</td>
<td>Financial exposure of activity between $2,000,000 and $3,000,000</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Minor</td>
<td>Activity supports three of the Pillars in the Strategic Plan and two other planning documents or policies</td>
<td>Single minor litigation Reciprocal indemnity included in contract Minimum compliance with regulation</td>
<td>Activity has potential for damage to physical assets, changes to processes</td>
<td>Requirement for changes to one Faculty/Department IT system Requires collection of data from one group of 1000 or less</td>
<td>Financial exposure of activity is between $1,000,000 and $2,000,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Minor coverage in local and social media</td>
<td></td>
</tr>
</tbody>
</table>

Assumption of risk assumed under contract. Potential for fines and orders under regulation.
|   | Low | Activity supports all four of the Pillars in the Strategic Plan and two other planning documents or policies | Threat of litigation required small payout Indemnity clause fully in favour of the university. Risk fully transferred university exceeds requirement for compliance under regulation | Activity has potential for changes to processes | No IT system changes required No collection of personal data | Financial exposure of activity is between 0 and $1,000,000 | No mention in any news or social media |
Appendix D - Risk Ranking Table

<table>
<thead>
<tr>
<th>Likelihood/Probability</th>
<th>No chance 1</th>
<th>Unlikely 2</th>
<th>Possible 3</th>
<th>Likely 4</th>
<th>Almost Certain 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very High 5</td>
<td>5</td>
<td>10</td>
<td>15</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>High 4</td>
<td>4</td>
<td>8</td>
<td>12</td>
<td>16</td>
<td>20</td>
</tr>
<tr>
<td>Moderate 3</td>
<td>3</td>
<td>6</td>
<td>9</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>Low 2</td>
<td>2</td>
<td>4</td>
<td>6</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Very Low 1</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

Appendix E - User Reports

<table>
<thead>
<tr>
<th>User Group</th>
<th>User Needs</th>
<th>Report Types</th>
<th>Timing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board of Governors</td>
<td>Top 10 Risks</td>
<td>Top 10 Enterprise Risks Heat Map Top 10 Enterprise Risk Report Top 10 Key Enterprise Risk Registry</td>
<td>At least annually</td>
</tr>
<tr>
<td>Audit and Risk Committee of the Board of Governors</td>
<td>Top 10 Risks</td>
<td>Top 10 Enterprise Risks Heat Map Top 10 Enterprise Risk Report Top 10 Key Enterprise Risk Registry</td>
<td>At least annually</td>
</tr>
<tr>
<td>Senior Management</td>
<td>All Risks</td>
<td>All Reports</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Risk Owners</td>
<td>All risks under their control</td>
<td>Detailed mitigation plans</td>
<td>As required</td>
</tr>
</tbody>
</table>
### Appendix F - Top 10 Enterprise Risks Heat Map

<table>
<thead>
<tr>
<th>Risk Description</th>
<th>Risk Score Range</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk Acceptable – No or minimal risk treatments required.</td>
<td>0-10</td>
<td>Risk Score 0-10</td>
</tr>
<tr>
<td>Risk Acceptable – Close monitoring on risk is required – Additional Risk Treatment may be required in the future</td>
<td>11-17</td>
<td>Risk Score 11-17</td>
</tr>
<tr>
<td>Risk Unacceptable – No Risk Treatment in place or Risk Treatment is immediately required</td>
<td>18-25</td>
<td>Risk Score 18-25</td>
</tr>
</tbody>
</table>

#### Impact vs. Likelihood/Probability Grid

<table>
<thead>
<tr>
<th>Likelihood/Probability</th>
<th>Very Low</th>
<th>Low</th>
<th>Moderate</th>
<th>High</th>
<th>Very High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very High 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very Low 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Appendix G - Top 10 Enterprise Risk Assessment Summary

<table>
<thead>
<tr>
<th>Risk Category</th>
<th>Likelihood</th>
<th>Impact</th>
<th>Risk Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN</td>
<td>Financial Sustainability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAP</td>
<td>Capital Asset Management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HWS</td>
<td>Student Staff Health Wellness and Safety</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RRG</td>
<td>Management of Student Recruitment Retention and Graduation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CRL</td>
<td>Compliance Regulation Legal Requirements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IMS</td>
<td>Information Technology Security</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TEC</td>
<td>Technology Enablement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>INT</td>
<td>Internationalization Strategy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RRT</td>
<td>Recruitment Retention &amp; Fostering Talent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RES</td>
<td>Research Capacity and Funding</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Appendix H - Top 10 Enterprise Risk Report 2019

<table>
<thead>
<tr>
<th>Risk</th>
<th>Risk Factors</th>
<th>Risk Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN</td>
<td>Financial Sustainability</td>
<td>Uncertainty of Provincial Government funding model and future tuition fee framework – 60% of Government grant based on meeting SMA3 Key Performance Indicators&lt;br&gt;Uncertainty around details and implementation of KPI’s in Strategic Mandate Agreement3&lt;br&gt;Increasing competition for students&lt;br&gt;Solvency requirements for Carleton University Pension Plan&lt;br&gt;Uncertainty regarding opt out for student fees and increase demand for university to fund existing CUSA/GSA services&lt;br&gt;Uncertainty of funding and financial viability of ancillary programs (Football program, Dominion Chalmers Centre)</td>
</tr>
<tr>
<td>CAP</td>
<td>Capital Asset Management</td>
<td>Reduced life span of infrastructure because of climate change&lt;br&gt;Inefficiency of systems resulting in increased costs&lt;br&gt;Aging underground infrastructure&lt;br&gt;Lack of resiliency in response to Hazard risks&lt;br&gt;Audit score on facility condition report below average for equivalent size</td>
</tr>
</tbody>
</table>
### HWS
**Student Staff Health Wellness and Safety**
- Rise in mental health issues for students and staff
- Increased awareness of sexual violence and harassment
- Failure to maintain infrastructure resulting in injuries to students and staff
- Improper management of hazard materials
- Failure to ensure staff and students take mandatory Health & Safety training
- Inadequate attention and resources paid to recommendation of JOHC and insurers recommendation
- Increasing regulatory obligations under OHSA, Environmental and other regulation
- Legalization of cannabis leading to increase use on campus

The risk that the health, wellbeing and safety of students and staff is compromised when the university would reasonably be expected to have responsibility.

### RRG
**Management of Student Recruitment Retention and Graduation**
- Corridor based funding model
- Many of SMA3 Key Performance Indicators are related to these risks
- University’s reputation
- Competition for students
- Entrance requirements
- Poor student services and facilities
- Public perception of usefulness of post-secondary education
- Teaching quality and standards
- Range and structure of courses
- Provincial Government changes to OSAP and Graduate funding

The potential to not meet enrolment, retention and completion targets while ensuring student academic quality, student access goals and international student goals.

### CRL
**Compliance Regulation Legal Requirements**
- Increasing level of government oversight and policy affecting PSE sector
- New regulations regarding procurement of goods from Provincial Ministry
- New Construction Act and prompt payment regulations
- Ability to identify applicable regulation
- Increasing privacy regulation and cross border exposures
- Process for identifying and confirming compliance

The potential for failure to identify and comply with enacted regulation and legal requirement and government policy.

### IMS
**Information Technology Security**
- Loss of confidential information and data
- Ongoing attacks by criminal elements
- Use of cloud-based software and vendors
- Decentralized network and server infrastructure
- Continuous growth of IT on campus
- Level of government regulation and industry standards (PCI, GDPR)

The potential for a failure in the confidentiality, integrity or availability of information.
| TEC  | Technology Enablement       | Increase volume of IT on campus  
|      |                             | Decentralized IT model  
|      |                             | Lack of adequate resources to keep up with demand for new technology while maintaining existing systems  
|      |                             | Inability to maintain legacy systems  |
| INT  | Internationalization Strategy | Inadequate support for internationalization  
|      |                             | Diplomatic relations between Canada and countries where Carleton has existing relationship and programs  
|      |                             | Health and safety of staff and students while abroad  
|      |                             | Failure to diversity the countries where we attract international enrolment  |
| RRT  | Recruitment Retention & Fostering Talent | Adequacy of compensation for non-unionized employees  
|      |                             | Labour relations and collective bargaining  
|      |                             | Potential intervention by Provincial government to freeze or restrict compensation.  
|      |                             | Demographic composition of workforce  
|      |                             | Issues of Mental Health and Workplace Violence and Harassment  |
| RES  | Research Capacity and Funding | Inability to successfully apply for research funding  
|      |                             | Level of support from Provincial and Federal Government  
|      |                             | Support from private sector to build research partnerships  
|      |                             | Demographics and level of interest of faculty  
|      |                             | Adequacy of facilities to support research enterprise  |

The risk the university does not plan for and maximize the benefits of existing and future technologies to enable the achievement of its strategic goals.

The risk that the university does not successfully achieve the university’s internationalization strategy to provide our students with a variety of opportunities to be knowledgeable, active citizens in a global community and build international academic and research relationships to secure the desired international recognition in the increasingly global world.

The risk that the university does not provide the total compensation package and work environment to attract, develop and retain the right people for the right position.

The risk the university fails to grow the required levels of funding to achieve its goal as a highly reputable research-intensive university.
### Appendix I - 10 Key Enterprise Risk Register 2019

<table>
<thead>
<tr>
<th>Risk Code</th>
<th>Risk Issue</th>
<th>Risk Owner</th>
<th>Board of Governors Committee Responsible</th>
<th>Risk Trend</th>
<th>Treatment Progress Status</th>
<th>Risk Treatment</th>
<th>Date of Last Review Update</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN</td>
<td>Financial Sustainability</td>
<td>Provost and Vice-President (Academic)</td>
<td>Finance Committee</td>
<td>$</td>
<td>Increasing</td>
<td>On Track</td>
<td>May 2019</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Vice President (Finance and Administration)</td>
<td></td>
<td></td>
<td></td>
<td>Although the university’s financial position is satisfactory at present, the 2019/20 budget is projecting $15.9 million decrease in tuition revenue due to projected enrollment and the Provincial Government mandated 10% decrease in tuition fees for 2019/20. The future level of government grant funding is uncertain as 60% of this funding will be based on the achievement of Key Performance indicators established in SMA3. To mitigate this risk the university continues to have a conservative budget model with conservative assumptions for both revenue and expenses. In addition, the 2019/20 Operating budget implemented a 2 percent decrease in base budgets, while increasing international enrollment fees 3 to 8 per cent. To compensate for the decrease in tuition revenue $1 million will be transferred from the Ancillary Capital Fund in 2019/20. At the same time, efforts are being made at all levels to contain costs and find new sources of revenue. One initiative in faculties is to develop new non-credit programs, like the Sprott School of Business and its Professional Development programs. Costs reduction initiatives such as integration of digital technologies and sustainable infrastructure will be introduced and contribute to efficiencies and financial sustainability.</td>
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</tr>
<tr>
<td>CAP</td>
<td>Capital Asset Management</td>
<td>Vice-Principal (Finance &amp; Administration)</td>
<td>Building Program Committee</td>
<td>$</td>
<td>Increasing</td>
<td>On Track</td>
<td>May 2019</td>
</tr>
</tbody>
</table>
of new buildings such as the Health Sciences and Arise building lower the average deferred maintenance cost per building, twenty-one of the university buildings are over 50 years old and require substantial maintenance (17 buildings rank poor in FCI rating), while the steam distribution system is nearing end of life. The university’s other areas of concern include underground infrastructure and the original athletics complex and pool which are nearing the end of their projected life span.

To mitigate this risk the university has invested over $49 million in Capital Renewal over the period 2015 to 2019. Facilities Management and Planning initiated a system model audit in 2018, which will provide a more accurate assessment of the condition of buildings and infrastructure on campus. From this report, a risk-based Asset Management plan will be developed, which will allocate funding to buildings and infrastructure with the greatest risk of failure. In addition, the university commissioned a report to examine the state of the Athletic Centre and Pool and as a result, discussions on alternative plans for the facility are taking place. The completion of the Cogeneration plant will provide improved resiliency for power and heat on campus and will mitigate the risk of power and heat outages. A review of the university’s flood plan and other proactive maintenance activities are planned in the coming year.

| HWS | Student Staff Health Wellness and Safety | Provost & Vice-President (Academic) Vice President (Finance and Administration) Vice President (Student and Enrollment) | Executive Committee | Finance Committee | Ensuring the health and safety of our students and staff continues to be of critical importance to the university. With respect to student health, we continue to improve services and programs wherever possible, and to ensure that resources are allocated to the areas of highest need. An example of this commitment was the addition of 3 new counsellors and the recruitment of 3 new psychiatrists by Health and Counselling Services in 2018/19. A revised Sexual Violence policy was recently approved by the Board of Governors and will promote more awareness around sexual violence and the internal supports available. In addition, the university’s Workplace Violence and Harassment Program has been updated, with refreshed training provided to employees on the topics of | May 2019 | Stable | On Track |
violence and harassment in the workplace and incident reporting. Student and employee mental health continues be a high priority. Carleton is a leader in the post secondary sector for providing proactive assistance to students in need. The Student Mental Health Framework helps identify students in need and provides the tools to ensure they receive help as early as possible. Carleton’s Healthy Workplace program deems employee mental health as a key goal. Through wellness orientated training, activities and the promotion of work/life balance it is the program’s goal is to improve both the physical and mental health of employees.

The university’s Joint Occupational Health and Safety Committee provides an invaluable service in ensuring Carleton’s workplaces are safe by doing annual inspections of all buildings and bringing Health and Safety issues to management’s attention. In addition, the Environmental Health & Safety Department has facilitated identification of workplace hazards through its Worksafe software solution and good catch program. Both have led to a quicker response to unsafe conditions.

Student engagement is key to ensuring our students are safe during their academic, research and social activities. Carleton’s efforts in student engagement is a basic pillar to manage risks around student activities. Education and prevention strategies have been put in place, for sexual violence, alcohol, cannabis and fentanyl use. A risk management process is in place to review all events involving students, on and off campus.

<table>
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<tr>
<th>Management of Student Recruitment Retention and Graduation</th>
<th>Vice President (Student and Enrollment)</th>
<th>Finance Committee Advancement and University Relations Committee</th>
<th>With the current corridor funding model strategic enrolment planning is essential for managing this risk. Carleton’s enrolment strategic plan has been refreshed to respond to current enrolment management challenges and is integrated with the budget planning process. The Enrollment Management team continually monitors competitor’s programs, and recruitment teams have developed outreach program and promotional material to attract potential students (both domestic and international). International recruitment efforts are diversified so as not to be dependent on anyone country thus</th>
<th>May 2019</th>
</tr>
</thead>
</table>
minimizing the geo-political risk factor. The ELBA funding model encourages recruitment efforts from faculties, while the implementation of the new CRM software enables effective student engagement and communication with new and existing students. A stringent quality assurance program and accreditation ensure programs and courses available to students meet or exceed industry standards.

Graduate recruitment is spearheaded through Faculties and Departments with the support of the Faculty of Graduate Students and Recruitment.

Increased government regulation and the potential for large class action lawsuits for failure to educate or environmental liabilities and liability assumed as part of research activities continue to pose both financial and reputational risks on the university. Proposed changes to Provincial procurement regulation and recent changes to regulations affecting the labelling of hazardous material could have future financial impacts on the university.

To mitigate these risks university management, legal and risk management continually monitor government policy, industry sources and legal precedent to identify areas of potential risk. University policies recently adopted to comply with provincial regulation include the sexual violence policy and the free speech policy. The revised Signing Authority policy ensures that contracts entered into by the university comply with Privacy and Data Security regulations, including Payment Card Industry standards. The Department of Environmental Health & Safety and Research Services ensures compliance with Hazardous material and Controlled Goods regulation. This risk continues to put pressure on resources as regulation and litigation increase with no new revenue to support compliance efforts.

The open culture of a university environment increases the likelihood of cybersecurity risk and there continues to be a significant increase in cyber threats on our systems. The university continues to put financial resources toward mitigating these risks. Some key mitigation measures introduced include...
| TEC Technology Enablement | Vice President (Research and International) | Audit and Risk Committee | On track | In today’s digital age ever increasing demand for new and expanded IT Services for academic, research and administrative services place ever increasing demands on the central ITS department. This ongoing demand for new and innovative Information Technology will continue to require new resources to support the IT needs of faculty and students. ITS has supported student’s IT needs by upgrading, five key components of the university’s wireless network. In addition, members of ITS worked with the Registrar Office to launch the Carleton Academic report and is collaborating with the Educational Development Centre on upgrading CU Learn and exploring possibilities of a new learning management system. A further step to improve IT capabilities from a Student and Administrative perspective is the ongoing upgrade to the Enterprise IT software (Banner 8 to Banner 9) The introduction of a new Travel and Expense software will improve efficiencies in processing all payments. ITS has provided increasing support to the Research enterprise over the last few years, with the establishment of dedicated resources to assist researchers integrate their systems into the Carleton IT environment and to analyse new potential software and hardware opportunities in research and academic computing. A plan is in place to substantially increase data storage to provide researchers the necessary capacity to process big data. | May 2019 |
| INT | Internationalization Strategy | Provost & Vice-President (Academic) Vice President (Finance and Administration) Vice President (Student and Enrollment) Vice President (Research & International) | Advancement & University Relations Committee Executive Committee | Increasing On Track | We continue to advance towards our goal of developing our students into Global Citizens and enhancing our International reputation by growing our international academic and research partnerships. As we grow our internationalization efforts, we increase the risks of not providing adequate supports to students and staff to encourage study abroad and enter into international collaboration. With the changing geopolitical climate both students and staff are increasingly at risk of illness or injury while travelling abroad. These same external factors affect our recruitment of international students and raises the uncertainty around international exchanges and field courses. In January 2019 a study on how Carleton University supports its internationalization efforts was completed by the Director, Risk and Insurance Services. A key recommendation of the report was to retain a service provider who could assist in pre-trip education, on the ground support and real time communication for those travelling abroad. This recommendation has been implemented through the signing of a service agreement with International SOS. ISOS provides support for the Carleton community by providing pre trip risk assessments, on the ground support for medical, political and mental health issues. As of May 1, 2019 over 400 students and staff have taken basic travel risk management training, and Carleton University stakeholders are working together to develop a more advanced travel risk management course, with in class and online modules. In addition, the Advisory Committee on Internationalization has been created and has been tasked with developing an Internationalization Strategic plan. The university continues to try to diversify its international enrollment by using internal resources and International recruitment consultants, to recruit students from a wide range of countries to achieve this goal. | May 2019 |
|---|---|---|---|---|---|
| RRT | Recruitment Retention & Fostering Talent | Provost and Vice-President (Academic) Vice-President (Finance & Administration) | Executive Committee | Increasing On Track | Ensuring the right people are in the right position at the right time is essential for Carleton University to meet it strategic goals. Major risks to meeting this objective are compensation for non-unionized staff and amicable relations with the union staff on campus. |
To minimize these risks, the university has undertaken a review of compensation and pay equity for non-unionized staff and is working with CUPE 2424 on a Job Evaluation project. These projects will provide standardized job descriptions and a revised job evaluation process. In addition, the university as part of the most recent CUPE 2424 and CUASA collective agreements has worked with all unions to form the Joint Pension Review Committee. Finally, the university successfully negotiated collective agreements with CUASA and CUPE 910 and 3778. However, the upcoming negotiations with CUPE 4600 units 1 and 2 increases this risk in the near term.

