RISK ASSESSMENT QUIZ

(More than one answer may be correct)

1. There was a collision between a skier and one of your snowmobiles that was grooming the track. The collision happened on a turn in the track where other collisions between skiers have occurred, but they a rare and none of them involved a snowmobile. You think it’s a “blind” turn and you’ve heard others say that too. You should:

a. Make all necessary changes to the turn

b. Seek an outside opinion from other track operators

c. Assess other similar turns on your track and other tracks

d. Start keeping records of incidents on that turn to determine if something needs to be done

2. You make your guests sign a release of liability when they purchase their tickets, but other track operators in your area don’t. You’ve spoken with them, and they tell you such releases are burdensome and they’ve never had to use one to defend a claim. You should:

a. Just keep getting the releases anyway

b. Talk to your friend who is an employment lawyer about it

c. Check your insurance policy to see if it says anything about releases

d. Make a business decision about whether the pros of getting releases outweigh the cons

3. You have a contract with a landowner to operate your Nordic skiing facility in the winter. The landowner uses the land as a golf course in the summer. The contract has been the same for 20 years and you have a very good relationship with the landowner. You decide to review the contract closely because you’re bored on a spring afternoon and the skiing is garbage. You notice the contract has indemnity and insurance provisions that you don’t fully understand but are pretty sure you have not complied with for more than a decade. You should:

a. Give the contract to your insurer and see if your policy complies with the contract

b. Talk to your employment lawyer friend again about the contract

c. Contact the landowner and ask them what the provisions mean

d. Do nothing because it’s the lessor’s obligation to ensure the lessee is in compliance with the contract

4. Springtime has come and the track is developing bare spots in certain places. You’ve never marked the bare spots or provided any warning to skiers about them. You recently attended a risk seminar, and for the first time, you’re wondering whether you should do anything about them. You should:

a. Do nothing, it’s been fine for 20+ years

b. Place cones or other conspicuously visible markings within 50 feet of the bare spots because that is what ASTM and ANSI standards require

c. Post signage at known track entrances warning of seasonal snow conditions and possible bare spots

d. Talk to other operators in your area and see what they do

5. Your track is on Forest Service property, or property owned by some other similar governmental entity. You have a permit to use the property in the winter for your Nordic operation. You continually get people walking on your track putting holes everywhere, and letting their dogs crap all over it for God’s sake! You should:

a. Review your permit to see what uses it allows

b. Tell your employees to confront walkers and eject them if necessary

c. Encourage your skiers to tell walkers the track is for Nordic use only

d. Develop and post appropriate signage