

**RISK MANAGEMENT**

**POLICY**

Version 1.0

**MELBOURNE BEARBRASS PROBUS CLUB Inc.**

**ADOPTED ON** February 13th, 2024

**CHANGE CONTROL**

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| **Version** | **Publish Date** | **Content/Amendments** | **Author** |
| 0.1 | 1st December, 2020 | Initial draft for consideration by Management Committee members | Mel Gray |
| 0.2 | 27th February, 2021 | Draft including feedback received | Mel Gray |
| 0.3 | 8th February, 2024 | To make minor updates and make fit for approval by club members | Mel Gray |
| 1.0 | 13th February, 2024 | Approved by members | Mel Gray |

**INTRODUCTION**

Risk management is about assessing the risk of something detrimental occurring and minimising that risk and assists in ensuring the success of activities and events as well as minimising the potential for accidents or injuries.

This policy is about identifying and minimising any risks that may impact on the personal safety of members in addition to the Melbourne Bearbrass Probus Club’s (“the Club”) finances and reputation.

All Probus Club events, which include meetings, outings, tours and activities, should be reviewed to identify risks.

The following steps should occur when planning an event.

* Step 1 - Identify any potential problem or risk associated with the event
* Step 2 - Determine how serious any identified problem or risk is, this is risk assessment; and
* Step 3 - Agree on what action needs to be put in place to either minimise or eliminate the risk.

This policy considers risks associated with the possibility of:

* bodily injury and loss
* theft and loss of monies; and
* the reputation of the Club.

Risk assessments should be conducted for meetings, food preparation, tours, outings and activities in addition to Club finances and any actions which could damage the good standing of the Club and negatively impact our reputation with stakeholders and the wider community. This document details areas of consideration under each of these categories.

**SAFETY**

**Meetings (Face to Face, not via Zoom)**

1. There must be a record of all members and visitors attending meetings using ClubRunner functionality to create the meeting, issue invitations and record attendance and apologies.
2. All attendees present must be advised of relevant safety issues including, but not limited to, the location of exits, evacuation assembly points and the procedures to be followed in the case of an emergency.
3. A list of emergency numbers including next of kin for participants must be kept at all times.
4. All power leads, microphone cables and other electrical fittings must be properly secured or covered.
5. A first aid kit should be available where possible.
6. The location of any defibrillator available at the meeting venue should be known to all persons.
7. A Meeting Manager must be appointed to ensure all risks are being managed.

**Food Service and/or preparation**

1. Good hygiene practices must be undertaken and observed.
2. An appropriate location for the provision of any hot beverages should be identified.

**Activities, Outings or Tours**

1. An Event Proposal form (attached to this policy document) must be completed for any activity, outing or tour being proposed and submitted to a management committee meeting for approval by the Management Committee prior to the activity, outing or tour being conducted. This includes the appointment of an Event organiser (Convenor), whose responsibilities include risk management.
2. Any physical risks must be identified as part of the approval of the activity, tour or outing. For example:
	1. Is an additional step required to get onto the bus?
	2. How much walking is involved, are there lifts for those members that may need them?
	3. Is there appropriate signage?
	4. Is the event weather dependent?
	5. Are there any changes to these physical risks as a result of a change in weather?
	6. Can the member participate on their own or do they need the assistance of a carer?
3. There must be a record of all members and visitors attending using ClubRunner functionality to create the activity, tour or outing, issue invitations and record attendance and apologies.
4. In the case where the Convenor is unable to attend at short notice, an alternate person with appropriate knowledge should be allocated to manage the activity, tour or outing on the day.
5. All attendees present should be advised of the procedures to be followed in the case of an emergency.
6. A list of emergency numbers including next of kin for participants must be kept at all times.
7. All attendees should be encouraged to have medical cards in the event of a medical emergency. Medical cards are the sole responsibility of their owner and should not be held by a Convenor or Management Committee member.
8. Before starting to attend any activity, tour or outing members must have submitted to the Club Secretary, a completed Enduring Registration Form for Outings and/or Tours (attached to this policy document).
9. The Convenor of an activity, tour or outing may require prospective attendees to provide a doctor’s clearance and/or insist on a carer accompanying the prospective attendee, where in the opinion of the Convenor, the prospective attendee may have difficulty participating.
10. All participants should be aware of the insurance coverage available under the National Insurance Program. (NB Club members can access the coverage information in the Club Administration section of the PSPL website with their membership card number as the login and password.)
11. Any incidents/accidents/injuries should be recorded and reported to PSPL for insurance purposes. The Accident/ Injury/Incident Report Form is attached to this policy document.
12. Any member or visitor who uses a private vehicle to drive other members or guests to a meeting, activity, tour or outing must use a vehicle with a fully comprehensive insurance policy. In the event of an accident when driving other members or visitors, the member or visitor driving must rely upon the fully comprehensive insurance policy for the vehicle to rectify the outcome of the accident.