To mitigate this risk further a new recruitment strategy is being developed to identify and foster talent. Successful tools such as Carleton Leader and the Learning and Development program will be the basis of this framework. Carleton University's Healthy Workplace strategy and its focus on mental is another treatment which minimizes this risk.

<table>
<thead>
<tr>
<th>RES</th>
<th>Research Capacity and Funding</th>
<th>Vice-President (Research and International)</th>
<th>Provost and Vice President (Academic)</th>
<th>Executive Committee</th>
<th>Finance Committee</th>
<th>Stable</th>
<th>On Track</th>
<th>May 2019</th>
</tr>
</thead>
</table>
|     | Research funding can fluctuate from year to year depending on overall Carleton University grant funding success rates, economic conditions, award cycles, and the number of funding applications submitted. Renewal of the faculty base and the engagement of existing faculty are key factors for reaching Carleton University’s research goals. The change in the Provincial government may further threaten the level of research funding from this level of government.

Carleton University has dramatically increased its research funding over the period 2016/17 to 2017/18. This achievement can be attributed to the restructuring of research support services which created better supports for researchers both during the application process and post award. Installing research facilitators in each faculty also has created the support and environment necessary to encourage faculty to engage in new and innovative research. The provision of new research facilities such as the Health Sciences, Arise and Nicol Buildings will make it easier to attract new researchers. Government funding is trending towards multi-disciplinary...
research and as a result, it is imperative that Carleton be ready to take advantage of these opportunities. To facilitate the creation of interdisciplinary teams at Carleton University and to take advantage of research funding in this area, the Office of the Vice President Research and International has created the Multi-Disciplinary Research Catalyst Fund to provide initial funding to establish interdisciplinary teams at Carleton University.

The university continues to build partnerships with the private sector to enhance its research funding activities, however contractual relationships with these partners can pose their own risks. To minimize the university’s exposure, the Signing Authority policy provides a protocol to review funding agreements so that potential risks are identified before accepting funds from partners or entering into agreements for research which could adversely affect the institution’s reputation.
3.10 Guidelines on How to Perform an Operational Risk Assessment

The guidelines that follow should be used to implement a Departmental or Project specific risk assessment. It is the responsibility of the Department Head or Project Manager to determine the life cycle of the Risk Management Process for the Department or Project. (For example, the Manager of a Department may wish to go through the process monthly or semi-annually, while a project manager may see the need to do it bi-weekly).

3.10.1 Identify Departments Goals

The first step is to identify the unit's or project's principal goals and objectives, and the critical success factors to achieve them. What are the key things that must be done in order to accomplish objectives? Objectives include operational objectives (e.g., pay all employees the correct amount on time) as well as compliance objectives, such as compliance with laws and regulations (e.g., Occupational Health and Safety legislation).

3.10.2 Risk Identification

Second, identify the risks that are the potential causes of failing to achieve the goals and objectives. Examples of risks are: loss of program accreditation, non-performance of research contracts, destruction of important paper or electronic files without backup, sudden loss or destruction of physical assets, occurrence of events, contracts or damages in excess of amounts insured, loss of an important source of income, large over-expenditures, invalid data on file and an information systems crash. Significant risks should be identified even if insured. Major risks to your department go in the first column of the Risk Assessment Worksheet. (Appendix A).

The second column of the Risk Assessment Worksheet asks for risk factors. Risks arise from external and internal factors. External factors include government funding; changing student and customer needs and expectations; competition; new legislation and regulations; technological developments; and economic changes. Internal factors include disruption in computer processing; employee competence, training and motivation; and change in key personnel. A knowledge of risk factors assists in identifying important risks.

3.10.3 Risk Analysis

The third step involves risk analysis, which is estimating the significance of a risk in terms of the impact on the department, project or the university and assessing the likelihood of the risk occurring (column 3 and 4). In practice, one estimates the significance of a risk when it is identified in order to discard insignificant risks immediately; otherwise the list of risks could be infinite. Potential losses should be quantified in financial terms whenever possible. The likelihood or probability of a significant risk occurring is also assessed. A risk that does not have a significant impact on the department, project or university and has a very low likelihood of occurrence does not warrant serious concern. Very high risks with a high likelihood of occurrence do warrant concern.

For risks which have been identified previously indicate in column 5 “Risk Increase/Decrease” column if the risk has increased or decreased since the last reporting period and the reasons for the change.

Use Table 1 Risk Likelihood Ratings Chart and Table 2 Risk Impact Rating to score each risk on its likelihood of occurring and its impacts on the department or project.
3.10.4 Risk Evaluation

Risk Scores are calculated by taking the score for the highest impact category of each risk and multiplying it by the score for likelihood.

**Risk Ranking** – The Risk Ranking enables each risk on the Risk Register to be ranked and then categorised into one of the following three categories:

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Green</strong> – (Score 0-10)</td>
<td>Risk Acceptable – No additional mitigation required</td>
</tr>
<tr>
<td><strong>Yellow</strong> – (Score 12-15)</td>
<td>Risk Acceptable – Additional mitigation may be required in the future</td>
</tr>
<tr>
<td><strong>Red</strong> – (Score 16-25)</td>
<td>High Risk – Ongoing monitoring and additional mitigation required</td>
</tr>
</tbody>
</table>

All risks identified as significant risks that are beyond the ability or authority of the Department or Project to mitigate must be reported to the appropriate Director and/or Vice-President.

3.10.5 Risk Treatment

The next step in risk assessment is consideration of how the risk should be managed. What actions are being taken or need to be taken to reduce the significance and/or likelihood of the risk occurring? What are the costs involved? What level of risk is acceptable to management? Actions taken or that need to be taken are reported in the column 6 “Action Taken to Manage Risk.” The manager or academic leader should assign to staff or project personnel responsibility for carrying out the actions needed to mitigate the risk and have them report the results of the actions taken.

3.10.6 Reassessment

The final step is to reassess risk at appropriate intervals by following steps one through five.

3.10.7 Reporting

A copy of the Operational risk assessment must be submitted to the Director, Risk and Insurance Services so it can be used as an input into the Enterprise Risk Assessment process.

3.10.8 Risk Assessment Questionnaire

1. What is the Mission/Purpose of the unit? What are its principal goals and objectives?
2. What is of most concern to you regarding the attainment of the unit’s goals and objectives?
3. For each of the unit’s principal goals and objectives, identify events or circumstances that may interfere with or prevent its achievement. Consider:

   - Have there been changes in external factors such as laws and regulations?
   - Have the terms of contracts changed? Are contracts up for renewal? If a contract is not renewed, is a contingency plan required, and if so, is there one?
   - Have there been changes in key personnel during the past year?
• Has there been high staff turnover in the past few years?
• Has the staff received appropriate training?
• Are the unit’s business processes simple and routine or complex and non-routine?
• Are procedures and processes documented, i.e., procedure manuals?
• Have other units in other organizations failed to accomplish similar objectives? Why?
• Have there been changes in information systems in the past year?
• Has the unit taken on new activities? Has there been internal restructuring?
• Does the unit have a contingency plan if there were a major disruption in provision of services, e.g., all staff on leave of absence, information systems crash, and permanent loss of facilities or key personnel, all paper records destroyed?

4. What risks have increased or decreased during the past year? Why?

3.10.9 Operational Risk Assessment Example for Capital Construction Project

The university decides to build a new addition to the Mackenzie Building and an operational risk assessment is required as per the Enterprise Risk Management Framework.

Step 1 – First step of the operational risk management process is to determine the projects goals. The goal for the project is to have the extension completed on time and on budget and when completed to provide more student space.

Step 2 – The second step is to identify the risks which could prevent the project from being completed on time, on budget and have the new space meet the needs of students. To identify risks conduct a brainstorming session with the project team to identify all possible risks to the project in column 1 list all risks identified and in column 2 list some of the risks factors which contribute to the risk. (See example below).

Step 3 – The third step is risk analysis. Using the Likelihood Chart in Appendix A establish the Likelihood of the risk occurring (for the risks identified). In the example below, the first risk identified is the land where the new extension is to be built is contaminated. The likelihood for this risk to occur is determined to be possible, as the land was previously used as a dump. Then using the Impact Chart in Appendix B rate the impact of the six impact categories listed. On the example risk register below each impact category has been rated using the chart with highest rated impact was on the Operational category.

Step 4 – The fourth step is evaluating the risk. This step involves ranking the risks identified using the likelihood score and the impact score to obtain the risk score. For the contamination risk in the example, the likelihood rating is 3 or Possible and the highest Impact ratings are in the Operation and Legal categories with a score of 4 or serious. Multiply the Likelihood score (3) by the highest risk impact score (4) to obtain a risk score (12) for each risk. Rank the risks using the risk score from the highest to lowest. Indicate the trend of the risk, is it increasing or decreasing from the previous reporting period. In the example risk register below no trend is indicated as this is an initial risk assessment.

Step 5 – The fifth step is to develop a risk treatment plan to reduce the frequency and/or impact of the identified risks. In the example below the highest ranked risks are site contamination and steel costs. The risk treatment for the contaminated land risk was to ensure that the drilling of test holes will follow industry standards. For the steel price risk, the risk mitigation plan is to arrange

for a fixed price contract with the steel supplier. Each risk treatment should be documented in the last column of the risk registry.

**Step 6** – Is the reassessment of the risk after the mitigation measures have been implemented. Steps 2 through 5 should be repeated after a predetermined period so that risks are continuously evaluated and additional risk treatments are applied where necessary.

For additional information on how to complete a department or project risk assessment contact the Director, Risk and Insurance Services at extension 1473.
## Appendix J - Operational Risk Assessment Example Results for Capital Construction Project

<table>
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<tr>
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</thead>
<tbody>
<tr>
<td>Contaminated project site</td>
<td>Contaminates were dumped on site 50 years ago. Geo-technical consultant did not drill sufficient test holes to identify contaminants</td>
<td>3 Possible</td>
<td>1 Low</td>
<td>4 Serious</td>
<td>4 Serious</td>
<td>1 Low</td>
<td>1 Low</td>
<td>3 Moderate</td>
<td>12</td>
<td>None</td>
<td>Approach to soil sampling will follow industry standards.</td>
</tr>
<tr>
<td>Steel costs rise above budgeted costs</td>
<td>Trade tariffs place on steel from outside Canada. Strike at company to provide steel.</td>
<td>3 Possible</td>
<td>1 Low</td>
<td>1 Low</td>
<td>4 Serious</td>
<td>1 Low</td>
<td>4 Serious</td>
<td>2 Minor</td>
<td>12</td>
<td>None</td>
<td>Enter into fix cost contract with supplier. Changing design to reduce amount of steel used in building.</td>
</tr>
<tr>
<td>Possible delay is obtaining exterior brick</td>
<td>Kiln which produces brick damaged by fire strike at supplier.</td>
<td>2 Unlikely</td>
<td>1 Low</td>
<td>2 Minor</td>
<td>4 Serious</td>
<td>1 Low</td>
<td>4 Serious</td>
<td>2 Minor</td>
<td>8</td>
<td>None</td>
<td>Contingency plan is to order different brick to match.</td>
</tr>
</tbody>
</table>
Appendix K - Operational Risk Assessment Worksheet

Department/Project: ____________________________
Prepared by: ____________________________

<table>
<thead>
<tr>
<th>Risk Identified (1)</th>
<th>Risk Factors (2)</th>
<th>Likelihood (3)</th>
<th>Impact (4)</th>
<th>Strategic</th>
<th>Legal</th>
<th>Operational</th>
<th>Technological</th>
<th>Financial</th>
<th>Reputational</th>
<th>Risk Increase/Decrease (5)</th>
<th>Action Taken to Manage Risk (6)</th>
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PART B: RISK MITIGATION

Section 4  Transportation Risks and Insurance

4.1 University Owned Vehicles

Vehicles owned by Carleton University are used by various university departments in the completion of their duties and activities. Primarily the Department of University Safety, Physical Plant, University Services and several academic departments have access to university owned vehicles and therefore management and staff should review this section in detail.

4.1.1 Insurance Coverage - Vehicles

Automobile Insurance is legislated by provincial governments in Canada and state governments in the United States of America. Although basic coverages are similar in most jurisdictions in North America, there can be differences in areas such as required legal limits, the right to sue for damages, and methods of determining responsibility in the event of an accident. When driving a Carleton University vehicle out of the Province of Ontario, the user should consult with the Manager, Risk and Insurance Services to determine if there are any specific insurance requirements for the jurisdictions to be travelled in.

In Ontario, most insurance coverages are the same whether the vehicle is used for private or commercial purposes. All Carleton University vehicles are subject to coverages as stipulated in the Statutory Ontario Automobile Policy (OAP 1). The university carries the following coverages on its own vehicles:

I. Liability Coverage

Provides coverage to the university and its employees for amounts they are legally responsible to pay for bodily injury and property losses suffered by others as a result of the use and operation of a university owned automobile.

II. Statutory Accident Benefit Coverage

Provides coverage to the driver and/or passenger(s) of a vehicle for bodily injury arising out of the use and operation of a university vehicle.

The benefits are prescribed by statute and are published in the regulations accompanying the Ontario Automobile Insurance Act. Eligibility and amounts payable under this section of the automobile policy are affected by benefits payable by the Workplace Safety and Insurance Board, as well as Carleton University’s employee benefits plan.

III. Uninsured Motorist Coverage

Provides coverage where the at fault vehicle in an accident is uninsured or under insured. Payments are made for bodily injury and property damage for amounts injured parties have been awarded by the courts. The limits of coverage are the limits of the university’s automobile liability insurance.

IV. Property Damage – Direct Compensation

The Automobile Insurance Act of Ontario established the principal of Direct Compensation relating
to vehicle damage. Direct Compensation means regardless of fault for an accident, the university’s insurer will pay the cost of damages to the university’s automobile, its equipment, and contents arising from an accident for which another person is responsible.

V. Loss of Damage to Owned Vehicles
Provides coverage for direct and accidental loss of, or damage to a university automobile and its equipment caused by an insured peril such as fire, theft or collision. This coverage is applicable when the driver of the university vehicle is responsible for the accident.

4.2 Use of Non-Owned Vehicles

Many university employees and students require vehicles to conduct their university activities. University owned vehicles are not provided to every employee or student, as a result transportation must be arranged using alternative methods. Methods include: the hiring of buses from a transit company, the long-term lease of a vehicle, the short-term rental of a car or van, and carpooling in a vehicle owned by a student, professor or coach.

When staff and/or students are renting the vehicle for university related activities, the university could be held vicariously liable\(^1\) for claims arising out of the negligent use or operation of the Non-Owned automobile. It is imperative the individual renting or leasing\(^2\) the vehicle ensures the university is properly protected against the risks posed by Non-Owned automobiles. The following information will give some insight into the requirements necessary to meet your obligations as a lessee or renter.

4.3 Rental or Lease of Buses

A large group may require to rent or lease a bus in order to conduct university business. The following information will give some insight into the requirements necessary to meet your obligations as a lessee or renter.

4.3.1 Insurance Coverage - Buses

I. Liability Insurance
Usually buses or large passenger vans are used to transport students on field trips or athletes to competitions. In most cases the vehicle is leased or rented from a transportation company, who provide a driver.

Where a bus is leased from a transportation company, the company is required by law to purchase liability insurance to protect against claims for bodily injury and/or property damage arising from the use or operation of the transportation company’s vehicle. The amount of liability insurance

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\(^1\) The dictionary defines “vicarious” as “taking the place of another.” The legal concept of vicarious liability imposes legal responsibility for causing an injury to someone or something that in reality had nothing whatsoever to do with actually causing the injury.

\(^2\) Vicarious liability often occurs through the doctrine of respondent superior, under which the “superior” is legally responsible for the acts of his subordinate. The doctrine is commonly applied in the employee - employer relationship. When an employee is negligent on the job, the employer is legally responsible for any damage or injury the employee causes. The use of this concept is helpful to the injury victim because often the negligent employee is financially unable to pay the judgment while the employer is typically much more capable of doing so.
required varies depending on the jurisdiction. Therefore, it is important the following steps are taken to ensure the university is protected against possible lawsuits:

- Ensure the minimum liability limits carried by the transportation company on the vehicle leased or rented is at least $6,000,000 (Minimum statutory limits in Ontario).
- Ask for Carleton University to be added as an Additional Insured under the transportation company’s liability insurance policy. If they will not add Carleton, advise the Director, Risk and Insurance Services at ext. 1473.
- Request a Certificate of Insurance from the Transportation Company. This document will state the limits of insurance and confirm Carleton University has been added to the policy as an Additional Insured. A copy of the Certificate of Insurance must be sent to the Department of Finance as confirmation of insurance coverage.
- Ask the Transportation Company about their drivers. For example: How many years of experience do they have? Have they been in any accidents? Are the drivers trained in First Aid and CPR? What type of passengers does the driver usually carry? Primary students? Charter groups? This information will help assess the appropriateness of the driver for the type of trip you are taking.
- If not satisfied with the driver’s ability, report your concerns to the transportation company and request a different driver.

