



Rotary Club of Port Fairy

RISK MANAGEMENT POLICY 2016

Introduction

There are a number of types of “risk” associated with Rotary’s activities, some of which are:

- ❖ the risk that a particular project does not achieve its desired goal – or worse, that money is actually lost on the venture – sometimes called **business or opportunity risk**.
- ❖ the risk that Rotary might injure someone, damage property, or incur a liability through actual or perceived negligence (lack of due care) on the part of a Rotary Club, Rotary District or Rotary organization or its members – generally called **Public Liability**.
- ❖ the risk of personal injury or sickness for one or more of its members whilst on Rotary duty either in the home country or overseas.
- ❖ the risk of damage to Rotary or Rotarian’s property.

While there is a responsibility to control and properly manage all forms of risk to achieve a successful outcome, this policy is primarily concerned with risk associated with “Public Liability”, personal injury to Rotarians and other Rotary participants while on Rotary duties, and damage to Rotary and Rotarian’s property.

The process of examination and assessment is called risk management and this document has been prepared to guide the Rotary Club of Port Fairy to apply risk management procedures to all Club activities.

This policy is based on the Risk Management Procedures published by Rotary District 9780.

Background

Rotary has a duty of care to its members and, in certain circumstances, to members of the public and must make reasonable endeavours to ensure due diligence with respect to public safety. Statutory obligations and the common-law duty of care apply to all Rotarians, Rotary clubs and districts and other Rotary organizations in the conduct of any activity undertaken by them.

Until recently it was generally accepted that insurance provided the protection against the risk of public liability claims resulting from Rotary’s activities. However the ability to gain insurance at affordable rates or, in some cases, to insure against legal responsibility necessitates that Rotary must now re-evaluate how we identify, define and manage the risk associated with our activities in order to retain insurance cover.

Generally individual Rotarians are not personally named as defendants in claims for damages as a result of an alleged negligence. Nevertheless a claimant may believe that an individual or group of Rotarians are personally responsible and may name them as the defendant or joint defendants.

Our Approach

To reduce the risk of a negligence claim being lodged against it the Rotary Club of Port Fairy will examine the health and safety requirements that apply to any specific activity in view of the potential risk of injury to Club members, other participants and members of the public and make an assessment of the risks involved.

In all situations, Club event captains will document the factors considered when making the risk assessment and the documents will be kept on file for legal and insurance purposes in the event of a claim being lodged at a later date. Production of these records may be required before a claim is accepted. In situations assessed as high risk, event captains and other Club leaders must consider whether to cease, continue with some changes, or continue and accept the resultant risk of a liability claim.

Responsibility

The leaders of the Club are expected to implement health and safety procedures for all activities undertaken by ensuring that:

- a) all participants are:
 - ❖ aware of and comply with all statutory health and safety requirements;
 - ❖ provided with adequate training to discharge their statutory responsibilities;
 - ❖ provided with training and supervision to enable them to carry out their tasks in a safe manner;
- b) all non participants are:
 - ❖ provided with adequate information in regard to health and safety requirements;
 - ❖ appropriately separated from areas of potential hazard;
- c) all incidents or accidents are investigated promptly and details of the incident, those involved and witness statements are recorded and maintained in the Club files; the necessary corrective action is initiated and, where required, the appropriate reporting action is taken.

The Club will appoint a Risk Management Coordinator with the responsibility to advise on risk management and collate and maintain risk management records (preferably on ClubRunner). The Risk Management Coordinator will report to the Service Director who will have responsibility to oversee and monitor risk management at Board level.

Risk Management

The process of Risk Management is based on the following steps:

1. identify, analyse and prioritize the potential hazard (the possible source of an injury, illness, disease, loss or damage);
2. assess the risk (likelihood of the hazard resulting in an injury, illness, disease, loss or damage);

3. control the risk (determine what action should be taken to remove or reduce the risk);
4. ongoing review and evaluation to ensure continued effectiveness of the controls;
5. provide adequate insurance protection in the event that a potential hazard does result in an injury, illness, disease, loss or damage.

These steps are considered in more detail below.

