



Noarlunga
Master Swimmers

NOARLUNGA MASTER SWIMMERS INC RISK MANAGEMENT POLICY

To be reviewed annually

	Print Name	Signature	Date
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1. PURPOSE, SCOPE, POLICY STATEMENT

The Risk Management Policy is designed to ensure best practice management of risk within the NOARLUNGA MASTER SWIMMERS INC (“the Club”). The Policy aims to clearly define the relationship between the Club and members/volunteers by setting out expectations of the Club and outlining the rights and responsibilities of members/volunteers.

Scope

The Policy applies to all members and volunteers involved in activities and events organised by the Club.

Policy Statement

The Club recognises the added value that volunteers bring to the organisation and management of the Club and we benefit their contribution.

Further it is acknowledged that diversity of ages, gender, backgrounds, ethnicity, members and non-members contributes to the cultural value and broader input into the club.

2. GLOSSARY OF TERMS AND DEFINITIONS

Club	NMS
Events	Any club organised activity e.g. training/ meeting and Open Water Swim Meet
WHS	Work Health Safety
FAO	First Aid Officer

The following words shall have the meanings hereinafter ascribed to them:

Member	A person who is a subscribed and financial member of the Club.
Volunteer	Is an individual who agrees to undertake activities to benefit the Club. Volunteers offer their time of their own free will for no financial reward.
Vulnerable people	May be at risk of abuse or exploitation due to their dependency on others. This may include children, people with a disability, the frail, aged and people from non-English speaking backgrounds.
Children	Are young people under the age of 18 years.
Delegated Officer	A person who is assigned the responsibility of a designated position in that person’s absence.
Committee	Management committee of the Club.
Safety Officer	Person coaching on the day or a designated committee member. They will be the go to person for reporting of any risk issues by members or volunteers.
First Aid Officer	At training the pool lifeguards will be FAO’s and during the clubs open water events a delegated Surf Lifesaving Member.

GENERAL

1. The safety officer of the day will be the coach during training times or a designated committee member. The safety officer at club run events will be designated by the committee.
2. At all events, the designated Safety Officer or the delegated officer of the day has the authority to make any decision necessary in relation to any matter relating to safety. All persons present at any event organised by Club must comply with the decision of the Safety Officer.
3. The designated Safety Officer shall inspect all areas of the event likely to be used, shall complete the Risk Management Checklist where appropriate and shall address any issues required prior to the running of the event.
4. Inspections of areas considered by the Committee to be of a higher risk, as determined before the event commences, shall be undertaken.
5. Events where appropriate, shall follow the rules of the Club in conjunction with MASTERS SWIMMING SA and Master's Swimming Australia].
6. Volunteers shall have training for the function they are performing or have prior experience before commencing duties and should be minuted as Volunteers at a management committee Meeting (to ensure coverage within Club Insurance policy).
7. WHS requires all management committee and volunteers to be vigilant in identifying anything that may or is likely to cause injury or harm to any delegate, club member. If anything is identified it shall be brought to the attention of the Safety Officer immediately.
8. A First Aid Kit shall be easily accessible .(at training held with the Aquatic Supervisor at the Noarlunga Aquatic Centre and at Open water Swims with the Surf Lifesavers keeping safety watch over the event).
9. Committee Members supervising events shall have access to emergency numbers, club membership lists and a first aid kit and shall complete incident report forms if required.
10. All incidents shall require an "incident form" (refer appendix) to be completed and provided to the Safety Officer initially who shall then forward it to the President.

3. RISK MANAGEMENT INFORMATION

The Club operates within the guidelines of the MASTERS SWIMMING and Masters swimming Australia and these guidelines are available on their websites. These documents are intended to inform members and competitors at the management level of requirements in relation to safety and risk management.

The club shall review its Risk Management Policy annually and encourages members and competitors to report anything that they consider a potential safety hazard, to the Safety Officer or management committee.

In the event of severe weather (flooding, thunderstorms, hail and the like) for any outdoor event a decision shall be made by the Safety Officer in conjunction with the management Committee to avoid personal injury. This shall either be notified through Facebook, management website, delegate briefings or by email. Refer to specific wet weather risks below.

4. CHILD SAFETY

Noarlunga Master Swimmers Inc is a club for adults over 18 years of age. But the committee recognises that members have children or grandchildren who may be brought to functions.