II. Physical Damage Coverage

It is the responsibility of the transportation company to insure their vehicle against physical damage. The lease agreement may hold the university responsible for intentional damage caused by passengers. It is imperative participants on the trip be advised of this clause in the lease. Participants should also sign a code of conduct form, which informs the participants they will be held personally liable for any damage they intentionally cause.

4.4 Rental or Lease of Cars and Vans

Staff and students rent or lease vehicles on a long term or short-term basis to conduct university operations. Depending on the type of rental or lease, the responsibility for insurance coverage varies.

4.5 Long Term Rental or Lease of Vehicles

A rental or lease of an automobile is deemed to be long term if the vehicle is rented or leased for 30 days or longer. If a vehicle is required for 30 days or longer for the completion of Carleton University operations, staff should contact the Department of University Services (Purchasing Department) to arrange for the lease of the required vehicle.

I. Insurance Coverage

Long term leases normally require the person renting or leasing to insure the vehicle. If the leased vehicle is primarily for university operations, the lease contract should be in the name of Carleton University, and insurance coverage will be provided under the university’s automobile insurance policy. To add a leased vehicle to the university’s automobile policy contact the Department of Finance at least 15 days prior to the commencement of the lease at 613-520-2600 ext. 3602.

Please note long term rentals or leases must be leased in the name of Carleton University, and must be primarily used to carry out duties of employment or study.
4.6 Short Term Rental or Lease of Vehicles

When vehicles are rented or leased for less than 30 days they are classified as short term rentals. Insurance coverage on rental vehicles varies depending on the rental car company and the jurisdiction where the vehicle is rented or leased. To ensure both the renter and Carleton University are protected against liability or damage to the rental vehicle, follow the guidelines stated below.

I. Insurance Coverage
When renting a vehicle for Carleton University business always ensure the vehicle is rented in the name of the university. The naming of the university on the rental contract will ensure insurance coverage provided by the university will be applicable to the rental vehicle.

II. Liability Coverage - Ontario
In Ontario, the driver of a rental vehicle will be held primarily liable for property damage and/or bodily injury to another person. This means that if the driver of the rental car has a vehicle of their own, their insurer will be the first to pay. If the driver of the rental vehicle does not own an automobile then the rental company's policy will respond.

III. Liability Coverage - Other Canadian Provinces and the United States of America
In most jurisdictions outside of Ontario, it is a legal requirement for rental car companies and leasing companies to carry liability insurance for injuries or property damage caused by the negligent use or operation of the rental/leased automobile. Although required by law to carry liability insurance the minimum limits required can vary widely depending on jurisdiction. As such the university has purchased Non-Owned liability insurance for vehicles operated in all countries except those deemed to be at war or under civil insurrection. This Non-Owned coverage protects the university against claims that exceed the amount of coverage the rental or leasing company carries.

IV. Liability Coverage - Outside Canada and the United States of America
When renting or leasing a vehicle outside of Canada or the United States of America, the university has purchased Non-Owned liability insurance for vehicles operated in all countries except those deemed to be at war or under civil insurrection. This Non-Owned coverage protects the university against claims that exceed the amount of coverage the rental or leasing company carries.

Employees traveling outside Canada and the United States of America should contact the Director, Risk and Insurance Services to confirm that the coverage applies in the country being visited.

V. Physical Damage
Most rental car companies hold the renter responsible for damage to the rental vehicle. The rental company will offer protection against damage to the rental car, usually named Loss Damage Waiver or Collision Deductible Waiver. The cost of these coverages can range from $16 to $22 per day and can add up over a long rental.

One solution to this problem is to use a Carleton University issued American Express (AMEX) card to pay for the rental. A benefit of using the AMEX card is the provision of Loss Damage coverage for a rental vehicle, when the rental car is paid for by using AMEX. Employees who regularly travel and rent vehicles for business may be eligible for a Carleton University AMEX
card. Contact the Department of University Services for details on how to obtain a credit card.

See Appendix M for details on insurance coverage provided by the AMEX card.

If you are not eligible for a Carleton University AMEX card, you may use a personal gold or platinum credit card to pay for the rental and complete a travel expense report to obtain reimbursement. Most gold and platinum credit cards provide loss protection against damage to rental vehicles, when the vehicle is paid for by the credit card. It is your responsibility to confirm with your credit card company that your card does extend this benefit.

If not eligible for a Carleton University AMEX card, and you do not have access to a personal gold or platinum card, the university has purchased coverage for Legal Liability for Damage to Hired Automobiles. This coverage has a $1,000 deductible for all perils coverage. In the event of a claim, the department is responsible to pay this deductible. Normal wear and tear and misuse of a vehicle are excluded.

See the Department of University Services/Purchasing website for more details on how to rent a vehicle.

**4.7 Use of Personal Vehicle on University Business**

When using your personal vehicle while conducting your duties as an employee or student of Carleton University the insurance policy on your personal vehicle is the primary coverage for both liability and physical damage.

It should also be noted the employee or student, using their personal vehicle will be responsible for any applicable deductible should an accident occur.

It is required that students and staff using their personal vehicles for university business carry $1 million Personal Liability and Property Damage coverage or higher limits on their vehicle.

**4.8 Drivers of Carleton University Owned and Leased Vehicles**

The Department of Finance must be notified of all drivers of owned and leased vehicles.

It is the responsibility of each director/manager of a department for which university owned or leased vehicles are provided, to submit ongoing, up to date information on its drivers to the Department of Finance. The name, current position, date of birth, driver's license number, class of license and the expiry date of the license are required for insurance purposes.

The Department is responsible to report any changes of driver’s information immediately to the Finance Office. This includes any new employee whose responsibilities will include driving university vehicles as well as deletion of a driver who is no longer employed by Carleton University or whose duties no longer require access to the owned vehicle. The Department of Finance will hold the master record of the university’s automobile fleet and for all authorized insured drivers. On an annual basis, prior to the renewal of the university’s automobile policy, the Finance Office will provide its most current information to the departments involved for review and confirmation. All information on the auto fleet and drivers will be submitted to the university’s insurance company.
When submitting Driver Information, departments must use the Request to Add/Delete Driver Form, which can be obtained at https://carleton.ca/financialservices/forms/.

When adding a new driver, the Request to Add/Delete Driver Form must be sent to the Department of Finance, along with a photocopy of the front and back of the new driver’s license.

4.9 Authorization Requirements to use Carleton University Vehicles

Drivers of owned and leased university vehicles are required to:

- be Carleton University employees or registered students with permission to drive University vehicles; and
- have a valid Driver’s License of the appropriate class for the type of vehicle to be used. Drivers License. Classes for the Province of Ontario are available at the Ministry of Transportation Of Ontario website. www.mto.gov.on.ca/english/dandv/driver/classes.htm).

It is the Supervisor’s responsibility to ensure that each individual using a University leased or owned vehicle has a valid driver’s license. The minimum License class to drive a university owned vehicle is an Ontario Class G, or its equivalent from other jurisdictions.

Individuals whose License has been suspended must not be allowed to use any university vehicle. The use of a university vehicle by a suspended driver will result in the university’s automobile policy being voided by the insurer.

4.10 Drivers of Rental Vehicles and Personal Automobiles

It is recommended that only drivers age 21 and older with Ontario class G license or its equivalent from another jurisdiction be permitted to drive a rental vehicle and personal automobiles on university business.

Owners of personal automobiles used on university business should carry a minimum of $1 million automobile liability insurance, but it is preferable $2 million dollars in coverage is obtained.

4.11 What to do After an Auto Accident

Note: If an accident occurs on university property call the Department of University Safety (#4444) regardless of dollar value of damage.

If the accident happens off campus, the use of the word “police” in the following instructions refers to the local, municipal, provincial or state police.

STEP 1 - You must stop at the scene of an accident. Failure to stop at the scene of an accident when involved can result in charges under the Highway Traffic Act or Criminal Code of the jurisdiction where the accident occurred.

Do not try to move anyone injured in the accident — you may aggravate his or her injuries!

STEP 2 - Report the accident to the local police if:

- anyone is injured;
- if the total damage to all the vehicles involved appears to be MORE than $1,000;
or if you suspect that any of the other drivers involved are guilty of a *Criminal Code* offence (such as driving under the influence of drugs or alcohol).

If no one is injured and total damage to all the vehicles involved appears to be LESS than $1,000, call your local police for instructions. Police units may or may not be dispatched to the scene. If local police do not attend the scene of the accident, they will instruct you to report to a Collision Reporting Centre within 24 hours.

Collision Reporting Centres are police facilities created to assist motorists in reporting minor or non-injury motor vehicle accidents. At the reporting centre you will be assisted in completing a police report, and damage to the vehicle will be photographed.

Collision Reporting Centres are currently available in a number of jurisdictions across the province of Ontario and in other jurisdictions in Canada and the United States.

If there isn’t a Collision Reporting Centre in the area of the accident, the police will ask you to go to the nearest police station to file a report.

**STEP 3** - If it is safe to do so, move your vehicle to the side of the road, out of traffic. If your vehicle cannot be driven, turn on your hazard lights or use cones, warning triangles or flares, as appropriate.

**STEP 4** - Write down the names, addresses, telephone numbers and driver’s license numbers of all of the other drivers, as well as the license plate numbers and insurance information of the other vehicles and the names and addresses of the registered owners of those vehicles.

**STEP 5** - Also obtain the names, addresses, and telephone numbers of passengers and witnesses.

**STEP 6** - Make notes about specific details about the scene of the accident, using the accident report form included at the end of this section.

**STEP 7** - If you are driving a vehicle owned or leased by Carleton University report the accident to your immediate supervisor, who in turn should contact the Director, Risk and Insurance Services (ext. 1473).

If the accident occurs after normal business hours and there is no serious injury to anyone involved in the accident, report the accident to your manager/supervisor the next business day. If there is a serious injury to any person involved in the accident, report the incident to your manager/supervisor as soon as possible. If your manager/supervisor is not available notify the Department of University Safety who will contact the Director, Risk and Insurance Services.

If the accident occurs while driving a short term leased or rental car, contact the rental car company after contacting the police. Report the accident to your manager/supervisor as soon as possible following reporting the loss to the police and rental car company. The manager/supervisor must notify the Director, Risk and Insurance Services as soon as possible after they have been notified of the accident.

In case of an accident while traveling in a bus hired by the university to transport staff and students on a field trip or to an athletic competition, the trip leader should immediately contact their manager/supervisor to provide details of the accident, including information regarding any injuries to students or staff. If the manager/supervisor is unavailable the incident should be reported to
the Department of University Safety who will then contact the Director, Risk and Insurance Services and other administration officials as deemed necessary.

**Remember...**

As difficult as it may seem, it is important that you remain calm.
- Do not argue with other drivers and passengers. Save the details for the police.
- Do not voluntarily assume liability or take responsibility, sign statements regarding fault, or promise to pay for damage at the scene of the accident.

Be careful of unauthorized tow truck operators pressuring you to have your vehicle towed, demanding immediate payment for the tow, or attempting to take your vehicle to a garage or body shop of their choice. They may try to use the confusion of the moment to intimidate you into allowing your vehicle to be towed. If you feel you are being pressured, ask the police for the name of an authorized tow truck operator and have your vehicle towed to a Collision Reporting Centre or a police compound until you can talk to your insurance company.

**4.12 Emergency Kit**

It is recommended to always keep a basic vehicle first aid or emergency kit in the trunk of your vehicle. You can easily create an emergency kit for your vehicle by filling a plastic storage container with the following:

- a basic first aid kit;
- a tire repair kit and pump;
- a disposable camera;
- a small tool kit;
- emergency road flares;
- a towel;
- warning triangles or cones;
- a pair of work gloves;
- a fire extinguisher;
- nonperishable food;
- hand wipes;
- a flashlight and extra batteries;
- bottled water;
- booster cables; and
- a thermal blanket.

**4.13 Vehicle Accident Report - Keep It Handy**

Automobile accidents can be very stressful; shock and excitement will make it hard to think clearly. If you’re involved in an accident, the Vehicle Accident Report form will help you to remember the types of information you'll need to record at the scene.

A copy of the form should be kept in the glove compartment of each university vehicle along with a spare pen. If renting a vehicle, the driver of the rental vehicle should ensure they bring a copy of the accident report form with them in the rental vehicle.
### Appendix L - Automobile Accident Report

| INSURED | | |
|---------|---------------|
| Insurance Company: | Policy No.: |
| Registered Owner: | Phone: |
| Lessee: | Phone: |
| Address: | |

| DRIVER | | |
|--------|---------------|
| Name | Driver's License No.: | Age: |
| Address: | | |
| Vehicle was used for: | Business | Pleasure |

| YOUR VEHICLE | | |
|---------------|---------------|
| Year: | Make: | Type: | Serial No.: | License No.: |
| Describe Damage: | | |
| Where is Vehicle now? | Estimate: $ |

| TIME AND PLACE | | |
|----------------|---------------|
| Date of Accident: | Time: | A.M. | P.M. |
| Place: | Town: | Province: |

| DAMAGE TO PROPERTY OF OTHERS | | |
|-----------------------------|---------------|
| Owner: | Address: |
| Driver: | Address: |
| Automobile: | Year: | Make: | License No.: | Phone: |
| Describe Damage: | Estimate: $ |
| Insurance Company: | Policy No.: |

| PERSONS INJURED | | |
|-----------------|---------------|
| Names | Addresses | Ages |
| | | |
| Injuries: | | |

| POLICE | | |
|--------|---------------|
| Yes | No | Name of Officer: | Badge No.: | Station: |

| INDEPENDENT WITNESSES | | |
|-----------------------|---------------|
| Names | Addresses | Phone Nos. |
| | | |

| ADJUSTER | | |
|----------|---------------|
| Name of Adjusting Company: | When: |

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(Use reverse side for diagram or additional information.)
DESCRIPTION OF ACCIDENT

(Illustrate position of cars at time of collision. Show skid marks.)
(If any street is more than two-lane or is one way only, please indicate.)

SHOW CARS THUS

YOU
A
1
2
OTHER

INDICATE DIRECTIONS

SHOW STOP OR SLOW SIGNS

LABEL EACH STREET

Signature

Date (mm/dd/yyyy)
Appendix M - American Express Card Car Rental Theft and Damage Insurance

For coverage to be applicable the cost of the rental vehicle, the following must take place:

- The cost of the rental vehicle must be charged to Carleton University AMEX card. Coverage will only apply to the cardholder, if other persons are driving the rental you must take out full coverage from the rental car company.
- You must decline both the Collision Deductible Waiver and Loss Deductible Waiver offered by the rental car company.

The coverage provided by AMEX covers the rental vehicle for physical damage from bumper to bumper, excluding mechanical breakdown. Coverage is provided worldwide through Royal & Sun Alliance Insurance Company.

Limit of coverage is $45,000 US or $65,000 Canadian for repairs to the rented vehicle.

AMEX will not provide coverage on Cargo Vans (includes passenger vans with seats removed), Passenger vans larger than seven (7) passengers or Pick Up Trucks.

If the rental vehicle is damaged, please contact the following numbers immediately:

- Car Rental Theft and Damage Insurance 1-800-268-9824;
- the car rental company;
- the local police department.

Conditions

- Rental Period should not exceed 31 consecutive days for the coverage to be applicable
- Rental Car should be under care of Card member
- Secondary drivers must sign the rental agreement even if car Rental Company does not require it.

Exclusions

- Operation of the vehicle in violation of the terms of the rental agreement
- Auto or other vehicles which are not standard rental vehicles
- Loss or damage due to hostile or warlike action
- Driving while impaired
Section 5  Alcohol Risks

5.1 Events Involving Alcohol

Those individuals or groups organizing events involving alcohol should ensure the following principles guide them in their planning:

- promote responsible attitudes and choices regarding alcohol use;
- respect the needs of those who are non-drinkers or underage;
- promote awareness of the effects of the use and abuse of alcohol;
- discourage high-risk drinking behaviors through appropriate policies and procedures in the areas of prevention, intervention and discipline;
- support legal and administrative policy requirements regarding the use of alcohol on campus; and
- minimize reliance on alcohol-related sales and sponsorship.

The following pages of the manual provides guidelines for alcohol related events, on and off campus.

5.2 Guidelines for On Campus Alcohol Events

5.2.1 Policies

Events involving the service of alcohol must be compliant with the following university policies:

- Alcohol Policy
- Food Service Policy
- Any other policy which may be applicable

5.2.2 Venues

The university has licensed certain rooms across campus as venues for events. These areas are the preferred venues for any events to be held on campus where alcohol service is to be provided. Alcohol cannot be served in any area on campus which is not licensed; this includes classrooms, offices, labs, or theatres. Failure to follow this guideline may result in fines against the individual organizer(s) and the university, as well as disciplinary action under the Student’s Rights and Responsibilities policy.

5.2.3 Special Occasions

Sometimes events need to be held in areas which are not licensed. In these circumstances the organizers must request special permission from the Vice-President (Finance and Administration) or his designate. If approval is given the organizers must request the use of the university’s Catering Endorsement or a Special Occasion Permit from the Alcohol and Gaming Commission of Ontario (AGCO).

5.2.4 Alcohol Service

Except for student operated pubs like Oliver’s and Mike’s Place, alcohol service must be provided by the university food service provider, who is required to provide staff who have taken the
necessary AGCO approved server training.

The principal organizer of the event is responsible to monitor the food service provider’s adherence to the university’s Alcohol Policy and the AGCO regulations. Should there be any individuals that become intoxicated; the organizer should immediately advise the alcohol servers to cease service to those individuals.

The failure of any server of alcohol to follow either the university’s Alcohol Policy or AGCO regulations should be reported to the Assistant Vice-President University Services.

5.2.5 Transportation of Impaired Persons

Event organizers must prepare a plan to ensure attendees to their event do not drink and drive. Options include the provision of taxi chits, bus transportation or accommodations.