1. Identification of Hazards

All Club members should be aware of the sources of possible injury, illness, disease, loss or damage associated with each and every activity which they plan to undertake or are currently undertaking. By identifying the source of the risk, the form that the risk could take, and the priority or seriousness of the risk, appropriate procedures can be devised to minimize the possibility of the injury, illness, disease, loss or damage occurring and, thereby, eliminate or reduce the risk.

Methods of identifying the Hazards include:

- a) Existing activities:
 - ❖ observe the activity being undertaken;
 - ❖ describe each identifiable hazard in detail;
 - ❖ discuss the activity and potential hazards with other participants;
 - ❖ discuss the activity with other clubs or organizations who undertake similar activities.
- b) Planned activity:
 - ❖ Using a “what if” scenario describe each potential hazard in detail;
 - ❖ Discuss with other clubs or organizations who undertake similar activities.

2. Assess the Risk

After identifying each potential hazard, produce an analysis of each hazard which can include:

- ❖ the particular form that each hazard takes;
- ❖ the environment surrounding each hazard;
- ❖ the frequency in which the hazard occurs;
- ❖ the personnel potentially affected by the hazard;
- ❖ the likely injury, illness, disease, loss or damage caused by the hazard;
- ❖ the potential seriousness of the injury, illness, disease, loss or damage;
- ❖ the potential long term result;
- ❖ the person responsible for managing the risk.

3. Risk Control

Taking each hazard in turn ascertain the impact on the activity or proposed activity if the hazard was removed from the activity totally. If total removal can be achieved the hazard no longer represents a risk. If it is ascertained that total removal is not a feasible option, identify the actions that need to be taken to control or reduce the risk.

The following points need to be considered, depending upon the circumstances:

13/10/2016

- a) substitution – ie. can a less hazardous item be used?;
- b) separation – ie. can the person be moved away from the hazard or a barrier established?;
- c) redesign – ie. can the hazard be enclosed, isolated or relocated?;
- d) protection – ie. can protective equipment or clothing be used?;
- e) timing – ie. can the time of exposure to the hazard be reduced?;
- f) control measures – ie. can new operating procedures reduce exposure?.

Using the above evaluation process the list of potential hazard can be divided into those hazards that can be reduced to an acceptable level by the application of control measures and those that cannot. Those hazards whose risks cannot be reduced to an acceptable level need to be reviewed to ascertain if additional or alternative controls can be applied.

At this stage each activity needs to be considered in relation to a “cost/benefit” analysis:

- ❖ What is the potential benefit to the organization if the activity is carried out in its present form?
- ❖ What will be the cost to the organization if the activity is cancelled?
- ❖ What is the potential cost to the organization and members if the activity continues and the potential hazard occurs?
- ❖ What is the potential benefit to the organization if the activity is carried out with the hazard existing but controlled?

The term ‘cost’ refers to not just financial cost but includes broader aspects such as reputation and inconvenience. Unless the benefit greatly outweighs the cost, the activity should not be pursued. The final decision should be based on facts and not on emotion or “gut feelings”.

4. Review and Evaluation

This final step is as important as all the others. Control measures must undergo continuous review to ensure that the risks of the potential hazard have been reduced. Furthermore the evaluation process ensures that the controls are still valid and that the potential hazard has not changed. For activities conducted regularly, the evaluation process should be ongoing. For those activities conducted periodically, the evaluation process should occur each time prior to the activity being conducted.

5. Insurance

The role of insurance cover is to provide the final level of protection in the event that a potential hazard situation does occur despite all the appropriate precautions and risk reduction procedures having been implemented.

Insurance protects the Club or individual Rotarian against potentially devastating liability claims. If the Club, does not implement proper risk reduction controls it could be held to have been negligent, or contributed to the negligence and could be required to contribute to the settlement of a claim.

The Club does not assume that each and every activity that it conducts is automatically covered by the Rotary insurance scheme. The aim of this policy is to ensure that, before the Club conducts an activity, that it falls within the ambit of cover

provided by the Rotary policy. In addition the Club will ensure that indemnity is provided under the Rotary policy to third parties through the prior agreement of the insurer. This is particularly so where any sort of commercial arrangement exists.