As such

The Club has a responsibility to provide a safe environment for children that minimises the risk of discrimination, harassment and abuse as required under the Children's Protection Act 1993 as amended.

- ✓ It is recognised that any children attending an event shall be accompanied by their parents (delegates) as part of the management. As such, it is the child's parents' SOLE responsibility to supervise and transport their children at any management event.
- ✓ The club acknowledges that in South Australia under the Summary Offences Act 1953, a person must not engage in indecent filming. Images of children and adults shall not be used inappropriately or illegally.
- ✓ The club requires that Members, wherever possible, obtain permission from a child's parent/guardian before taking an image of a child that is not their own and ensure that the parent/guardian knows the way the image shall be used. Club also requires the privacy of others to be respected and disallows the use of camera phones, videos and cameras inside changing areas, showers and toilets.
- ✓ If the Club uses an image of a child, it shall avoid naming or identifying the child or it shall, wherever possible, avoid using both the given and surname. Club and management shall not display personal information such as residential address, email address or telephone numbers without gaining consent from the parent/guardian. Club and management shall not display information about hobbies, likes/dislikes, school, etc as this information can be used as grooming tools by paedophiles or other persons. Club and management shall only use appropriate images of a child, relevant to our sport and ensure that the child is suitably clothed in a manner that promotes the sport, displays its successes, etc.
- ✓ All the management committee will be the child safety officers at functions run by the club.

5. EMERGENCY CONTACT LIST

These numbers shall be stored on all management Committee Member's mobile telephones

Ambulance 000

Fire Brigade 000

Police attendance 131 444

Police emergency 000

6. EMERGENCY MANAGEMENT PLAN

The Safety Officer (or Delegated Officer) shall convene immediately at the accident site and secure the immediate area and will follow the instructions of the Aquatics Manager of the Noarlunga Aquatic Centre or the responsible officer of the facility where the event is being held.

1. Injury

- a. The FAO shall attend the incident, if available.
- b. Shall immediately ask if any medical personnel are available.
- c. Administer first aid if appropriate/y qualified.
- d. Assess need for emergency services.
 - i. For example call ambulance (see emergency contact list).
 - ii. Placement of management committee member at entrance to direct emergency services.
- e. Contact members via emergency contact numbers if necessary.
- f. If first aid only administered ensure the member can be transported back to their accommodation or home if no further treatment is required.

2. Fire – buildings & cars

- a. Identify the risks.
 - b. If needed call the Fire Brigade.
 - c. Secure and possibly evacuate the area.
 - d. If appropriate, use the correct fire extinguisher to put out the fire.
3. Fill in incident report form and hand to the Safety Officer or management committee.

7. COMMITTEE MEMBERS

March2020

Committee Member	Go To Positions	Email address	Preferred contact No.	Alternative contact No.
Matthew Cranley	President	matthew.cranley@gmail.com	0449 172509	
	Vice President			
Melinda Lutton	Secretary	melindalutton@hotmail.com	0452 543663	
Wendy Dalling	Treasurer	dallingwendy@gmail.com	0438123373	
Stewart Galliford	Coach/Safety Officer at pool	sgallifo@bigpond.net.au	0488 116 116	
Helen Bickers	Coach/Safety officer at pool	hobnob@outlook.com.au	0410103935	
Fiona Koutas	Open Water Coordinator	fifi.tjk@gmail.com	0449579293	
Judy Smith	Social Convenor	jmos@bigpond.com	0433 824 725	
Kylie Cranley	Media Officer	kylie.cranley@gmail.com	0449172508	

8. RISK ASSESSMENT PROCESS

Risk management is a five step process:

