



Risk Management Document

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Table of Contents

Introduction.....2

Rationale for managing risk2

Commitment to Risk Management.....2

Areas covered 2

Monitoring and Review 3

Risk assessment:..... 3

Insurance 3

Risk assessment table..... 4

Attachment – RTC Bi annual Club Risk Checklist7

Introduction

Risk Management is about assessing potential risks and acting to reduce the likelihood or consequence of the risks occurring. A risk is defined as the chance of something happening that will have an impact upon the organisation. Risks can be physical (e.g. safety), as well as financial, legal, ethical and social. Legal cases have shown that laws are involved in sport and recreation in many ways including: civil and criminal negligence, contracts, discrimination and harassment, reputation (defamation), taxation, insurance, copyright, marketing, risk management practices, industrial relations, rules and regulations (incorporation), drugs, transmission of diseases, pregnancy, betting and the environment.

Rationale for managing risk

The identification of potential risks and creating a risk management policy for RTC, has the following benefits:

- It is good management practice
- It reduces unexpected and costly surprises
- It helps with strategic planning
- Permits more effective and efficient allocation of resources
- Encourages more people to participate in understanding and managing risks.

Commitment to Risk Management:

Reabold Tennis Club (RTC) tennis club is committed to use risk management practices to support and enhance the activities in all areas of the organisation.

RTC will :

- Develop and use a risk management plan to minimise reasonably foreseeable disruption to operations, harm to people and damage to property
- Ensure risk management is an integral part of all our decision-making processes including in governance, planning & sponsorship.
- Identify and take advantage of opportunities as well as minimise adverse effects
- Strive to continually improve our risk management practices
- Train people to implement risk management effectively

Areas covered

The following areas of risk are covered in the Club's risk management plan:

- Participants safety (Facilities, Equipment & Environment)
 - injury - treatment of participants' injuries.
 - child protection
 - duty of care to the participant
- Coach's training
- Coaching
- Financial
- Legal / Insurance
- Human Resources (volunteers and paid)
- Environmental – pollution

A working group from the board determines the potential risks at RTC and document the ways to minimise the likelihood and consequence of them occurring. The Club Board through the President is responsible for the development and implementation of the risk management plan for the club. Members of the board and management will be responsible for managing risks in specific areas which are allocated to them. For example, the Treasurer will manage the financial risks, the Club Manager will manage the Human Resource risks, etc.

Monitoring and Review

The Club Board through the President will periodically monitor and review the implementation of the risk management program.

Risk assessment:

Risk reduction strategies involve the identification and classification of risk.

Risk assessment follows risk identification which is classified as follows:

- High risk (frequent accidents with severe consequences and the strategy should be to avoid such risks)
- Moderate risk (infrequent accidents with major loss and the strategy may be to take out insurance)
- Moderate risk (frequent accidents with minor loss and the strategy may be to manage the risk)
- Low risk (infrequent accidents with minor injury and the strategy may be to accept the risk).

The aim is to identify risks, classify them, determine a course of action to minimise or eliminate the risk, implement the action and then monitor the performance of the actions. Risk reduction may lower the frequency and severity of accidents and injuries hence the requirement to develop a risk management plan

Insurance

Insurance forms an important method of mitigating the consequences of specific risks. The following are examples of insurance that could be applicable to the operation of RTC.

- Public liability insurance. Public liability insurance is a very important form of insurance for a club as it protects the employees and members of the organisation.
- Professional indemnity insurance. Clubs take out a professional indemnity insurance to cover their coaches and trainers or any other persons giving professional advice or imparting skills.
- Workers' compensation.
- Voluntary workers' insurance.
- Personal accident insurance.
- Building
- Contents
- Consequential loss.
- Fidelity. This relates to the risk of a member stealing club funds.




