



Fort Saskatchewan Minor Football Association – Rules, Policies, and Procedures

Policy Category	
Policy Name	Risk Management
Source	
Origination Date:	January 2026
Revision Date:	

Risk Management

1. Policy Statement

- 1.1. The Fort Saskatchewan Minor Football Association has an obligation to mitigate risk and to provide youth athletes with a safe environment while maintaining stable finances, so the association has a continuous existence.
- 1.2. Risk management is the process of identifying, assessing, controlling and minimizing risk of injury or financial loss.
- 1.3. Risk management in football is the process of reviewing activities, programs and operating procedures to identify, understand and minimize risks in operation of football programs.

2. Definitions

- 2.1. “Administrators” for the Association encompasses team managers, trainers, coaches, and whomever else are registered and contribute to Association football programs.
- 2.2. “Association” shall refer to Fort Saskatchewan Minor Football Association.
- 2.3. “Board” shall refer to the elected officials of the Association as defined by the FSMFA Bylaws.
- 2.4. “Bylaws” shall mean the Bylaws of the FSMFA.
- 2.5. “CDMFA” shall refer to Capital District Minor Football Association.
- 2.6. “Club” shall refer to other associations within the CDMFA.
- 2.7. “Code” shall refer to this policy that is the FSMFA Code of Conduct.
- 2.8. “FSMFA” shall refer to Fort Saskatchewan Minor Football Association.
- 2.9. “Individual” shall refer to a person including members, parents/guardians of players, coaches, players, trainers, managers, board members, volunteers, as well as spectators and persons engaged in activities, events/competitions, and programs with and/or hosted by FSMFA or CDMFA.
- 2.10. “Resolution Committee” shall refer to the committee established by the FSMFA as defined in the FSMFA bylaws.
- 2.11. “RPP” shall mean the rules, policies, and procedures as defined by the document entitled “FSMFA RPPs”.

3. Applicability





- 3.1. In every activity of the association, it is important that all Administrator use Risk Management to reduce and eliminate risk for all individuals.
4. Responsibilities
 - 4.1. Duty of Care
 - 4.1.1. Administrators have a moral and legal obligation to ensure the safety and well-being of individuals in association programs.
 - 4.1.2. Administrators have a duty to act responsibly towards athletes as well as to other individuals involved.
 - 4.1.3. Board members have a duty to the members.
 - 4.1.4. Coaches have a duty to act responsibly to athletes and use Risk Management to mitigate the risk involved with activities.
 - 4.1.5. Individuals shall have duty of care when reasonably able to foresee that careless actions of another individual could have negative effects.
 - 4.2. Risk Management
 - 4.2.1. While football inherently carries some risk of injury, this risk is significantly mitigated when the sport is overseen by qualified individuals who enforce proper rules of play.
 - 4.2.2. In a body contact sport, we shall use risk management to eliminate avoidable injuries and minimize unavoidable ones.
 - 4.2.3. Four Steps for Risk Management:
 - 4.2.3.1. Identify the risk
 - 4.2.3.1.1. Be proactive and identify the risks involved with any activity. (e.g. practice, facilities, equipment, program and travel.)
 - 4.2.3.2. Assess and understand the risk
 - 4.2.3.2.1. If statistics are not available, use a simple scale of low, medium or high based on potential impact and occurrence.
 - 4.2.3.3. Eliminate or minimize the risk
 - 4.2.3.3.1. Try to eliminate the risk, if possible.
 - 4.2.3.3.2. But if the risk cannot be avoided, then find solutions to reduce the risk.
 - 4.2.3.4. Provide protection against unavoidable risks.
 - 4.2.3.4.1. Insurance Coverage
5. Reporting
 - 5.1. Where an allegation of risk has not been managed or negligence is involved. Attempt to halt the act or find an Individual that can, please refer to Resolution and Reporting Policy and Procedures for the full reporting process.
 - 5.2. Any negligence shall be submitted through the Complaint Form on the website.
6. Governance
 - 6.1. The board has oversight over this Policy.
 - 6.2. This policy shall be reviewed and approved at least every 2 years or as required.

