



South Australian Masters Athletics Inc.

RISK MANAGEMENT POLICY

Authorised by:

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President
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INTRODUCTION

Litigation is becoming increasingly more common, broad and complex, and SAMA and its officers/members may now be liable in certain circumstances. A major line of defence against any such action is that "due diligence" was exercised in attempting to prevent adverse consequences. This concept arises in a wide range of legislation in varying forms. In essence it requires the establishment of a focussed management plan. A Risk Management Plan (RMP) is a formal management structure that is designed to be a major factor in the minimisation of adverse consequences to SAMA.

The major objectives of a RMP are to ensure SAMA's activities are conducted so that actual or potential risks are minimised, and compliance with legal obligations is achieved.

Therefore the existence of a working RMP is fundamental to the establishment of the "due diligence" defence. The RMP must be an active plan with working procedures and control mechanisms, and SAMA must be accountable for, and responsive to, issues identified by the RMP as requiring attention.

1. Risk Policy

"SAMA is committed to providing a sporting environment which is safe, stable, and free of discrimination or harassment, and in which risks are minimised through proactive management.

SAMA accepts risk management as one of its prime responsibilities. Risk occurs not only within athletics, but also within the more general environment in which SAMA operates. In formulating this policy, SAMA is mindful of the full range of risks which may impact on the viability of the club, and in turn on the current and future participation of the members themselves."

Such risks arise because of:

- the nature of athletics, and the potential hazards of the various events;
- the essential nature of masters athletics, in which more mature people are participants
- the relatively low financial capital in the sport, given the volunteer basis upon which events are conducted.

SAMA's risk management policy is to reduce the likelihood of risk arising and in so doing protect the organization, its members and the wider community. Where risk cannot be eliminated or minimised then SAMA will maintain necessary insurance cover. The existence of this RMP may limit insurance premiums payable by SAMA.

2. Risk Identification

An area of risk is defined as an element of SAMA's activities or organization that could result in adverse consequences for SAMA, its members or the wider community.

Risks may result primarily to:-

- Athletic activities e.g. injury to competitors or members of the public
- SAMA assets e.g. property damage, theft, vandalism
- Administration e.g. loss of records, failure to maintain lease
- Finances e.g. misappropriation of funds, bankruptcy
- Social activities e.g. injury to members or the public, damage to property

And also to:-

- Legislative compliance
- Public image
- Concerns of interested parties
- Natural events

In reviewing activities and risks SAMA shall consider activities that may result in:-

- Direct risks over which control can be exerted
- Indirect risks over which control is less likely

Consequences should be considered as a result of: -

- Normal situations
- Abnormal, emergency or accident situations (including possible negligent or wilful acts).

Risk identification is approached by identifying manageable activities that may have risks and in turn consequences, and creating and maintaining a register [Appendix 1].

3 Legislative and Other Requirements

SAMA shall ensure that all obligations relevant to its responsibilities are identified and recorded. Obligations can be legally binding or morally binding because of commitments to, requirements of and agreements with government, community groups or individuals, or because of policies or codes to which SAMA subscribes.

Some obligations may involve time related requirements such as notifications, reporting and lease renewals. SAMA is responsible for maintaining a diary reminder system to ensure compliance with these requirements.

4 Risk Analysis

It is not possible or necessary to manage all risks; therefore having developed a register as above SAMA shall compile a list of significant risks and consequences that should receive attention.

Significance may relate to SAMA, or to other interested parties. For example maintaining compliance to a lease condition is important to SAMA and noise may be important to other parties.

Significance will be determined by allocating a risk ranking to all risks identified and will be based on likelihood of occurrence and the possible consequences.

Likelihood of occurrence should be evaluated in terms of: -

- A -almost certain to occur
- B -a better than even chance of occurring
- C -an even chance of occurring
- D -a less than even chance of occurring
- E -unlikely to occur

Consequences relate to severity, duration, impact on SAMA image and stakeholder interest, and the magnitude will be rated as follows: -

- Ca-Catastrophic consequence e.g. death, bankruptcy
- Ma-Major consequence e.g. loss of limb, significant fine
- Mo-Moderate consequence e.g. hospitalisation, financial burden
- Mi-Minor consequence e.g. medical treatment
- In-Insignificant consequence e.g. minor abrasions

5. Risk Evaluation

A risk rating is determined for each area of risk identified as per the following matrix.