Risk assessment table

Risk	High Risk	Medium Risk	Low Risk	Mitigation Measure	Accountability
Fire	High			Alarm / fire extinguisher Site map, escape routes and evacuation area	Club Manager
Weather / rain			Low	Insurance	Club Manager
Discrimination			Low	Discrimination policy and implementation	Board through the President
Harassment			Low	Harassment policy and implementation	Board through the President
Fidelity (theft)			Low	Stocktake / accounting procedures. No cash left on premises	Club Manager / Treasurer
Burglary			Low	Alarm	Club Manager
Safety - injury			Low	Defib unit & training First aid kit First aid training Emergency numbers accessible Maintenance of playing surface Maintenance of equipment Ensuring no high risk behaviour eg climbing of fences / roofs Eliminating or controlling slip, trip and fall hazards	Club Manager
Worker compensation			Low	Insurance	Club Manager
Professional indemnity			Low	Insurance	Club Manager
Child protection			Low	Working with children training Coach registration and training	Club Manager
Serving of alcohol			Low	RSA for all bar servers	Club Manager
Transmissible disease eg Covid			Low	Ensure cleanliness standards. Regular club room, coaches room, courts, grounds cleaning Trained / certified people only in the kitchen Covid Management Plan developed Covid contact tracing in progress Regular rubbish removal Outstanding house keeping – no litter	Club Manager
Environmental			Low	No handling of toxic chemicals in an uncontrolled way Following safety standards for the use of chemicals for weed and pest control plus fertilisers Regular appropriate waste disposal Recycling of recyclable materials Good quality house keeping Liaison between club manager, grounds man and board member who is responsible for buildings and grounds. Annual busy bee for grounds and clubhouse housekeeping maintenance	Club Manager Groundsman Board member responsible for buildings and grounds

Rating	Health, Safety & Security	Business Interruption	Financial (AU\$)	Legal/ Compliance	Environment / Community	People & Performance	Reputation
Catastrophic	Multiple fatalities, Multiple serious disabling injuries Terrorists attacks.	Major loss of critical resources >5 days and or Threatens long term viability of the business	Year negative cash flow impact	Criminal charges against employee or board member Loss of license to operate	Release of pollutants capable of causing irreversible environmental harm Broad community impact	Core business objectives not achieved.	Sustained and critical adverse media attention. Stakeholder confidence irretrievable. Very significant TOC dissatisfaction (Intervention by Govt agency). TOC ceases relationship
Major	Single fatality, serious injury resulting in permanent disability. Multiple injured parties Deliberate attacks on staff and resulting in severe physical or emotional harm.	Loss of critical resources serious external criticism (by key stakeholders)	Breakeven cash flow	Govt agency inquiry Civil / criminal legal proceeding Major regulatory penalties	Release of pollutants to sensitive areas; Immediate off-site contamination requiring state / regional external resource for remediation. Extensive disruption to community infrastructure	50% of core business objectives not achieved	adverse media attention Client /customer dissatisfaction in addition to government or agency investigation.
Moderate	Injury reportable to Regulatory body. Threat and intimidation of staff. Assault resulting in minor/no injury. Theft/vandalism/ sabotage of equipment that cannot easily be replaced.	Loss of critical resources 1-2 days and or Impact to multiple areas of the business, managed with significant intervention, significant degradation of service, issues of local area significance, some external criticism (by clients, key stakeholders) directed at business.	Minor cash flow for the year	Civil / criminal legal proceeding resulting in fines Regulatory improvement notice or fine/ significant work required Adverse audit report	Environmental harm notifiable to Govt authority. Medium term impact (1-6 months) Disruption to community infrastructure for <14 days	75% of business objectives achieved	Adverse media attention but not sustained. Client /customer dissatisfaction requiring board involvement
Minor	Medical Treatment First Aid Treatment Crime with minimal impact. Theft / Vandalism of nuisance value only.	Disruption to critical resources 4hrs – 1day and or Minor degradation of service, criticism by directly affected members	20% less than budget cash flow	Regulatory improvement notice or fine/ Adverse audit report minor work required	Minor onsite pollution not within confines of protected area. No long term impact. Clean up within 1 month. Minor impact to community infrastructure	80% of budget cash flow Staff turnover	Once off adverse state / Complaints received from external parties (e.g. community or action groups)

