

LIABILITY AND RISK REDUCTION

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As an officer or member of a student organization, you could be held personally liable regarding the organization's activities. As such, it is important to be safe and smart. Take precautions to make sure all organization activities are positive and successful experiences for everyone involved including fellow organization members, the organization advisor, and the campus community. If you have reason to question an action taken by an organization, express your concern directly to the organization in writing including the date and a suggested alternative to the questionable action.

It is important to remember that, in general, while we need to be concerned about liability, we can seriously damage the educational process by being paranoid about it. There is no statement that can cover all the possible situations student organizations might encounter; therefore, it is important to evaluate every situation individually. If you have concerns about a situation unique to your organization or to a specific event sponsored by your organization, please contact the office of Environmental Health & Safety, Facilities Management 201, 573.651.2581, agency@semo.edu.

Although there is no way to completely eliminate risk and legal liability associated with a program or event, there are ways to reduce risk and provide a safer environment for program participants. Here are a few things your organization can do to identify and reduce risk:

- Consult the Environmental Health & Safety office, <http://www.semo.edu/riskmanagement/> for general information.
- Information regarding travel and liability waivers can be obtained through the Environmental Health & Safety website.
- Complete an Event Planning Worksheet found in the Event Planning & Promotion section of the Student Organization Handbook, <https://semo.edu/campuslife/studentorgs/resources.html> to clarify the needs and expectations of participants.
- Identify specific risks involved in the event. These could include physical risks (such as an event with physical activity) and liability risks (such as events involving food, alcohol, minors, or travel).
- Identify options for reducing risks by including, but not limited to:
 - Hiring a third party vendor or contractor;
 - Assuming a 'worst-case scenario' and preparing for it in order to reduce likelihood of it occurring;
 - Assess the capability of the group to manage risk;
 - Identify the challenges in managing risk, as well as resources to assist in your planning;
 - Providing advanced training;
 - Develop a plan of action in reducing risk;
 - Communicate with everyone involved (officers, members, advisors, participants, facilities staff);
 - Utilizing liability waivers that outline the specific nature and risk associated with the event;
 - Purchasing additional liability insurance;
 - Canceling the event if the conditions are dangerous or the group is not prepared to assume full responsibility for the risk involved.
- Debrief each program by completing an Event Report found in the Event Planning & Promotion section of the Student Organization Handbook, <https://semo.edu/campuslife/studentorgs/resources.html> to ensure that future events are even more successful.

Adapted from:

Commission for Student Involvement. (2005). Advisor manual. Washington, DC: ACPA—College Student Educators International.
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