Likelihood	Consequences				
	In	Mi	Mo	Ma	Ca
A	Mod	Sig	High	High	High
B	Mod	Mod	Sig	High	High
C	Low	Mod	Mod	Sig	High
D	Low	Low	Mod	Sig	Sig
E	Low	Low	Mod	Mod	Sig

Legend

- High = high risk
- Sig = significant risk
- Mod = moderate risk
- Low = low risk

Once each risk is evaluated it is checked against its current management control, rating each element strong management control (S), medium (M) or weak (W). This then enables priority actions to be determined for those rated:

high risk & weak management control i.e.
High/W, then:
High/M
Sig/W
Sig/M
Mod/W

The output of the risk evaluation is a priority list of risks requiring attention [Appendix 2]. While the items on this list will require active management, all other risks shall be monitored to ensure they remain acceptable.

6. Risk Treatment

Risk treatment involves an action plan including objectives and targets [Appendix 3]. Risk objectives are the goals SAMA wants to achieve, based on its risk policy, its activities, legal requirements and stakeholder interests. Targets are more specific, measurable and time related. The action plan will involve the how, who, when and resources. It should also include a process for evaluating the risks and consequences of new activities.

Each area of risk shall be evaluated to determine existing controls and how it will be managed in the future, with the options generally in the following order of preference: -

- Avoidance
- Reduction of the likelihood of occurrence
- Reduction of the consequences
- Acceptance
- Transference of the risk [to other organizations or insurance]

7. Implementation

7.1 Responsibility

All members and officials are responsible for ensuring that risks to themselves, and more particularly to others and SAMA, are minimised. The committee of SAMA, however, has the ultimate responsibility for successful risk management and will:

- Ensure that appropriate training is provided, so that risk is actively minimised.
- Provide appropriate resources to ensure that risk is minimised
- Actively encourage reporting of risk, real and potential, and ensure that appropriate action is taken to minimise such risk

Specific responsibilities are identified in the risk management action plan [Appendix 3]. Each year on registering for membership, members will sign a waiver. Similarly, persons wishing to trial our activities or visitors from interstate masters clubs, will sign a waiver. These waivers are shown in Appendix 4.

7.2 Awareness

Members, government and the public all have an expectation that SAMA will communicate matters to them on which they may be concerned and or involved. SAMA's bimonthly newsletter is the primary mechanism for this.

SAMA will ensure all members are aware of this RMP and in particular the rules by which its athletic activities are governed as detailed in Appendix 5.

SAMA will address safety/risk as an agenda item at all its committee meetings.

7.3 Documentation/Records

The more elements of an RMP that are documented, the better, but this can occur over a period of time.

As a minimum SAMA should include the following: -

- Description of core elements of the plan [this document including its appendices]
- Listing of obligations (via the Yearly Planner)
- Accident, injury, incident register. All accidents, injuries and incidents should be reported and a register kept to assist in identifying problem areas and situations of most frequent occurrence. [Appendix 6]

8 Monitoring and Modification

Routine monitoring should be followed by modifications to the plan where necessary.

9. Review

SAMA should review the suitability, adequacy and effectiveness of the RMP on a regular basis (probably annually) and the result of such a review may be an Improvement Plan that would be fed back into the RMP.

The SAMA officer designated as the Risk Manager will chair the review and attendees should be invited/chosen from office bearers and members of the club.

9.1 Review agenda

- Review minutes of last meeting and matters arising from these minutes
- Review the key risks and major exposures to SAMA, its members and the wider community and how these are reflected in the RMP
- Evaluate the performance and context of the RMP by considering: -
 - changing legislation and other government initiatives
 - related bodies objectives and guidelines
 - public perceptions
 - action taken on previous risks or emergencies
 - complaints or other correspondence from interested parties
 - media reports

9.2 Minutes

The minutes of the meeting should include:

- Identified opportunities to improve the RMP
- Allocated responsibility and timeframe for any action point.
- Identified changes required to RMP documents

