



## RISK MANAGEMENT PLAN 2020/21

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### PURPOSE

The purpose of the risk management plan is to identify and assess actual and potential risks, and to take actions to reduce risk to the organization. Risk management activities include **risk avoidance, prevention, reduction** and **transfer**.

1. **Avoidance** means not engaging in, or discontinuing an activity which poses a potential risk.
2. **Prevention** means minimizing risk through proactive measures such as effective staff orientation and training, proper maintenance of facilities, adequate supervision, policies and procedures etc.
3. **Reduction** means minimizing the severity of loss or impact in the case of a risk situation or event through measures such as early identification, reporting, investigating etc.
4. **Transfer** means mitigating the financial burden of risk through various forms of insurance.

### COMPONENTS

The Risk Management Plan interfaces with other areas and functions across the organization to help minimize risk and loss, including:

<b>Component</b>	<b>Responsibility</b>
Quality assessment and improvement planning	Executive Director, Board, Managers
Health and safety management	Executive Director, Health and Safety Committee
Incident and accident reporting	Executive Director, Managers
Disaster planning	Executive Director, Health and Safety Committee
Employee and Contractor hiring, supervision and performance review	Executive Director, Managers
Executive Director hiring, supervision and performance review	Board
Contracts and Agreements	Executive Director, Managers
Contracting/Outsourcing Services	Executive Director



Compliance with Collective Bargaining Agreement	Executive Director, Managers, Labour/Management Committee
Compliance with regulatory and legal requirements	Executive Director, Financial Administrator
Financial budgeting and review	Executive Director, Managers, Board
Insurance and Insurance review	Executive Director Operations Manager
Staff and volunteer hiring, training, supervision and performance review	Executive Director, Managers
Development and review of Operational Policies and Procedures	Executive Director, Managers
Development and review of Governance Policies and Procedures	Board, Executive Director
Complaints and Conflict resolution	Executive Director, Managers, Board
Program and services reviews	Executive Director, Managers
Public relations, including media relations and social media	Executive Director, Managers, Board
Property management	Executive Director, Managers

A significant part of the risk management strategy is the use of external reviews to assess and approve key aspects of operations. These include:

1. An external financial audit is completed annually by a qualified auditor. The accounting firm of Dickson, Dosanj, Wirk has been contracted since 2016 to perform this annual audit.
2. Accreditation by CARF. This rigorous review occurs every 3 years and includes a detailed review of our counselling, case management and individual/family support services. It also includes a review of general business practices of the entire organization including: legal, human resources, health and safety, risk management, financial planning, strategic planning, technology, accessibility, rights of persons served, leadership, and governance. The most recent CARF accreditation was completed in March 2017. SSICS successfully achieved a full three year accreditation once again, as it has since 2007. There were no recommendations in the risk management area, which means the



surveyors were satisfied that SSICS complied with all CARF standards in this area.

## **2020-21 INSURANCE DETAILS**

### 1. General Liability:

- All SSICS services and activities: \$ 20 million except \$ 2.5 million for employee benefits and tenant related \$ 3 million/\$1,000 deductible except \$500 deductible for tenant related (Marsh).
- MCFD/Island Health/Sol. Gen contracts: \$ 2 million/250 deductible (provided by BC Gov. through Commonwealth)
- Recycling Depot for ProductCare-related activities 5 million (provided by Product Care Assoc.)
- 3 million/\$1,000 deductible with Elliot Special Risks for The Wall

### 2. Directors and Officers Liability:

- All SSICS services and activities: \$20 million/1000 deductible (Marsh)
- MCFD/VIHA/Sol. Gen contracts: \$ 2 million/250 deductible (provided by BC Government through Commonwealth)

### 3. Professional Liability (Counselling and Consultation activities):

- All SSICS services of this nature: \$20 million/1000 deductible (Marsh)
- MCFD/VIHA/Sol. Gen contracts: \$ 2 million/250 deductible (Commonwealth)

### 4. Extra Liability: The Climbing Wall

\$ 3 million/1,000 deductible last year with Elliot Special Risks.

### 6. Property and Contents (Marsh)

- 268 Fulford-Ganges Road \$ 1,060,000
- 349 Rainbow Road (Recycle Depot) \$ 210,000.
- 120 Park Drive (Family Place) \$ 426,000
- 134 McPhillips (Core Inn) \$ 1,220,000
- 111 Lautman Road contents only \$ 50,000
- 129 Hereford Avenue \$ 420,000
- 225 South Bank Drive \$ 530,000
- 167 Rainbow Road (Murakami Gardens) \$ 3,725,000 and \$ 236,628 loss of rent and \$ 10,000 machinery.



All values are the same as last year.

