



RISK MANAGEMENT PLAN FOR THE PROBUS CLUB OF HOLLAND PARK Inc. JULY 2025

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1.INTRODUCTION

The **Probus Club of Holland Park Inc.** recognises the need for effective and responsible risk management. The process, detailed in section 3 outlines the steps to be undertaken by the Club.

2. PURPOSE

The purpose of this document is to assist the **Probus Club of Holland Park Inc.** to identify, evaluate and manage and treat risks associated with the management of the Club's activities

3. RISK MANAGEMENT PROCESS

The Club Management accepts the need and benefits of a **Risk Management Plan** and the importance of the Club meeting its responsibility by taking reasonable steps to reduce the likelihood of injury to its members and others involved in its activities as a result of any foreseeable risks.

In developing the **Risk Management Plan**, the **Probus Club of Holland Park Inc.** has taken a proactive approach to the identification, analysis, assessment, control, and avoidance, minimization, or elimination of unacceptable risks with the aim of creating a safer and reliable environment for our members. It is committed to ensuring it is communicated with and adhered to accordingly by all members.

METHODOLOGY

- **Brainstorming** –Form a small group of members to research and document the issue.

STEP 1 - Context

There are several areas where a risk can occur that can impact the success of any organisation - A 'risk' is more than just a physical risk and may also include:

- Governance
- Financial
- Member services
- Social events
- Facilities

Breaking down the process into different risk contexts, enables specific risks within this to be identified. Each context should have its own risk management table within section 4.

STEP 2 - Identify

Identifying risk is the most crucial step to any effective risk management process as without being able to identify a risk, there is no way to treat it.

STEP 3 - Analyse

Once a risk has been identified, the next step is to determine the likelihood and the consequence of the risk. The following tables/descriptions will assist the Club to determine both the level of likelihood (A, B, C,) and level of consequence (1, 2, 3, 4, 5) for each risk. These levels then enable the risk to be evaluated in step 4.

Likelihood Descriptor:

LEVEL	CATEGORY	DESCRIPTION
A	Almost Certain	There is an expectation that an event/incident will occur
B	Likely	There is an expectation that an event/incident could occur but not certain to occur
C	Slight	There is an expectation that an event/incident has very little a chance of happening

Consequence of Impact Descriptor:

The descriptor below describes the consequences of an incident/risk should it occur.

LEVEL	CATEGORY	DESCRIPTION
3	Moderate	<ul style="list-style-type: none"> • Formal medical treatment required (e.g. ambulance, hospital, doctor) • Temporary delay of event requiring external assistance (e.g. police, fire, maintenance, security etc.) • Medium – High financial loss
2	Major	<ul style="list-style-type: none"> • Extensive injuries, hospitalisation. Could result in a notifiable occurrence • Event disrupted and requiring investigation and outside help
1	Severe	<ul style="list-style-type: none"> • Death, permanent incapacity • Event cancelled with investigation and potential prosecution. • Catastrophic financial loss

STEP 4 - Evaluate

In developing this document, we estimated the level of the risk and classified it as acceptable or not.

STEP 5 - Treating the Risk

We identified a range of options for dealing with risks, evaluating those options, preparing a risk treatment plan and documenting it. We considered the options for treatment and selected the most appropriate method to achieve the desired outcome for the Club.

Treatment options included:

- **Accepting the risk** – Minor injuries incurred when participating in the Club's outings activity are an inherent/acceptable risk.
- **Avoiding the risk** - Cancel or changing the activity is a way to avoid a risk. e.g., The Club may have planned an outing requiring an assumed level of fitness for walking over uneven ground. Members would be advised of risk and the Club may decide it is better to avoid this risk by modifying or cancelling the event.
- **Reducing the risk** – It may be possible and acceptable to reduce the likelihood or consequence (or both) of a risk through a certain action, policy, equipment etc.
- **Retaining the risk** - Knowing that we may not be able to eliminate the risk, but instead acknowledging that risk is an important part of the Club's activity and so some risk must be accepted because of the inherent nature of the activity. Members would be advised accordingly.

{Whichever option we choose to treat any risk that has rated highly, we will need to consider necessary policies, procedures and strategies to manage the risk, should it occur. These could include:}

- Who is responsible
- What resources are needed
- What is the timeframe
- How will we know when the risk has been successfully managed
- External advice e.g. insurer, solicitor, affiliated state body etc.

