



RISK MANAGEMENT POLICY

Edition 2011-2012

2011 – Reviewed by BDC Insurance

2006 – Reviewed and Approved by EVP and Legal

INTRODUCTION

E-Spirit is an Aboriginal Youth Business Plan competition involving hundreds of youth each year and it has garnered a solid reputation. This policy has been developed to better manage risk associated with the project and to establish guidelines and standards of conduct to serve the interests of all BDC stakeholders and participants involved with E-Spirit. These include participating students and their chaperones, staff and volunteers, managers and administrators, sponsors, contractors, host universities and the high schools that facilitate the program with BDC.

These policies and procedures for the E-Spirit initiative conform to BDC's policies, guidelines and Codes of Conduct, Ethics and Values. They also contribute to the ethical and safe involvement of all participants. Unless otherwise stated, these policies and procedures apply to all staff, volunteers and chaperones acting for BDC and during E-Spirit activities.

BDC approves all policies, and the Vice President, Alberta and Northwest Territories and Aboriginal Banking is responsible for ensuring implementation and compliance of this policy. BDC is responsible for reviewing each policy at least once every 2 years and the Vice President Alberta and Northwest Territories and Aboriginal Banking is responsible for carrying out the review of this policy for E-Spirit. The input of the E-Spirit Project Managers was crucial in the formulation of this policy. Amendments to this E-Spirit policy are subject to the approval by the Vice President Alberta and Northwest Territories Aboriginal Banking and the Project Managers have the authority to recommend amendments as required.

BDC expects compliance from its staff, volunteers and chaperones on all policies, in general and specifically through the use of approved procedures.

Any questions that staff, volunteers and chaperones may have about policy should be directed to Project Managers. All policies pertinent to volunteers and chaperones will be explained to them as part of their recruitment process. All policies pertinent to staff, volunteers and chaperones will be clearly communicated prior to them signing off on the BDC Indemnification.

Clause: Minor Changes (such as dates or locations) to Appendix A of the E-Spirit Policy made by the E-Spirit Project Team will not require approval by Legal at Head Office. However, Major changes (such as requirements or definitions) of the E-Spirit Policy revision should be reviewed and approved by Legal.

i. Job Descriptions

All staff, volunteers and chaperones for E-Spirit will receive a written description of their assigned responsibilities before taking part in the E-Spirit Project. They will be advised that they are expected to work within the scope of their responsibilities while on duty with the E-Spirit project and that they must seek permission from the E-Spirit project managers to act beyond the scope of their assigned responsibilities.

Job responsibilities will be in place for every type of staff and volunteer position. Staff and volunteers will be familiar with their job responsibilities well before they fulfill the terms of their positions. Descriptions will include both responsibilities and limits beyond which staff and volunteers must not go without authorization from Project Managers.

ii. Recruitment

Staff and volunteer recruitment efforts will endeavour to reflect the diversity of the participants in the E-Spirit project as well as the diversity of subject matter covered in the program. Specifically, efforts will be made to achieve a rough balance of gender representation and volunteers will be drawn from a variety of areas of expertise. Volunteers must be at least 19 years of age. Beyond that, BDC will not discriminate on the basis of race, religion, age, sexual orientation, disability, ethnicity, or socio-economic background, insofar as it does not impair their ability to do their job.

All volunteers and chaperones must sign an acknowledgement form denoting their familiarity with, understanding of and acceptance of all pertinent E-Spirit policies.

i. Job Placement

Staff and volunteers will be fully and honestly informed of the expectations and responsibilities inherent in their position, along with any risks or liabilities that the position might entail.

ii. Volunteers

Volunteers enhance the E-Spirit project experience by bringing talents, skills, perspectives and knowledge to the program. They provide more diversity to the program, and access to communities that might not be otherwise accessible to the program. Volunteers are to be respected for those reasons and for the fact that they are not paid for their services. The achievement of the E-Spirit project goals are best served by actively involving volunteers from the greater community. Volunteers are an integral part of E-Spirit and they deserve support, respect, dignity and encouragement.

Volunteers are those who without compensation or expectation of compensation beyond reimbursement perform a task at the direction of and on behalf of BDC. They include university students and staff, corporate and community group representatives. Unless otherwise stated, volunteers are not considered to be BDC staff; however phrases and attitudes such as "I am/he is just a volunteer" are to be strongly discouraged.