## 7. Vehicle coverage

- 4 Vans. 5 million liability and basic collision
- 1 Van. 10 million liability (increase from 5 million) and basic collision
- Car share vehicle. 5 million liability (increase from 3 million) and basic collision
- 2 Trucks. 5 million liability (increase from 2 million) and basic collision
- Extra/excess third party liability to cover volunteer drivers (2 million)
- Vehicle coverage is Fleet Insurance through ICBC

## 8. Co Insured

SSICS delivers some services at locations owned by others, either on an ongoing or periodic basis. Upon request SSICS will request an insurance certificate verifying that SSICS has an appropriate level of insurance in place. This can also include naming the organization as a co-insured on the Marsh policy. Co-insured currently include: Capital Regional District, Anglican Church, Fulford Hall, Thrifty Foods, Toyota, Encorp, Vancity, SSI Farmland Trust, BC Housing.

*note:*

- MCFD/VIHA/CLBC/PSSG Comprehensive General Liability is brokered through AON Reed Stenhouse. (no cost because coverage is included with our service contracts through the government global insurance program)
- Vehicle insurance is brokered through Island Savings.
- All other insurance is brokered through Marsh Canada, Health and Social Services division. Note- SSICS will undertake a complete insurance review this year including requesting quotes from other providers.

## **OUTSIDE CONTRACTORS**

SSICS does not use outside contractors for any core service delivery activities. When non employees are hired for small projects an agreement for services is signed by both parties to define the relationship, duties, and assignment of responsibility for risk. The most significant and regular use of contractors by SSICS is work on capital construction and improvement



projects. In each case an agreement for services is signed including confirmation that the contractor is registered by Worksafe BC and is qualified to perform the work.

## **HEALTH AND SAFETY PROGRAM**

SSICS maintains a structured and rigorous health and safety program to reduce health and safety risks at all worksites. The program follows standards and protocols recommended by CARF accreditation standards, external inspection protocols, Worksafe BC, other external standards that apply to various worksites including: CRD Transfer Station By Law, CLBC standards, Island Health Commercial Kitchen standards.

The Health and Safety program is managed by the Joint Employee-Management Health and Safety Committee. The Committee meets on a monthly basis and completes annual safety inspections of all worksites, receive and review critical incidents, research and make recommendations on health and safety, and document the actions taken to address any issues found to require attention.

## **2019-20 HEALTH AND SAFETY CRITICAL INCIDENTS**

51 incidents were reported during the year. This was 11 more than the prior year, primarily due to the increased emergency shelter service and direction to those staff regarding diligence in critical incidents reporting. Upon review 33 of the 51 were bona fide incidents, This is 11 more than the previous year, and above the average for the past five years (21). Of the 33 incidents and they were either minor (14), behavioral incidents in the shelter (11), or were reports of medication errors (8) in the special needs day program/residential area. Medication errors increased this year (from 4 to 8), which resulted in enhanced staff training and awareness.

The 14 minor incidents included: 6 incidents of bumps and bruises transporting people with special needs, 3 incidents of bumps and bruises at Family Place, 3 incidents of having to deal with angry outbursts/behaviors of clients or others on SSIC property, and 2 incidents of urgent health response required for emergency shelter clients. Each of the incidents were handled very well by staff, and none were determined to be anything more than “business as usual”.

## **NOTE: COVID-19 PANDEMIC**



A significant focus for risk management this year was ensuring that SSICS followed safe and responsible practices to respond to the Covid pandemic. Most SSICS services fell into the "Essential Services" category, so the focus was on keeping programs operating and accessible to the greatest extent possible. The approach that SSICS took to attend to risk management was to follow Covid protocols and practices provided by BC Centre of Disease Control and Worksafe BC. As questions arose from time to time we were quick to consult with Public Health for direction. Specific attention was made to following strict protocols to decrease the possibility that an SSICS employee or volunteer may at risk of transmitting the virus while at work.

### REVIEW OF 2019-20 PRIORITIES

<i>Item/issue</i>	<i>Action</i>	<i>Status</i>
Shelter safety	Increase staff orientation regarding safety, supervision and managing behavior	Complete
Board Orientation	Ensure Board Members have read and understand policies. Provide Board with information on Liability	ongoing
Insurance for capital projects	Research construction insurance for SS Commons, Core Inn, Compost Facility (on hold)	Complete. Compost facility on hold
Employee safety while working alone	Establish process to review individual working alone safety plans as part of annual performance reviews	Complete
Review social media policies and practices	Update social media policy and orient employees	Complete

### 2020-21 PRIORITIES

<i>item/issue</i>	<i>Action</i>	<i>Time/person</i>
Carried forward from 2019-20		
Board orientation	Develop a written resource package for board members	Executive Director
New for 2020-21		
Operations manager to assume responsibility for	Executive Director to train Ops Mgr. Ops Mgr to take on	Executive Director



Insurance program	annual review	Operations Manager
Managers trained in risk and contract management	Managers to review all service contracts. Executive Director to provide 1 to 1 coaching on risk management.	
Review cyber security and virtual service delivery policies and practices	Update policies, confirm virtual platforms, hardware, and software are adequate	Ops Mgr and Program Directors
Pandemic policies updated	Debrief learnings from Covid-19 with all staff and incorporate new best practices into SSICS policy	Health and Safety Committee

Board Approval  
September 30, 2021