Step 1 – Establish the context

Step 2 – Identify the risks

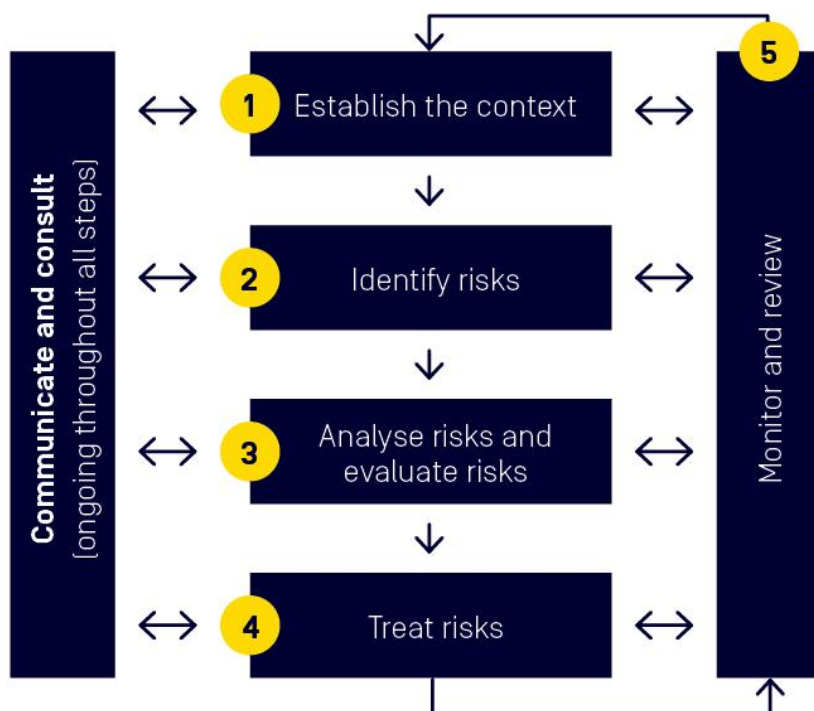
Step 3 – Analyse the risks

Step 4 – Evaluate the risks

Step 5 – Treat the risks

Throughout each step, it is essential that there is consultation and communication with everyone in your organisation's functions, activities and events (refer to diagram).

Risk Management Process



Step 1 – Establish the context

Before risk can be clearly understood and dealt with, it is important to understand the context in which it exists. You should define the relationship between your club and the environment that it operates in so the boundaries for dealing with risk are clear.

Strategic context – the environment within which the organisation operates

Organisational context – the objectives, core activities and operations of the club.

Step 2 – Identify the risks

The purpose of this step is to identify what could go wrong (likelihood) and what is the consequence (loss or damage) of it occurring.

Key questions to ask include:

- What can happen? List risks, incidents or accidents that might happen by systematically working through each competition, activity or stage of your event to identify what might happen at each stage.
- How and why it can happen? List the possible causes and scenarios or description of the risk, incident or accident.
- What is the likelihood of them happening?
- What will be the consequences if they do happen?

Risks can be physical, financial, ethical or legal.

Physical risks are those involving personal injuries, environmental and weather conditions and the physical assets of the organisation such as property, buildings, equipment, vehicles, stock and grounds.

Financial risks are those that involve the assets of the organisation and include theft, fraud, loans, license fees, attendances, membership fees, insurance costs, lease payments, pay-out of damages claims or penalties and fines by the government.

Ethical risks involve actual or potential harm to the reputation or beliefs of your club, while legal risks consist of responsibilities imposed on providers, participants and consumers arising from laws made by federal, state and local government authorities.

Step 3 – Analyse the risks & evaluate

This step involves analysing the likelihood and consequences of each identified risk and deciding which risk factors will potentially have the greatest effect and should, therefore, receive priority with regard to how they will be managed. The level of risk is analysed by combining estimates of likelihood (table 1) and consequences (table 2), to determine the priority level of the risk (table 3).

It is important to consider the consequences and the likelihood of risk in the context of the activity, the nature of your club and any other factors that may alter the consequences of likelihood of risk.

Risk evaluation involves comparing the level of risk found during the analysis process with previously established risk criteria, and deciding whether risks can be accepted. If the risk falls into the low or acceptable categories, they may be accepted with minimal further treatment. These risks should be monitored and periodically reviewed to ensure they remain acceptable. If risks do not fall into the low or acceptable category, they should be treated using one or more of the treatment options considered in step 4.

Criteria for evaluating risk

Table 1: Likelihood scale

What is the likelihood of the risk event/problem occurring in a year?

RATING	LIKELIHOOD
5	ALMOST CERTAIN: will probably occur, could occur several times per year
4	LIKELY: high probability, likely to arise once per year
3	POSSIBLE: reasonable likelihood that it may arise over a five-year period
2	UNLIKELY: plausible, could occur over a five to ten year period
1	RARE: very unlikely but not impossible, unlikely over a ten year period

Table 2: Loss or damage impact scale

What is the loss or damage impact (severity) if the risk event occurred?