Claims Management and Control

In order for Rotary to maintain control over its insurance cover, it is acknowledged that all claims against the Rotary insurance need to be reviewed at District level and "signed off" by the District Governor before being forwarded to Rotary's insurance broker. The review should be conducted by the District Risk Management authority to ensure that the claim is valid, that all the proper procedures have been carried out, and that the complete documentation is attached to the claim. It is the District's responsibility to validate the claim, not the insurance broker.

Implementation

The Rotary Club of Port Fairy will implement this policy through the following actions and commitments:

1. A single Rotarian will be appointed to be responsible for the overview and management of risk for the activities of the Club.
2. Club activities will be allocated to two risk categories. Category One comprises lower risk activities such as dinner meeting and raffle ticket sales. Category Two comprises higher risk activities such as working bees and BBQs. Appendix 1 shows the categorisation of the Club's current activities and activity captains.
3. Generic risk assessments will be undertaken for Category One activities and Specific risk assessments will be undertaken for Category Two activities. Generic risk assessments are prepared once and are subject to regular review (typically annually or when the activity circumstances change substantially). For Category Two activities specific risk assessments will be undertaken for each occasion the activity takes place.
4. For each Category Two activity the following will apply:
 - a. Each person attending the activity activity will be required to sign on acknowledging that he/she has been made aware of the risks and the safety steps they are required to take or the qualifications they need to take part.
 - b. Activity captains are responsible for the preparation of risk assessments forms (Appendix 2) and attendance records (Appendix 3). The risk management checklist is shown in Appendix 4.
 - c. The Club will provide appropriate safety equipment including dust masks, safety glasses, gloves, visibility vests and signs to warn the public.
 - d. Where appropriate the activity captain will brief attending Rotarians, other volunteers and the public on the risks and their management.
 - e. The activity captain will have a defined course of action in the event of an incident including provision of contact phone numbers and a form to record the incident (Appendix 5).
5. Activity captains will lodge completed risk assessment, attendance forms and incident reports in a central file maintained by the Club.

Appendix 1

**CATEGORISATION OF ACTIVITIES AND ACTIVITY CAPTAINS
2016/17**

Category One	Activity Captain	Category Two	Activity Captain
Meals on Wheels	Bernie Waixel	Folk Festival BBQ	Maureen Beattie
Car raffle	Bernie Waixel	Rotary Park cleanup	Robert Whitehead
Dinner meetings	Peter Smith	Backwards Race	Margaret Broers
Painting raffle	Margaret Broers	Murray to Moyne BBQ	Jeff McLean
Spring raffle	Bill Moore	Skenes Rd cleanup	Bernie Waixel
Trivia night	Harry Bracegirdle	Sun Pharma BBQ	
Open gardens	Margaret Whitehead	Lighthouse	Bill Moore
Film nights	Margaret Whitehead	Show Day	Jeff McLean
Bowel Scan	John Ellard		
Christmas lights	Margaret Broers		
RCH appeal	Reg Beattie		
Folk Festival gates	Bernie Waixel		

Appendix 2

RISK ASSESSMENT FORMS

**Rotary Club of Port Fairy
Risk Management Form – Category One**

Activity

Assessment of Risks

Risk	Likelihood	Consequence	Impact on Risk
e.g.			
Cuts and Bruises	Possible	Moderate	Moderate
Illness	Unlikely	Minor	Low
Back Strain	Possible	Moderate	Moderate
Tripping and falls	Possible	Moderate	Significant

Controls in place to eliminate, minimize or reduce the impact of risk associated with the activity. For example:

- Carry mobile phone
- Transport available
- Wear safety vests
- First aid available

Re-assessment of Risks

Risk	Likelihood	Consequence	Impact on Risk
e.g.			
Cuts and Bruises	Possible	Minor	Low
Illness	Unlikely	Minor	Low
Back Strain	Possible	Moderate	Moderate
Tripping and falls	Possible	Moderate	Moderate

Is the level of residual risk now acceptable? Yes/No

Signed.....