Rating	Health, Safety & Security	Business Interruption	Financial (AU\$)	Legal/ Compliance	Environment / Community	People & Performance	Reputation
Insignificant	No treatment required. Insignificant crime Theft of insignificance.	Minor disruption to resources for < 4hrs and or No measurable operational impact to the business, issues of individual significance.	10% less than budget cash flow	Internal investigation Minor adverse audit report, no material ongoing impact	Localised impact Contained Immediate complete fix Minimal impact or disruption	Achieved budget less 10%	Adverse local community attention. Concerns expressed by outside party to project / business

Likelihood Rating		Description	Probability (%)
A	Almost Certain	Happens frequently	>90%
B	Likely	Known to occur	50% – 89%
C	Possible	Has happened but somewhere else	15% – 49%
D	Unlikely	Known to have happened within sport	5% – 14%
E	Rare	Has never happened in this sport	<5%

Control / Process Effectiveness Assessment		
Adequate		Risk management strategies or controls in place are sufficient to mitigate the risk within acceptable tolerance.
Inadequate		Risk management strategies or the control environment is considered insufficient or inadequate in mitigating the risk. No system or processes exist to manage the risk.
Requires Improvement		Some strategies and controls are in place, but they are not operating sufficiently to mitigate the risk within business tolerance.

Attachment – RTC Bi annual Club Risk Checklist

This checklist is an example of RTC's risk management practice managed by the Club Manager and the Chairperson on the Building and Grounds Committee.

Building component	Maintenance obligation	Frequency	Completed Yes/No January	Completed Yes/No July	Comment
General building cleaning internal & external	Cleaning & removal of cobwebs – hygienic and tidy at all times	Min twice per year			
General building cleaning internal & external	Pest control	Min twice per year			TOC
Sanitary health	Supply and servicing of sanitary bins	As required – Service occurring			
Ceiling	cleaning	Occurring			
Gutters and downpipes	Regular inspection and cleaning	Min – two times per year			
Walls	Cleaning, painting, touch ups, & repair damage from misuse	As required			
Windows / window frames	Cleaning including tracks and screens	As required			No flyscreens
Locks maintained operable	Clean, repair as required	As required			
Doors	Clean, repair as required	As required			
Cupboards	Clean, repair as required	As required			
Blinds / curtains	Clean, repair as required	As required			
Mirrors	Clean, repair as required	As required			
Security and monitoring equipment	Repair and maintain	As required			
Kitchen appliances	Repair and maintain	As required			
Bar fittings and fixtures	Repair and maintain	As required			
Carpet	Cleaned annually	Minimum – once per year			
Wooden floors, stripping, sealing or replacement	Buffed and polished half yearly	Min two times per year			Done by the RTC cleaners

Electrical consumables	Replace bulbs, tubes and fittings	As required			
Toilets, cisterns and fixtures	Maintenance, repair and blockages	As required			
Air conditioning	Servicing – as per manufacturers specifications	Min – 2 times per year			
Hot water system	Cleaning and servicing as per manufacturers specifications	Min – 1 time per year			
Emergence and exit lighting testing and repairs (public safety compliance)	TOC	Min - 2 times per year			
RCD testing and repairs (public safety compliance)	TOC	Min - 1 time per year			
Test and tag on all electrical appliances	Testing and tagging of all electrical appliances and devices	Min - 1 time per year			
External lighting	Regular inspection and replacement as required	Min – 1 time per year			
Car parks and foot paths	Regular inspection and removal of litter	As required			
Lighting	Replacement of globes, tubes and fitting excludes tower lights.	As required			
Checklist					
Copy of air conditioning service schedule	Provide to TOC				
Copy of hot water system service schedule	Provide to TOC				
Copy of air conditioning service schedule	Provide to TOC				
Copy of electrical contractor licence	On file				