

15. Managing Risk

What is risk & risk management?

In a general sense, risk is anything that might have a negative impact. Risk management is therefore the process of systematically thinking through possible risks (even if they're unlikely) and ensuring that these risks are minimised (avoided, if possible) and that there are strategies to deal with them if they occur.

Why is it important to my Club? What is the potential impact on Club Executives?

The Club Executive are responsible for the safety and wellbeing of those at Club events. This includes the wellbeing of members and other Club Executives that are involved in running the event (e.g. making sure everyone is aware of safety precautions, providing appropriate breaks and ensuring that tasks are allocated appropriately), as well as the event attendees (e.g. ensuring that food is being prepared and stored safely, letting attendees know about any risks of participating in an activity beforehand).

Effective risk management minimises negative impacts for your Club as well as for you as an individual. This includes the health and safety of Club Executive and members and will help protect against legal action against individuals (particularly Club Executives) or the Club as a whole (if the Club is incorporated) should any incidents occur.

Clubs must do a risk assessment before every event or activity. This is a procedure that requires you consider all the possible risks and take the necessary steps to reduce or avoid them altogether. You can reuse existing risk assessment documents, but make sure that the person looking after the event (and others in the team, if relevant) have read the documents and have taken all the precautions specified within it. Make sure to keep an ongoing record of risk assessment documents and the events they have been used for, in case they are needed by your Club, Arc or UNSW.

Arc also requires all Club Executives and members to be aware of Workplace Health and Safety policy and to follow the guidelines that keep people from getting hurt. See Clubs Handbook Section 14 for details about WHS.

Risk Assessments

To start a risk assessment, identify the specific risks associated with the event, use the template below to record the risk and use the risk matrix below to assess the possibility and consequence of the risks involved.

RISK RATING METHODOLOGY AND MATRIX																																															
Consider the Consequences Consider: What type of harm could occur (minor, serious, death)? Is there anything that will influence the severity (e.g. proximity to hazard, person involved in task etc.). How many people are exposed to the hazard? Could one failure lead to other failures? Could a small event escalate?	Consider the Likelihood Consider: How often is the task done? Has an accident happened before (here or at another workplace)? How long are people exposed? How effective are the control measures? Does the environment effect it (e.g. lighting/temperature/pace)? What are people's behaviours (e.g. stress, panic, deadlines) What people are exposed (e.g. disabled, young workers etc.)?	Calculate the Risk 1. Take the consequences rating and select the correct column 2. Take the likelihood rating and select the correct row 3. Select the risk rating where the two ratings cross on the matrix below. VH = Very high, H = High, M = Medium, L = Low																																													
<p>5. Severe: death or permanent disability to one or more persons</p> <p>4. Major: hospital admission required</p> <p>3. Moderate: medical treatment required</p> <p>2. Minor: first aid required</p> <p>1. Insignificant: injuries not requiring first aid</p>	<p>A. Almost certain: expected to occur in most circumstances</p> <p>B. Likely: will probably occur in most circumstances</p> <p>C. Possible: might occur occasionally</p> <p>D. Unlikely: could happen at some time</p> <p>E. Rare: may happen only in exceptional circumstances</p>	<table border="1"> <thead> <tr> <th colspan="2"></th> <th colspan="5">CONSEQUENCES</th> </tr> <tr> <th colspan="2"></th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <th rowspan="5">LIKELIHOOD</th> <th>A</th> <td>M</td> <td>H</td> <td>H</td> <td>VH</td> <td>VH</td> </tr> <tr> <th>B</th> <td>M</td> <td>M</td> <td>H</td> <td>H</td> <td>VH</td> </tr> <tr> <th>C</th> <td>L</td> <td>M</td> <td>H</td> <td>H</td> <td>VH</td> </tr> <tr> <th>D</th> <td>L</td> <td>L</td> <td>M</td> <td>M</td> <td>H</td> </tr> <tr> <th>E</th> <td>L</td> <td>L</td> <td>M</td> <td>M</td> <td>M</td> </tr> </tbody> </table>			CONSEQUENCES							1	2	3	4	5	LIKELIHOOD	A	M	H	H	VH	VH	B	M	M	H	H	VH	C	L	M	H	H	VH	D	L	L	M	M	H	E	L	L	M	M	M
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Risk level	Required action
Very High	Act immediately. The proposed task or process activity must not proceed. Steps must be taken to lower the risk level to as low as reasonably practicable using the hierarchy of risk controls
High	Act today. The proposed activity can only proceed, provided that: (i) the risk level has been reduced to as low as reasonably practicable using the hierarchy of risk controls and (ii) the risk controls must include those identified in legislation, Australian Standards, Codes of Practice etc. and (iii) the document has been reviewed and approved by the Supervisor and (iv) a Safe Working Procedure or Safe Work Method has been prepared and (v) the supervisor must review and document the effectiveness of the implemented risk controls
Medium	Act this week. The proposed task or process can proceed, provided that: (i) the risk level has been reduced to as low as reasonably practicable using the hierarchy of controls and (ii) the document has been reviewed and approved by the Supervisor and (iii) a Safe Working Procedure or Safe Work Method has been prepared.
Low	Act this month: Managed by local documented routine procedures which must include application of the hierarchy of controls.