Volunteers should be recognized and acknowledged in appropriate and meaningful ways. This includes recognition by staff. The fulfillment of a commitment and the quality of work are better bases for volunteer recognition than the number of hours served.

i. Reimbursement of Expenses

Staff and volunteers are eligible for reimbursement of pre-approved expenses incurred while fulfilling their assigned duties. Pre-approval for expenses comes from Project Managers. Such expenses may include, but are not limited to, mileage, parking, telecommunications, special supplies and meals.

ii. Orientation

All staff and volunteers that work in the E-Spirit project will receive an orientation of the E-Spirit project and its mission encompassing pertinent safety procedures and policies and responsibilities they have been assigned. The orientation will take place during E-Spirit site visits and scheduled prior to the E-Spirit event. Project managers will deliver the orientation, assisted by experienced staff. A volunteer guide will be distributed in written form for consultation.

iii. Health and Safety of E-Spirit Participants

If student participants come to the program with medication for pre-existing medical conditions, they are required to inform BDC staff of their requirements. They are expected to medicate themselves as per the instructions of their doctors. BDC staff or volunteers will not administer medication. If the student's chaperone must administer medication, it is only with the expressed written approval of the student's parents or guardians and only if they are trained to do so.

All student participants are required to fill out a comprehensive medical form prior to travelling to the E-Spirit event. While BDC does not discriminate based on medical conditions, all known physical and mental illness conditions for the individual must be noted. This includes food allergies.

iv. First Aid

There will always be one person on duty at all times, current in first-aid training. This is usually a campus staff member within the host university premises where the E-Spirit event is being held. This may be a day staff member or the evening and night campus security. The designated person will be identified during contract negotiations with the host university. The university staff or security person will be expected to follow accepted first-aid procedures for dealing with a situation to the best of their ability. University staff or security are to take all reasonable precautions to prevent the spread of blood-borne illnesses such as AIDS, HIV and hepatitis by using protective gloves and other devices wherever necessary.

i. Confidentiality and Access to Information

All BDC staff and volunteers agree to maintain confidentiality regarding medical, health status, proprietary, academic and any other privileged information of E-Spirit participants, their families, other staff, volunteers and sponsors.

All staff and volunteers have the right to access all information that may be relevant and/or necessary for the satisfactory performance of their duties.

ii. Sexual Harassment/Abuse

BDC recognizes the potential for sexual misconduct given the age of E-Spirit student participants and the parental role that staff, volunteers and chaperones play during the program. To prevent intentional or inadvertent sexual harassment and abuse from taking place, staff and volunteers are advised of situations that could lead to allegations of sexual or abusive misconduct. BDC staff and volunteers are reminded to avoid real and apparent conflicts of interest and that they respect the rights of everyone. Alleged offenders will be immediately removed from the event and are not to return until their innocence can be reliably determined by a third party qualified to conduct such an investigation.

All staff, volunteers, chaperones and student participants have a right to a safe and supportive environment that respects the dignity and self-esteem of all. Sexual harassment can be regarded as an unwarranted intrusion upon the sexual dignity of a person, and it can include jokes, innuendos, insults, and sexist remarks, derogatory or pornographic pictures, leering, touching and kissing. It is any conduct, comment, gesture or contact of a sexual nature, whether on a one-time basis or in a series of incidents, that might reasonably be expected to cause offence, embarrassment or humiliation, or that might reasonably be expected to be perceived by the individual as placing a condition of a sexual nature on their acceptance, involvement or inclusion.

Sexual harassment may be directed at members of the same, or opposite sex. It is incumbent upon BDC staff and volunteers to not practice, condone or tolerate behaviour which constitutes harassment.

i. Transportation

Independent bus transportation and school bus services are contracted with properly insured, reputable and qualified providers of transportation services.

ii. Insurance

BDC carries insurance covering the specified E-Spirit event.

iii. Alcohol and Drugs

Consumption of drugs or alcoholic beverages by any student at any E-Spirit event is strictly forbidden. Chaperones are NEVER "off-duty" during the E-Spirit Gathering.

If there is drug, alcohol, or violence-related incidents by any one student, his or her entire team will be disqualified from the E-Spirit Competition. Parents and school will be notified of the incident. All incidents will be handled on an individual basis.

iv. Speaking on behalf of BDC

Volunteers do not speak for BDC or E-Spirit. While on assignment for BDC, they should not represent themselves as anything other than a volunteer for the company.