STEP 6 – Monitor and Review

Once treatment of a risk has been determined it is important that the Club continues to monitor the situation to ensure the likelihood or consequence doesn't change and that the identified treatment is reasonable and effective.

Ongoing review of possible risks is also crucial to ensure the Club pro-actively attempts to identify any changes that may expose it to additional risks over time.

4 Risk Management Action Plan

Using the process detailed above, the following is the risk management action plan for the Probus Club of Holland Park Inc.

RISK CATEGORY/CONTEXT: Outing or Event										
POTENTIAL RISK: (What can happen)	THE CONSEQUENCES OF AN EVENT HAPPENING		LEVEL OF RISK (Refer to table e.g. Very High, High etc.)	ACTION (How will the risk be treated)	RESOURCES REQUIRED (Funding, equipment, personnel etc.)	RESPONSIBILITY & TIMELINE (Who and When)	COMMUNICATION (Who needs to be notified and how)	RISK TREATED (What has been actioned to treat this)	DATE REVIEWED	
	LIKELIHOOD (Refer to table e.g. e.g. A = Almost Certain)	CATEGORY (Refer to table e.g. 1 = Negligible etc.)								
Thunderstorm during an outing, slipping or falling	D – Unlikely	3- Medium	Slight	Avoid - In the presence of lightning. Take shelter cancel the event	NA	Management committee	All members in group	Extreme Weather Policy established		
Fall Injury at an event/Bus trip	D - Unlikely	3 Medium	Low	Administer first aid. Review process.	First Aid Kit	immediate	All members present	Aid applied, help sought	July 15 2025	

RISK CATEGORY/CONTEXT: Meetings Venue									
POTENTIAL RISK: (What can happen)	THE CONSEQUENCES OF AN EVENT HAPPENING		LEVEL OF RISK (Refer to table e.g. Very High, High etc.)	ACTION (How will the risk be treated)	RESOURCES REQUIRED (Funding, equipment, personnel etc.)	RESPONSIBILITY & TIMELINE (Who and When)	COMMUNICATION (Who needs to be notified and how)	RISK TREATED (What has been actioned to treat this)	DATE REVIEWED
	LIKELIHOOD (Refer to table e.g. A = Almost Certain)	CATEGORY (Refer to table e.g. 1 = Negligible etc.)							
Venue closes	C	No meetings possible	medium	Review other venues	Team work	Management committee	All members		July 15 2025

[illegible]

5.COMMUNICATION

Communication is crucial to the Club effectively managing risk. A good communication plan ensures everyone is aware of its importance, that risks are communicated to members and that they are aware of key responsibilities and or relevant policies/processes and a clear process on how to report a risk is understood. The **PROBUS CLUB OF HOLLAND PARK Inc.** will take actions necessary to ensure this risk management plan, associated procedures, actions and responsibilities are implemented, monitored, communicated and undertaken by the Club and its members to the best of its ability. The Club **will not be responsible** for any claim by a member deliberately taking an obvious risk.

The club has an insurance policy.

Probus Central also has some insurance cover for members under the Probus National Insurance Program. Please see an extract below.

These documents are available for anyone to peruse. Please contact the Secretary or a Committee member to access a copy.

If an adverse event occurs:

Proposed Response: <i>What action/s are to be taken if the risk occurs?</i>	
Resource Requirements – <i>What resources are required to treat the risk whether through pre-emptive action or response e.g. financial, human resources, equipment etc.</i>	
Time Frame – <i>Outline the time frame and key dates/milestones for any pre-emptive actions for risk management</i>	
Compiled by: Greg Haydon	Date: July 2025
Reviewed and updated by Management task Group	
Finalised Management committee Task Group	Date: July 2025

The risk management plan will be reviewed and updated as required.

Below is a copy of the current insurance policy statement from PSPL



PSPL Insurance Coverage

Please be aware that only approved activities will be covered under the Probus National Insurance Programs, subject always to the terms and conditions of the policies within those programs. These activities include any event organised by a Club or Association such as meetings, outings, tours, trips and interest groups. The National Insurance Programs do not provide cover for cancellation/refunds nor do they provide cover for illness.

Information about the Probus National Insurance Programs can be found in the Club Administration Section of the PSPL website at www.probussouthpacific.org Refer to Probus Club Management Handbook 2025-26 edition pg 48

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J R Haydon
President.
15/7/25

Maria Jd van Gps
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15/7/25