**APPENDIX 1
RISK IDENTIFICATION REGISTER**

Likelihood of occurrence is evaluated in terms of: -

- A -almost certain to occur
- B -a better than even chance of occurring
- C -an even chance of occurring
- D -a less than even chance of occurring
- E -unlikely to occur

Consequences are rated as: -

- Ca-Catastrophic e.g. death, bankruptcy
- Ma-Major e.g. loss of limb, significant fine
- Mo-Moderate e.g. hospitalisation, financial burden
- Mi-Minor e.g. medical treatment
- I -Insignificant e.g. minor abrasions

A] Athletic Activity

Activity	Risk	Consequence		Risk Rating	Management Control	
		Likelihood	Rating			
Competition Preparation	Lifting heavy weights	E	Strains etc	Mi	Mod	M
Competition in general	Inadequate preparation	C	Various health impacts	Mo	Mod	M
	Congestion on the track	C	Collisions/injury	Mo	Mod	M
	Lack of first aid officers	E	Inability to treat injuries	Mo	Mod	S
	Insect bites/bee stings	D	Possible allergic reaction	Mo	Mod	M
Competition in cold/wet weather	Hypothermia	D	Infections	Mi	Low	W
Competition in hot/sunny weather	Hyperthermia	D	Heat exhaustion	Mi	Low	S
			Heat stroke	Mo	Mod	S
			Death	Ca	Sig	S
	Sunburn	D	Burns	Mi	Low	M
Competition in stormy weather	Exposure to hail and lightning	D	Injury, burns	Mo	Mod	M
			Death	Ca	Sig	M
Boiling water for tea – winter programme	Gas explosion	E	Death/Injury from flying debris/ Burns from boiling water	Ca	Sig	S
	Exposure to flame	D	Burns to individuals	Mi	Low	M
	Exposure to boiling water	D	Burns to individuals	Mi	Low	W

Other groups participating in SAMA functions	Inappropriate behaviour, positioning of equipment e.g. BBQ	C	Damage to reputation, accidents	Mo	Mod	M
Crossing the competition track	Collision with other competitors or others	D	Injury	MI	Low	M
Crossing the throwing area	Being struck by the throwing implement	E	Severe impact	Mo	Mod	M
			Death	Ca	Sig	M
Throwing events	Slipping/ falling	D	Sprains/strains	Mi	Low	W
	Failure of hammer or weight chain/wire	E	Various injuries	Mi	Low	M
Long/Triple Jump	Injury from objects in pit	E	Cuts, needle stick	Ma	Mod	M
	Jumper not landing in the pit	D	Sprains, fractures etc	Mo	Mod	W
Path/Cross-country racing (including pre and post racing)	Slipping on wet surface or debris [seeds, leaves etc], holes logs etc	D	Sprains/strains	Mi	Low	W
			Fractures/other injury	Mo	Mod	W
	Strike by, bike, scooters etc (vehicles in Bonython Park)	E	Injury	Mo	Mod	M
			Death	Ca	Sig	M
	Encounters with dogs	E	Dog bites	Mi	Low	W
	Collision with people/inanimate objects	E	Injuries	MI	Low	M
Encounters with snakes	E	Snake bite	Mo	Mod	W	
Treatment of blood injuries	Contact with contaminated blood	E	Infectious diseases	Ma	Mod	S

B] Finances

Accounting	Bankruptcy	E	Closure of club	Ca	Sig	S
	Misappropriation of funds	E	Loss of funds	Ma	Mod	S
			Legal action required	Ma	Mod	S
Failure to audit books	E	Possible legal action	Ma	Mod	S	
Expenditure without approval	Poor cost control	D	Cash flow problems	Mo	Mod	M
Sponsorship management	Failure to look after sponsors	D	Loss of sponsorship	Mo	Mod	M

C] SAMA Property

Vandalism	Graffiti	C	Cost to remove	Mi	Mod	M
Storage in Container	Theft	D	Cost to replace	Mo	Mod	S
Property temporarily at members homes	Theft	D	Cost to replace	Mo	Mod	M
Storage and transport of computer equipment	Theft	D	Cost to replace	Mo	Mod	S
	Breakage		Cost to repair	Mo	Mod	S
Storage of uniforms	Theft	D	Cost to replace	Mo	Mod	S
Use of equipment	Theft	D	Cost to replace	Mo	Mod	M
Natural Events	Damage to property by fire, flood etc.	D	Cost to repair/replace	Ma	Mod	S

