

RISK MANAGEMENT PLAN 2023/24

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:

Component	Responsibility
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 survey of counselling, individual/family support, and case management services. It includes a review of general overall business practices 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 2020. SSICS successfully achieved a full three-year accreditation once again, as it has since 2007. There were no recommendations in the risk management area, meaning the surveyors determined that SSICS complied with all standards in this area. Next CARF survey will occur in March 2024.
3. Several program areas are part of networks which have emerging "best practice" Standards. Although SSICS does not adopt these in entirety and formally, they are used to inform the service-specific

standards that may not be covered by CARF. Currently those include food programs (Food Banks Canada standards) and early childhood programs (Family Resource Programs of BC standards).

2023-24 INSURANCE DETAILS

1. General Liability:

- All SSICS services and activities: \$ 10 million except \$25,000 medical expense for any one person. and tenant-related \$ 2 million/\$1,000 deductible / \$2 Million Limited Pollution Liability / \$2500 Deductible (The Cooperators).
- MCFD/Island Health/PSSG contracts: \$ 2 million/1000 deductible property damage (provided by BC Gov. through Aon)
- Recycling Depot for ProductCare-related activities 5 million (provided by Product Care Assoc.)

2. Directors and Officers Liability:

- All SSICS services and activities: \$5 million/ \$1000 deductible (The Cooperators)
- MCFD/VIHA/Sol. Gen contracts: \$ 2 million/1000 deductible (provided by BC Government through Aon)

3. Professional Liability (Counselling and Consultation activities):

- All SSICS services of this nature: \$10 million (The Cooperators)
- MCFD/VIHA/PSG contracts: \$ 2 million/1000 deductible (Aon)

5. Property and Contents (The Cooperators)

- 268 Fulford-Ganges Road \$ 1,467,000
- 349 Rainbow Road (Recycle Depot) \$ 250,000.
- 120 Park Drive (Family Place) \$ 386,300
- 134 McPhillips (Core Inn) \$ 2,200,000
- 111 Lautman Road contents only (BC Housing owned) \$ 40,700
- 105 Kilner (Emergency Shelter) \$ 376,400
- 143 Scotton Place (Vesuvius Home) \$ 1,048,200
- 129 Hereford Avenue \$ 454,000
- 167 Rainbow Road (Murakami Gardens) \$ 4,070,000 and \$ 236,629 loss of rent.

- 176 Bishops Walk Road (Salt Spring Commons) \$ 8,800,000 and \$357,889 loss of rent.
- 131 Brinkworthy Road \$ 250,000 and \$44,400 loss of rent.

7. Vehicle coverage

- 4 Passenger Vans, 1 refrigerated cargo van, 1 SUV, 1 Pickup Truck. 5 million liability and basic collision and comprehensive.
- Car share vehicle. 5 million liability and basic collision and comprehensive
- Concession trailer \$2,000,000 Third party liability, Collision, Comprehensive
- Extra/excess third party liability to cover volunteer drivers (5 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. SSICS will request when needed 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 Cooperators policy. Co-insured currently include: Capital Regional District, Anglican Church, Fulford Hall, Thrifty Foods, Toyota, Encorp, Vancity, SSI Farmland Trust, BC Housing, YMCA-YWCA of Vancouver Island, First National Financial GP Corporation, Dogwood Heritage Society of BC.

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 Westland Insurance.
- All other insurance is brokered through The Cooperators – a new provider after full review and comparison of previous broker Marsh.

OUTSIDE CONTRACTORS

SSICS does not use outside contractors for any core service delivery activities. When non employers 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.

LANDLORD-TENANT RELATIONS

A significant area of growth, and risk, is the role and responsibility of SSICS as landlord and property manager. This involves maintaining an excellent understanding of Landlord-Tenancy laws, and strengthening capital replacement and maintenance programs. SSICS has established a new management position in these areas and hired an individual with the relevant background and expertise.

2022 HEALTH AND SAFETY CRITICAL INCIDENTS

note- Annual review of critical incidents has shifted from fiscal year to calendar year.

81 incidents were reported during the year. This was 30 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 48 of the 81 were bona fide incidents, This is 19 more than the previous year, and above the average for the past five years (29). The increase can partly be attributed to an increase in the services provides,

and also to an increase in new staff and staff turnover during the past few years. Some incidents such as minor medication errors and small accidents transporting people-served are unfortunately typical as staff become accustomed to safety routines.

Of the 48 incidents and they were either minor (21), behavioral incidents in the emergency shelter and Housing First outreach office(14), or were reports of medication errors (13) in the special needs day program/residential area. Medication errors increased this year (from 8 to 13, which prompted enhanced staff training and awareness.

The 21 minor incidents included: 4 incidents of bumps and bruises transporting people with special needs, 3 incidents of bumps, bruises and minor health concerns at Vesuvius Home, 11 incidents of having to deal with angry outbursts/behaviors of clients or others on SSIC property, and 3 incidents of immediate first responders called for emergency shelter clients (2) and Vesuvius Home resident (1). Each of the incidents were handled very well by staff, and none were determined to be anything more than “business as usual”. In each of the 11 “angry outburst” events the RCMP were contacted and responded in a helpful manner.

REVIEW OF 2022-23 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
Operations manager to assume responsibility for Insurance program	Executive Director to train Ops Mgr. Ops Mgr to take on annual insurance review	Complete
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
Pandemic policies updated	Debrief learnings from Covid-19 with all staff and incorporate new best practices into SSICS policy	Complete

Improve regularity and effectiveness of Inspections of tenanted properties	Tighten up inspection schedule. Link inspection to maintenance scheduling.	In progress
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2023-24 PRIORITIES

<i>item/issue</i>	<i>Action</i>	<i>Time/person</i>
Carried forward from 2022-23		
Board orientation	Develop a written resource package for board members	Executive Director
Improve regularity and effectiveness of Inspections of tenanted properties	Evaluate progress of actions to tighten up inspection schedule. Link inspection to maintenance scheduling	Housing and Facilities Manager
New for 2023-24		
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
Review and improve new staff orientation and training on health and safety policies and procedures	Create site-specific health and safety orientation packages, Improve peer-training/orientation practices	HR Project Coordinator, Program Coordinators
Refine policies for the Emergency Shelter to determine “beyond our level of care” to limit risk to individuals that are dangerous or have complex health needs	Evaluate shelter operations and shelter staff capacity. Work with BC Housing to clarify expectations and contractual obligations.	Program Director, Executive Director

Board Approval
November 30, 2023