5.3 Carleton University Events at Employee Residences

It is important for every employee, student and alumnus to consider the consequences of the service of alcohol at a university event hosted in their home. There is concern social hosts could be found to have a duty of care to guests and all those who are at risk due to the intoxication of guests. Further, the host may have a duty to monitor and supervise the service and consumption of alcohol during a party or event.

5.3.1 Risk Management

It is imperative that Carleton University employees, students and alumni holding university events in their homes, involving the service of alcohol, take appropriate risk management measures to limit their own and the university’s liability. The social host should check his or her insurance policy to ensure there are no exclusions limiting coverage for liability arising from the use or service of alcohol in their home.

Also, employees should obtain a letter from their department head confirming that the event is authorized by the university.

5.3.2 Planning

When Carleton University employees, students and alumni are hosting a university event in their home it is very important to plan the event well in advance. The following are some areas to consider:

5.3.3 Caterer

The best approach is to have the event catered, and ensure the caterer is the body involved in the acquisition of the liquor license, and totally in control of the service of alcohol. Ensure the caterer is reputable and has good business practices. Do this by getting references.

Obtain a Certificate of Insurance from the caterer, which will confirm their insurance coverage. The caterer should carry both General Liability and Liquor Liability Insurance. The limit of Insurance will vary depending on the size of the event. Consult with the Director, Risk and Insurance Services to confirm the limits are acceptable. The caterer must include Carleton
University and the homeowner as additional insured on their policy, and this should be evidenced on the Certificate of Insurance.

5.3.4 No Caterer

If you cannot use the services of a caterer, the following risk control measures should be practiced:

It is always a good idea to meet and greet all your guests as they arrive. This allows you to determine if they have had anything alcohol to drink before arriving. If the party is an open house or cocktail format, repeat the process as guests leave.

It is a best practice not to drink or limit your own consumption of alcohol in order to track that of your guests. Know your guests, if possible as it is much easier to track the changes in behaviour.

Try to serve all drinks yourself to track and monitor your guests’ consumption. Avoid self-serve bars and have plenty of non-alcoholic choices. Serve lots of food that has protein and fat. Salt encourages more drinking and sugar does not mix well with alcohol.

If a guest is intoxicated, encourage him or her to give you their car keys if relevant. Buddy up with a friend to assist in persuading the intoxicated person to take a cab. Keep the phone numbers of cab companies handy and tell the guest that a cab has been ordered. Don’t give them the option to refuse.

If the guest is quite intoxicated, keep that person with you until they have sobered up or can be left with a sober, responsible person. Only time will sober the person, not additional fluids or food. Offering a spare bed is a good recourse.

If the person refuses to give you the car keys or spend the night at your house, call the police. It may seem drastic, but at that point, it is a choice between an upset friend and far more tragic consequences.

Having a plan will allow you to prevent problems from happening or at least, handle the problems in the least unpleasant way and perhaps, allow you to enjoy your own party.

5.4 Guide for Serving Alcohol

The following pages of the manual provides guidelines for serving alcohol.

5.4.1 Know the Law

If you are serving alcohol in a premises licensed by the Alcohol and Gaming Commission of Ontario you as a server have the right to deny entry to individuals who appear to be intoxicated, or who are acting in a rowdy manner. If you serve alcohol to patrons, you can be held responsible for their behavior until they are sober, even after they leave your bar.

Although, the law is unclear as to the responsibility of a private individual who serves alcohol in their home, it is best practice to follow the above guidelines, and not serve alcohol to individuals who appear intoxicated or whose behaviour is of a rowdy nature.
5.4.2 Identifying Intoxication

When a patron or guest enters the premises, the first thing a server should do is to engage them in conversations. During the conversation the server can ask if the patron has eaten before they arrived. It will allow for an assessment of signs of prior drinking or intoxication. It also allows the server assess the weight of the person. There is a direct relationship between a person’s body type and their ability to metabolize alcohol. The less body fat an individual has the faster alcohol will be metabolized in the body. Once you have made the assessment of the individual it can be determined what level of alcohol service should be given.

5.4.3 Signs of Intoxication

The following is a list of characteristics of intoxication a server should watch for and adjust the level of service as per the guidelines in the next section:

- poor fine motor skills (difficulty picking up change, difficulty removing cards from wallet, etc.);
- speaking too loud or too softly;
- talking fast, then slow, then fast slurred speech;
- bloodshot eyes;
- sweating when no one else is;
- doozy, not alert (respond slowly to questions);
- poor gross motor control (stumbling, bumping into others);
- breathing slower and lighter than others; and
- sleepiness.

5.4.4 How Much to Serve

The server should use the following guide when they have observed signs of intoxication

**One or Two Signs of Intoxication:**
The server needs to become alert for the development of other signs and serve low/non-alcoholic drinks with food if possible.

**Three or More Signs of Intoxication:**
Serve only low/non-alcoholic drinks. If the patron is driving no further alcohol should be served.

**Four or More Signs of Intoxication**
The patron or guess should be cut off and the server needs to ensure the Patron’s or guest’s safety

5.4.5 Dealing with Intoxicated Individuals

Despite your best efforts, patrons may get intoxicated. Permitting drunkenness or riotousness to occur on the premises is a violation of the *Liquor License Act* and may result in *additional liability under the Occupier’s Liability Act*. At this point you must have a strategy to limit the damage.
Convince
- Look at the patron — don’t be evasive; show concern and speak right to them. Respect personal space.
- Tell them you’re sorry and explain that house rules and/or the law don’t permit you to serve them.
- Minimize the problem and offer one or two alternatives. Diffuse tension by serving some food or a non-alcoholic drink. Set limits.

Control
- Don’t argue. Use closed statements to counter objections (“There’s nothing I can do. I will lose my job if I serve you alcohol.”) Offer one or two alternatives again.
- Offer higher authorities. Ask if the patron would like to speak to the manager.

The Bottom Line
Intoxicated people don’t like to admit to their state. Convincing them that they are intoxicated should stop drinking and take safe transportation home is a huge challenge.

The Use of Force
The Ontario Liquor License Act says that it is the server’s responsibility to make every effort to resolve disputes without the use of force. If the patron refuses all alternatives — you may lead him or her to the door.

Ask Nicely
- First, ask the disruptive patron to leave.
- Give the patron the chance to leave peacefully.
- Don’t react physically to verbal abuse.

If the function is on campus, the organizers must contact the Department of University Safety who will attend and remove the individual. Department of University Safety staff are well trained and equipped to deal with the situation.

5.5 Underage Drinking

The legal age for the consumption of alcohol in license premises is 19 years of age. It is illegal to serve alcohol in licensed premises to anyone under the age of 19. Penalties for serving minor can result in fines for the individual server, and a suspension of the establishment’s liquor license.

It is recommended that minors not be served alcohol when attending university functions held at individual homes.

The Province of Ontario has set out the types of identification which are valid for determining if an individual is of legal age to consume alcohol. The types of identification which are acceptable are:

- Ontario photo driver’s license
- Canadian passport
- Canadian Citizenship Photo Card
- LCBO BYIP Photo Card
- Canadian Armed Forces with photo
Section 6  Contractual Risks

6.1 Guidelines for Entering into University Contracts

Carleton University is a party to many different business relationships and therefore enters into a wide variety of contracts and agreements. These agreements cover such areas as the sale and purchase of goods or services, research funding arrangements, construction contracts and contracts with students, to name a few. Regardless of the type or nature of the agreements entered into, they pose potential risks to the University, and as such, the following steps should be adhered to before entering into an agreement.

6.2 Risk Assessment

Before entering into any agreement on behalf of Carleton University the Department responsible should conduct a risk assessment to identify the potential risks to the university upon entering into the agreement. The Risk Assessment process outlined in Section 3 of the Risk Management Manual should be followed to complete this assessment.

Should any risk identified be contrary the basic strategic goals of the university the agreement must not be entered into without prior written approval of the appropriate Vice-President.

6.3 Policy Review

Carleton University has established several policies which must be adhered to when entering into agreements in which the University is a party. Some of the key policies are:

- Signing Authority Policy
- Purchasing Policy
- Responsibility for Management of Research Agreements
- Legal Advice and Charges Policy

Departments should look at all University policies at http://www.carleton.ca/secretariat/policies/ to determine if other policies are applicable to the object of the agreement being entered into.

6.4 Contract Drafting

There are certain elements and clauses that must be present in contracts to ensure their legality. It is important these clauses are in agreements involving Carleton University and also that the contracts are written in a manner which limits the university’s contractual liability.

The checklist included in this section of the manual provides some guidance in the preparation of these important clauses and reviews key clauses which will help limit the university’s Liability.
6.5 Review by Risk Manager/University Secretary

It is a requirement of the Signing Authority Policy that all contracts over a value of $300,000 or for a term of 5 years or longer must be reviewed by the Director, Risk and Insurance Services.

6.6 Use of Solicitor

The University Secretary is a key resource when drafting or signing contracts. In either circumstance they can provide guidance in the drafting of a contract or providing advice on the interpretation of certain clauses.

In certain circumstances contracts and agreements are so detailed or complex that a solicitor is required in their construction or review. The University Secretary must be contacted as per the Legal Advice and Charges Policy before the university’s counsel can be retained to negotiate, construct or review an agreement.

6.7 Checklist for the Review of Contracts Risk Management Perspective

The following is a checklist Officers of the university must use when entering into or reviewing contracts or agreements. Remember the circumstances of each particular contract or agreement are different and therefore some areas of the checklist may not be applicable, or contract negotiations prevent the inclusion of suggested preferred clauses.

6.7.1 Parties to the Contract

- Are the parties legally able to enter into the contract (i.e. do they have the authority from their company)?
- Are they a legal entity?
- Is the party you are negotiating the contract with the same as on the written document, i.e. Are you talking to ABC Co. and the party in the contract is 12345 Ontario Ltd?
- Determine why the name is different and the company’s legal status. Is the company a sole proprietorship or limited company?
- Are the parties involved in the contract able to meet their financial and other commitments?
- Do you need to do a credit check?
- Both parties need to be named with legal precision (exact legal name). If dealing with a company and you also want the individual running the company to be personally liable, you must name them both.

6.7.2 Time and General Terms of the Agreement

- The contract must have a start date and an end date. If time of performance is critical to completion, then say so in the contract.
- Avoid any suggestion the contract is renewable or will be renewed. It is not necessary, and only ties your hands in the future.
6.7.3 Location

The contract should indicate the location where services are to be provided. If the parties are located in different jurisdictions, the contract should state in what jurisdiction any dispute would be heard. The preferable jurisdiction for the settlement of any dispute resolution is Ontario Canada.

6.7.4 Insurance Clause

The contract should contain an insurance clause that includes the following:

- Insurance requirements – It should be agreed prior to the signing of the contract who will provide insurance coverage. If we are contracting for a good or service the individual or company providing the good or service should provide the insurance. It is their cost of doing business with us. (An exception to this rule is large construction contracts where it is generally beneficial to the university to purchase the Wrap-Up Liability and Builders’ Risk policy)
- The contract should also indicate the type of insurance we require and the limits of each policy. Be wary of contractors who cannot provide suitable limits of insurance. It can often indicate they have a bad claims history, which is a good indicator of the work they do.
- In contracts where the university is purchasing a service (i.e. bus transportation, drywall repairs) the university should be added to the contractor's policy as an Additional Insured. This simple process confers certain additional coverages to the university under the contractor’s policy.
- The insurance clause in the contract should also include a section regarding notification of cancellation of insurance and renewal. This clause requires the party to the contract who provides insurance to also provide proof the insurance has been renewed, but more importantly they must advise if the policy is cancelled.
- To ensure proof of insurance is provided and the university is added as an Additional Insured on the contract, the contract should also include as part of the insurance clause a requirement the contractor provides the university with a certificate of insurance prior to the commencement of the contract.
- When discussing the insurance clause with the contractor the following areas should also be covered.
  - Co-insurance and Agreed Amounts under the insurance policy.
  - Who provides the valuations for the property damage in the event of a claim?
  - Is the policy written on a replacement value or actual cash value basis?

6.7.5 Hold Harmless Clause

This clause must be included and should only be negotiable when market conditions won’t allow it. The purpose of this clause is to limit the liability of the university and to ensure liability for negligence in providing the good or service is accepted by the contractor.

6.7.6 Punitive Damages

Ensure the contract does not include any concession to pay punitive or exemplary damages in the case of breach of contract on the part of the university. But it should include, if possible, an agreement on the part of the contractor to pay these damages if they do not meet their obligations.
6.7.7 Goods Shipped - Bill of Lading

Ensure goods which are being shipped to the university are shipped F.O.B our place of business. This ensures the goods are the responsibility of the contractor or supplier until they reach the university campus. Also, ensure you review the value of insurance provided by the shipper. This should be included in the contract and confirmed on the Bill of Lading. Additional insurance may be required.

6.7.8 Notice

The contract should specify how “notice” to each party will be given. Make it clear what will be deemed giving notice. Specify where, at what time, how (i.e. Fax, Courier, e-mail) and to whom notice should be given.

6.7.9 Assignment

Unless stated otherwise in the contract, it is possible for either side to transfer the contract to another party. If this is not acceptable in your situation, make sure the contract prohibits it.

6.7.10 Copyright and Intellectual Property

When entering into a contract consider the ownership of intellectual property rights, if applicable. Who will own the rights? Who will take out the patents or copyright? Is licensing an option? Check the university’s policies and the collective agreements to see what they say on this issue.

6.7.11 Description of Work and Services

Describe the work to be done in full and extensive detail. What will be received (results) should be stated, as well as what will be done (method).

6.7.12 Payment of Fees

The contract should describe how fees/expenses are to become due and how they may change due to changes in work.

6.7.13 Guarantees

It is always a good idea to indicate in the contract how long the work is warranted or guaranteed for, and for what perils. Consider including a clause specifying how claims under warrantee will be handled.

6.7.14 Termination of Contract

Try to include a termination for cause provision and list causes (i.e. poor performance, deliverables not met). Consider an attempt to get a Termination for Convenience clause. This clause allows you to terminate the contract summarily whether you have cause or not.
6.7.15 Signing the Contract

Remember the exact legal name of the company must be used both as the party name at the beginning of the contract, and on the signature line at the end of the contract. If you also want the individual running the company to be liable, ensure their name is used at the beginning and end as well.

Remember to ensure the person signing the contract has the authority to do so. The Signing Authority Policy must be followed when determining who should sign the contract on behalf of the university.

6.7.16 Leases

When entering into leases ensure there is a rent abatement clause in the event of serious loss or damage. Watch for clauses which allow for increased cost to be passed on to the university (i.e. increased cost of insurance). Also, review carefully clauses which hold the university liable for damage to equipment on the premises or vehicle damage.

Ensure clauses relating to the return of property at the end of a lease or contract are reviewed carefully. Include a waiver of subrogation clause in the contract, preventing the other party's insurer from recovering from the university for damages they paid to the contractor.

6.7.17 Changing Clauses

Do not hesitate to change clauses when they are not in favour of the university. Service providers always say the contract cannot be changed, but this is not the case. If the company wants our business, they will change it. Remember, the service provider’s contracts are written to limit their liability, not to protect Carleton University.

If you have any concerns about the clauses in a contract contact the University Secretary at extension 2082.

Section 7 Waivers and Informed Consents

7.1 Definition

A waiver is a legally binding contract, in which the participant in an activity agrees not to hold the organization responsible or "liable" for any injuries that the participant might receive as a result of participating in the organization's programs.

A waiver is a very onerous contract because by signing it, the participant agrees not only to expose him or herself to the physical risks of the activity, but also to the legal risks.

7.2 Physical and Legal Risks

Physical risks are the risks, dangers and hazards that are inherent in the activity. For example, in the sport of downhill skiing, every skier knows that he or she might be injured by falling at high speed, by colliding with someone or something, or by improperly getting on or off the ski lift.

Legal risks are the risks that the organizers of an activity will behave negligently - that is, in
managing the program and dealing with the participants they will not meet the reasonable standard of care required by law. Again, when looking at downhill skiing there is a risk that a skier will be injured by skiing into a hazard that should have been marked or falling from a defective ski lift.

7.3 Ethical Issues Relating to Waivers

When participants sign a waiver, they are expressly consenting to assume the legal risk of the organization’s negligence, as well as the inherent physical risks of the activity itself. A valid waiver will relieve an organization of responsibility for injuries resulting from the negligence of the organization's directors, officers, employees and volunteers. In other words, if a participant was badly hurt, he or she sued, and a court found the organizers to be negligent yet at the same time, the waiver to be valid, even though they were negligent the organizers would not be held liable for the participant's injuries.

7.4 Legal Issues Regarding Waivers

Waivers raise some challenging legal issues and are poorly understood, as a consequence they are frequently used in situations that render them unenforceable. For example:

- minors (persons under 18 in most provinces) cannot sign legal contracts, nor can their parents or guardians sign a contract on their behalf, particularly a contract as onerous as a waiver of liability agreement. This means that waivers cannot be used in programs for children and youth;
- mentally incompetent adults cannot sign contracts - this means that waivers cannot be signed by mentally disabled individuals (or their parents/guardians) or by adults whose judgment may be clouded by alcohol or some other substance;
- public policy might render a waiver unenforceable if the activity is compulsory (for example, a student participating in academic field trip which is compulsory for him/her to complete the course).

7.5 Guidelines to Follow When Drafting a Waiver

1. Before you forge ahead with a waiver of liability, consider whether an alternative written agreement is more suitable. Alternative agreements are those that ask participants to consent to the physical risks of the activity, but not the legal risk of the University’s negligence. These agreements are called Informed Consent Agreements. These are not onerous contracts like a waiver agreement, but they do help to educate participants, can be a deterrent to legal action, and can strengthen your defense if a lawsuit does arise. (See Section 7.5)

2. A waiver should be used for all social, non-academic and non-compulsory academic events or activities which occur on or off campus involving high risks activities.

High Risk Activities are defined for the use of waivers, as activities which have a reasonable probability of bodily injury occurring, involve physical contact, alcohol, transportation of any kind off campus or the use of mechanical or inflatable equipment

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3 Negligence: Conduct/behaviour falling below an average, reasonable standard that does not meet that required by law.
4 Liability: Responsibility for the consequences of negligent conduct.
3. If you decide to use a waiver agreement, **the wording of the waiver must be clear and unambiguous.** A major premise of any contract is that the parties signing it have full knowledge of all of the terms of the contract. If the person signing the waiver cannot understand it, then it likely would not be upheld by a court.

