



TCIS
Insurance Brokers

Four Wheel Drive Australia

Risk Management Presentation

Who is TCIS

- **Australian Financial Services Licenced
General Insurance Broker**
- **Est. in 1992**
- **Member of;**
National Insurance Brokers Association
Insurance Brokers Disputes Facility

What is Risk Management?

- Risk management is being aware of unforeseen events which may happen in your car club and taking steps to limit the both the chances of the event occurring and , if it does occur, minimising its impact. It involves recognising risks do exist and ensuring you have necessary plans in place to deal with any consequences.
- The importance of managing risk cannot be underestimated. It is the responsibility of each club to manage its risks appropriately. All clubs are exposed to risk in a variety of areas including financial, legal, ethical, social and physical. Risks can be minor or so important they threaten the existence of the club should an event occur.

Why do Car Clubs need Risk Management Plans?

All Clubs should be considering Risk Management no matter how big or small they are, the executive committee are the ones responsible for the safety and protection of the clubs and its members.

Good risk management will ensure the chance of an injury or accident is minimised and if an event occurs it is acted on swiftly and in a timey manner.

Should there be a claim the clubs committee may find themselves liable personally if negligence, including mismanagement, can be proven i.e. potentially losing our home.

Why do Car Clubs need Risk Management Plans 2?

- Improved safety for participants, officials, spectators and volunteers.
- Increased budget certainty.
- More effective management of assets, events, programs and activities.
- Improved compliance with the law, regulations and other formal requirements.
- The identification and recording of existing and potential risk.
- The reporting tracking and resolution of risk management actions.

Risk Management Responsibility

Many clubs have a risk manager, should a club not have one, the responsibility rests with the committee to draft and carry out the tasks required by the Risk Management Plan

Clubs need a risk plan for every event.

If clubs run similar events ie. club tours, a general risk plan will suffice but any variations to the activity will require re assessment.

The risk manager should be a committee person or official with mechanisms to insure all activities are presented for review before being undertaken.

What areas need to be addressed?

When doing a risk assessment the club needs to adopt an external perspective i.e. not assuming the knowledge experience provides. You need to think outside the box when considering risks.

If done correctly the club should be able to eliminate almost any form of risk associated with your activities.

The time spent in risk management will be saved by elimination of crisis management.

Steps to developing a risk management plan

- Identify the Risk
- Evaluate and prioritise the Risk
- Treat the Risk
- Monitor the Risk

What areas need to be addressed 2?

These are some of the items you need to look for when Identifying a Risk

- Equipment and or Facilities
- Location / Physical Risk
- Insurance Cover
- Code of Conduct for members
- Clear Delegation of roles and responsibilities
- First aid trained staff
- Volunteer and officials qualifications / skills or lack thereof
- Record keeping practises

Responses / Actions

When identifying a risk it needs to be evaluated and prioritised.

- Action to eliminate or minimise the risk
- The likelihood of the risk occurring
- Creating procedures to deal with risk
- The impact of the risk, should it occur

Clubs must prioritise risks. Generally, the higher the likelihood of the risk occurring and the higher the impact of the risk, the greater the priority should be to focus attention in reducing/eliminating this risk.

Steps in applying Risks Management

- When planning an event clubs need to go into detail including man power, resources & equipment
- Risk Assessment needs to be viewed from an external perspective
- Take steps to eliminate or to minimise the risk
- Re plan event
- Advise the risks
- Plan should worst outcome occur

Examples

BBQ.

Selling sausages to the public to raise money for the club

Risks:

Contamination of Food

The fat storage off the BBQ

Hot Plate

Gas Bottle

Location

These are the types of risks you need to be considering when conducting a risk management plan for a BBQ. Once you have identified the risks you then need to ensure you minimise the potential risks. Eg.

A Barrier around the BBQ to avoid people touching the hot plate, tripping over the gas bottle or the tin for the fat run off for the BBQ. Ensure that food is kept at the right temperature so that food is not contaminated.