Staff and chaperones should seek prior consultation and approval from the appropriate BDC project managers or the National Director prior to any action or statement. These actions may include, but are not limited to public statements to the press, lobbying efforts with other organizations or agreements involving contractual or financial obligations.

v. Multiculturalism and Anti-Racism

Wherever possible, BDC staff and volunteers should reflect the diversity of the community that they serve, regarding cultural, religious and ethnic backgrounds. Programs strive to be sensitive to the cultural and spiritual needs of their participants, promoting positive relations. Communications present a balanced portrayal of cultural, religious and ethnic groups and discriminatory or racist incidents and behaviours are not tolerated.

vi. Dismissal of E-Spirit Participants

E-Spirit participants who do not adhere to the policies and procedures of BDC will be subject to the entire team being disqualified from the E-Spirit Competition. Parents and school will be notified of the incident. All incidents will be handled on an individual basis. The severity of the response should correspond to the level of threat posed by the participant's behavior to themselves, the other participants, staff and volunteers. Grounds for immediate dismissal include, but are not limited to, gross misconduct, being under the influence of alcohol or drugs, theft or other criminal behavior, lies, violent or other unsafe acts, or abuse or harassment.

It should also be noted that each university campus will have its own rules for behavior. Much like the policies and procedures of BDC and E-Spirit, these policies of the university campus will have differing implications in terms of the impact of not following the policies.

In all cases, the rationale required for all dismissals must be well documented with noted verbal warnings and written warnings before dismissal is considered.

i. Grievances/Complaints

Grievance procedures exist so that everyone can be assured of fair treatment. The principles that guide the procedures include the following:

Efforts should be made by grieving parties to solve problems cooperatively and informally before engaging in the formal grievance process, unless they have reasonable grounds for being afraid to do so. Similar efforts should continue up the chain of command as expeditiously as possible. The discussion should be documented by both parties.

APPENDIX A:
E-Spirit Policy

E-Spirit Ownership	The Business Development Bank of Canada, (BDC), retains all rights and privileges. BDC Aboriginal Banking will oversee and deliver the competition.
Indemnification:	BDC and/or their representatives assume no liability for damages or injuries caused directly or indirectly from participation in competition.
E-Spirit Competition	E-based national Aboriginal Youth business plan competition.
Duration:	Approximately sixteen weeks. Beginning dates and ending dates are subject to change at BDC's discretion.
Delivery:	Multiple media. Primarily e-based technology utilizing internet, e-mail, telephone, and personal contact.
Participant Cost:	The participating teams are responsible for all expenses while in transit to the gathering event (re food, lodging, mileage and/or transportation), unless prior written approval is obtained from the E-Spirit Project Managers, before costs are incurred. Mileage will be reimbursed at the current corresponding BDC Provincial rate. Any other expenditure incurred will be at the teams' expense, including costs resulting from cancelled flights.
Judged Components:	<ol style="list-style-type: none"> 1. Business plan: 7 modules 2. Video: Maximum 2 minute video of business team, idea, advertisement, etc. Videos must be posted on the BDC E-Spirit YouTube Channel. 3. Oral Presentation: Maximum 10 minutes in duration with visual aids such as Power Point. Teams will be distributed in random order within the 3 theatres. Teams from the same school may not be in the same theatre. The top three (3) teams per theatre will advance to the Finalist category. All team members are encouraged to participate. Note: There will be a 10 point deduction from overall score for non-show of participants in

the audience during Presentation Day.

4. Trade booth presentation

All team members present at the gathering are required to participate.

5. All teams are only eligible to win: any one of the Special Achievement Awards, excluding Ambassador, Presentation and Tradeshow awards, and one of Top three (3) awards (Gold, Silver or Bronze).

Note: Business Plans, Video and Oral Presentations are judged based on a point system. Prior to the gathering, several awards are pre-determined during the judging process of the business plans.

Online Competition Requirements:

Complete business plan, video and Power Point presentation must be submitted by the end date determined by the E-Spirit Project Managers.

An Electronic copy of the business plan must be submitted by USB or Email (PDF/WORD/EXCEL Format) by the end date determined by the E-Spirit Project Managers.

Videos must be submitted in DVD or CD or USB for Windows Media Player format. Any other format will not be judged. NO EXCEPTIONS. Furthermore, all submitted videos will be posted on Youtube or other social networking sites to promote E-Spirit.

