

KEY LIABILITY RISKS IN AIKIDO
& WAYS IN WHICH THEY MAY BE CONTROLLED

Note: Liable parties may be one or all of the following:
BAB, Associations (Ass), Clubs, Instructors & Assistants (Instr), Students (std).

Risk	Preventive Controls	Loss Mitigation Controls
<p>Injury / Disease</p> <p>Victim(s): Student</p> <p>Liable: All</p>	<ul style="list-style-type: none"> • Appoint a Health & Safety Officer/specialist. Undertake annual H&S reviews. • Draw up H&S policies & procedures, consider including these rulings: <ul style="list-style-type: none"> • Ban use of metal & sharp weapons. • No jewellery to be worn on the mat. Safe clothing. Personal hygiene rules (e.g., clean nails). • No alcohol or drugs 4 hours before practice. • Discourage aggressive & full-contact technique. • Instructors to ensure safe environment (suitable lighting, heating, ventilation, clean room & mat, safe mat, etc). • Procedure & notices requiring students to report illness or injury. • Policy on "safe" student: Instructor ratio, particularly for children's classes (e.g., 10 children to 1 Instructor or registered assistant). • Mandatory training in H&S for Instructors & Officers. • Only BAB qualified Instructors to teach. 	<ul style="list-style-type: none"> • Insurance (Member to Member, Personal Indemnity & Personal Accident). • Student rules on notice boards & or/ in student membership books. • Issue "Instructor's Guidelines" so all Instructor's understand rules & responsibilities. • Licensing of instructor's – review H&S track record at licence renewal stage. • Ensure all clubs have accident books. Require all incidents to be reported to Association level and managed as outlined in section 2.4 of this document.
<p>Injury / Disease</p> <p>Victim(s): Spectators</p> <p>Liable: BAB, Ass, Club, Instr</p>	<ul style="list-style-type: none"> • Ensure spectator's area is a safe distance away from the mat. • Appoint "crowd controllers" at events. • Put up notices to spectators appraising them of safety rules. 	<ul style="list-style-type: none"> • Insurance (third party liability). • Incident reporting (as above).
<p>Damage to property</p> <p>Victim(s): All plus Landlords and / or hirers of facilities.</p> <p>Liable: BAB, Ass, Clubs, Instr's.</p>	<ul style="list-style-type: none"> • Introduce a "Code of Conduct" requiring users to respect facilities – warn of disciplinary action. • Issue warning that damage to property must be paid for. • Ensure adequate security of property. 	<ul style="list-style-type: none"> • Insurance • Incident reported early. • Counter-sue if damage caused by a third party. • Evidence that the Organisation is actively embracing the code & taking action in the event of non-compliance
<p>Child Abuse</p> <p>Victim(s): Students / Parents</p> <p>Liable: All</p>	<ul style="list-style-type: none"> • Mandatory training for instructors (BAB's Coach Award). • Screening of instructor's for suitability to work with young people. • Clear procedures on what to do if it is found that a child is suspected of being abused. Establish a support mechanism for handling this situation. • Policies & guidelines at Association & club level for dealing with people within the organisation suspected of child abuse. 	<ul style="list-style-type: none"> • Legal aid for Instructors (via SCUUK insurance). • Incident reported early.

Risk	Preventive Controls	Loss Mitigation Controls
<p>Inappropriate Coaching (e.g., risk of physical, mental or sexual abuse)</p> <p>Victim(s): Students</p> <p>Liabe: BAB, Assoc.'s Clubs, Instr's</p>	<ul style="list-style-type: none"> • Mandatory training (BAB's Coach Award) • Only BAB qualified instructors. • Compulsory "refresher training" for post-qualified instructors. • Performance reviews for instructors – tied to an annual licensing system. • A confidential complaint process for reporting coaches who abuse their position. • Disciplinary procedures for coaches found to have abused their position. 	
<p>Slander / libel</p> <p>Victim(s): All + Spectators & Parents</p> <p>Liabe: All</p>	<ul style="list-style-type: none"> • Code of Conduct which everyone in the organisation signs up to. • Disciplinary rulings on breach of code. 	<ul style="list-style-type: none"> • Insurance. • Incident reported early. • Evidence that the Organisation is actively embracing the code & taking action in the event of non-compliance.
<p>Discrimination (age, sexual, disability, gender etc).</p> <p>Victim(s): All + Spectators & Parents</p> <p>Liabe: All</p>	<ul style="list-style-type: none"> • Code of Conduct • Clear policy / procedures • A confidential complaint process for reporting people who abuse their position. 	<ul style="list-style-type: none"> • Evidence that the Organisation is actively embracing the code & taking action in the event of non-compliance.
<p>Bad advice / Failure to Act</p> <p>Victim(s): All</p> <p>Liabe: BAB, Ass, Club, Instr's</p>	<ul style="list-style-type: none"> • Dual responsibilities (e.g., require at least 1 other person or a specialist to verify complex information before giving it). • Procedures / controls to ensure key actions take place (including contingency procedures where key people are not available). 	<ul style="list-style-type: none"> • Insurance (Civil liability insurance).
<p>Mis-use of Data</p> <p>Victim(s): Students, Instr's & officials</p> <p>Liabe: BAB, Ass, Club, Instr's</p>	<ul style="list-style-type: none"> • Appoint a Data Protection Officer & put in place policy & procedures for handling data within the remit of the DPA. • Ensure all forms and databases are reviewed by the DPO before using them. • Limit collection of personal data within the organisation (e.g., at Association level only). 	<ul style="list-style-type: none"> • Insurance • Limit collection of personal data within the organisation.
<p>Mis-leading advertisements & sale of faulty goods</p> <p>Victim(s): Students & Instr's</p> <p>Liabe: BAB, Ass, Club, Instr's</p>	<ul style="list-style-type: none"> • Policy & procedures on promotions (including awareness of Trades Descriptions Act etc). • Code of conduct. 	<ul style="list-style-type: none"> • Insurance • Evidence that the Organisation is actively embracing the procedures & code & taking action in the event of non-compliance