

# RISK MANAGEMENT POLICY

## Introduction

U3A Bendigo recognises the importance to the organisation of managing risks, its members and its property and will endeavour to minimise risks wherever we can.

U3A Bendigo is committed to managing risks as far as is possible, associated with running authorised classes and activities within U3A and authorised activities it provides outside of U3A premises.

## Purpose

The purpose of this policy is to ensure that all members work within our Public Liability Insurance requirements and to encourage the identification of potential risks to U3A Bendigo and its members and to document our approach to managing those identified risks.

## Public Liability Insurance Implications

1. U3A has always had comprehensive Public Liability Insurance cover and our current insurer is Chubb Voluntary Workers Insurance (CVWI).
2. U3A's Public Liability Insurance covers the U3A Bendigo organisation in multiple situations, which includes cover for activities undertaken at the U3A premises as well as at other venues where an "authorised activity" is taking place.
3. To comply with the CVWI it is a requirement that all U3A Bendigo activities must be approved by the Committee of Management to qualify as authorised activities.
4. An authorised activity is one that U3A Bendigo's Committee of Management has, by resolution, agreed the organisation will provide.
5. U3A Bendigo's Committee of Management will:
  - Properly consider the proposed activity including its merits, benefits and risks and by a majority vote, pass a resolution agreeing the organisation will provide the activity/proposed activity; and
  - Exercise 'competent' and 'real' control over the operation of the activity or proposed activity. This means U3A Bendigo has sufficient capacity to undertake an activity, to be determined by undertaking a full risk assessment.

## Policy

This policy acknowledges that U3A Bendigo has a duty to provide a safe environment for its members and to mitigate risks wherever possible.

1. U3A Bendigo will institute procedures that will, as far as is possible, minimise the incidence of risk and mitigate the impact of any risk that eventuates
2. For the purposes of this policy 'risk' is defined as the probability that an occasion or event will arise, that presents a danger to U3A Bendigo as an organisation and/or its members or property. This policy encompasses, but is not limited to physical, financial, reputational and legal hazards

3. Risks to be managed by U3A Bendigo in the context of this policy include risk of:
  - physical injuries to members and visitors while participating in U3A auspiced activities and/or attending U3A Bendigo premises
  - loss of, or unauthorised access to members' personal information and related data held by U3A Bendigo
  - breach of policy in any premises owned, rented or occupied by U3A Bendigo resulting in damage or theft to property or chattels
  - fire leading to personal injuries and/or property damage or loss.
  - potential hazards to the physical safety of members and volunteers; and procedures for maintaining a safe operating environment for U3A activities; are documented in U3A Bendigo's *Health & Safety Policies*.
  - risks to the privacy of members due to loss or misuse of personal information, or breach of records, security and procedures for safeguarding privacy, are documented in U3A Bendigo's *Privacy Policy*.
  - risks to the financial standing and assets of U3A Bendigo and procedures for sound financial management and control may be documented in a separate policy statement and associated procedures.
  
4. Risks will be managed by U3A Bendigo's Committee of Management by:
  - appointing a volunteer Risk Management Officer, who may be a member of the Committee of Management
  - identifying the risks associated with U3A Bendigo's activities
  - evaluating the likelihood of each identified risk eventuating
  - establishing practices to avert and/or mitigate the impact of identified risks
  - publishing an annual Risk Management Plan on its website and maintaining a Risk Register.
  
5. The Risk Management Officer will coordinate preparation of U3A Bendigos' annual Risk Management Plan and maintain the Risk Register by:
  - leading the committee's initial and annual risk management analyses
  - documenting identified risks for endorsement by the committee and inclusion in the Risk Register
  - drafting risk management checklists for identified risks, for endorsement by the committee
  - scheduling annual reviews by the committee of risks and the endorsed risk management checklists
  - preparing an annual Risk Management Plan comprising:
    - long term risk management aims
    - targets/objectives for the year
    - identified risks (extracted from Risk Register) and checklists/procedures to address each risk
    - evaluation of previous annual Risk Management Plan
  - make recommendations to the committee on emerging risk management issues.

## **Responsibilities**

1. U3A Bendigo's Committee of Management is responsible for developing, implementing, reviewing, authorising and publishing this policy.
2. It is the responsibility of U3A Bendigo's Committee of Management to:

- regularly conduct risk analyses
  - develop, endorse and apply effective risk management checklists/procedures
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- regularly review risk management checklists/procedures
  - endorse the annual *Risk Management Plan*
  - evaluate recommendations arising from risk management processes and implement changes to procedures where appropriate
  - ensure members and volunteers are aware of the risk management policy and procedures
  - respond to members' enquiries, complaints and suggestions about risk management.

## Activity Coordinator Responsibilities

1. It is the responsibility of U3A Bendigo's Course Coordinator to ensure that

Convenors:

- receive a printed copy of U3A Bendigo's emergency evacuation procedure
  - are aware of their responsibilities if an emergency evacuation is initiated
  - familiarise members of their classes/groups with the emergency evaluation procedures on an annual basis.
2. The Course Coordinator is responsible for ensuring that all courses and activities are documented appropriately on a New Activity Proposal Form and presented to the Committee of Management for authorisation and approval.
  3. The Course Coordinator is responsible for assessing venues using the Risk Assessment Form to document risks and ways of mitigating risks to comply with this Policy.
  4. Convenors will be made aware of risk assessment outcomes and ways to mitigate risks.
  5. Convenors will complete an Incident Form as soon as an incident arises and ensure effective action is taken and that the Report is sent to the Course Coordinator ASAP.
  6. The Course Coordinator will immediately bring to the attention of the Executive all incidents arising, what action was taken and what action needs to be taken to prevent the incident happening again.
  7. The outcome of this notification to the Executive will be relayed by the Course Coordinator to other members of the Committee of Management and those involved in the incident.
  8. It is the responsibility of all volunteers and members to inform the Committee of Management about any risk of which they become aware that is not covered by existing procedures.

### Authorisation :

This policy was adopted by the Committee Of Management of U3A Bendigo Incorporated, and minuted as such, on 2<sup>nd</sup> November 2020.