4. **Your waiver must specifically state the obvious and foreseeable risks, dangers and hazards that you are asking the participant to accept.** If your activity is potentially dangerous and there is a risk of severe or fatal injury, this should be stated in your waiver form. For example, a waiver for the activity of white-water rafting should make clear reference to those risks and dangers that are inherent to the activity. Hence, a white-water rafting resort's waiver should include the risks of drowning, hypothermia, and serious injury (including spinal cord injury) from being thrown into rapid currents and onto rocks. In any sport or activity that involves physical body contact (i.e. rugby, football, hockey or boxing) or serious risk of injury (i.e. mountain climbing, skydiving or parachuting,) a waiver should be constructed so as to make the participant fully aware of the degree of risks inherent to that sport.

5. **Be sure to include within the waiver all the parties you want to have covered, as well as all activities.** Parties to be covered could include directors, officers and employees. You should also include volunteers, contractors, instructors, coaches, athletes, members or any others who are involved in running your program. Activities to be covered might include preparation and training as well as competition, pre-event and post event activities (including social activities), and travel to and from the event.

6. **Develop procedures and guidelines that will help ensure consistent administration of waivers within your Department.** For example, be sure that waivers are executed at convenient times well in advance of programs, that witnesses follow a consistent procedure and that their contact information is recorded and kept with the waivers or informed consent (see Guidelines for the Administration of Waivers and Informed Consents).

7. **Attitude is important.** A waiver is a very serious contract and should be treated in a serious manner. If your program officials, staff or volunteers treat waivers casually, then participants will also.

8. **Have the Director, Risk and Insurance Services review what you have prepared.** Once you have drafted your waiver forward it to the Director, Risk and Insurance Services for review and comment.

9. **Also, keep in mind that a waiver is specific to your unique circumstances. In other words, DON’T JUST COPY SOMEONE ELSE’S WAIVER FORM AND CALL IT YOUR OWN.** Instead, use the templates and follow these guidelines to develop your own waiver of liability agreement

### 7.6 Alternatives to Waivers- Informed Consents, Assumption of Risk Agreements

Alternatives to waivers include informed consents, assumption of risk agreements, hold harmless agreements and indemnification and participant agreements. These alternative forms differ from waivers in that persons signing them are only consenting to the known and foreseeable physical risks inherent in the activity and not to the legal risk of negligence.

A participant may demonstrate that he or she is consenting to the inherent physical risks in two ways - either by simply participating in the activity or by signing a form consenting to such risks. These alternative agreements can serve as strong educational tools and may be a deterrent to legal action. Like waivers, they must be written and executed with care. To establish voluntary
assumption of risk these agreements must satisfy three important criteria:

- the nature of the risk must be inherent and usual to the activity. The risk of negligence is never one of these inherent risks;
- the participant must have a knowledge, understanding, and appreciation of the risks; and
- the participant must voluntarily consent to be exposed to the risks.

An informed consent form should be used for all field trips or other activity where participation is compulsory or where there is a requirement for academic assessment and/or for participants who are under the age of eighteen years (18). Where risks inherent in the activity are extremely high (High Risk Activity), organizers should consider alternative activities, or make the activity voluntary. In the case of a high-risk event where no alternative is available a waiver should be implemented, and an alternative method of assessment should be provided to those who do not want to participate. The template for the Informed Consent form found at the end of this chapter should be used to construct an Informed Consent. The same guidelines for implementing a waiver should be followed when using an informed consent.

7.7 Guidelines for the Administration of Waivers and Informed Consents

Included in this section are specific and simple instructions on how to administer both informed consents and waivers (hereafter called waivers), as well as templates to use when drafting either form.

1. Where possible, advance notice of the requirement to sign a Waiver should be given to all participants. For example, mention of the requirement to sign a Waiver could be made in promotional literature distributed or mailed out to potential participants or included on an event Website.

Do not have waivers signed just prior to the event. Organize a meeting to review details of the activity and explain the waiver. Ensure no alcohol is available during this meeting. Have the waiver signed and witnessed at this time.

Do not sign waivers when or where alcohol is being served. As indicated above, anyone who has been drinking cannot sign a waiver, and if the event coordinator is aware of a person signing a waiver under the influence of alcohol or drugs, the waiver should not be accepted, and the individual should not be allowed to participate in the activity.

2. The Waiver should be executed in the presence of specifically designated Club Executive, event, or activity coordinators, volunteers designated by Club Executive, and/or employees of Carleton University. The waiver cannot be executed by the participant at home and then mailed into the club or university.

3. Bearing in mind an individual witness may someday have to appear in court to testify as to the execution of the document, the witness (es) should be mature and responsible individuals. Contact information for the individuals witnessing the waiver must be obtained, along with a Driver’s License Number and province of issue if possible.

4. Waivers are to be signed by the participant in front of the designated club/university witness (es). Before witnessing the waiver by signing the document beside the signature of the participant, the witness must observe the following points listed below. These points are critical in the event that you are ever required to testify in court as to how you administered the waivers. Each waiver
signed and witnessed must be handled in the same way every time with no exceptions.

- Verify that the participant has read the waiver;
- The witness should then ask each participant: “Have you read and do you understand the Waiver?”
- The participant must respond affirmatively; and
- The participant must sign and date the waiver;

Note: The participant cannot sign the waiver until they can answer YES to “Have you read and do you understand the Waiver?”

The witness must then check the waiver to ensure:

- That the printed name of the participant has been completed
- That the participant has not changed or crossed out any of the wording of the waiver;
- That the participant has indeed signed and dated the waiver.

Only after all the above points have been confirmed should the witness sign the waiver.

5. If the participant requests any explanation of the meaning of the document, the following explanation should be given:

“The document you are asked to sign is a Waiver of Liability. It is a legal document and by signing the waiver, you are giving up certain legal rights, including the right to sue, should you be injured while participating in this activity.”

As the waiver is written in clear terms, the witness should not attempt to get into a more elaborate explanation, but should suggest the participant re-read the document. If the participant insists on questioning the witness, the participant should be directed to consult with the Director, Risk and Insurance Services at 613-520-2600, extension number 1473.

6. All participants must sign waivers to be able to participate. If anyone should refuse to sign a waiver, the organizer(s) must not allow him or her to participate in any aspects of the activity(s). Event organizers that are also participating in the activity are also required to sign waivers to participate.

7. Executed waivers should be kept for a period of three years. They should be kept in a safe location so they can be retrieved, if necessary, for use in a defense of any legal action brought against the University.

A waiver must be specific to your facility, equipment, program, personnel and participants. A good waiver clearly identifies what the risks are, and these will vary depending on the activity, type of program, the location or site, age and skill of participants, and your organization's staffing and volunteer situation.

________________________________________
Special thanks to David St John (Centre for Sport and Law) and his article “Waivers” which formed the basis of the above summary.
Appendix N - Template for Waiver, High Risk Field Trip or Activity

(Insert Name of Department, Club etc Organizing Event) (Insert date of event)

WAIVER OF LIABILITY

WARNING! BY SIGNING THIS FORM YOU GIVE UP IMPORTANT LEGAL RIGHTS INCLUDING THE RIGHT TO SUE
PLEASE READ CAREFULLY! PARTICIPANTS MUST BE 18 OR OLDER

NAME OF PARTICIPANT:
___________________________________________________________

(Please print)

ADDRESS OF PARTICIPANT:
__________________________________________________________

TELEPHONE NUMBER: ( )____________________ BIRTH DATE: __________

EMERGENCY CONTACT NAME:
___________________________________________________________

RELATIONSHIP: _______________________________ TELEPHONE NO. __________

DISCLAIMER CLAUSE

The Governors of Carleton University AND (insert Faculty Department or club inserted in heading), their agents, officials, officers, directors, employees, volunteers, contractors, servants or representatives (hereinafter refer to as "THE RELEASEES) are not responsible for any death, injury, loss or damage of any kind suffered by any person while participating in (insert name of event) and all related activities of (insert name of Event), including injury, loss or damage which might be caused by the negligence of THE RELEASEES

Initials ______

(insert name of event/trip) includes transportation to and from Carleton University by (insert type of transportation), visits to (This section should include a short summary of the itinerary, highlighting the major details of transportation, accommodation and anything pertaining group schedule or free time)

DESCRIPTION OF RISKS

In consideration of my participation in (insert name of event) program and all related activities, I acknowledge that I am aware of the possible RISKS, DANGERS AND HAZARDS associated with (insert name of event) program and all related activities including THE POSSIBLE RISK OF SEVERE OR FATAL INJURY TO MYSELF OR OTHERS. These risks include, but are not limited to: (Insert a list of the most obvious risks faced by the participants during the event)
• Risks associated with travel to and from all venues of the various components including transport by public or private motor vehicle which could include but are not limited to an accident resulting in severe physical injuries or death;
• Intoxication and/or alcohol poisoning from the alcohol I consume during (insert name of event) program and all related activities whether voluntarily or through coercion resulting in illness, injury or death;
• Food-related illness resulting from any meal arranged for me by (insert name of event) organizers;
• Muscular injuries and soft tissue injuries, broken bones, bruises, scrapes, cuts, sprains, dislocation, head, facial eye and/or dental injuries which might result from participation in (insert name of event/trip);
• Injuries resulting from falling or being knocked down or steep steps where a fall may cause injury or death;
• Injuries resulting from rough terrain, failure to see an obstacle, failure to negotiate a turn, etc.;
• Injuries resulting from walking on a hill, slipping and/or falling;
• Injuries resulting from malfunctioning of equipment or misuse of equipment whether owned, designed or operated by myself or the staff of the Releasees;
• Changes in weather or temperatures which may result in hypothermia, frostbite, windburn, sunburn, colds or flu;
• Death, injuries or illness resulting from failure to follow directions from those in charge of the program and all related activities;
• The risks associated with returning to my residence after participating in the program and/or related activities; and
• Other risks associated with being a spectator of or being present at a crowded, outdoor or indoor venue.

Initials ______

MEDICAL/HEALTH & TRAVEL INSURANCE

1. I AM SOLELY RESPONSIBLE to select and purchase adequate medical/health insurance. The Releasees will provide no medical/health insurance. In the of a medical/health problem, the Releasees accept no responsibility for any costs associated with a medical/health problem nor will they pay for any medical/health expenses that may be incurred by the participant.

2. I AM SOLELY RESPONSIBLE to select and purchase adequate travel insurance. The Releasees will provide no travel insurance. The travel insurance should provide cover against theft, personal accident, personal liability, repatriation and cancellation of tickets among other coverages. The Releasees accept no responsibility for any costs associated with these types of problems nor will they pay for any expenses that may be incurred by the participant relating to these areas.

I freely accept and assume all responsibility to provide myself with medical/health and travel insurance coverage.

Initials ______

INDEMNIFICATION AND RELEASE OF LIABILITY

In return for allowing me to voluntarily participate in the program and all related activities, I agree:
1. TO ASSUME AND ACCEPT ALL RISKS arising out of, associated with or related to my participation in the (insert name of event/trip) program and all related activities, even though such risks may be caused by the negligence of the Releasees;

2. TO BE SOLELY RESPONSIBLE FOR ANY INJURY, LOSS OR DAMAGE which I might sustain while participating in (insert name of event/trip) program and all related activities, even though such injury, loss or damage may have been caused by the negligence of The Releasees;

3. TO HOLD HARMLESS AND INDEMNIFY THE RELEASEES from any and all liability for any damage to the personal property of, or personal injury to, any third party resulting from my participation in the (insert name of event/trip) program and all related activities;

4. TO HOLD HARMLESS, INDEMNIFY AND RELEASE THE RELEASEES, their officers, directors, agents, volunteers, employees and representatives from liability for any and all claims, demands, actions and costs which might arise out of my participation in (insert name of event/trip) program and all related activities, even though such claims, demands, actions and costs may be been caused by the negligence of The Releasees.

Initials ______

MEDICAL CONDITIONS

I agree to advise the organizers of the Event prior to the start of the activity of any existing medical conditions or injury

Initials ______

ACKNOWLEDGEMENT

I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THIS AGREEMENT, that I have executed this agreement voluntarily, and that this agreement is to be binding upon myself, my heirs, executors, administrators and representatives.

SIGNED THIS________________day of, 20____________________, at Ottawa Ontario.

__________________________________________________________
Signature of Participant

__________________________________________________________
Signature of Witness

__________________________________________________________
Printed Name of Witness

__________________________________________________________
Address & Phone No. of Witness
NAME OF PARTICIPANT: ____________________________________________

(Must Print)

ADDRESS OF PARTICIPANT: __________________________________________

TELEPHONE NUMBER: (___)____________ BIRTH DATE: ______________

EMERGENCY CONTACT NAME: ______________________________________

RELATIONSHIP: ___________________ TELEPHONE ________________

DISCLAIMER CLAUSE

The Governors of Carleton University AND (insert Faculty Department or Club inserted in heading), their agents, officials, officers, directors, employees, volunteers, contractors, servants or representatives (hereinafter refer to as “The Releasees) are not responsible for any death, injury, loss or damage of any kind suffered by any person while participating in (insert name of event/trip) and all related activities of (insert name of event/trip), including injury, loss or damage which might be caused by the negligence of THE RELEASEES

Initials ______

(insert name of event/trip) includes transportation to and from Carleton University by (insert type of transportation), visits to (This section should include a short summary of the itinerary, highlighting the major details of transportation, accommodation and anything pertaining group schedule or free time)

DESCRIPTION OF RISKS

In consideration of my participation in (insert name of event/trip) program and all related activities, I acknowledge that I am aware of the possible RISKS, DANGERS AND HAZARDS associated with (insert name of event/trip) program and all related activities including THE POSSIBLE RISK OF SEVERE OR FATAL INJURY TO MYSELF OR OTHERS. These risks
include, but are not limited to:

- Risks associated with travel to and from all venues of the various components including transport by public or private motor vehicle which could include but are not limited to an accident resulting in severe physical injuries or death;
- Intoxication and/or alcohol poisoning from the alcohol I consume during (insert name of event/trip) program and all related activities whether voluntarily or through coercion resulting in illness, injury or death;
- Muscular injuries and soft tissue injuries, broken bones, bruises, scrapes, cuts, sprains, dislocation, head, facial eye and/or dental injuries which might result from participation in (insert name of event/trip);
- Injuries resulting from falling or being knocked down or steep steps where a fall may cause injury or death;
- Injuries resulting from rough terrain, failure to see an obstacle, failure to negotiate a turn, etc.;
- Injuries resulting from walking on a hill, slipping and/or falling;
- Injuries resulting from malfunctioning of equipment or misuse of equipment whether owned, designed or operated by myself or the staff of THE RELEASEES;
- Changes in weather or temperatures which may result in hypothermia, frostbite, windburn, sunburn, colds or flu;
- Death, injuries or illness resulting from failure to follow directions from those in charge of the program and all related activities;
- The risks associated with returning to my residence after participating in the program and/or related activities; and
- Other risks associated with being a spectator of or being present at a crowded, outdoor or indoor event.

Initials ______

MEDICAL/HEALTH & TRAVEL INSURANCE

1. I AM SOLELY RESPONSIBLE to select and purchase adequate medical/health insurance. The Releasees will provide no medical/health insurance. In the of a medical/health problem, the Releasees accept no responsibility for any costs associated with a medical/health problem nor will they pay for any medical/health expenses that may be incurred by the participant.

2. I AM SOLELY RESPONSIBLE to select and purchase adequate travel insurance. The Releasees will provide no travel insurance. The travel insurance should provide cover against theft, personal accident, personal liability, repatriation and cancellation of tickets among other coverages. The Releasees accept no responsibility for any costs associated with these types of problems nor will they pay for any expenses that may be incurred by the participant relating to these areas.

I freely accept and assume all responsibility to provide myself with medical/health and travel insurance coverage.

Initials ______
ASSUMPTION OF RISK

In return for allowing me to voluntarily participate in the program and all related activities, I agree:

1. TO ASSUME AND ACCEPT ALL RISKS arising out of, associated with or related to my participation in the (insert name of event/trip) program and all related activities.

2. TO BE SOLELY RESPONSIBLE FOR ANY INJURY, LOSS OR DAMAGE which I might sustain while participating in THE UNIVERSITY OR (insert Faculty Department or Club inserted in heading) program and all related activities.

Initials _____

MEDICAL CONDITIONS

I agree to advise the organizers of the trip prior to the start of the event of any existing medical conditions or injury.

Initials _____

ACKNOWLEDGEMENT

I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THIS AGREEMENT, that I have executed this agreement voluntarily, and that this agreement is to be binding upon myself, my heirs, executors, administrators and representatives.

SIGNED THIS _____________________________ day of, 20 _____________, at Ottawa Ontario.

__________________________________________
Signature of Participant

__________________________________________
Signature of Witness

__________________________________________
Printed Name of Witness

__________________________________________
Address & Phone No. of Witness
Section 8 Volunteers

8.1 Definition

A volunteer at Carleton University is a person who voluntarily offers himself or herself for a service or an undertaking with the university. The person gives their time freely, with no expectation of monetary reward for the provision of their labour.

8.2 Check Collective Agreements

The manager/supervisor of the area where the volunteer will be assisting should review all Collective Bargaining Agreements to ensure the tasks to be undertaken are not governed by these agreements. If there is any uncertainty contact the Department of Human Resources for clarification.

8.3 Recruitment

Volunteer recruitment incorporates internal and external strategies to reach out and involve a diverse volunteer base, as follows:

- Recruitment messages should be realistic and clear about the volunteer assignments and expectations.
- Recruitment messages should indicate what screening procedures are followed in the organization.
- Genuine effort should be made to recruit and select volunteers from a broad range of backgrounds and experiences to represent the community served by Carleton University.
- Selection of volunteers must be based on actual requirements and pre-determined screening measures.

8.4 Screening

Screening is the process of checking and filtering applicants for a position. The process should examine the skills, qualifications and attributes the applicant has, and their suitability to the position being filled in accordance with a job description.

