RISK MANAGEMENT POLICY

INTRODUCTION:

Risks are inherent in all aspects of Australian Rules Football and the Blackwood Football Club acknowledges the role of risk management as critical to the safe and controlled provision of the sport to players, officials and spectators.

Risk management is about being aware of what may happen at the football club and taking steps to limit the chances of it occurring. Risk is not necessarily harmful on its own, but left unaddressed it can have a significant negative impact on a football club.

It is important for the football club to undertake a structured approach to risk management so that it can demonstrate to insurers and others that the precautionary measures to minimise risk have been undertaken.

Given the increasing desire of people to hold organisations accountable for their actions and the difficulty in obtaining appropriate insurance, risk management is a crucial aspect to modern management of football at all levels.

The Blackwood Football Club is committed to managing risk in accordance with the process described in Australian/New Zealand Standard 4360:1999 Risk Management.

This Standard requires the Blackwood .Football Club's risk management strategy is a systematic hierarchical driven process to identify, analyse, assess, communicate and treat risks that can adversely impact on the performance and standing of the organization.

The range of risks that the Football Club needs to be prepared to deal with will include:
•   Public & Professional Liability responsibilities
•   Occupational Health & Safety responsibilities
•   Financial Management
•   Organisational Management and Operational practices

PURPOSE:
The purpose of this policy is to provide a framework for the elimination or control of all risks associated with the Blackwood Football Club's activities.

SCOPE:
The successful implementation of the Risk management Policy requires a consistent and systematic approach to risk management at all levels of the Football Club's operation.
In order to manage risk in accordance with best practice, the Blackwood Football Club will comply with the requirements of A/NZ Standard 4360:1999 risk Management as well as the Club's established ethical standards and values.

OBJECTIVES:

The objectives of the policy are:

- Identify, report and analyse the Club's liability associated with its range of risks
- Encourage the ongoing identification and reporting of potential risks
- Determine the magnitude of risks
- Develop a risk register
- Develop, prioritise and implement ongoing plans and strategies to address risks
- Promote and support risk management practices throughout the Club
- Gain organisational support for risk management undertakings
- Educate members on good risk management practices
- Minimise the cost of insurance claims and premiums
- Protect the Club's corporate image as a professional, responsible and ethical organisation

The Risk Management System will be reviewed annually at the Annual General Meeting of the Football Club to ensure the actions remain appropriate and effective.

The Blackwood Football Club Executive Committee will ensure that this policy is understood, implemented and maintained at all levels of the club.

Jason Burns   Mark Gibbs

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PRESIDENT (name)   SECRETARY (name)

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Signature   Signature
29/3/16   29/3/16

....
Date   Date

RISK MANAGEMENT METHODOLOGY

ESTABLISH A RISK MANAGEMENT COMMITTEE

Blackwood Football Club Risk management Committee will comprise a nominated Risk Management Officer, two Committee Members and the option of up to two player representatives, with a developed understanding of a football club's risk issues to be formed to instigate a comprehensive risk management review of all of the Club's activities.

RISK IDENTIFICATION

The risk management committee shall be responsible for the establishment of a Risk Register and the setting of plans and strategic timeframes for treatment of risk.

Risks will be examined and divided into the following four categories:
1. Physical risks
2. Financial risks
3. Ethical or moral risks
4. Legal risks

The areas to be considered within the Club when identifying potential risks are:

Alcohol – Coaches - Committee members – Confidentiality - Discrimination Drugs
- Education - Emergency procedures - Environmental conditions
Equipment – Facilities - First aid procedures - Hydration
Infectious Diseases – Officials – Pregnancy -Protective equipment
Recreation leaders - Sun safety

And the important recommended AFL Policy considerations of:

- Child protection legislation & Working with Children
- Harassment and Racial and Religious Tolerance
- Hot Weather Policy
- Contracts
- Copyright
- Member Protection
- Privacy

Match day checklist

A match day checklist is an important component of an overall risk management
strategy.
In terms of insurance, the match day checklists demonstrate to the insurers that clubs
are taking some responsibility to reduce the frequency of injuries and claims.
The completion of the match day checklists demonstrate, in the event of a litigation case,
that a procedure was in place to assess the condition of the playing surface and
surrounding areas.

RISK ASSESSMENTS & ANALYSIS
The risk assessment analyses the exposures identified, quantifies the likelihood of
certain events occurring and determines the consequences, both financial and
operational.

The following are provided as a guide and risk areas at the Blackwood Football Club, to
be examined and included where appropriate in the Risk Management Policy
Documents:

Player Safety
- The playing surface, fences and goal/behind posts
- Sufficient qualified trainers & coaches
- Medical checks on players
- Team hygiene practices
- Player change-room facilities
- Emergency medical equipment
- Availability / accessibility to emergency services

Official Safety
- Secure umpire rooms
- Competent umpire escorts

Recreation Reserve - Operational
- Public viewing areas
- Scoreboard / timekeeper facilities
- Vehicular movement and parking areas
- Public conveniences
- Crowd control
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Clubrooms
- Equipment & Electrical Safety
- Emergency exits and Fire Policy
- Bar Operations
- Cleaning Operations
- Building security

General
- Money handling
- Player / Official valuables security
- Food/beverage handling and selling areas
- Hygiene practices
- Kitchen operations

Volunteers
- Volunteer safety
- Training Requirements

After the risks have been identified, they will be managed in priority order. Risks will be classified in the following categories:

Extreme risk
- Frequent accidents with severe consequences
- Strategy for management is to avoid such risks

High risk
- Infrequent accidents with major loss
- Strategy for management may be to take out insurance

Moderate risk
- Frequent accidents with minor loss
- Strategy for management may be to manage risk

Low risk
- Infrequent accidents with minor injury
- Strategy for management may be to accept the risk

RISK EVALUATION
The level of risk found during the analysis process will be compared with the previously established risk criteria and a decision made whether the risks can be accepted. If they are low risk they can be accepted with minimal treatment but if they are not they will need to be treated with one of the options presented in Risk Treatment.

RISK TREATMENT

The strategies will be set out to treat each risk. These strategies need to address each of the identified risks to be reduced.

Risk reduction may lower the frequency and severity of accidents and injuries and may even help maintain or reduce insurance premiums payable.

The six major treatment options include:
- Accept the risk
- Avoid the risk
- Reduce the risk
- Transfer the risk
- Retain the risk
- Finance the risk

Risk Treatment will also include the following:

SAFE OPERATING PROCEDURES

The Risk Management Committee will prepare safe operating procedures for all areas identified as presenting any risk to the organisation; other aspects that may be included are: Emergency planning; Contractor management and Visiting Club management.

MONITORING & REVIEW

It is incumbent on the Blackwood Football Club's Risk Management Committee to review the performance of the risk management systems and changes which might affect it on an annual basis.

Records are to be maintained for the following:
- Hazard identification
- Risk assessments
- Accident / incidents
- Player health monitoring