

# The Probus Club of Camberwell

## Risk Management Policy

### 1. Purpose

The purpose of this policy is to ensure that the Probus Club provides a safe, inclusive, and enjoyable environment for members, guests. It establishes processes to identify, assess, and manage risks associated with club activities, events, and administration.

### 2. Scope

This policy applies to:

- All club meetings, outings, events, and activities.
- All members, office bearers and guests involved in club operations.

### 3. Principles

The Probus Club will:

- Prioritise the health, safety, and wellbeing of members and guests.
- Comply with relevant laws, regulations, and venue requirements.
- Encourage a culture of risk awareness and personal responsibility.
- Ensure that risks are assessed and managed proportionately, without creating unnecessary barriers to participation.

### 4. Responsibilities

- **Management Committee**
  - Ensure risk management processes are implemented and reviewed.
  - Keep records of incidents, insurance, and compliance.
  - Assess risks before approving activities.
- **Activity Organisers**
  - Identify potential risks for each event (e.g., transport, venue safety, weather conditions).
  - Implement mitigation measures (e.g., first aid, emergency contacts, clear instructions).
  - Communicate safety information to participants.
- **Members & Guests**
  - Take reasonable care of their own health and safety.
  - Follow instructions and report hazards or incidents promptly.
  - Acknowledge personal responsibility when participating in physical activities, excursions, or travel.

## 5. Risk Management Process

1. **Identify risks** – hazards to people, property, finances, or reputation.
2. **Assess risks** – likelihood and potential impact.
3. **Control risks** – eliminate or minimise by:
  - Choosing safe venues and transport.
  - Ensuring adequate insurance coverage.
  - Having emergency procedures in place.
  - Setting participation guidelines.
4. **Monitor and Review** – evaluate activities after completion; record incidents; update policy as needed.

## 6. Specific Risk Areas

- **Health & Safety** – slips, trips, medical emergencies, COVID-19 or infectious disease management.
- **Travel & Excursions** – transport provider safety, mobility considerations, first aid.
- **Financial Risks** – transparent handling of funds, dual signatories, regular audits.
- **Reputational Risks** – respectful conduct, compliance with the Probus ethos, safeguarding against discrimination or harassment.
- **Legal & Compliance** – following insurance conditions, privacy obligations, and local laws.

## 7. Insurance

The club will maintain adequate insurance cover (including public liability and officers' liability, where available through Probus associations) and ensure members are informed about coverage and exclusions. The club will encourage members to have travel insurance when participating in overnight tour.

## 8. Incident Reporting

- All incidents and near misses must be reported to the Committee.
- An incident log will be maintained.
- Serious incidents must be reviewed, and corrective actions taken.

## 9. Policy Review

This policy will be reviewed annually by the Management Committee, or earlier if significant changes occur in the club's activities or external requirements.

**Approved Date: 16/9/2025**

**Review Date: September 2026**