D] Social Activities

Social picnics, weekends, meals at hotels, get together at members houses etc	Property damage	D	Cost to SAMA	MO	Mod	S
			Legal action	Mo	Sig	S
	Noise	D	Legal action	Mo	Mod	S
	Falls, collisions	D	Injury	MO	Mod	M
			Legal action	Mo	Mod	M
	Swimming pool problems	D	Drowning	Ca	Sig	S
Playing games	D	Being struck by balls etc	Mi	Low	W	
Afternoon teas	Food provided by members could be contaminated	D	Food poisoning	Mo	Mod	W
			Legal action	Ma	Sig	W

E] Administration

Legislation	Failure to comply with relevant legislation	D	Fines/legal action	Mo	Mod	M
Record keeping	Loss of records	E	Inability to function correctly	Mo	Mod	S
Container site at Santos	Failure to pay container site rent	E	Requirement to remove container	Ma	Mod	S
Communication with members	Failure to ensure a member obtains key SAMA documents e.g. Club rules	D	Possible injury because of lack of knowledge	Mo	Mod	S
	Failure of a member to be aware of the Constitution & the RMP	D	Legal liability	Ma	Sig	S
Risk Management Plan	Failure to implement required actions	D	Legal liability, ins risk, member dissatisfaction	Mo	Mod	S
Lack of policies	Failure to Maintain Policies	E	Legal liability	Ma	Mod	M
Insurance	Failure to maintain liability insurance via AMA	E	Legal liability	Ma	Mod	S
Document control	Failure to obtain a signed waiver from members	D	Legal liability	Ma	Sig	S
	Failure to obtain a temporary waiver from newcomers and under 18's	D	Legal liability	Ma	Sig	M
SAMA organised events	Loss of personal property while at SAMA events	D	Legal liability	Mo	Mod	M
Newsletter	Defamation	D	Legal liability	Mo	Mod	M
	Failure to publish	D	Member dissatisfaction	Mo	Mod	S
Loss of Adelaide Harriers key	Theft of Harriers gear damage, vandalism	D	Cost	Mo	Mod	M
National/International records	Failure to ensure correct procedures	D	Member dissatisfaction	Mo	Mod	S

APPENDIX 2

PRIORITY LIST OF RISKS REQUIRING CONSIDERATION

Activity	Risk	Worst Consequence	Risk Rating	Current control
Afternoon teas	Food provided by members could be contaminated	Legal action	Sig	W
Crossing the throwing area	Being struck by a throwing implement	Death	Sig	M
Path/Cross-country racing	Strike by vehicles, bikes, scooters etc	Death	Sig	M
	Slipping on wet surface or debris [seeds, leaves etc]	Injury	Mod	W
	Encounters with snakes	Snakebite	Mod	W
Long/ Triple Jump	Jumper not landing in pit	Serious injury	Mod	W
Competition in stormy weather	Hail, lightning	Death	Sig	M
Document control	Failure to obtain a temporary waiver from newcomers	Legal liability	Sig	M

There are no risks with a High rating

All identified risks with the following ratings and management controls are included above:

Risk Rating _____ **Current Control**

Significant
Significant
Moderate

Weak
Moderate
Weak

APPENDIX 3

RISK MANAGEMENT ACTION PLAN

Risk/consequence	Objective/Target(s)	Responsibility	Timeframe	Resources Required
Failure to obtain a temporary waiver from newcomers	Waiver forms to be completed before competition	Registrar and Check in personnel	Continuous	Waiver forms
Ill health, injury at winter competition	Pre race check of the course for hazards	Run and walk coordinators	Each Sat of competition	Vehicle, bike broom, flags
	Notification to other users that competition is taking place, by placing signage at all entrances to the course	Run and walk coordinators	Each Saturday of competition	Signage
	Raise awareness of snakes at certain times of the year	Run and walk coordinators	When required	N/A
	Assess medical needs and where appropriate administer first aid and or get help	President Registrar	Each Saturday of competition	Mobile phone, Sports Medical personnel, first aid kit Members medical info
Bad weather conditions	Cancel competition in conditions of potentially serious hail or lightning	Run and walk coordinators	When required	N/A
Food provided at functions could be contaminated	Accept the risk but, minimise handling of food	Afternoon tea organisers	Continuous	N/A
Being struck by a throwing implement	Avoid people crossing the throwing area	SAMA committee	Continuous	Club rules /ASA Signage
Injury in jump pits	Ensure the take off matt is positioned according to the jumpers ability	Jumps Coordinator	At each competition	N/A
Assessment of new risks	Maintain a current risk register and action plan	Secretary	Continuous	N/A
	Yearly planner to contain reminder of annual review	Secretary	Continuous	N/A

