



South Australian Masters Athletics Inc.

RISK MANAGEMENT POLICY

Authorised by:

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Author
March 2003

Last Updated June 2018

A) INTRODUCTION

Litigation is becoming increasingly more common, broad and complex, and SAMA and its officers/members may be at risk in certain circumstances. A major line of defence against any such litigation 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 and other interested parties.

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

B) 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 and will ensure it is an integral part of any decision-making process. 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 organisation, and in turn on the current and future participation of the member Associations themselves. Common risks at all organisational levels include membership, safety, financial viability, legislative compliance and image and reputation.

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.

To protect the organisation, its members and the wider community, SAMA will incorporate in its governance documents this management plan aimed at reducing the likelihood of risk arising. Where risk cannot be eliminated or minimised then SAMA will ensure its operations are covered by adequate guidelines and insurance where appropriate.

C) RISK MANAGEMENT PROCESS

1. Risk Identification

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

Risks may relate 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 licences
- 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].

2 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 maintains a diary reminder system to ensure compliance with these requirements.

3 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 promoting membership and health benefits and competition conditions are important to SAMA, and communication structures and legislative compliance may be important to other parties.

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

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 relate to severity, duration, impact on SAMA image and stakeholder interest, and the magnitude is 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

4. 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 Risk	Sig Risk	High Risk	High Risk	High Risk
B	Mod Risk	Mod Risk	Sig Risk	High Risk	High Risk
C	Low Risk	Mod Risk	Mod Risk	Sig Risk	High Risk
D	Low Risk	Low Risk	Mod Risk	Sig Risk	Sig Risk
E	Low Risk	Low Risk	Mod Risk	Mod Risk	Sig 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.

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.

D) RISK MANAGEMENT PLAN IMPLEMENTATION

1. Risk Treatment

Each area of risk is evaluated to determine existing controls and how it is managed, 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 organisations or insurance]

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 involves the how, who, when and resources required. It will also include a process for evaluating the risks and consequences of new activities.

2. Responsibility

As individuals, all SAMA members are responsible for ensuring that risks to themselves, others and SAMA, are minimised. The Committee of SAMA, however, has the ultimate responsibility for successful risk management and will:

- Ensure that appropriate communication and reporting structures are in place so that risk is actively minimised.
- Provide appropriate resources to SAMA officials 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]. All athletes entering events organised by, or on behalf of SAMA, will sign a waiver accepting their own responsibility {Appendix 4}

3. 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 bi-monthly newsletter is the primary mechanism for this. The SAMA website will facilitate additional communication to interested parties.

SAMA will ensure all members are aware of this RMP and in particular the rules recommended for athletic activities.

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

4. Documentation/Records

As a minimum SAMA will include the following: -

- Description of core elements of the plan [this document including its appendices]
- Listing of obligations (via the Yearly Planner)
- Risk incident register. All incidents impacting on SAMA's activities should be reported and a register kept to assist in identifying problem areas and situations of most frequent occurrence [Appendix 5].

5. **Monitoring and Modification**

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

6. **Review**

SAMA will review the suitability, adequacy and effectiveness of the RMP annually and any necessary changes will be incorporated 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 other members of the club.

6.1 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 [Appendix 1] 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

6.2 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
- In-Insignificant e.g. minor abrasions

Each risk is evaluated against its current management control - strong management control (S), medium (M) or weak (W).

A] Athletic Activity

Activity	Risk		Consequence		Risk Rating	Management Control
		Likelihood		Rating		
Competition Preparation	Lifting heavy weights	B	Strains etc	Mi	Mod	M
Competition in general	Inadequate preparation of participants	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
	Inadequate knowledge of medication req By athletes/helpers	E	Inappropriate treatment in an emergency	Mo-Ma	Sig	S
	Failure to keep emergency contact details at events	D	Inability to inform contacts in an emergency	Mo	Mod	S
	Unclean public toilets	C	Possible infections	Mo	Mod	W
Competition in cold/wet weather	Hypothermia	D	Infections	Mi	Low	W
Competition in hot weather	Hyperthermia	D	Heat exhaustion	Mi	Low	M
			Heat stroke	Mo	Mod	M
			Death	Ca	Sig	M
	Sunburn	D	Burns	Mi	Low	M
Competition in stormy weather	Exposure to hail and lightning, falling tree limbs	D	Injury, burns	Mo	Mod	M
			Death	Ca	Sig	M