RATING	POTENTIAL IMPACT
5	CATASTROPHIC: Most objectives may not be achieved, or several severely affected
4	MAJOR: Most objectives threatened, or one severely affected
3	MODERATE: Some objectives affected, considerable effort to rectify i.e. sport injury – requires medical attention and has some impact on participation in sport and/or other activity
2	MINOR: Easily remedied, with some effort the objectives can be achieved i.e. sport injury requires first aid treatment and prevents immediate participation in sport and/or other activity
1	NEGLIGIBLE: Very small impact, rectified by normal processes i.e. sport injury that does not prevent participation

Risk priority

The **risk priority scale** determines the nature of the risk and the action required. They are indicators to assist in the decision making of what action is warranted for the risks.

Table 3 – Risk priority scale

What is the risk priority?

		IMPACT				
		5 Catastrophic	4 Major	3 Moderate	2 Minor	1 Negligible
LIKELIHOOD	5 Almost certain	Extreme (1)	Extreme (1)	Major (2)	Major (2)	Medium (3)
	4 Likely	Extreme (1)	Extreme (1)	Major (2)	Medium (3)	Minor (4)
	3 Possible	Extreme (1)	Major (2)	Major (2)	Medium (3)	Minor (4)
	2 Unlikely	Major (2)	Major (2)	Medium (3)	Minor (4)	Minor (4)
	1 Rare	Medium (3)	Medium (3)	Minor (4)	Minor (4)	Minor (4)

Key

1. Extreme	Extreme risks that are likely to arise and have potentially serious consequences requiring urgent attention
2. Major	Major risks that are likely to arise and have potentially serious consequences requiring urgent attention or investigation
3. Medium	Medium risks that are likely to arise or have serious consequences requiring attention
4. Minor	Minor risks and low consequences that may be managed by routine procedures

An example of how to use the risk rating tables is included in Attachment A.

Step 4 – Treat the risks

Risk treatment involves identifying the range of options for treating the risk, evaluating those options, preparing the risk treatment plans and implementing those plans. It is about considering the options for treatment and selecting the most appropriate method to achieve the desired outcome.

Options for treatment need to be proportionate to the significance of the risk, and the cost of treatment commensurate with the potential benefits of treatment.

Treatment options

- **Accepting the risk** – for example most people would consider minor injuries in participating in the sporting activity as being an inherent risk.
- **Avoiding the risk** is about your club deciding either not to proceed with an activity, or choosing an alternate activity with acceptable risk which meets the objects of your club. For example, a cricket club wishing to raise funds may decide that a rock climbing competition without a properly trained and accredited instructor, equipment etc may decide a safer way of raising funds.
- **Reducing the risk** likelihood or consequences or both is commonly practiced treatment of a risk within sport, for example use of mouth guards for players in some sports i.e. contact sports.
- **Transferring the risk** in full or in part, will generally occur through contracts or notices for example your insurance contract is perhaps the most commonly used risk transfer form used. Other examples include lease agreements, waivers, disclaimers, tickets, and warning signs.
- **Retaining the risk** is knowing that the risk treatment is not about risk elimination, rather it is about acknowledging the risk is an important part of the sport activity and some must be retained because of the inherent nature of the sport activity. It is important to consider the level of risk which is inherent and acceptable.
- **Financing the risk** means the club funding the consequences of risk i.e. providing funds to cover the costs of implementing the risk treatment. Most community non-profit sport clubs would not consider this option.

Whichever option you choose to treat a risk, if the risk has rated highly you will need to carefully consider necessary policies, procedures and strategies to treat the risk. These will include:

- what is needed to treat the risk
- who has responsibility
- what is the timeframe
- how you will know when the risk has been successfully managed.

Also, seek independent advice from your broker, insurer, solicitor, financial advisor and/or affiliated state body.

Step 5 – Monitor and review

As with communication and consultation, monitoring and review is an ongoing part of risk management that is integral to every step of the process. It is also the part of risk management that is most often given inadequate focus, and as a result the risk management programs of many organisations become irrelevant and ineffective over time. Monitoring and review ensure that the important information generated by the risk management process is captured, used and maintained.

Few risks remain static. Factors that may affect the likelihood and consequences of an outcome may change, as may the factors that affect the suitability or cost of the various treatment options. Review is an integral part of the risk management treatment plan.

As discussed earlier, risk management is an integral part of all core business functions, and it should be seen and treated as such. Risk management should be fully incorporated into the operational and management processes at every level of the organisation and should be driven from the top down.

