

Student Accident

Protecting Our Most Valuable Resource...Our Children



Risk Management Matrix

Risk	Frequency	Severity	Both	Neither	Risk Management Method(s)	Loss Control Ideas
Slips, Trips, and Falls	Yes	No	No	No	Reduction	Routine Facility Maintenance
					Reduction	Implement Maintenance Charts
					Reduction	Implement Regular Repair Schedules
					Reduction	Stay on top of Snow/Ice Removal
					Reduction	Signage in Wet Areas, Exits, Stairways
					Reduction	Deductibles
					Retention	Insurance Coverages
					Transfer	
Playgrounds	Yes	Some Potential	Yes	No	Avoidance	Remove Aged, Worn and Damaged Equipment
					Reduction	Check Fall Protection Against Industry Standards
					Reduction	Provide Supervision When/Where Applicable
					Retention	Deductibles
					Transfer	Insurance Coverages
Fighting and Horseplay	No	Some Potential	No	Yes	Reduction	Establish/Communicate Rules/Consequences
					Avoidance	Dismiss Chronic Offenders
					Transfer	Insurance Coverages

Student Accident / Educator Resources
 One Lakeside Commons / 990 Hammond Drive Ste. 200
 Atlanta, GA 30328

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Organized Sports/Clubs	Potentially	Yes	Yes	No	Reduction	Remove Aged, Worn and Damaged Equipment
					Reduction	Inspect Playing Fields/Courts/Weather Before Play
					Reduction	Require Pre-Participation Physicals
					Reduction	Hire Trained/Experienced Instructors
					Reduction	Implement Appropriate Training/Conditioning Programs
					Retention	Deductibles
					Avoidance	Weigh Cost/Benefit of Offering High Risk Sports
					Transfer	Require Parent Permission and Waivers to Participate
					Transfer	Require Physician Approval to Return After Injury
					Transfer	Insurance Coverages
Vehicle	No	Potentially	No	No	Reduction	Appropriate Vehicle Maintenance
					Reduction	Driver Screening
					Reduction	Implement Safety Procedures Including Seat Belts
					Transfer	Insurance Coverages
Animal Related	No	Potentially	No	No	Avoidance	Prohibit Dogs on the Grounds or in Buildings
					Reduction	Inspect and Act on Reportings of Wild Animals/Bee Hives
					Transfer	Insurance Coverages

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Other	No	Yes	No	No	Reduction	Remove Aged, Worn and Damaged Equipment
					Reduction	Hire Trained/Experienced Instructors
					Reduction	Implement Regular Safety Training Procedures
					Reduction	Provide Supervision When/Where Applicable
					Avoidance	Weigh Cost/Benefit of Offering High Risk Labs/Electives
					Transfer	Insurance Coverages
Abuse and Neglect	No	Potentially	No	No	Avoidance	Faculty and Staff Screening Including Criminal
						Background Checks
					Reduction	Establish/Communicate Rules/Consequences
					Reduction	Establish Procedures for Dealing with Accusations
					Reduction	Seek Out Experts on the Subject and Engage in Other
						Training and Prevention
					Transfer	Insurance Coverages

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