APPENDIX 4

MEMBER WAIVER

In accepting membership of SAMA I acknowledge and agree that I am fully aware of the risks and hazards inherent in participating in SAMA organised events. I declare that I am in good health and that I will be properly conditioned for the activities that I will enter. I agree to assume all risks of loss, damage, and injury including death that I may sustain as a consequence of my participation. I have received a copy of the SAMA Rules of Athletic Involvement and acknowledge that I have read, understood and agree to compete according to these rules. I release SAMA and its officers from any claims, actions, suits or demands of whatever nature, arising out of or related in any way to my participation in SAMA organised events.

Name	
Signature	Date

TRIAL MEMBER/VISITOR WAIVER

In wishing to take part in a SAMA event/function I declare that I am in good health and I am properly conditioned for the activities that I will participate in and I will compete under the direction of SAMA officials. I agree to assume all risks of loss, damage, and injury including death that I may sustain as a consequence of my participation. I release SAMA and its officials from any claims, actions, suits or demands of whatever nature, arising out of or related in any way to my participation in SAMA organised events. I understand that I am not covered by insurance.

Name	
Signature	Date
Any medical condition SAMA should be aware of	
Emergency contact	
Name	Phone

APPENDIX 5

RULES OF ATHLETIC INVOLVEMENT

Introduction

All members of SAMA when acting as officials in any capacity are volunteers, therefore for SAMA to function efficiently and effectively, individuals must accept responsibility for their own actions. To prevent injury to SAMA members and the general community and to avoid claims of negligence and limit liability on the part of SAMA we require all members to observe the following rules.

General

- Competitors must ensure they have an adequate level of fitness to compete.
- Any athletic activity involves inherent risks and may lead to over exertion, sprains, strains and even fractures. Competitors should compete with possible adverse outcomes in mind and take all reasonable precautions to avoid them.
- Competitors should notify SAMA of any medical condition that may be of importance when they are competing.

- Competitors must supply an emergency contact phone number
- **Competitors should take notice of the SAMA Hot Weather Policy.** “Summer competition will normally be held in the evening to avoid the heat of the day. Further, as sprint event competitors are less affected by heat than those in endurance races, the longer races will be scheduled at the end of the meeting when temperatures should be lower. Where morning competition is held the reverse applies.
- If a competitor sustains an injury or illness while participating, they authorise officials to organise medical attention as deemed necessary. Competitors are personally responsible for any expenses incurred as a result including transportation, hospitalisation etc.
- Competitors and officials must not engage in any activities that may lead to harassment or discrimination.

Winter

- In inclement weather, precautions should be taken to avoid getting wet and cold when not competing.
- Competitors should take part in events with an awareness of the course conditions regarding any slippery areas, sections of uneven ground or possible traffic on a road circuit.
- When competing on road circuits competitors should
 - observe traffic lights
 - ensure vehicles sharing the road are aware of your intention to cross a road and only do so if it is safe
- When competing on footpaths competitors should
 - share the footpaths safely with other users including pedestrians, cyclists, rollerbladers, prams etc
 - be aware of dogs and do nothing to antagonise them
 - at some venues, be aware that snakes may be present
- All precautions should be taken near the hot water facility.

Summer

- Due care should be taken when crossing the track; both directions should be checked for competing athletes.
- Competitors going to other areas of the track should not cross throwing areas in use.
- Competitors in races conducted in lanes should not cross out of their lane at the end of the race, until it is safe to do so.
- After competing in a race, competitors should move out of the path of those still competing.
- Javelins, discus, shot, weights and hammers can be dangerous projectiles and competitors should only use them as directed and after having checked that the throwing area is free of people.