Any modifications after submission will not be allowed. NO EXCEPTIONS.

Business Name/Team Name:

Business name should be the same as the team name. Name of team on business plan submitted for the competition will be the official team name for remainder of the competition. This name will be applied to media, plaques, trophies, etc. No changes after final submission will be permitted.

Eligibility to Participate

Participant Eligibility:

High Schools within Canada are eligible to compete in the E-Spirit competition.

	Aboriginal youth enrolled in high school grades 10 to 12, within Canada. Age of participants will be limited to eighteen (18) years of age.
exception:	Learning centres, non-profit training organizations and others with approval of E-Spirit Project Managers.
Facilitation:	School representative and/or delegate must facilitate/oversee student participation.
exception:	BDC approved individual associated with an alternative educational organization.
Computer:	Schools, educational organizations, and other approved E-Spirit delivery agents will receive a computer of BDC's choosing their initial year of participation in competition, dependent upon budget.
	Registered school assumes ownership of the computer after full completion of the E-Spirit Program.
exception:	The purpose of the computer is to allow easy access for team participants to complete their business plan. Should the team withdraw from the competition, the computer shall be returned to BDC.
E-Spirit Teams	
Composition:	Teams must be comprised of 2 to 4 student participants throughout the competition. NO EXCEPTIONS. Team composition any lower than 2 students or higher than 4 students will not be encouraged or allowed.
Number of Teams:	Number of actual teams per competition year will be at the discretion of E-Spirit Project Managers.
Registration	
Time:	Registration will take place in September of each given year. No registrations will be accepted after 16:00 hours, Central Standard Time, on the final registration date of each given year.
exception:	E-Spirit Project Managers may approve late registrations due to technological difficulties and/or other difficulties on an individual basis.

Registration Means: Registration may be completed by e-mail registration via E-Spirit website or email to current Project Manager during registration period.

Registration Priority: Registration will be on first come, first served basis with regional representation and within budgetary constraints.

Competition Rules and Regulations

Deadlines: Student teams must complete all modules of the competition within given timeframes.

External Assistance: External assistance for student teams must be for guidance purposes only, and must be listed within the business plan.

Internal Assistance: Facilitators may advise and guide student teams' work.

Module Completion: Finished modules must be verified as complete by facilitator on or prior to module deadline.

All required components must be cross-checked with completion checklist included in facilitator's guide, signed by facilitator.

Awards Awards will be presented to the first, second and third place winners. Each winner in the top 3 categories (Gold, Silver, and Bronze) will receive prizes, i.e.: iPads, Netbooks, etc., in addition to the prize amounts awarded to the schools for each category (Gold - \$1500, Silver - \$750 and Bronze - \$500). Purchased items will be decided upon by the E-Spirit Project Managers.

Gathering & Awards

Invitation & Eligibility: The top 70 teams, who have entered and completed the online competition requirements, will be invited to attend the gathering (based on the final business plan scores). Additional teams may be invited dependant on space and budget, at BDC's discretion.

Location: Awards event will be held in various venues in Canada each year of competition.

Participation Eligibility:

Teams must meet each milestone completion date, including completion of business plan.

Teams must complete all 4 sections of competition (business plan, presentation, trade booth, and video) to be eligible for awards.

E-Spirit Teams will have a ratio of chaperone to student of 1:3 per school. If the team facilitator is unable to obtain this ratio, written documentation will have to be provided to the E-Spirit Project Managers. Facilitators hold full responsibility to all of their team members and their school to ensure/comply that there will be no incidents throughout the gathering due to lack of supervision from chaperones or teachers. Written approval is also required for instances that require additional chaperones over and above our ratio.

Chaperones will be asked to provide a criminal check or letter of reference from the participating school principal. Cost of criminal check is a non-refundable expense.

Team Disqualification:

Peer policing will be encouraged. Should any one student on any invited team be under the influence of any alcohol or drugs, the entire team will be disqualified and sent home.

Security is provided in the host university residence buildings and any misbehavior is to be reported to the university security. This allows us to take whatever action deemed appropriate when a written report is received from said security.