**FINANCIAL**

1. In the case of an event where tickets must be purchased in bulk in advance or where a deposit is required to make a booking or reservation, those costs must only be paid by the Club, once sufficient funds have been received from participants to cover the costs. The Club will not underwrite the running of any event.
2. The Management Committee must approve all financial transactions made by the Club and ensure that all payments are authorised by at least two persons in accordance with the Club’s Constitution, Standing Resolutions and/or By-Laws.
3. Payments should only be made when there is appropriate supporting documentation such as an invoice.
4. The Treasurer may, with the approval of the Management Committee, delegate the collection of monies being paid by members and visitors for an activity, tour or outing to the Convenors of such programs. Convenors must send a reconciliation of the money received against the names of attendees and expenses paid/to be paid.
5. Convenors should understand the terms and conditions of any bus hire prior to agreeing to such terms and conditions particularly in relation to excesses that may be payable on hired vehicle in the event of an accident. Insurance taken must not include any level of excess in the event of an accident.
6. Convenors must not disburse any funds received unless written approval in advance has been provided by the Treasurer or his/her delegate. In the normal course of events all disbursements will be made by the Treasurer once appropriate documentation has been provided.
7. The Treasurer or a delegated officer of the Club, appointed by the Management Committee, may be authorised to bank Club monies. All Club monies should be banked within two working days as per the conditions of the Money Cover insurance provided by PSPL.
8. A record of all monies being received should be recorded by either individual receipt and/or a register indicating payee, date and amount paid.
9. Any monies paid in cash in envelopes should be counted on the day with the payee to ensure accuracy of payment.
10. Where necessary or as determined by the Management Committee, a budget should be prepared by the Convenor prior to an activity, tour or outing and should be reviewed by the Management Committee as part of the consideration of whether or not to approve the activity, tour or outing.
11. Any free of charge offer or ticket which may be offered to an organiser by a third party should be applied for the benefit of all participants. In some situations, a free of charge offer or ticket may be used as part of a prize to be awarded to an attendee. Such a use of a free of charge offer or ticket, must be reflected clearly in the budget.
12. An annual club budget, setting out the anticipated income and expenditure, shall be presented to the Management Committee for approval annually and then presented for approval by members at the annual general meeting. The budget should take into consideration inter alia, capitation fees and magazine subscriptions set by PSPL.
13. The Treasurer must provide financial reports to each regular management committee meeting covering income and expenditure against budget and a profit and loss for each approved activity, tour or outing.
14. An appropriate register must be maintained by the Treasurer for any assets owned by the Club, such as a laptop computer or projector etc.
15. Property insurance should be purchased for any Club property as appropriate in terms of asset value, risks and premiums.

