

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

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