

THE PROBUS CLUB OF FLAGSTAFF HILL INC (MEN)

CLUB NO. 50002



RISK MANAGEMENT POLICY

ADOPTED ON 2 SEPTEMBER 2025

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1.0 INTRODUCTION

Risk management is about assessing the risk of something detrimental occurring and minimising that risk.

Probus South Pacific Limited (PSPL) recommends that we have a policy in place that identifies and minimises where possible any risks that may impact on the personal safety of members as well as the Club's finances.

Risk management is important as it assists in ensuring the success of activities and events as well as minimising the potential for accidents or injuries.

All our Club's events including meetings, outings, tours and activities should be reviewed to identify such risks.

The following steps should occur when reviewing an event:

- Step 1 Identify any potential problem or risk associated with the event
- Step 2 Determine how serious any identified problem or risk is, this is risk assessment and
- Step 3 Agree on what action needs to be put in place to either minimise or eliminate the risk

Risk assessments should be conducted for meetings, food preparation and approved tours, outings and activities as well as Club finances

2.0 SAFETY

Club Meetings

1. There should be a record of all members, guests and visitors attending meetings, a tick against an attendee's name is sufficient.
2. A process to record genuine apologies should be in place.
3. All attendees present should be advised of the location of exits, evacuation assembly points and the procedures to be followed in the case of an emergency.
4. A list of emergency numbers including next of kin for participants should be kept at all times.
5. All power leads, microphone cables and other electrical fittings should be properly tagged / secured and covered
6. Location of the first aid kit should be known to all persons.
7. Location of any defibrillator available at the meeting venue should be known to all persons.

Food Service and/or preparation

1. Good hygiene practices should be undertaken and observed, including use of food handling standard gloves.

2. Ensure appropriate location of any hot beverages.
3. Consider any physical distancing requirements.

Activities, Outings or Tours

1. Identify and assess any physical risks of the outing, activity or tour as part of the approval process. For example, has the venue and the transport to and from the venue been assessed to minimise the risk of injury to members. Matters that should be considered including:
 - a. Can any physical distancing requirements be complied with?
 - b. Are there any transport risks e.g. is an additional step required to get onto the bus?
 - c. How much walking is involved, are there lifts or ramps for those participants that may need them?
 - d. Is there appropriate signage?
 - e. Is the activity weather dependent?
 - f. Are there any changes to these physical risks as a result of a change in weather?
 - g. Can the attendee participate on their own or do they need the assistance of a carer?
 - h. Are there any risks of members slipping, falling or tripping over as a result of wet surfaces, loose cables, poor lighting, uneven steps etc?
2. There should be a record of all participants - a tick against an attendee's name is sufficient for insurance purposes.
3. A process to record genuine apologies should be in place.
4. In the case where the designated organiser is unable to attend at short notice, an alternate person with appropriate knowledge should be allocated to manage the outing, activity or tour.
5. If the forecast temperature as per Bureau of Meteorology is 35 degrees or more for the location that the outdoor activity / outing is taking place, it is the responsibility of the for activity / outing co-ordinator to cancel the outdoor activity / outing
6. When the Bureau of Meteorology or Country Fire Service declare a day of Catastrophic Fire Danger for the location that the inside or outside activity / outing is taking place, it is the responsibility of the activity / outing co-ordinator to cancel the activity / outing
7. All participants should be advised of the procedures to be followed in the case of an emergency.
8. Encourage members to have medical cards in the event of a medical emergency. Medical cards are the sole responsibility of their owner and should not be held by the organiser or Management Committee members.
9. All participants need to have completed and lodged with the Club Secretary the Registration Form for Outings, Activities and Tours provided by PSPL.
10. In some situations, the event organiser may feel it necessary to obtain a doctor's clearance and/or insist on a carer for certain members where it is apparent that the member may have difficulty participating.

11. Understand the terms and conditions of bus hire prior to agreeing to such terms and conditions - particularly in relation to excesses that may be payable on hired vehicles in the event of an accident.
12. Ensure participants are aware of the insurance coverage available under the National Insurance Program.
13. In the event of an accident or injury, an ambulance should be called where appropriate.
14. Any incidents, accidents or injuries are to be recorded and reported to PSPL for insurance purposes. A copy of the Accident/Injury Incident Report Form has been provided with this policy.

Car-pooling

There are no restrictions in either the National Insurance Programs or PSPL's guidelines that restrict car-pooling for approved Probus activities.