**REPUTATION**

1. To facilitate a consistent and professional approach to organising events and support ease of inter-change of event Convenors, ClubRunner Event Planning functionality will be used exclusively to:
	1. Describe the event
	2. Schedule the event in the club calendar
	3. Issue invitations
	4. Record acceptances and declines
	5. Record attendance.
2. Any written communication to external entities which make commitments or request or provide information on behalf of the Club must be sent using the Club email account (bearbrassprobus@gmail.com) or via a private email, copying in the Secretary using the Club email account.
3. The Club website will be managed by the Club Website Officer, who will be appointed each year by the management committee. The website will be kept current and provide engaging content to interest potential members (the public) and celebrate the achievements of the Club.
4. The Club Facebook page will be managed by up to three Administrators, who will be appointed each year by the management committee. The Facebook page will be a closed group, available only to current members of the Club. The purpose of the Facebook page is to facilitate informal conversations between club members.
5. All Club records will be kept by the Secretary using the ClubRunner Organization/Documents repository.

**END OF POLICY DESCRIPTION**

# **A drawing of a face  Description automatically generatedBearbrass Probus Club**

**Proposal to the Management Committee for an event for approval**

**This form should be completed after referral to the following documents:**

[**https://portal.clubrunner.ca/101591/Documents/en-us/61a8d6d8-b32c-4f0b-bf86-7f473c35a4cb/1/**](https://portal.clubrunner.ca/101591/Documents/en-us/61a8d6d8-b32c-4f0b-bf86-7f473c35a4cb/1/)

[**https://portal.clubrunner.ca/101591/Documents/en-us/e187b68c-e12a-404d-be5f-a0640285f274/1/**](https://portal.clubrunner.ca/101591/Documents/en-us/e187b68c-e12a-404d-be5f-a0640285f274/1/)

**For consideration of Management Committee at its meeting on: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

|  |  |
| --- | --- |
| **Name of event** |  |
| **Name of the Proposer** |  |
| **As the proposer of this event I confirm I have referred to the documents listed** |  |
| **Name of Convenor for the proposed event** |  |
| **Start Date & time of proposed event** |  |
| **End date & time of proposed event** |  |
| **Rationale for selection of date for proposed event** |  |
| **Venue name & address***Please be helpfully specific*  |  |
| **Describe provisions/issues regarding accessibility** |  |
| **Proposed transport** |  |
| **Describe any issues to be aware of in relation to transport** |  |
| **If catering involved, describe provisions available to accommodate dietary requirements**  |  |
| **Describe any financial risks to the Club** |  |
| **Minimum group size for viability** |  |
| **Max group size if cap exists** |  |
| **Details of payment to venue** |  |
| **Cost to members** |  |
| **Brief description of the event****Note – this is not the marketing spiel** |  |

**REGISTRATION FORM FOR OUTINGS AND/OR TOURS**

**Version 2.0**

**MELBOURNE BEARBRASS PROBUS CLUB Inc.**

**PARTICIPANTS ENDURING DECLARATION**

I \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (NAME OF MEMBER) hereby apply to participate in the activities of the Melbourne Bearbrass Probus Club (the Club) which may involve outings and tours and in so doing agree that while participating:

* I understand that this declaration is effective from the date of signing until I am no longer a member of the Club.
* I understand that I am the person who is fully responsible for the state of my health and I undertake to do all that is necessary so as not to place other participants at risk, including putting them under stress or duress or putting them in danger because of the state of my health or my behavior.
* I hereby declare that to the best of my knowledge I am fit enough to undertake Club activities and agree to advise the Club should my state of health change.
* I hereby declare that I will only participate in activities where I am physically capable.
* I understand that it is not the role or responsibility of the Club or a Club member to act as a carer should I need one. In the event that I need a carer or special assistance for any Club event, it will be organized by me.
* I understand that it is my responsibility to advise the Club Secretary in writing of any change to this declaration.
* I understand that by completing this declaration that it in no way restricts or limits the insurance cover available to me as a member or visitor through the Probus National Insurance Program while participating in an approved activity of the Club.
* I understand that the Probus National Insurance Program does not provide coverage for illness and that I can access information about the coverage available under the program from the Club Administration section of the PSPL website or by contacting the Club Secretary.
* I understand the need for me to advise the Club of any food allergy, other intolerances and/or special dietary requirements that I have. Please list or state N/A on the following lines