Expenses:

Transportation expenses to and from your designated airport will be approved only on an individual basis by the E-Spirit Project Managers. (Furthermore, transportation costs are only covered from Monday to Friday of the official Gathering) In the event of delays in flight or other transportation due to weather or other acts of God, expenses may be approved and reimbursed on approval by the E-Spirit Project Managers. Additionally, meals will be reimbursed at the following rate per person (using BDC's

current training per-diem, Circular 60300); breakfast – up to \$15, lunch – up to \$20 and dinner – up to \$30. Original receipts must be provided for final approval and reimbursement. Substitute teacher’s remuneration **will not** be considered an approved expenditure.

Expenses resulting from cancelled flights, including the cost of the airfare, will be automatically billed to subject teams’ school.

Meals will be provided at all the gathering activities. Any meals off the host university campus are at the expense of the team. Meal expenses to and from gathering location are also at the expense of the team unless pre-approved by the E-Spirit Project Mangers.

Damage or removal of university property, lost keys, swipe cards or meal cards will be automatically invoiced to the school.

Number of Attendees:

The number of attendees will be dependent upon budgetary restrictions.

Invitation to attend the E-Spirit gathering will be based on regional representation and within budgetary constraints.

A TEAM’S INVITATION TO ATTEND THE GATHERING WILL BE FORFEITED IF THE TEAM FAILS TO MEET ANY REQUIREMENTS SET OUT IN THIS POLICY.

APPENDIX B:
Teacher / Chaperone Expectations

Teacher/Chaperone Expectations

The purpose of the Teacher/Chaperone Expectations is to provide you with an overview of a chaperone's responsibilities and to make recommendations for appropriate responses to various situations that may arise during your trip.

Teachers/Chaperones at the E-Spirit Gathering will conduct themselves as role models and behave in a professional manner for their students, teams and participants. Inappropriate behavior or attitude will not be tolerated by the E-Spirit Project Team.

Chaperones will be asked to provide a criminal check or letter of reference from the participating school principal. Cost of criminal check is a non-refundable expense.

E-Spirit policy states a ratio of chaperone to student is 1:3.

If a team contains members of both genders, you must have a chaperone for both genders.

Consumption of drugs or alcoholic beverages by any student at any E-Spirit event is strictly forbidden. Chaperones are NEVER "off-duty" during the E-Spirit Gathering.

There is NO SMOKING IN PUBLIC OR INDOOR AREAS, which includes all university campus buildings and student residences.

Teams are expected to abide by curfews set by the Business Development Bank of Canada, Aboriginal Banking; E-Spirit Project Managers. Chaperones should not retire until all students have been checked in for the night.

Campus security will be assigned for every floor of student residences and all expectations set forth during the E-Spirit Gathering will be enforced.

Prohibited materials: Students are not permitted to bring fireworks, weapons, candles, incense, water pistols, toy guns, or other kinds of dangerous or distracting materials to the gathering.

Persons who assume the responsibility of chaperoning a group of students on an out of town trip should recognize that they have assumed a twenty-four hour a day responsibility from the time they leave until the time they return home. Chaperones should not make personal plans unless they have the consent of the school and the Business Development Bank of Canada, Aboriginal Banking; E-Spirit Project Managers.

Chaperones should be aware of students activities assigned to them at all times. Students are expected to remain with the group at all times unless special arrangements have been made with the school and the Business Development Bank of Canada, Aboriginal Banking; E-Spirit Project Managers.

Students will arrive and return home with their group.

Housekeeping

Students must supply their own toiletries. Each residence offers shared laundry facilities, a lounge and a TV room. There is no phone service in the rooms but pay phones are conveniently located in each residence building.

Students are expected to attend all functions scheduled by the E-Spirit Project Managers. There will be leisure time scheduled for sightseeing and touring.

Money Matters

Upon receiving an invitation to the E-Spirit Gathering, arrangements will be made for team(s) flights, accommodations and meals during the gathering at no cost to the students or schools. **However, if flights have already been booked by students/teachers/chaperones and are subsequently cancelled, the cost of the cancelled flight(s) will be billed directly to the participating school – NO EXCEPTIONS.** Meals are prepared and supplied on the University campus. If teams choose to eat off campus or at a different time other than the schedule meal, the cost will be the team's responsibility and no reimbursement of expenses will be made.

Accommodation, travel and/or meals to and from the gathering must be pre-approved prior to travel dates by written request to the E-Spirit Project Managers. Reimbursement will not be provided if pre-approval is not obtained prior to travel to E-Spirit.

If students wish to participate in any touring activity on their scheduled leisure time, it will be at the cost of each student. It is recommended that students be prepared for emergencies and souvenir buying.