The Australian National Insurance Program provides personal injury coverage for travel to and from Probus approved activities which includes meetings. This means that participants are covered, subject to the terms and conditions of the policy, during a trip to and from an approved Probus activity or meeting. This includes picking up and returning another member to their home or original pick-up point.

It is important to note that the Programs do not provide coverage for damage to a motor vehicle used in an approved Club activity as any damage to the motor vehicle is expected to be covered by the vehicle's insurance. It is also important that the owner of the vehicle understands that in the event of an accident where an excess may be required to be paid, this excess is not covered by the Programs and is the responsibility of the vehicle's owner and not the Club or Association.

The Australian National Insurance Program does provide personal injury coverage in the event that a participant in an approved Probus activity is injured in a vehicle. However, consideration will be given to where the vehicle is registered, and coverage will be assessed by the insurer on a case-by-case basis.

Assurance should be sought from the owner of the vehicle being used that the vehicle is in good roadworthy condition, appropriately registered and insured, and that the driver is suitably qualified to drive and has a current driver's license.

Alcohol Consumption

The provision and consumption of alcohol should be carefully considered by the Management Committee when organising an event. While each individual is responsible for their own behaviour, steps should be taken to mitigate the risks associated with the consumption of alcohol at a Probus event. These include:

1. Reminding all participants that alcohol consumption can increase the risk of falls or accidents - encourage them to exercise caution and plan for how they intend to get home after the event.
2. The Club will not supply alcohol

First Aid

Again, while there is no legal requirement to provide first aid kits and/or members trained in first aid, the Management Committee will:

- Have a process in place to ensure that the first aid kit is fully equipped.
- Determine who will be responsible for supplying the first aid kit at approved Probus activities along with a plan to supply the kit if the person responsible is not available.
- Ensure that any first aid training that is organised by the Club or Association is in line with relevant Australian or New Zealand Standards.
- Determine where the kit will be stored when not in use – any storage will need to minimise the risk of the kit being damaged, tampered with or lost.

3.0 FINANCE

1. The Management Committee must approve all financial transactions and should ensure that all payments are authorised by at least two persons in accordance with their Constitution and/or Standing Resolutions.
2. Payments should only be made when there is appropriate supporting documentation such as an invoice. Care should be taken to ensure that any invoice or request for payment is genuine. This can be achieved by verbally confirming the correct bank or payment details with the issuer.
3. The Treasurer may, with the approval of the Management Committee, delegate the collection of monies being paid by members and guests for activities to the designated organiser. However, there must be processes in place to ensure that monies being received are accounted for.
4. The Treasurer, or a delegated officer appointed by the Management Committee, may be authorised to bank monies. All monies should be banked within two working days in accordance with the conditions of the Money Cover insurance provided by PSPL.
5. A record of all cash monies received should be recorded by either individual receipt and/or a register indicating payee, date and amount paid.
6. Where possible, encourage electronic banking transfers
7. When determining whether to approve an activity, the Management Committee should review all associated costs.
8. For a refund and payment policy for outings, activities and tours, refer to section 7.0 Refund and Payment Policy Guidelines
9. Any free of charge offer or ticket which may be offered to the event organiser by a third party should be applied for the benefit of all participants.
10. A budget, setting out the anticipated income and expenditure for the ensuing financial year, should be presented to the Management Committee for approval annually. The budget should take into consideration the capitation fees payable to PSPL.

11. If assets such as a laptop computer or projector are held, an appropriate asset register should be maintained.
12. As the National Insurance Programs do not provide insurance for property loss or damage, we should consider purchasing property insurance for Club owned property.

4.0 PRIVACY

In Australia not-for-profit organisations with an annual turnover of \$3 million or less are exempt from the Privacy Act.

The following is our Club's policy for the handling of personal information:

1. It is a condition of membership that each member completes a Membership Application Form (PSPL approved version) and consents to personal information in the form of his name, residential address, telephone and/or mobile number, partner/next of kin contact name & mobile number, photograph and email address being included in a membership list.
2. Consent to appearing in a photograph taken during a Club meeting or event will be implied.
3. Our internal directory of Members should ensure that it is kept secure at all times. If the internal directory is maintained electronically, ensure that it is only issued to other members in accordance with the Club's policy. Any outdated printed copies are to be securely destroyed.
4. Committee members have access to the Directory of Probus Clubs through the Club Administration section of the PSPL website via a login and password.
5. Consideration needs to be given to the content of bulletins - particularly if the intention is to publish on the internet or used as a membership growth tool. It is important to obtain the necessary consents before publication. If the newsletters are for members use only, an endorsement to that effect should be included as follows: 'Private and Confidential - for members use only and not to be used for any other purpose'.
6. Members should expect that their emergency contact information would be readily available to the Management Committee in the event of an emergency. Members are encouraged to carry a Medical Card that includes emergency contact information; this may not always occur. Accordingly, there is to be a process in place to confirm and/or collect emergency information from all participants. Emergency Contact Lists should ensure that access to such information is restricted to appropriate Management Committee members &/or activities organisers only. As a matter of course, the information should be marked 'Private and Confidential and for the use of Management Committee members &/or activities organisers only.'