* In the case of any accident, illness or emergency please contact my next of kin:

**Name** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Relationship** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Telephone Number**

**Email** \_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**MEMBER’S SIGNATURE** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  **DATE:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_



**Accident / Injury / Incident Report Form**

**Probus Club Name ……………………………………………………………………………….……………………**

**Club Number …………………........................**

|  |
| --- |
| **Accident Injury Incident (please circle one)**  |
| **Date of accident / injury / incident** …………………………………………………………………………………**Time of accident / injury / incident** ………………………………………………………………………………… |
| **Was the event where the accident, injury or incident occurred approved by your Probus Club?** (please circle) **Yes / No***Please note that in the event of an insurance claim, the insurer may require a copy of the minutes where this event was approved by the Probus Club.* |
| **Did the accident / injury / incident occur whilst travelling to or from your Club’s approved activity?** (please circle) **Yes / No****Did the accident / injury / incident occur during your Club’s approved activity?** (please circle) **Yes / No****Location of accident / injury / incident** ………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………… |
| **Describe the event at which the accident, injury or incident took place i.e. Club meeting or activity**………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………… |
| **Details of injured person** Name ……………………………………… Membership Number (if applicable) ………………………………… Address …………………………………………………………. Phone Number …………………………………. Email Address…………………………………………………………………………………………………………*If more than one person was injured as a result of the same incident, please provide their details on a separate page.* |
| **Cause of accident / injury / incident**………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………… |
| Was the Ambulance Service called? (please circle) **Yes / No** Name of Ambulance Officer in charge of treatment (if known) …………………….………………………………Were the Police notified? (please circle) **Yes / No** If yes by whom? ………………………………………………………………..……………………………………… Name of Police Officer in attendance ……………………….………………………………………………………Police Station ………………………………………………………………………………………….………….…… |
| **Witnesses to accident / injury / incident (at least two required)**Name ………………….………….……………………………………………………………………………………Address ………………………………………………………………………………………………………………… Phone Number …………………………………………………………………………………………………………Name ……………………………………………………………………………………………………………………Address ………………………………………………………………………………………………………………… Phone Number ………………………………………………………………………………………………………… |
| **If any significant delay in reporting this accident, injury or incident, please state reason(s)**……………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………… |
| **Accident / injury / incident first reported to:**Name ……………………………………………………………………………………………………………………Position within the Club …………………..……………………………………………………………………………Address ………………………………………………………………………………………………………………… Phone Number …………………………………………………………………………………………………………Date Reported ….………………………………….. Time…………………………………………… |
| **Details of person completing this form (cannot be the injured person)**Name ……………………………………………………………………………………………………………………Position within the Club …………………..……………………………………………………………………………Phone Number …………………………………………………………………………………………………………Date ….…………………………………..  |

**Please send a copy of this completed form to Probus South Pacific Limited by**

Email to general@probussouthpacific.org

Or

Post

Probus South Pacific Limited

PO Box 1294

Parramatta NSW 2124

On receipt of this form, a claim form will be provided to the injured person/s. For details of the coverage provided under the National Insurance Program, please refer to the Club Administration section of Probus South Pacific website which can be accessed with your Probus Membership Card number as the login and password.

If you have any questions about this form, please contact the PSPL Team by email or phone.

**PROBUS SOUTH PACIFIC LIMITED** ACN 152 374 395

**Postal Address:** PO Box 1294 Parramatta NSW 2124 AUSTRALIA

**Australia:** 1300 630 488 **New Zealand:** 0800 1477 6287

**Email:** admin@probussouthpacific.org  **Website:** www.probussouthpacific.org