Activity Captain

RISK ASSESSMENT FORMS

**Rotary Club of Port Fairy
Risk Management Form – Category Two**

Activity

Date...../...../.....

Assessment of Risks

Risk	Likelihood	Consequence	Impact on Risk
e.g.			
Cuts and Bruises	Likely	Moderate	Moderate
Illness	Unlikely	Minor	Low
Eye damage	Unlikely	Major	Significant
Back Strain	Possible	Moderate	Moderate
Tripping and falls	Likely	Moderate	Significant
Traffic	Likely	Major	Significant

Controls in place to eliminate, minimize or reduce the Impact of risk associated with activity. For example:

- Carry mobile phone
- Transport available
- Wear safety vests
- Wear safety equipment
- Ensure Participants walk towards traffic when close to the road
- Ensure agile workers work on uneven ground

Re-assessment of Risks

Risk	Likelihood	Consequence	Impact on Risk
e.g.			
Cuts and Bruises	Likely	Minor	Low
Illness	Unlikely	Minor	Low
Eye damage	Possible	Minor	Moderate
Back Strain	Possible	Moderate	Moderate
Tripping and falls	Likely	Moderate	Moderate
Traffic	Unlikely	Moderate	Low

Is the level of residual risk now acceptable? Yes/No

Signed.....

Activity Captain

Appendix 4

RISK MANAGEMENT CHECKLIST

	ADEQUATE			COMMENTS
	Y E S	N O	N/A	
1.Premises				
Floors				
Surface level				
Not slippery				
Free of debris				
Properly covered				
Stairs/Ramps:				
Surfaces level				
Not slippery				
Free of debris				
Properly covered				
Windows:				
Condition				
Security				
Lighting:				
General				
Emergency				
Fire safety:				
Suitable detection				
Equipment maintained				
Emergency exits				
Emergency signage				
General housekeeping:				
Car parks & Driveways				
Sealed/marked				
Free of ruts/holes				
Free of oil/contaminants				

13/10/2016

Lighting				
Speed limiting/bumps				
Signage				
Free of debris/vegetation				
Pedestrian access				

External Pathways:				
Free of damage				
Free of debris/vegetation				
Lighting				
2. CONTRACTORS / SUBCONTRACTORS				
All contractors/subcontractors supply proof of liability cover				
Standard contracts drawn up specific work performed				
Formal written security procedures in place				
All security incidents reported to police				
3. MACHINERY & EQUIPMENT				
All electrical equipment tested annually by qualified electrical contractors				
All portable electrical equipment/tools tested and tagged in accordance with regulations				
All gas cylinders tested and tagged annually				
All welding/hotwork performed by qualified persons				
Conditions of:				
- Hoists/cranes				
- Elevators/escalators				
- Unregistered vehicles				
All belt/chain/direct couplings between electric motors or other engines/pumps /generators/cutting equipment etc fully covered or otherwise guarded				

Are all hand tools (powered or un-powered) in a good state of repair				
4. ENVIRONMENTAL				
Have all hazardous/toxic substances been identified				
Are they currently stored in a secure place				
Is a register of these materials kept				
Are people trained in the use of these materials				
Is all waste disposed of regularly and in accordance with local regulations				
5. MISCELLANEOUS				
First aid facilities				
Trained first aid staff				
Alcohol policy in place				
Animal policy in place				
Crowd exposure – adequate signage				
Playground equipment checked and maintained on regular basis				
6. OTHER				

Appendix 5

ROTARY INCIDENT / ACCIDENT REPORT

1. Provide full details of the Incident / Accident including date, time and location.

2. Who was involved? (Provide name, address and contact details).

3. Was there any witnesses? (Provide name, address and contact details).

4. Arrange to take written statements from those involved and the witnesses either at the time or as soon after as possible. These statements are to be attached to this report.

5. Did any person involved require medical treatment at the scene, transportation by ambulance or hospitalization? Provide details.

6. Has the Incident / Accident been reported to any outside authority (ie. Police, Government department, Local Government, etc.) Provide details.