Screening is an essential process that lasts for the duration of a volunteer’s involvement with the organization. The screening process should be clearly communicated to the volunteer candidate at the beginning of the process. The volunteer candidate should be interviewed just like a regular employee to ensure their skills are suited for the tasks to be assigned.

It is a requirement that volunteers working with a vulnerable group (persons under the age of 18 years of age) be required to obtain a Police Records Check. Details on how to obtain this documentation can be obtained from the Ottawa Police at https://www.ottawapolice.ca/en/contact-us/police-record-checks.aspx

All volunteer assignments should be assessed for level of risk. The level of risk associated with the volunteer assignment and the skills required should be used to determine the level of screening and how detailed the interviews should be. It is important that screening practices are delivered consistently with no exceptions.
8.5 Orientation and Training

An orientation clarifies the relationship between volunteers and the organization. It familiarizes volunteers with the university organization by providing information on the policies and procedures that influence work and involvement with others. Volunteers need adequate training to perform tasks without putting themselves or others at risk. Training prepares volunteers to do the work required by the position and to meet the expectations of their volunteer assignments.

Each volunteer should be provided with an orientation to the university, its policies and practices (including the rights and responsibilities of volunteers) and receive training customized to the volunteer assignment and individual needs of the volunteer. Volunteers should be informed of the boundaries and limits of their assignments.

8.6 Registration of Volunteers

Each volunteer must complete a Volunteer Registration and Acknowledgement Form (attached to these guidelines) prior to starting the volunteer assignment. The form confirms the status of the volunteer with the University, and ensures they are covered under the university’s liability coverage.

Registration also reaffirms that no employer-employee relationship exists between the volunteer and Carleton University. The Department should retain the Volunteer Registration and Acknowledgement Form for 5 years.

8.7 Supervision

Supervision increases the motivation of volunteers, helps ensure the university’s mandate is met and gives volunteers a sense of belonging within the organization. Volunteers should receive a level of supervision appropriate to the task and are given regular opportunities to offer and receive feedback.

Volunteers should be assigned and introduced to their supervisors at the start of their assignment so the volunteer will know who their supervisor is. The complexity and risk of each assignment should determine the level of supervision. The performance of volunteers should be evaluated on a regular basis and if inappropriate actions are discovered disciplinary actions should be taken by the supervisor.

8.8 Records Management

Records should be maintained on every volunteer involved with the Department, using a confidential, secure system. Records should include application forms, records of interviews, assignment descriptions, and letters of reference, performance appraisals and current contact information. Records are also useful in evaluating the impact of the volunteer program through the contribution and time donated by volunteers.

For more information on the recruitment of volunteer go to the Volunteer Canada website at https://volunteer.ca/index.php?MenuItemID=337
Appendix P – Volunteer Registration and Acknowledgement Form

(Please Print All Information)

Name of Volunteer: ______________________________________________________________

Address: _______________________________________________________________________

Home Telephone: ________________________________________________________________

Work Telephone: ________________________________________________________________

Emergency Contact: ____________________________________ Telephone: ______________

Volunteer Duties (Describe Briefly):
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

Supervisor: __________________________

Title: ______________________________

Department: _________________________

Telephone: __________________________

Start Date: __________________________

End Date: __________________________

In consideration of my volunteer work as outlined above, I understand that I am not entering into an employment relationship with the Carleton University and that I am not entitled to receive a salary or any employee benefits including any workers’ compensation. You will be covered by the university’s General Liability Insurance policy was completing your duties as a volunteer.

I understand that either the university or I may terminate this volunteer relationship at any time without notice. I also understand that I have an obligation to respect the confidentiality of any sensitive information or dealings, which may relate to my volunteering at the university and I agree that I will not disclose any information without the prior written authorization from the Carleton University. I understand that my obligation of confidentiality continues into perpetuity.

Completed on ___________ (day) ___________ (month), __________ (year)

Signature of Volunteer __________________________ Signature of Supervisor ____________________

FORM RETENTION: Department retains original of this form for a minimum of five years. If requested, volunteer may be given a copy.
PART C: INSURANCE

Section 9    Risk Financing and Insurance

9.1 General Information

Carleton University uses risk financing as an integral part of its risk management program. A key component of the university’s risk financing is its insurance program which is used to protect the university’s physical assets, limit its exposure to liability claims, and guarantee revenue in the event of interruption of operations. Some key components of the university’s Risk Financing program are:

- The purchase of all insurance for university property and activities must be arranged through the Director, Risk and Insurance Services.
- The university purchases insurance to protect against catastrophic loss to its physical, financial and other assets. It also uses insurance as its method of risk financing to protect its Board of Governors, officers, supervisors, employees and students, acting in good faith, against liability arising out of their duties as officers, directors, supervisors, employees and students of the university.
- The payment of deductibles and non-insured losses (e.g. below the deductible amount) shall normally be the responsibility of the department suffering the loss. If it is believed that extenuating circumstances exist, the case may be brought to the Director of Finance by the department head to request payment of the uninsured loss from the university’s general revenues.
- Personal property of faculty, staff and students is not covered by the university’s insurance policy.
- It is the responsibility of each department manager to advise the Director, Risk and Insurance Services of changes in programs, activities or assets, which may affect insurance coverage in place.
- The university insures the risk of employee injury through its purchase of coverage from the Workplace Safety and Insurance Board. This program is administered through the Department of Human Resources. The Department of Human Resources is also responsible for the administration of all other employee benefit program.

The following subsections are a summary of the basic insurance coverages purchased by the university and a brief description of the protection they provide. Please note that the actual policy wordings take precedence over the information provided in this document.

9.2 Summary of Insurance Policies

PLEASE NOTE: This is a short summary of the university’s insurance policies that has been prepared for quick reference. It does not include all of the conditions and exclusions that might apply on these policies. If you have any questions about the insurance implications of an activity or situation in which your department is involved, please contact the Director, Risk and Insurance Services at extension 1473.
<table>
<thead>
<tr>
<th>TYPE OF PROGRAM</th>
<th>WHAT IS COVERED?</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROPERTY</td>
<td>All property owned or controlled by Carleton University is protected against all risks of physical loss or damage (including shipments within North America and property on lease/loan to the University).</td>
</tr>
<tr>
<td>GENERAL LIABILITY</td>
<td>All costs to Carleton University which it is legally obligated to pay as damages, which may arise as a result of bodily or personal injury or property damage. Note: Insurance does not cover fines and/or penalties imposed by government legislation.</td>
</tr>
<tr>
<td>ERRORS &amp; OMISSIONS</td>
<td>All costs to Carleton University which might arise from wrongful acts.</td>
</tr>
<tr>
<td>AUTOMOBILES &amp; TRAILERS - UNIVERSITY OWNED</td>
<td>Third party liability, collision and comprehensive benefits on all licensed vehicles owned or leased by Carleton University.</td>
</tr>
<tr>
<td>RENTAL VEHICLES &amp; OTHER FORMS OF RENTED TRANSPORTATION</td>
<td>Third party liability, collision and comprehensive benefits on all vehicles rented in Canada and the U.S. Third party liability on all vehicles rented in most other countries, with some exceptions.</td>
</tr>
<tr>
<td>FINE ARTS</td>
<td>Physical loss or property damage to the university's fine arts and rare books collections.</td>
</tr>
<tr>
<td>CRIME</td>
<td>Theft of monies and securities by employees or others.</td>
</tr>
<tr>
<td>BOILER &amp; MACHINERY</td>
<td>Losses related to sudden and accidental breakdown of boilers and related equipment.</td>
</tr>
<tr>
<td>COURSE OF CONSTRUCTION &amp; WRAP-UP LIABILITY</td>
<td>Damage or loss during the course of construction of new buildings or large renovations on campus.</td>
</tr>
</tbody>
</table>

9.3 Property Insurance Policy

PLEASE NOTE: This is a short summary of the above insurance policy that has been prepared for quick reference. It does not include all of the conditions and exclusions that might apply on this policy. If you have any questions about the insurance implications of an activity or situation in which your department is involved, please contact the Director, Risk and Insurance Services at extension 1473.

What is Covered

- **full replacement value** of all property owned by the university or for which the university has a responsibility, this includes buildings, fixtures, furniture and equipment, including computer hardware and software;
- insures against all risks of physical loss or damage, including damage resulting from fire, vandalism, theft and natural events such as floods, earthquakes and storms;
- also covers extra expenses which might be incurred to conduct or continue business
following a loss, as well as costs associated with business interruption at designated locations;

- most university equipment which is taken off campus provided the correct documentation has been completed in advance with your department prior to the equipment leaving the campus. The policy also covers university shipments to or from locations within North America;
- extra expense;
- loss of rent or rental value;
- business interruption.

**Who is Covered**

All Carleton University departments, faculties, ancillaries, etc.

**Deductible**

$100,000 per occurrence.

**What is Not Covered**

- boilers, piping and related machinery;
- fine arts and rare books;
- land including water, standing timber or growing crops;
- vehicles;
- new buildings under construction;
- currency, money, notes, securities;
- aircraft and watercraft over forty feet in length;
- personal property of students, faculty or staff on campus;
- property of any individual or company renting space from the University;
- property of the Students' Union;
- biological materials, crops, timber and live animals;
- nuclear reactor installations, nuclear reactions or radioactive contamination;
- unattended or unprotected remote sensing equipment, satellites and other similar unattended equipment while being deployed, in use or in operation, or being retrieved or recovered anywhere including on land, underground, under the sea, at sea, in the atmosphere or in space;
- property that is taken out of Canada and the U.S. that has a value of more than $1,000,000;
- Perils (events which cause losses or damage) which are not covered by this policy include:
  - mechanical or electrical breakdown, wear and tear, normal settling, contraction or expansion;
  - damage resulting from pollution, rust or corrosion, dampness or dryness, evaporation, contamination, mould and fungi, heating, wet or dry rot, etc.;
  - loss resulting from dishonesty or infidelity of employees, or of others to whom property is loaned, rented or entrusted;
  - nuclear accidents;
  - loss or damage by war, invasion, etc.;
  - loss or damage by moths, vermin, termites rodents or other insects;
  - electric or magnetic injury, disturbance or erasure of electronic recordings;
  - mysterious disappearance or unexplained loss of inventory storage;
  - loss or damage from pollutants.

**Policy Territory**

The coverage provided by this policy applies anywhere in Canada and the United States.
9.4 General Liability Insurance Policy

PLEASE NOTE: This is a short summary of the above insurance policy that has been prepared for quick reference. It does not include all of the conditions and exclusions that might apply on this policy. If you have any questions about the insurance implications of an activity or situation in which your department is involved, please contact the Director, Risk and Insurance Services at extension 1473.

What is Covered
The General Liability policy insures against all costs which Carleton University, its employees or students might become legally obligated to pay as damages for any of the following reasons:

- bodily injury;
- personal injury;
- property damage;
- property damage to lease property;
- professional and malpractice liability.

NOTE: This insurance does not cover fines and penalties imposed by government legislation.

Who is Covered
- officers, directors, governors, employees or volunteers while acting on behalf of the university;
- owners or general lessees of property where the university is the tenant;
- any person, government, organization, trustee or estate where the university is obligated by written contract to provide insurance, but only with respect to operations by or on behalf of the university;
- any interest owned, controlled or operated by the university;
- students while engaged in performing a duty or taking part in any activity which is considered part of regular or extraordinary studies or recreational activities connected with the university;
- students taking training in the health sciences such as physicians, surgeons, nurses, technicians, pharmacists, interns, fellows, and residents while they are registered as a student at the university and acting in the discipline in which they are registered, whether on or off campus.

Deductible
$5,000 per occurrence.

What is Not Covered
- workers’ compensation;
- use or operation of licensed automobiles and trailers;
- use or operation of owned and non-owned aircraft;
- owned watercraft liability for watercraft over 1000 tons gross registry;
- property loss;
- war;
environmental impairment, unless it is a sudden and accidental environmental spill that is
detected and reported with 120 hours and is an unexpected and unintentional discharge,
it may be covered;
products or work;
medical malpractice where the person was influenced by hypnotics, intoxicants or
narcotics;
nuclear accidents;
employment-related practices including claims arising out of refusal to employ or
termination of employment;
human rights complaints or proceedings;

Policy Territory
The coverage provided by this policy applies worldwide.

9.5 Errors & Omissions Liability Insurance Policy

What is Covered
The Errors & Omissions Liability policy insures against all costs which Carleton University, its
employees or students might become legally obligated to pay as damages for any of the following
reasons:

- errors and omissions liability - liability arising from "wrongful acts," defined as actual or
  alleged errors, misstatements, misleading statements, acts, omissions, neglect or breach
  of duty;
- professional liability - liability arising from an error or omission in the delivery of (or failure
  to deliver) professional services.

Who is Covered
- officers, directors, governors, employees or volunteers while acting on behalf of the
  university;
- officers or directors of entities other than the university if they are acting in that capacity at
  the direction of the university;
- persons acting as trustees of any pension fund of the university;
- any student while engaged in activities related to their studies and the discipline in which
  they are registered, whether they are on or off campus.

What is Not Covered
- fines or penalties imposed by law;
- anything where the insured profits or gains an advantage to which they are not legally
  entitled;
- claims brought about by or contributed to by the dishonesty of the insured;
- willful violation of statute law;
- claims arising out of bodily injury, personal injury or property damage;

PLEASE NOTE: This is a short summary of the above insurance policy that has been
prepared for quick reference. It does not include all of the conditions and exclusions that
might apply on this policy. If you have any questions about the insurance implications of
an activity or situation in which your department is involved, please contact the Director,
Risk and Insurance Services at extension 1473.

PLEASE NOTE: This is a short summary of the above insurance policy that has been
prepared for quick reference. It does not include all of the conditions and exclusions that
might apply on this policy. If you have any questions about the insurance implications of
an activity or situation in which your department is involved, please contact the Director,
Risk and Insurance Services at extension 1473.

PLEASE NOTE: This is a short summary of the above insurance policy that has been
prepared for quick reference. It does not include all of the conditions and exclusions that
might apply on this policy. If you have any questions about the insurance implications of
an activity or situation in which your department is involved, please contact the Director,
Risk and Insurance Services at extension 1473.
- breach of contract, including employment contracts;
- liability arising from environmental damage;
- violation of intellectual property;
- employment related practices including claims for refusal to employ or termination of employment;
- tuition, fees, or rents.

**Deductible**
There is no deductible on this policy.

**Policy Territory**
The coverage provided by this policy applies worldwide.

### 9.6 University-Owned Vehicles Insurance Policy

**PLEASE NOTE:** This is a short summary of the above insurance policy that has been prepared for quick reference. It does not include all of the conditions and exclusions that might apply on this policy. If you have any questions about the insurance implications of an activity or situation in which your department is involved, please contact the Director, Risk & Insurance Services at extension 1473.

**What is Covered**
- university-owned & leased motor vehicles and trailers are covered under a blanket insurance policy that applies to vehicles driven within the boundaries of Canada and the United States;
- includes third party liability, accident benefits, comprehensive and collision insurance.

**Who can drive an Owned Automobile under this Program and for What Purposes?**
This policy only applies to University Owned and Leased Automobiles & Trailers that are being used for University business.

**NOTE:** Individuals holding the following types of licenses are not allowed to drive on university business: learners, probationary, G1 and G2. Persons covered under this policy include qualified drivers with a valid driver’s license, who is registered with Department of Finance and who fall into one of the three following categories:

- Carleton University staff;
- Carleton University volunteers (with written permission from the Department Head or designate);
- Carleton University students when the vehicle is being used for course related field trips OR varsity team transport. Please note the trip must be under the supervision of a University employee and permission must be granted by the Department Head or designate.

**NOTE:** Drivers involved in a) multiple accidents within a two year period, b) a serious accident or c) a serious driving infraction while driving on university related business may be reviewed by the Director, Risk and Insurance Services. The results of this review may require the driver to attend a Drivers’ Safety course in order to continue as a driver insured under this program or could result in suspension of driving privileges.
Passengers
- passengers are not usually allowed in University vehicles unless they are employees or others necessary to complete the University business for which the vehicle is being operated;
- hitchhikers must not be picked up or carried at any time.

What is Not Covered
Normal wear and tear on the vehicle or trailer.

Special Conditions
- university-owned motor vehicles cannot be driven outside of Canada and the United States unless the Director, Risk and Insurance Services is notified;
- insurance coverage for collision may be void if the driver is found legally impaired;
- insurance coverage may be void if alcohol or illegal drugs are found in the vehicle;
- insurance coverage may be void if the vehicle is used for any illicit or prohibited trade or transportation.

NOTE: The driver of a university owned or leased vehicle may be held legally responsible for charges and/or litigation resulting from vehicle misuse (which includes, but is not limited to, any of the Special Conditions listed herein).

Deductible
- The current deductible charged to the University is $1000, except for heavy commercial vehicles which is $2500.
- The $1000 deductible is passed on to the department if it is determined that the driver of the vehicle was at fault or if the vehicle has been vandalized.

Parking and Traffic Violations
Operators of University vehicles are personally responsible for all traffic and parking violations incurred while a University vehicle is in their custody. The University will not assume responsibility or reimburse users for violations, fines, penalties or highway tolls.

9.7 Fine Arts Insurance Policy

PLEASE NOTE: This is a short summary of the above insurance policy that has been prepared for quick reference. It does not include all of the conditions and exclusions that might apply on this policy. If you have any questions about the insurance implications of an activity or situation in which your department is involved, please contact the Director, Risk and Insurance Services at extension 1473.

What is Covered
- University-owned fine arts, include paintings, rare books, coins, manuscripts, works of art and collectibles. Fine Arts are covered against physical loss or property damage anywhere they are located in the world. They are also insured in-transit to and from the university.
- Fine arts on loan or consignment to the university is covered against physical loss or property damage while they are on university property. They may also be covered in-transit
to and/or from the university, depending on the loan arrangements.

**What Amounts are Covered**
- **University-owned fine arts** are covered for their replacement value. The replacement value is given to the Finance Department at the time of acquisition by the owner-department and is then added to the insurance policy. The value can be updated any time that the fine art is re-evaluated.
- **Fine Arts on loan or consignment to the university** is also covered for their replacement cost. The replacement cost for each piece is given to the Finance Department at the time the loan is arranged.