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	M
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 injuries	Mo	Mod	W
	Falling tree limbs in windy weather	E	Fractures/other injury	Mo	Mod	M
	Strike by, bike, scooters, vehicles etc	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
Funds collected at events	Theft	D	Loss of funds	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 equipment	Theft	D	Cost to replace	Mo	Mod	S
	Breakage		Cost to repair	Mo	Mod	S
Use of equipment	Theft	D	Cost to replace	Mo	Mod	M
Natural Events	Damage to property by fire, flood etc.	E	Cost to repair/replace	Ma	Mod	S

D] Social Activities

Social picnics, weekends, meals at hotels, get togethers 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
Communication with members	Failure to ensure a member obtains key SAMA documents e.g. Club rules, and is aware of the Constitution and By-Laws	D	Possible injury because of lack of knowledge	Mo	Mod	S
			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 30's	D	Legal liability	Mo	Mod	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
	Failure to include sponsorship reqs	D	Sponsors dissatisfaction	Mo	Mod	M
Loss of Adelaide Harriers key	Theft of Harriers gear damage, vandalism	D	Cost	Mo	Mod	M
Loss of SA Stadium keys	Possible damage to the facility	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

There are no risks with a High rating

All identified risks with the following ratings and management controls are included in the table below:

<u>Risk Rating</u>	<u>Current Control</u>
Significant	Weak
Significant	Moderate
Moderate	Weak

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
Competition in stormy weather	Hail, lightning	Death	Sig	M
Competition in hot weather	Heat stroke	Death	Sig	M

APPENDIX 3

RISK MANAGEMENT ACTION PLAN

Risk/consequence	Objective/Target(s)	Responsibility	Timeframe	Resources Required
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	Each day of competition	Mobile phone, Sports Medical personnel, first aid kit
		Registrar		
Maintain records of emergency contacts at all events	Registrar/ Secretary	Continuous	N/A	
Bad weather conditions	Cancel competition in conditions of potentially serious hail or lightning	Run and walk coordinators	When required	N/A
Hot weather	Ensure the Hot Weather Policy is adhered to	SAMA Committee	Continuous	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	SSAMA committee	Continuous	Club rules /ASA Signage
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/UNDER 30s COMPETITOR
ASA MEMBER/INTERSTATE MASTERS VISITOR**

****Competitors over 30 from SA are welcome to compete up to 3 times before deciding on membership of SAMA**

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
Signature of parent or guardian if under 18	
Any medical condition SAMA should be aware of		
Emergency contact: Name	Phone

UNDER 18 COMPETITORS AT SAMA EVENTS

Juniors are permitted to compete in SAMA events but are not eligible for medals, trophies or prizes. Children or grandchildren of members may compete without cost and for others a \$3 fee applies during the winter competition.

No one under 18 may compete without a parent or guardian supervising them and being responsible for that junior at all times on the day of competition. This particularly applies in winter as our courses use public spaces and we have no specific monitoring on these courses.

Limits on events, distances and equipment for Under 20 year olds

Age	Javelin		Shot		Discus		Hammer	Weight	Triple Jump	Max Distance summer	Max Distance winter
	Boys	Girls	Boys	Girls	Boys	Girls					
7	No	No	2	2	No	No	No	No	No	400	No
8/9	No	No	2	2	No	No	No	No	No	800	No
10	No	No	2	2	750	750	No	No	OK	3000	5000
11	400	400	3	2	750	750	No	No	OK	3000	5000
12	600	400	3	3	1	750	No	No	OK	3000	5000
13	600	400	3	3	1	1	No	No	OK	5000	8000
14	700	600	4	4	1	1	4	4	OK	5000	8000
15	700	600	4	4	1	1	4	4	OK	10000	10000
16/17	700	600	5	4	1.5	1	5	4	OK	10000	10000
18/19	800	600	6	4	1.75	1	6	4	OK	No Limit	No Limit

WAIVER

I declare that the junior indicated below, wishing to take part in a SAMA event is in good health and that he/she is properly conditioned for the activities that he/she will participate in and will compete under the direction of SAMA officials. I agree to supervise the junior and retain responsibility for his/her safety at all times. On behalf of the competitor I agree to assume all risks of loss, damage, and injury including death that may be sustained as a consequence of 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 participation in SAMA organised events.

I understand that there is no insurance cover.

Please tear off and hand the section below to the SAMA officials

.....

Name of competitor	D. o. B.
Name and Signature of parent or guardian	
Date	
Any medical condition SAMA should be aware of	

APPENDIX 5

INCIDENT RECORD SHEET

Date	Location	Reported by	Incident	Action taken	By whom	Date