Identify hazards and control the risks

- An activity may be divided into tasks. For each task identify the hazards and associated risks. Also list the possible scenarios which could sooner or later cause harm.
- Determine controls necessary based on legislation, codes of practice, Australian standards, manufacturer's instructions etc.
- List existing risk controls and any additional controls that need to be implemented
- Rate the risk once all controls are in place using the matrix in HS329 Risk Management Procedure

SHADED GREY AREAS
If you need to determine whether it's reasonably practicable to implement a control, based on the risk complete the shaded grey columns

Feel free to resize the boxes to suit your situation/the amount of text you need to use

Task/ Scenario	Hazard	Associated harm	Existing controls	Any additional controls required?	Risk Rating			Cost of controls (in terms of time, effort, money)	Is this reasonably practicable Y/N
					C	L	R		
[Insert Task Section or Scenario of Event (e.g. Pack Up, Set Up, During Event or During Activity)]	[Insert Associated Hazards (can be more than one)]	[Insert Harm/Injuries associated with the Hazard(s)]	[Insert the controls that will be put in place to mitigate hazards and associated harms]	[For the three columns to the right labelled C, L and R, please use the risk methodology and matrix on Page 4 to assign the Severity of Consequence (C), Likelihood (L), and the Associated Risk (R)]					
[Repeat for ALL Tasks, Sections and Scenarios]									

When completing the risk assessment of an event or activity, consider:

- The nature of the activity. Is it a recreational activity where members could get hurt? If yes, make sure you use a waiver!
- The venue. Is it indoor/outdoor? Is it accessible to all Club members?
- What facilities are available? Do you need to have St Johns Ambulance on site and/or hire professional equipment that complies with safety standards?
- Are members going to be separated from their personal belongings? Are there lockers or storage facilities available?
- Do you need security guards (to protect belongings as well as people)?
- How are members getting to and from the venue?
- Is alcohol involved? If yes, make sure that you comply with the Arc Clubs Alcohol Policy where the event is not held in a licensed venue.
- Is everyone attending of legal age?
- Is it in a remote location (e.g. a camp)? What risks are associated with overnight accommodation?
- If personal injury is likely, what facilities are available for first aid? Always make sure there is access to a phone in case emergency services need to be called.
- How are you going to promote your event?

Off campus events are unlikely to be covered under UNSW's Personal Accident policy so Club Executives need to make sure that they assess all the risks before planning an off-campus event and use a waiver.

If Club business requires use of a vehicle, take public transport rather than using your personal vehicle or hiring from a rental agency. This avoids problems with finding appropriate insurance cover.

You should also think about the financial consequences of planning events.

- Is the Club entering a contract e.g. for hiring the venue, or a third-party providing services? If so, ensure that you have comprehensively read over this contract and understand that such contracts are legally-binding. If you have any doubts, please contact the Arc Clubs team for advice before signing anything!

- Do you need sponsorship for your Club to help cover the cost of the event, or does your Club have existing sponsors that need to be included in this event (what is have you agreed to)?
- Do members have to purchase tickets in advance? What is the refund policy?
- Will there be out of pocket expenses if, for example, ticket sales don't cover the costs of the event?

Based on the possibility and consequences, it is recommended that Clubs establish contingency plans for when the specific risk occurs and will help the Executives to use the best course of action. It will also help the Club to identify activities or part of the activity that may lead to severe consequences and the Club can look at substituting that activity or part of the activity with a different one.

Clubs will have events that are run on a regular basis or that are run every Term, so once the Risk Assessment is created the first time around, Clubs will only need to go back and review the assessment done previously and make an addition/alteration based on the changes made. The Risk Assessment should be shared with all relevant parties involved in the activity.

If Clubs Executives are not sure about a certain element or the complete Risk Assessment itself, feel free to get in touch with us at clubs@arc.unsw.edu.au.

What if something happens?

Follow the procedures that you have prepared in your risk assessment in case of an incident. After the fact, if it is a reportable incident, report it to Arc through the Arc Club Incident Report (see Section 21 (Incident Reporting) for more further details).

Where can I find out more information?

An Introduction to Risk Management

www.ourcommunity.com.au/management/view_help_sheet.do?articleid=88

Safe Work Australia – Identify, assess and control hazards

www.safeworkaustralia.gov.au/risk

Risk Management Help for Not for Profits

www.communitydirectors.com.au/icda/risk/?articleId=1245

NSW Office of Sport - Risk Management

sport.nsw.gov.au/Clubs/ryc/governance/risk

Not-for-profit Law: Risk and Insurance

<http://www.nfplaw.org.au/riskinsurance>

Need Help?			
Call Us	Email Us	Visit us	Office Hours
02 9065 0930 <i>(during office hours)</i>	clubs@arc.unsw.edu.au	Level 2, Basser College <i>(just off the Basser steps past the Quadrangle)</i>	During Term: 10am - 4pm Outside Term: By appointment only
Files and Forms: www.arc.unsw.edu.au/clubforms		Clubs Handbook: www.arc.unsw.edu.au/clubs/clubshandbook	