Penalties

If there is drug, alcohol, or violent-related incidents by any one student, his or her entire team will be disqualified from the E-Spirit Competition. Parents and school will be notified of the incident. All incidents will be handled on an individual basis.

APPENDIX C:
**Student / Chaperone / Volunteer
Indemnifications**

STUDENT/PARENT AUTHORIZATION, RELEASE AND INDEMNIFICATION FORM

I, _____ (student name), hereby agree to permit the use of my photograph(s), personal name, school name, business name and details of my business that were contained in the 2012 E-Spirit Business Plan Competition developed by the Business Development Bank of Canada (BDC).

The photograph(s) and above-noted information may be used in the promotion of E-Spirit in promotional materials, such as the poster, brochure and website developed for E-Spirit as well as in BDC's Aboriginal Banking newsletter. This information may also be used to profile the success of the Aboriginal youth business plan competition and to promote the products or services of BDC.

Student Name (All caps) _____

Signature _____

Date _____

I (We), _____ give my (our) **son / daughter** _____ permission to attend the upcoming E-Spirit Gathering to be held in **Winnipeg, Manitoba on May 15th to 17th, 2012.**

Gender of child (for gender-specific university dorms): **F** **M** (Please check appropriate box)

School Name and Location: _____

Health Card #: _____

Any medical information Business Development Bank of Canada ("BDC") should be aware of:

Food allergies: _____

In consideration of BDC's accepting my child's participation, I (we) release BDC and its respective servants, agents or employees from any claims, demands, damages, actions arising out of or in consequence of any loss, injury or damage to my child or property incurred while attending at or participating in any activity while on this trip. In addition, I (we) agree to indemnify, defend and hold BDC and its respective servants, agents or employees harmless from any claims or demands which might be made against BDC arising out or in consequence of the attendance or participation of my child.

Name(s) of Parent(s) or Custodial Parent(s): _____

Signature of Parent(s) or Custodial Parent(s): _____

Emergency Contact Name and Telephone number: _____

(Mandatory)

Date: _____

*BDC is subject to the federal *Privacy Act*, which governs its use of personal information about individuals*

FACILITATOR/TEACHERS AUTHORIZATION, RELEASE AND INDEMNIFICATION FORM

ACKNOWLEDGMENT

E-SPIRIT POLICY AND PROCEDURES AND RISK MANAGEMENT POLICY

I, _____ (please print name), do hereby acknowledge that I have read the E-Spirit Competition Policy Guidelines and Risk Management policy provided to me by the E-Spirit Coordinating team and I do hereby understand and acknowledge all the information contained within the policy.

In consideration of BDC's accepting my participation, I release BDC and its respective servants, agents or employees from any claims, demands, damages, actions arising out of or in consequence of any loss, injury or damage to myself or property incurred while attending at or participating in any E-Spirit activity. In addition, I agree to indemnify, defend and hold BDC and its respective servants, agents or employees harmless from any claims or demands which might be made against BDC arising out or in consequence of my attendance or participation.

Facilitator's Signature

Principal's Signature

School name and address:

Emergency Contact Name and Telephone number: _____

(Mandatory)

Authorization must accompany Principal Letter of Recommendation or Police Criminal Check

VOLUNTEER AUTHORIZATION, RELEASE AND INDEMNIFICATION FORM

ACKNOWLEDGMENT

E-SPIRIT POLICY AND PROCEDURES

I, _____ (please print name), do hereby acknowledge that I have read the Section iv - Volunteers, Section ix - Confidentiality, and Access to Information, and Section x - Sexual Harassment/Abuse of the E-Spirit Risk Management Policy. I do hereby understand and acknowledge all the information contained within Sections iv, ix, and x of the said policy.

I do hereby disclose that I have not been convicted or pardoned from any criminal activities or sex offenses.

In consideration of BDC's accepting my participation, I release BDC and its respective servants, agents or employees from any claims, demands, damages, actions arising out of or in consequence of any loss, injury or damage to myself or property incurred while attending at or participating in any E-Spirit activity. In addition, I agree to indemnify, defend and hold BDC and its respective servants, agents or employees harmless from any claims or demands which might be made against BDC arising out or in consequence of my attendance or participation.

Volunteer's Signature

Print name and address:

Emergency Contact Name and Telephone number : _____

(Mandatory)