

A stylized sun graphic on the left side of the slide. It features a large yellow circle representing the sun, with several smaller yellow curved lines radiating from it to represent rays. The background is a solid orange color with a white curved shape on the right side.

Cariboo Chilcotin Coast Tourist Association

Risk Management 101

1% Better, One Day at a Time

Making Risk Easy!



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Making Risk Easy!

A scenic landscape featuring a winding asphalt road on the right side, bordered by a steep, forested hillside. To the left of the road is a large, calm lake with a deep blue-green hue. In the background, rolling green mountains are visible under a bright blue sky filled with large, white, fluffy clouds. The overall scene is peaceful and picturesque.

Managing Risk as a Tour Guide in the Cariboo Chilcotin Coast, BC



Fear drives Risk Perception

108 unprovoked bites in 2022

Worldwide





Fear drives Risk Perception

664 Bear attacks from
2000-2015
Worldwide





Reality is much different

6,932,129 Covid Fatalities
since 2019 Worldwide

Covid in Canada 2021 –
14,466 Fatalities



Reality is much
different

Accidents in Canada
2021 – 19,257 Fatalities



Leading Causes of Injury or Death Related to Tour Operators



Motor Vehicles – 1% Better

- Travelling to the site on the hi-way. Do you pick them up or meet them there?
- Condition of the Vehicle – Is it appropriate and safe. Reliable?
- Safety Equipment in the Vehicle?
- Weather conditions during the travel day – easy or difficult?
- Considerations for cancelling the travel? In the contract?



Falls – 1%
Better

Health of the participants – any minimum requirements? Bad knees, back, dizzy, heart conditions, seizures? Age?

Experience of the participants? Different level of tours (novice, intermediate, experienced)? Prove it!

Gear – is the right equipment being used? Does allowing poor gear (being nice) result in falls?

Design your contract to allow you to cancel or amend the trip based on the health condition of the participants. Or injuries to the participant. Will participants risk further injury just to complete the trip and get their money's worth.

Fires, Burns – 1% Better

Fire-Season Report. Don't head into danger – change your plans. Allow your contract to change the location/plans – Force Majeure.

Protective gear – face masks, locator beacons, weather radio.

First Aid equipment. Prepare for burns (small to major)

Evacuation locations.

Animal Encounters – 1% Better

What will you expect to see during the season – is there pressure to see wildlife?

Safe distance for a tour operator versus a safe distance for a tourist?

Any minor children participating in the travel – higher standard of care required.

Drowning – 1% Better

Crossing bodies of water –streams – ensuring everyone can make it across.

Water based tours – experience of the participant and their ability to respond. Different levels of trips (novice, intermediate, expert). How do you know their level of experience.

Protective Equipment.

Communications in remote areas.



Bubble Wrapped Clients



Bubble Wrap your Business

- Contracts for Service – Written expectations in the contract. Give yourself the ability to change the tour without financial repercussions.
- Acknowledgement from the client for the risks taken and proof of their abilities and health condition. Minimum.
- Waivers – time to improve the waiver and the process for administration. Better than the minimum.
- Emergency Response Plan – updated.
- Don't forget to protect your Information Technology, back up data, clients records, secure your IT (patches), and other tools.

Bubble Wrap your Business

- After all of the above:
- Buy Insurance. CGL. Adequate limits – not low.
- Tell your broker all that you have done to manage the risks to your business and be prepared to show them.
- Engagement contract – with hold harmless provisions, force majeure.
- Operations manual, including your emergency response plan.
- Acknowledgement of Risk forms, waivers – keep them forever.
- 1% better everyday equals 365% better in a year.



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