Consequence	5	Moderate	High	High	Extreme	Extreme
	4	Moderate	Moderate	High	High	Extreme
	3	Low	Moderate	Moderate	High	High
	2	Low	Low	Moderate	Moderate	High
	1	Low	Low	Low	Moderate	Moderate
		1	2	3	4	5
		Likelihood				

Table 1: Likelihood of Identified Risk Occurring

Score	Likelihood	Definition/Parameter
5	Almost certain	Is expected to occur in most circumstances.
4	Likely	Will probably occur in most circumstances.
3	Possible	Might occur at some time.
2	Unlikely	Could occur at some time.
1	Rare	May occur in exceptional circumstances.

RISKS ANALYSIS

GENERAL				
RISK	TYPE OF RISK	RISK LEVEL	CONTROLS	TIMELINE
Financial –	Mismanagement of funds club goes broke	moderate	Budget prepared by treasurer and presented to management committee for approval. Report monthly to management . Monies over \$500 to be approved by executive	Monthly or as committee deems appropriate
Lack of Members	Financial	moderate	Publicise the club via website , Facebook, Onkaparinga Council community website, MSSA	Review at each committee meeting
Low Club attendance	Financial/Culture	moderate	Assess the situation- times, numbers, club culture	Review at each committee meeting
Club Reputation	Culture	moderate	Management Committee review process	Review at each committee meeting
Use of Social Media	Inappropriate images Unwanted pictures	low	All official communication through Publicity Officer. Approval by individual member.	Review at each committee meeting or as appropriate
Volunteer Safety	Not following job description. Overdoing it.	moderate	Member Protection Policy on website Talk to the volunteers about safety procedures where appropriate	Review at each committee meeting or as appropriate
Discrimination/ Harassment	Culture	Low	Promote codes of conduct in registration pack, on website. MSSA website	As required
Privacy	Legal	Low	Legal compliance Registration information held by coaches and committee.	Review at each committee meeting or as appropriate

Child Safety	Members bring own children or friends to events/training	low	If members bring their children or grandchildren to events it is the parents/responsible adult who must be responsible for them at all times . Coaches have WCC. Member Protection Policy on website.	Put Play by the Rules on website for all members to access
POOL TRAINING				
Risk	Risk	Risk Level	Controls	Timeline
Lane ropes. Loose wires, loose ropes	Getting cut, catching fingers in rope, crashing into other swimmers	moderate	Contact the duty lifeguard regarding any loose wires. Loose lane ropes. Injuries Pool etiquette – coach informs swimmers of danger Move swimmers to another lane	Review at each coaching session
Pool deck	slipping	moderate	Advise members to take caution when walking around the pool. Use mats. Report to lifeguards Record on incident form	Review at each coaching session
Toilets and changing rooms	Slipping hygiene	moderate	Slippery floor. Cleanliness. Report to lifeguards. Record incidents	Review at each coaching session
Use of equipment	Hitting other people Overuse of each piece Wrong size paddles/fins Falling hazard on pool deck	moderate	Coach to ensure safe use of equipment. Ensure equipment is tidy on pool deck.	Review at each coaching session
Swimming in lanes	Hitting other swimmers	moderate	Coach directed. Follow pool etiquette as it relates to NMS.	Review at each coaching session

OPEN WATER EVENT				
Risk	Risk	Risk Level	Controls	Timeline
Wet weather	Drowning,	high	Follow the advice of the MSSA Open Water policies. Follow the advice of the event referee	Need to communicate with members
Sunburn	Burns	moderate	Wear hats, provide adequate shade , provide sunscreen	Monitor the weather
Food contamination to swimmers and visitors	Poisoning	Low	Catering to manage their own risks. Do visual inspection to review their safety plan.	As required
Signs/ banners fall		Low	Use light weight banners or A frame signs where permitted, no signs on trees etc, monitor wind for safety	Meet Safety check
Fire – buildings/caterers	Burns	Moderate	Invoke emergency management plan clear area, call fire brigade as needed, caterers have own fire extinguishers Advise lifeguards	As required
Enter and Exit the sea	Falling tripping	moderate	Briefing before swims by Event Referee and Safety Officers. Stress walking in and out of sea Have a volunteer on the shoreline to remind swimmers	
Reef. Gap in reef Little reef at start	Swimming outside reef Tripping on reef	moderate	Briefing before swim by event Referee and Safety Officer. Volunteer to steer swimmers away from little reef Lifesavers on skis. follow and guide swimmers .	

Notes				
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