5.0 TECHNOLOGY

Risks associated with the use of technology range from unwanted spam to viruses as well as malicious attacks. The following are some steps that can minimise these risks.

1. Passwords – It is best to avoid using the same password for all your online accounts and also change passwords regularly.
2. Club Email Address – avoid using personal email addresses on behalf of the Club. Often the Club's email address will be published on the Club's website or Newsletter.
3. Verify Payment Information – always confirm any payment details that have been requested by email verbally with the sender.
4. Use a Disclaimer – it is good practice to use a disclaimer in email signatures which states: "This email transmission is intended only for the addressee and may contain confidential or privileged information. If you are not the intended recipient of this email, confidentiality and privilege are not waived and you must not use, review, disclose, disseminate, copy or forward to any third party any information contained in or attached to this email. If you received this email in error, please delete it and any attachments permanently. We would appreciate it if you would notify us immediately by reply email".
5. Anti-Malware/Anti-Virus – It is important to have a software package on your computer that actively runs in the background that scans for any kind of malicious software.
6. Backups – Backing up your computer at regular intervals is something that must be done. Backing up to a USB Flash Drive or USB Hard Drive is the recommended option.
7. Public Wi-Fi – should be avoided completely unless you have a VPN (Virtual Private Network) in place.
8. Operating System – Moving to the latest version of an operating system is best practice for security.

6.0 RECORD KEEPING

1. We are required to maintain records including minutes and financial reports for a minimum of 7 years.
2. For insurance purposes, membership lists and attendance lists for activities should be retained for at least 13 months.
3. Records may be stored in either printed or electronic form. However, if stored electronically there should be some safeguards in place to protect the information such as automatic back-ups or storage on a separate hard drive. As an added precaution, a copy of all electronically stored records could be provided to one or more members of the Management Committee.

7.0 REFUND AND PAYMENT GUIDELINES

Joining Fees and Annual Subscriptions

There is a no refund policy in relation to joining fees and/or annual subscriptions. The Management Committee has the authority to vary this policy in extraordinary circumstances

Payments for outings, activities, and/or tours

When seeking expressions of interest in an outing, activity, or tour, we need to consider setting an amount required as a deposit. This will assist in determining the number of participants early.

Ensure that all participants are clear on the final payment date.

Details of any cancellations or refunds need to be advised to members when the outing, activity or tour is promoted to ensure that there is no misunderstanding.

The entitlement to a refund will vary depending on monies paid and commitments given to bookings with third parties. However, there should be sufficient notice given by participants of cancellations to allow the Club to offer those cancelled spots to other members, if possible.

We should encourage members to consider travel insurance which normally covers cancellation costs in certain circumstances.

Free of Charge Offers

In some cases, the designated organiser may be offered a 'free of charge' (FOC) ticket or discount from the provider. Any such offer or discount should be declined or applied so that it benefits every person participating in that particular outing, activity or tour.

Insurance Coverage

Only approved activities will be covered under the Probus National Insurance Programs, subject always to the terms, conditions, limitations, and exclusions of the policies within those programs. These activities include any event organised by our Club 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

7.0 FORMS

- 1. REGISTRATION FORM FOR OUTINGS AND/OR TOURS**
- 2. RISK ASSESSMENT PLAN**
- 3. ACCIDENT/INJURY OR INCIDENT REPORT FORM**



REGISTRATION FORM FOR OUTINGS, ACTIVITIES AND TOURS

PROBUS CLUB OF _____

PARTICIPANT'S DECLARATION

I _____ (NAME OF MEMBER, PARTNER OR VISITOR) hereby apply to participate in the activities of the Club which may involve outings, tours and trips and in so doing:

- I understand that I am the person who is fully responsible for the state of my health, and I undertake to do all that is necessary so as not to place other participants at risk, including putting them under stress or duress or putting them in danger because of the state of my health or my behaviour.
- I hereby declare that to the best of my knowledge I am fit enough to undertake Club activities and agree to advise the Club should my state of health change.
- I hereby declare that I will only participate in activities where I am physically capable.
- I understand that it is not the role or responsibility of the Club or a Club member to act as a carer should I need one.
- I understand that by completing this declaration that it in no way restricts or limits the insurance cover available to me as a member or visitor through the Probus National Insurance Program while participating in an approved activity of the Club.
- I understand that the Probus National Insurance Program does not provide coverage for illness and that I can access information about the coverage available under the program from the Club Administration section of the PSPL website or by contacting the Club Secretary.
- I understand that as a participant, I may appear in photographs taken by the Club or Association which may be used to promote the Club and Probus generally.
- I understand that it is my responsibility to advise the Club Secretary in writing of any change to this declaration.

In the case of any accident, illness or emergency please contact the following person (this person should not be a member of the Club).

Name _____ Relationship _____

Telephone Number _____ Email _____

PARTICIPANT'S SIGNATURE _____ DATE: _____

RISK ASSESSMENT PLAN

PROBUS CLUB OF Flagstaff Hill (Men)

DATE: _____

START & FINISH TIME: _____

VENUE/LOCATION: _____

DESCRIPTION OF ACTIVITY: _____

Risk Level _____ **low / Medium / High**

ORGANISER AND CONTACT NO.: _____

Activity Check List	Potential Hazards	Risk Assessment Level (Low/medium/high?)	Control Measures
1.Do Any current restrictions allow for the activity to proceed?	Non-social distancing Members and visitors not feeling well before and after the activity General Public attending the venue		Members and visitors informed on need to keep social distances. Members and visitors asked not to attend if feeling unwell Members & visitors to contact Organiser if unwell who will inform the other attendees Attendance record to be kept with contact details. Ask the Venue do they have an approved restriction safety plan
2.Are there any physical risks?	Any steps Hot, wet or stormy weather Walking duration		To be assessed by the activity Organiser before starting the event.
3.Is suitable transport available and meets social distancing & hygiene requirements?	Social contacting		To be assessed by the activity organizer before starting the event. If carpooling, ensure cars are not overcrowded & duration of the trip is kept to a minimum period. Ensure hand sanitizer is available for attendees.
4.Emergency Issues	Attendee health emergency Other emergency issues		Attendees to carry medical cards in the event of a medical emergency. Organiser to advise attendees of procedures to be followed in case of an emergency
Notes in support of activity check list content:			



ACCIDENT/INJURY OR INCIDENT REPORT FORM

Probud Club Name: Probud Club of Flagstaff Hill (Men)

Club Number 50002

Accident.....Injury.....Incident..... (please tick one)

Date of Accident/Injury/Incident.....

Time of Accident/Injury/Incident.....

Was the event where the accident, injury or incident approved by your Probud Club?

Yes/No (please circle)

Please note that in the event of an insurance claim, the insurer may require a copy of the minutes where this event was approved by the Probud Club.

Describe the event at which the accident, injury or incident took place i.e. Club meeting or activity

.....
.....

Details of injured person(s)

Name.....

Probud Club Membership Number (if applicable)

Address.....

Phone Number.....

Email Address.....

If more than one person was injured as a result of the same incident, please provide their details on a separate page.

Location of Accident/Injury/Incident

.....
.....

Cause of Accident/Injury/Incident

.....
.....
.....

Was the Ambulance Service called? Yes/No (please circle)
Name of Ambulance Officer in charge of treatment (if known)
Were the Police notified? Yes/No (please circle)
If yes, by whom?
Name of Police Officer in attendance
Police Station.....

Witnesses to Accident/Injury/Incident (at least two should be provided)

Name.....
Address.....
Phone Number.....

Name.....
Address.....
Phone Number.....

If any significant delay in reporting this accident, injury or incident, please state reasons

.....
.....
.....

Accident/Injury/Incident first reported to:

Name.....
Position within the Club
Address.....
Phone Number.....
Date Reported Time

Details of person completing this form (only complete if different to the person that the accident, injury or incident was first reported to).

Name.....
Address.....
Phone Number.....

Please send a copy of this completed form to Probus South Pacific Limited by email to:

reception@probussouthpacific.org

OR

Post to:

Probus South Pacific Limited
PO Box 1294
Parramatta NSW 2150

On receipt of this form, a claim form will be provided to the injured person(s). For details of the coverage provided under the National Insurance Program, please refer to the Club Administration section of the PSPL website which can be accessed with your Probus Membership Card number as the login and password.

If you have any questions about this form, please contact the PSPL Team by email or phone.