**What is Not Covered**
Damage resulting from:
- natural aging, gradual deterioration, inherent defect, rust or oxidization, moth or vermin;
- repairing, restoring, retouching or similar process;
- aridity, humidity, exposure to light or extremes of temperature (unless caused by an event such as fire)
- any damage caused by nuclear reaction, nuclear radiation or radioactive contamination.

**Special Conditions of Insurance**
- The university must take reasonable steps to keep the items in good repair and take all reasonable measures to protect the property.
- **In-transit** ($250,000 limit for any one loss in transit) items must be packed, unpacked and secured by competent professional packers.
- **Newly acquired fine arts** are covered for a period of 30 days automatically. However, in order to continue coverage, the Director, Risk and Insurance Services must be notified within 30 days of the acquisition date in order to add the item to the insurance policy.

**Deductible**
There is a deductible of $10,000 per loss. This means that if there are a few items involved in a single loss, the deductible would still be $10,000. This deductible is charged to the owner department.

**Policy Territory**
The coverage provided by this policy applies worldwide.

**9.8 Crime Insurance Policy**

PLEASE NOTE: This is a short summary of the above insurance policy that has been prepared for quick reference. It does not include all of the conditions and exclusions that might apply on this policy. If you have any questions about the insurance implications of an activity or situation in which your department is involved, please contact the Director, Risk and Insurance Services at extension 1473.

**What is Covered**
- theft of money or securities by employees or others employee theft;
- premises coverage - includes loss or damage as a result of robbery, safe burglary, etc.;
- transit coverage - destruction, disappearance or wrongful abstraction of money or securities while being conveyed by an employee or armoured motor vehicle company;
• depositors forgery coverage;
• credit card forgery coverage;
• money order and counterfeit currency coverage;
• computer theft and funds transfer fraud coverage.

Deductible
The deductible on this policy is $10,000.

Who is Covered
All funds related to university accounts, including trust accounts.

What is Not Covered
• student or employee groups having funds in bank accounts outside of the university, or these groups having funds physically held in areas on campus. These funds are not considered university funds;
• losses due to war, civil war, insurrection, rebellion or revolution, etc.;
• the cost of reproducing information contained in any lost or damaged manuscripts, records, accounts, etc.;
• expenses incurred in establishing the existence or the amount of the loss;
• loss of trade secrets and other confidential information;
• fees incurred in prosecuting or defending any legal action;
• losses not reported to the Director, Risk and Insurance Services (and the Insurers) within 90 days of discovery. Please ensure that the Director, Risk and Insurance Services is informed immediately if this type of loss is suspected.

Policy Territory
The coverage provided by this policy applies worldwide.

9.9 Boiler & Machinery Insurance Policy

PLEASE NOTE: This is a short summary of the above insurance policy that has been prepared for quick reference. It does not include all of the conditions and exclusions that might apply on this policy. If you have any questions about the insurance implications of an activity or situation in which your department is involved, please contact Director, Risk and Insurance Services at extension 1473.

What is Covered
• losses related to sudden and accidental breakdown of boilers, pressure vessels, piping, refrigerating and air conditioning systems;
• engines, compressors, pumps, fans & blowers;
• rotating electrical machines, transformers and induction feeder regulators;
• non-rotating electrical apparatus;
• air conditioning units (50 hp or less);
• wheels and shafting;
• compressing and refrigerating units (15 hp or less);
• miscellaneous machines, gear wheels and enclosed gear sets;
• deep well pump units;
• turbines;
• internal combustion type gas turbines.
What is Not Covered
- losses caused by war, invasion, insurrection, revolution, military, etc.;
- losses caused by a nuclear reaction;
- increases in losses as a result of damage, contamination or pollution by a substance;
- damage caused by fire, flood or earthquake;
- damage to sewers, underground piping, sprinkler systems.

Deductible
- $5,000 for pressure objects;
- $25,000 for machinery objects;
- $5,000 for Consequential damage;
- Business Interruption Waiting Period:
  o Pressure Objects – 24 hours;
  o Mechanical and Electrical Objects – 48 hours.

Policy Territory
Locations owned or leased by the university throughout Canada, where the schedule of the equipment has been given to the insurers.

9.10 Course of Construction & Wrap-Up Liability Insurance Policies

PLEASE NOTE: This page contains a short summary of the responsibilities of each party with respect to insurance for construction projects as well as summary of the insurance policies. It does not include all of the responsibilities nor the conditions and exclusions that might apply to the insurance policies. If you have any questions about the insurance implications of an activity or situation in which your department is involved, please contact the Director, Risk and Insurance Services at extension 1473.

THE FOLLOWING INFORMATION APPLIES TO ALL CARLETON UNIVERSITY CONSTRUCTION PROJECTS WITH A VALUE OF $1 MILLION OR HIGHER.

9.10.1 Project Insurance - What Is Covered

Course of Construction Insurance - When new buildings or large expansions with a value of $1 million or greater are being built by Carleton University, they are insured through a blanket course of construction insurance policy which has been purchased by the university. Each separate project must be declared to the Director, Risk and Insurance Services to ensure appropriate coverage by this policy. It covers the property for the value of the building while it is under construction.

Wrap-Up Liability Insurance - this insurance provides liability insurance for the project. It provides for 24 months wrap up liability following the date of substantial completion.

Coverage for renovations of existing buildings where the renovation cost is less than $1 million is included within the regular property policy for the university. Contractors on those projects must, however, provide evidence of their own insurance to cover their actions. These projects are to be reported to Director, Risk and Insurance Services on an annual basis.
9.10.2 Process and Responsibilities To Obtain Insurance

STEP 1: Project Manager - At a minimum of 2 months prior to the beginning of the construction project, the Project Manager must submit the following information to the Director, Risk and Insurance Services:

- General Arrangement Drawings;
- Soils report;
- Construction Schedule;
- Plot & Site Plan along with a Survey;
- Breakdown of Values;
- Construction or Project-Management Contract;
- General Area Map.

STEP 2: Director, Risk and Insurance Services will review the applications, discuss any issues with the Project Manager and the insurance brokers, and discuss the insurance quote with the Project Manager.

STEP 3: If a Warranty Clause is required by the Insurer, Director, Risk and Insurance Services will forward such to the Project Manager and the Construction Manager for their comments.

STEP 4: The Project Manager will e-mail their acceptance of the insurance quote.

STEP 5: Director, Risk and Insurance Services will bind the insurance.

NOTE: This step must be completed and response from the insurance broker received in writing prior to any construction work being commenced.

STEP 6: Once received, Director, Risk and Insurance Services will forward a copy of the insurance binder to the Project Manager and the Manager Administrative Services Physical Plant.

STEP 7: Once received, Director, Risk and Insurance Services will forward a copy of the Certificate of Insurance to the Project Manager and the Manager Administrative Services, Physical Plant.

STEP 8: Once received, Director, Risk and Insurance Services will forward a copy of the insurance policies to the Project Manager and the Manager Administrative Services Physical Plant.

STEP 9: Once the Project Manager and the Manager Administrative Services Physical Plant has received the policies, they will review them and forward any questions or concerns regarding any difference in conditions to the Director, Risk and Insurance Services to resolve, where possible.

9.10.3 Project Insurance - Obtaining A Policy Extension

STEP 1: At a minimum of 4 weeks prior to the original expected termination date of the project, if the project is expected to require further time to complete, the Project Manager will submit a request to Director, Risk and Insurance Services by e-mail to extend the project.
STEP 2: The Director, Risk and Insurance Services will forward the request to the Insurers and will forward the Insurer's consent and the premium cost increase to the Project Manager and the Manager Administrative Services Physical Plant.

STEP 3: Once received, the Director, Risk and Insurance Services will forward a copy of the Insurance Endorsement to the Project Manager and the Manager Administrative Services Physical Plant.

STEP 4: If there are further requirements for extension of the insurance, the Project Manager will ensure that such requests are forwarded to Director, Risk and Insurance Services at a minimum of two weeks in advance of the current termination end date of the project.

9.10.4 Project Insurance Termination - Documentation Requirements

The following documents are required to be sent to Director, Risk and Insurance Services within the timelines indicated, to ensure that the Course of Construction & Wrap-Up Liability Insurance policies are appropriately terminated and that the building is transferred to the regular property insurers of the university within the parameters of the insurance policy requirements:

- **Certificate of Substantial Completion** - within a minimum of 30 days after the Certificate of Substantial Completion is received; the Project Manager will forward a copy of this certificate to Director, Risk and Insurance Services.
- **Final Costs** - within a minimum of 60 days or when available after Substantial Completion of the project, the Project Manager will forward the final costs for the project to Director, Risk and Insurance Services.
- **Occupancy Permit** - within a minimum of 30 days after the Occupancy Permit has been received, the Project Manager will forward a copy of such to Director, Risk and Insurance Services.

Section 10  Proof of Insurance/Certificates of Insurance

10.1 Certificate of Insurance

A Certificate of Insurance is a document, signed by an insurance agent or company, which outlines the types and limits of insurance carried by a vendor, contractor, tenant or other party with whom Carleton University has entered into an agreement. They are an official means of ensuring the outside party is in compliance with the terms of the contract or agreement they have with the university, and that Carleton University's interests are protected. It also provides information on the insurance companies providing coverage, so we know where to file claims if needed.

Whenever a department hires vendors or contractors or lets an outside group use Carleton University facilities, there is a possibility something can go wrong resulting in an injury or property damage. You can help protect Carleton University from liability by requiring a Certificate of Insurance from the vendor or contractor. A Certificate of Insurance should be obtained anytime an outside party is:

- providing a good or service for use in the Carleton University community;
- performing any type of operation/work on Carleton University property;
• doing any work on behalf of Carleton University; or
• occupying Carleton University property for any use.

10.2 Information on a Certificate of Insurance

A certificate of insurance provides valuable information confirming that a vendor or contractor has the coverages and limits of insurance requested in the insurance clause of the agreement or contract entered into with the university. A Certificate of Insurance should provide the following information:

• name of the insurance agent or broker;
• identity of the “Named Insured” that purchased the policy;
• the insurer providing the coverage;
• types and amount of the coverage; and
• effective dates of the policy.

See example – Appendix A (This format should be used when requesting a Certificate of Insurance from a vendor or contractor. Other formats are acceptable as long as all required information is present)

10.3 Types/Limits of insurance

The type and limits of insurance required will depend on the work or services to be provided. As a general rule, limits of $5 million dollars for commercial general liability insurance are required for any commercial activity. However, there are special requirements where transportation, the service of alcohol or the preparation of food are involved. These and other high risk activities may require higher limits, or different types of coverage. The Director, Risk and Insurance Services should be contacted to discuss the specific insurance types and limits required.

A Certificate of Insurance may not provide sufficient proof of insurance coverage in some cases. In these incidents it may be necessary to require a certified copy of the actual insurance policy from the vendor. This requirement is invoked when only the actual policy wording will provide a clear indication that the coverage required is in place. Again, the Director, Risk and Insurance Services can assist in determining if this detailed information is required.

10.4 Additional Insured

When Carleton University is listed as an additional insured, it means that our interests are protected under the insurance policies purchased by the outside party, in respect to any work/product, etc. provided to us by the outside party. It allows us to “bypass” our own insurance and use the insurance provided by the outside party. It also grants Carleton University full rights to coverage for losses arising out of the services or products that the vendor supplies.

It is vital that Carleton University is ALWAYS listed as an additional insured on all general, auto and umbrella or excess liability policies purchased by outside parties. The Certificate of Insurance provided by the vendor or contractor should indicate that Carleton University has been added as an Additional Insured.
10.5 Record Management for Certificates of Insurance

A copy of all certificates that you request and receive should be kept in the vendor, contract or event file as the case may be and a copy sent to the Director, Risk and Insurance Services for review.

10.6 When Carleton University is required to Provide Proof of Insurance

When an outside party requests a certificate of insurance from Carleton University, please use the “Request for Certificate of Insurance” Form attached as Appendix B or go to https://carleton.ca/financialservices/forms/ and complete the requested form. Please forward all completed certificate requests to the Director, Risk and Insurance Services at tony_lackey@carleton.ca or by fax to 3919 for processing. Once received, your request will be submitted to our insurers for processing. Please allow at least 72 hours for processing. When received a copy of the Certificate will be sent to you and the requesting party.

For further information or questions regarding Certificates of Insurance or Proof of Insurance contact:

Director, Risk and Insurance Services

Administrative Assistance

Extension 1473

Extension 3602
Appendix Q  Example of Certificate of Insurance

**ACORD CERTIFICATE OF LIABILITY INSURANCE**

**PRODUCER**

**INSURERS AFFORDING COVERAGE**

**COVERAGES**

The Policies of Insurance listed below have been issued to the Insured named above for the policy period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the Policies described herein is subject to all the terms, exclusions and conditions of such Policies. Aggregate limits shown may have been reduced by paid claims.

<table>
<thead>
<tr>
<th>INSURED</th>
<th>INSURER A: American Home Assurance</th>
<th>INSURER B</th>
<th>INSURER C</th>
<th>INSURER D</th>
<th>INSURER E</th>
</tr>
</thead>
</table>

**FUNCTIONAL LIMITS**

- Each Occurrence $1,000,000
- Damage to Rented Premises (Ex. $300,000
- Medical Expenses (Any one person) $1,000,000
- Personal & Advertising Injury $1,000,000
- General Aggregate $1,000,000
- Products/Completed Operations $1,000,000

**CANCELLATION**

Should any of the above described policies be cancelled before the expiration date thereof, the issuing insurer will endeavour to mail 30 days written notice to the Certificate Holder named to the left, but failure to do so shall impose no obligation or liability of any kind upon the insurer, its agents or representatives.

**CERTIFICATE HOLDER**

Carleton University
1122 Colonel By Drive
Ottawa, ON K1S 5B6
Appendix R - Request for Certificate of Insurance

Request for Certificate of Insurance

Certificate Holder (Organization requesting Proof of Insurance) ____________________________

Contact Person ____________________________

Title of Contact Person ____________________________

Street Address _______________________________________

City _____________________________________________

Province/State _____________________________________

Postal Code ____________________________ US Zip/Postal Code ____________________________

Phone Number ____________________________ Ext ____________________________

Fax Number ____________________________

email ____________________________

What level of service do you require (choose one)?

Yes □ No □

Should we automatically renew this certificate next year? Yes □ No □

Your Name ____________________________

Department ____________________________

Phone Number ____________________________ Ext ____________________________

Fax Number ____________________________

Limit(s) of Insurance Required (Millions)

General Liability Required? Yes □ No □ Limits (Amount if known) $1,000,000

Errors & Omissions Required? Yes □ No □ Limits (Amount if known) $1,000,000

Property Insurance Required? Yes □ No □

Additional Insured Required? YES □ No □
Describe the Nature of Operations for this Certificate

Specific activity

Activity/Agreement Start (Date)  Activity/Agreement End (Date)

Who is Performing activity?

Location of activity.

Address

City  Province/State  Ontario

Postal Code  Zip Code

Country  Canada

Please record any Special Instructions here or paste in the insurance clause from any agreement or contract
Section 11 Bonds

11.1 Definitions

Bond - There are several types of bonds that are available to provide security for the completion of work or services contracted. There are three parties involved in any bond transaction. The first is the Principal; this is the party who has made an obligation under an agreement and to whom the bond is issued. The second, the Obligee is the one to whom the bond is payable and whom the Surety indemnifies against loss caused by the failure of the Principal to carry out his obligation. The third is the Surety, who is the one who indemnifies the Obligee against loss caused by default on the part of the Principal.

Bonds are not an insurance policy, but a promise to ensure the subject of the bond is carried out. The Surety makes the promise to the Obligee to either pay a sum to have the obligations under the agreement completed or arrange for it to be carried out. The Surety has a right to recover any money it pays to complete the obligation from the Principal who originally undertook the obligation.

11.2 Principles of Bonds

- There must be an agreement, between two parties, which is to be the subject of the guarantee by the third party (Surety).
- The Principal is primarily responsible for the obligation, which is the subject of the suretyship.
- Premium in theory is a service charge only. The Surety assumes the Principal is responsible and does not anticipate being called upon to pay.
- The Surety has recovery rights against the Principal

11.3 Bid Bond

A Bid Bond is a written guarantee by a Surety (usually a bank or an insurance company) submitted to a principal (client or customer) by a contractor (bidder) with a bid. A bid bond ensures that on acceptance of a bid by the customer, the contractor will proceed with the contract and will replace the bid bond with a performance bond. Otherwise, the Surety will pay the customer the difference between the contractor’s bid and the next highest bidder. This difference is called liquidated damages which cannot exceed the amount of the bid bond. A bid bond is not an insurance policy, and (if cashed by the principal) the payment amount is recovered by the Surety from the contractor.

11.4 Performance Bond

A Performance Bond is a guarantee, on the part of the Surety, of the performance of a contract by the Principal for the Obligee, who is the party for whom the project is being undertaken.

The bond refers to and is based on an agreement made between the Principal and the Obligee giving the details of the work to be performed by the Principal and the price to be paid for it by the Obligee. Consequently, the agreement becomes part of the bond and if the Principal fails to meet its obligations under the contract, the Surety steps into the Contractor’s place by either ensuring the terms of the contract are met or by paying the Obligee the amount of the bond.
11.5 Labour and Material Payment Bonds

This bond is issued simultaneously with a performance bond for an amount equal to or less than an amount of the performance bond.

This bond allows persons (claimants) who have direct contracts with the contractor (Principal) for labour, material or services required for use in the performance of the contract, and have not been paid in full within a specified time after the date on which the last of such work was performed, to sue the Principal and Surety on the bond.

However, these persons must give written notice to the Principal, Surety and Obligee within a specified time after the last of such work was performed, stating with substantial accuracy the amount claimed.

11.6 Alternative

In certain circumstances a Letter of Credit from the contractor may serve as an adequate alternative to the requirement for bonds.

11.7 Policy

Carleton University requires that bid bonds and the resulting performance bonds be obtained on all contracts over $100,000. For contracts under $100,000 a certified cheque payable to the university in an amount of 10% of the contract price is required as security for the bid and contract.

PART D: ACADEMIC AND STUDENT RISK MITIGATION

Section 12  Field Trip Risk Management Guidelines

12.1 Definition

Field Trip - A field trip is an off-campus educational/instructional experience provided by Carleton University faculty/staff to their students which normally involves travel for the group. A trip to an art museum for art students could be considered a Carleton University field trip, but a social gathering or trip without educational purpose would not normally be considered a field trip (For social events please review Sections 4, 5 and 7 of the Risk Management Manual). Field Trips do not include co-operative or unpaid work placements.

12.2 Planning the Trip

The following steps should be considered in planning your field trip:

- Identify any special requirements for participation on the trip: special skills, fitness certification, as well as any hazards or dangers on the trip or at the site that might affect the health and safety of the participants.
- Obtain departmental approval from Chair or Department Head (See attached Field Trip Planning and Approval Record, Appendix T). Records should be kept in the department with signed Waivers or Informed Consents for three years.
- Ask students to advise you of any special disabilities, problems or needs that may need to
be accommodated.

- Obtain signed Informed Consent forms if the field trip is a compulsory part of the course or a Waiver and Informed Consent if the field trip is optional to the student (See Section 7 - Waivers and Informed Consents). These forms should be retained in the Department files for a period of 3 years.

- List of Participants should be submitted along with the Waivers and/or Informed Consents to the Departmental Administrator. A copy of the List of Participants and the Field Trip Planning and Approval Record should be kept by the trip leader for reference during the trip.

- Consider special clothing or equipment that may be needed because of weather or other conditions.

- Determine transportation needs – reservation of vehicles, drivers, need for site supervision (review Section 4 – Transportation Risks).

- Plan for emergencies – theft, illness, vehicle emergency, weather delays, student misconduct or threats to the safety of others.

12.3 Transportation

Arrange for rental vehicles or charter bus transportation well in advance. Determine the route, stops, timetables, and drivers. You will need a system for communicating and performing student counts. (Review Section 4 - Transportation Risks for more information on this topic).

12.4 Communication and Site Orientation

Communicate information to students in advance about schedules, departure locations, route, rest and meal stops, lodging, emergency procedures, protocol for problems, and rules of conduct.

12.5 Duty to Warn, Protect and Supervise

Carleton University faculty/staff have a duty to warn their students of any known hazards at the field trip site. University employees must exercise reasonable care to protect and supervise students while they are participating in a field trip conducted by the university.

Trip organizers should provide each participant with an itinerary of trip, detailing the time for departure and arrival. Also included should be all details about accommodation and the various activities which are to be undertaken during the trip. Participants should also be required to sign a Code of Conduct, which outlines the expected behaviors of participants on the trip. (See Appendix C for an example)

12.6 Compliance with University Policies

Faculty, staff, and students must comply with university policies while on field trips just as they would on campus.

The instructional activities and setting during class time should conform to the university’s policies including those concerning alcohol and drug use, vehicle use, student misconduct, smoking, and policy on sexual harassment.

Faculty, staff, and students should reference these University policies at http://www.carleton.ca/secretariat/policies/. Any questions regarding risk management of field
trips, and policies related to field trip activities should be directed to Director, Risk and Insurance Services.

12.7 Pre-Departure Safety Checklist

The Pre-Departure Safety Checklist outlines major, and common, items that should be checked before fieldtrips are undertaken. It is a guide only; depending on the activity, the trip organizer may wish to consider additional items. The planning record should only include those items relevant to the activity being undertaken. It is the responsibility of each department that partakes in field trips to ensure that the proper measures are taken.

12.7.1 Equipment

All equipment to be taken on a field trip must be checked by a competent person before removal from the campus, to make sure that it is in good condition, complete and safe. Documentation of this pre-trip assessment of the equipment is advised.

12.7.2 Clothing

Field trip participants should be informed of the appropriate clothing to be worn while conducting their work. At times, the appropriate clothing may have to be provided and other times the participant may have to provide his or her own clothing. It should be identified whether there is special protective gear to be used while conducting the particular fieldwork and this protective clothing must be used.

When extreme weather conditions can be anticipated or are known, clothing appropriate to the situation should be taken on the field trip. Participants must employ common sense in terms of clothing worn on the field trip.

12.7.3 First-Aid Kits

First-aid kits, appropriate to the situation, are required for off-campus operations. It is the responsibility of the field trip organizer to ensure that a kit is available and maintained at the site, and available on any transportation used. Prior to departure the professor or academic supervisor is responsible for documenting the presence of a first-aid kit for the trip and any other required first aid supplies. Refer to the Appendix A of this section for recommendation for the type and contents of first aid kits.

The professor or academic supervisor should ensure they or some other competent individual on the trip has the appropriate level of First Aid Certification (see appendix A).

12.7.4 Location Safety Consideration

Field trip locations may pose dangers. In cases of dangerous field trip locations, there is a higher standard of care that must be taken to ensure that participants are safe. The following is an outline of some of the dangerous site locations and some safety measures to be taken in regard to the locations.
**Bush, Remote Hazardous Areas**

In the case of field trips in the bush, in remote or hazardous areas, the professor or academic supervisor must:

- provide a communication link;
- provide suitable maps of the area, whistles, bear spray, if appropriate, to each participant;
- become familiar with the area before commencing trip;
- have a procedure for contacting local police OPP or RCMP if appropriate in area;
- have a procedure for, and knowing who will organize, a search for missing people;
- maintain good communication with all participants;
- obtain from students, before leaving campus:
  - Ontario health insurance number (or equivalent); and
  - details of special health considerations and special diets of participants;
- if underwater research is to be conducted, evidence that the participants holds a valid certification for the area of the dive; and
- local expert advice on the locality if available.

**Construction Sites, Mines, Manufacturing Plants, Archaeological Digs**

For field trips to these places, it is vital to be familiar with, agree to and comply with the pertinent regulations and instructions. For example, in some cases, safety boots, hard hats or safety glasses will be required. Safety sessions conducted by plant personnel are encouraged. When possible, the regulations of these locations should be obtained by the professor or academic Supervisor prior to the field trip.

**Foreign Travel**

For any foreign travel to areas deemed to be high risk, there must be prior consultation with, and approval by, the department head and the International Student Service Office.

For work that is to be undertaken outside of Canada and deemed to be high risk, the professor or academic supervisor should contact at the earliest possible opportunity, the local Canadian embassy, consulate, charge d’affairs, local C.I.D.A. or C.U.S.O officers, with details of travel and/or work plans.

Proper immunization must be followed in order for any participant to be able to travel to conduct their work in a foreign country.

Contact the Director, Risk and Insurance Services and International Student Services Office for more information regarding foreign travel and registration for online travel training.

**12.7.5 Insurance**

When embarking on a field trip, there are several types of insurance coverage which may be required to ensure the trip’s participants and the university is properly protected. The professor or academic supervisor of the trip should review Section 4, 7, 9 and 12 of the Risk Management Manual to obtain a general understanding of the insurance which may be required.

Any additional questions regarding insurance coverage or requests to obtain Proof of Insurance should be directed to the Director, Risk and Insurance Services at extension 1473.
Appendix S - Requirements for First Aid Kits

<table>
<thead>
<tr>
<th>Item</th>
<th>Number of Employees</th>
<th>Type of First Aid Kit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2 to 5 (subject to item 5)</td>
<td>A</td>
</tr>
<tr>
<td>2</td>
<td>6 or more, where the first aid attendant is required to have at least a basic first aid certificate</td>
<td>B</td>
</tr>
<tr>
<td>3</td>
<td>6 or more, where the first aid attendant is required to have at least a standard first aid certificate</td>
<td>C</td>
</tr>
<tr>
<td>4</td>
<td>1, detached from the main party in a remote workplace</td>
<td>D</td>
</tr>
<tr>
<td>5</td>
<td>1 to 3, travelling by snowmobile or other small vehicle, other than a truck, van or automobile</td>
<td>D</td>
</tr>
</tbody>
</table>

Note: The contents of first aid kits A, B, C and D are set out in Schedule II. Information above is from the Canada Occupational Health and Safety Regulations Part 16 - First Aid

Schedule II - Content of First Aid Kits

<table>
<thead>
<tr>
<th>Item</th>
<th>Supplies and Equipment</th>
<th>Quantity According to Type of First Aid Kit:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>A</td>
</tr>
<tr>
<td>1</td>
<td>Antiseptic swabs (10-pack)</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Scissors: super shears</td>
<td>-</td>
</tr>
<tr>
<td>3</td>
<td>Bandages: adhesive strips</td>
<td>12</td>
</tr>
<tr>
<td>4</td>
<td>Plastic bags: waterproof, sealable</td>
<td>-</td>
</tr>
<tr>
<td>5</td>
<td>Bandages: triangular, 100 cm, folded</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>Blankets: emergency, pocket size</td>
<td>1</td>
</tr>
<tr>
<td>7</td>
<td>First Aid Kit Container</td>
<td>1</td>
</tr>
<tr>
<td>8</td>
<td>Dressings: combination, 12.7 cm x 20.3 cm</td>
<td>-</td>
</tr>
<tr>
<td>9</td>
<td>Dressings: compress, 7.5 cm x 12 cm</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>Dressings: gauze sterile 10.4 cm x 10.4 cm</td>
<td>4</td>
</tr>
<tr>
<td>11</td>
<td>Dressings: gauze, non-sterile 10.4 cm x 10.4 cm</td>
<td>10</td>
</tr>
<tr>
<td>12</td>
<td>Forceps: splinter</td>
<td>1</td>
</tr>
<tr>
<td>13</td>
<td>Gloves: disposable</td>
<td>4</td>
</tr>
<tr>
<td>14</td>
<td>Mouth-to-mouth resuscitation mask with one-way valve</td>
<td>1</td>
</tr>
<tr>
<td>15</td>
<td>Record book: First Aid</td>
<td>1</td>
</tr>
<tr>
<td>16</td>
<td>Scissors: bandage</td>
<td>1</td>
</tr>
<tr>
<td>17</td>
<td>Self-adhering gauze bandage: 7.5 cm x 4.5 cm</td>
<td>2</td>
</tr>
<tr>
<td>18</td>
<td>Tape: adhesive, 1.2 cm x 4.5 cm</td>
<td>-</td>
</tr>
<tr>
<td>Item</td>
<td>Supplies and Equipment</td>
<td>Quantity</td>
</tr>
<tr>
<td>------</td>
<td>-----------------------</td>
<td>----------</td>
</tr>
<tr>
<td>1</td>
<td>Guide on wilderness first aid</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>30 mL (6 teaspoons) table salt, sealed in strong plastic bag</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>30 mL (6 teaspoons) baking soda (not baking powder), sealed in strong plastic bag</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>60 mL (12 teaspoons) sugar, sealed in strong plastic bag</td>
<td>1</td>
</tr>
<tr>
<td>5</td>
<td>1 litre plastic bags</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>Large plastic garbage bags</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>Patient treatment record forms, which include vital sign recording sections</td>
<td>3</td>
</tr>
<tr>
<td>8</td>
<td>Oral temperature thermometer in an unbreakable case</td>
<td>1</td>
</tr>
<tr>
<td>9</td>
<td>Emergency signaling mirror</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>Blanket: emergency, pocket size</td>
<td>1</td>
</tr>
<tr>
<td>11</td>
<td>Anti-itch ointment/lotion/swabs (10-pack)</td>
<td>2</td>
</tr>
<tr>
<td>12</td>
<td>Scissors: super shears</td>
<td>1</td>
</tr>
<tr>
<td>13</td>
<td>Bags: disposable, waterproof, emesis</td>
<td>4</td>
</tr>
<tr>
<td>14</td>
<td>Burn jelly (5 mL)</td>
<td>4</td>
</tr>
<tr>
<td>15</td>
<td>Plastic bags: waterproof and sealable for disposal of contaminated waste</td>
<td>2</td>
</tr>
<tr>
<td>16</td>
<td>Cold packs: instant type</td>
<td>2</td>
</tr>
<tr>
<td>17</td>
<td>Hot packs: instant type</td>
<td>2</td>
</tr>
</tbody>
</table>

**Note:** In addition to the type A first aid kit and the above items, an effective means of communication with the base camp of operations must be available. The contents of a type A first aid kit are set out in Schedule II.

**Note:** Information above is from the *Canada Occupational Health and Safety Regulations Part 16 - First Aid*
Appendix T – Field Trip Planning Template

Carleton University Field Trip Planning and Approval Record

Pursuant to the Field Trip Guidelines, this form is to be completed by the professor or academic supervisor and submitted to the department head (or equivalent) at the beginning of each term or no later than two weeks prior to the field trip. Numerous excursions to the same location or group of locations can be dealt with via one form. The form is good for a single academic year and a new form must be completed annually.

<table>
<thead>
<tr>
<th>DEPARTMENT:</th>
<th>Professor/Academic Supervisor:</th>
</tr>
</thead>
</table>

LOCATION OF FIELDWORK:

Geographical Site:

Nearest Community: ________________________________ (name, distance to)

Country: ________________________________________

Nature of Field Trip

DATE OF DEPARTURE | DATE OF RETURN

FIELD TRIP TEAM – CHAIN OF RESPONSIBILITY

<table>
<thead>
<tr>
<th>Name</th>
<th>TEAM LEADER</th>
<th>TEAM MEMBER</th>
<th>OTHER SPECIFY</th>
<th>FIRST AID/CPR TRAINED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PHYSICAL DEMANDS OF TRIP

<table>
<thead>
<tr>
<th>(Check All that apply)</th>
<th>Diving and OTHER UNDERWATER ACTIVITIES</th>
<th>Climbing</th>
<th>High Altitude</th>
<th>Extreme Heat</th>
<th>Manual Lifting, carrying or handling of heavy loads</th>
<th>Other (please specify)</th>
</tr>
</thead>
</table>

PROVIDE DETAILS OF ITEMS CHECKED

__________________________________________________________________________________________

Page | 107
# Carleton University Field Trip Planning and Approval Record

## RISK ASSESSMENT:
List identified risks related to activities or environment (i.e. extreme heat or cold, wild animals, endemic disease, firearms, explosives, violence), and measures for eliminating or reducing risks to acceptable levels:

<table>
<thead>
<tr>
<th>Risk</th>
<th>Steps Taken to Mitigate Risk</th>
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Attach additional sheets as required

<table>
<thead>
<tr>
<th>TRAVEL IMMUNIZATION/PROPHLAXIS REQUIRED FOR PARTICIPANTS?</th>
<th>YES</th>
<th>NO</th>
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<tbody>
<tr>
<td>IF yes please check type required</td>
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<tr>
<td>Diphtheria</td>
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<td>Hepatitis A</td>
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<tr>
<td>Hepatitis B</td>
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<tr>
<td>Japanese Encephalitis</td>
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<td>Malaria</td>
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<td>Measles</td>
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<td>Polio</td>
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<td>Rabies</td>
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<td>Typhoid</td>
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<td>Yellow Fever</td>
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<tr>
<td>Other (specify below)</td>
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## EMERGENCY PROCEDURES
Emergency Plan for work location: (include information on communication and evacuation plans)
University Contacts should be department heads and department administrators. Local contacts should be the Field Trip Leader and others in the chain of responsibility. Local contact should include land line number, cell number or other means of contact.

<table>
<thead>
<tr>
<th>University Contact</th>
<th>Phone Number</th>
<th>Local Contact</th>
<th>Phone Number</th>
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I, ___________________________________________________________ the undersigned, acknowledge that,

I have been fully informed of the risks of this field work and that I accept them;
I will comply with the established safety procedures;
I am in a satisfactory state of health to undertake the work; and
I have received all of the prescribed immunizations.

ACKNOWLEDGMENT OF TEAM MEMBERS:

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<tr>
<th>Name</th>
<th>Signature</th>
<th>Date</th>
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Signature of Professor, Principal Investigator or Academic Supervisor

I acknowledge that this safety plan has been prepared in keeping with the requirements of Carleton University’s Field Trip Risk Management Guidelines:

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<th>Name (print)</th>
<th>Signature</th>
<th>Date</th>
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</table>

Signature of Department Head (or equivalent)

I acknowledge receipt of this document:

<table>
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<th>Name (print)</th>
<th>Signature</th>
<th>Date</th>
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Appendix U - Code of Conduct Template

Insert Name of Group/Class **Code of Conduct**

The following is the Code of Conduct for *(Name of Group/Class)* during *(insert name of trip)*, to take place between *(insert dates of trip)*. This Code of Conduct applies to regular daily programming and, evening and weekend activities for the duration of the trip.

Please read the code of conduct below, and sign at the bottom to indicate that you agree with these conditions.

I ___________________________ ___________________________ _____________________________ agree to (PARTICIPANT)

- Recognize that I am a representative of Carleton University, the City of Ottawa and of Canada.
- Behave in a manner that appropriately represents Carleton University, the City of Ottawa, and Canada, as well as contributes to the overall success of *(insert name of trip)*, including all sessions and activities. This includes respecting the need for orderly conduct and responding positively and appropriately to staff requests and interventions.
- Attend and be on time for all activities as scheduled by the trip organizers.
- Treat everyone with whom I come into contact, including fellow participants staff, and all others with dignity, respect, and concern for our mutual safety.
- Show respect for facilities, equipment, and operating procedures.
- Inform the designated staff of my destination when I leave the group or designated hotel and the time at which I will return.
- In case of emergency, inform the trip supervisor as soon as possible.
- Attempt to refrain from using alcohol or illicit drugs during the duration of the trip and if I do use alcohol, to do so responsibly so as to behave in manner expected of a represented of Carleton University, the City of Ottawa, and Canada.

I am aware that if I fail to comply with any of the above items, the trip supervisor will intervene on an individual basis and may take immediate disciplinary action, which may include but is not limited to immediate withdrawal from the trip. Furthermore, additional disciplinary action may be taken as outlined in the Carleton University Student’s Rights and Responsibilities Policy.

_______________________________
Name (please print) Signature Date

_______________________________
Witness’ signature