



Rotary is committed to providing a safe and secure club environment that enhances the achievement of *The Object of Rotary*.

**Risk management** is the process of analysing the organisation's exposure to risk or loss and taking steps to minimise those potential (or real) losses to levels acceptable to the organisation.

There are **three drivers** for risk management:

- **Reputation** - all projects taken on by Rotary must enhance and continue Rotary's good name and high standing in the community.
- **Cost** - unless risks are mitigated (and demonstrably so), the cost of liability insurance premiums will continue to rise which will result in increased costs to members. In the extreme, suitable insurance may not be available at all.
- **Legislation** – compliance with various Health, Hygiene and Safety regulations at Local, State and Federal Government levels.

Risk management demonstrates to the **community** that Rotary is a professional and steady group of business people who value the safety and security of all involved in a project.

Risk management demonstrates to an **insurer** that Rotary is conscious of the need to manage its affairs in a responsible manner with the ultimate aim of being a desirable and credible client who wishes to contain claims and be a better risk for insurers to consider.

Risk management demonstrates to **government** that Rotary is a reliable and responsible organisation when seeking appropriate permits.



## Risk Management The 5 Step Process

### 1. Risk Identification: What can go wrong?

- List each part of the project.
- Don't assume anything.
- Don't omit any potential risk.

### 2. Risk Assessment: How likely is it? Would it be serious?

- Likelihood? Low, medium, high.
- Seriousness? Nil, slight harm, death.
- The combination of these, leads to your plan

### 3. Develop a Plan: What should be done about it?

- Training, barriers, signs, covers etc.
- Give it to an expert to look after, perhaps.
- If necessary, leave it out altogether!

### 4. Implement the Plan: Manage the risks

- Disseminate the plan.
- Order the gear, assign roles etc.
- Train staff/volunteers as required in plan.

### 5. Monitoring: Check the plan is carried out

- Check to see all staff are in attendance.
- Check to see all measures are in place.
- Review the plan after the event, for future refinement and/or improvement.

## Risk Management Form

This form is a tool, allowing the Club or Committee to identify, assess and address risks associated with each project undertaken.

Some **proposed formats and examples** are available on the District website to assist this decision-making. The format should be at once, both, brief and thorough.

Review comments should be included on the form after the project is completed so as to inform organisers of a similar project in the future.

### Risk Management Officer

Clubs and Committees should assign the task of risk management to a particular person or to a small committee. As the task is to be carried out **for each project**, it is advisable to have a trained person or committee carry out this function. It can provide an unreasonable burden for each project organiser which they can often do with out. Further, a trained person can often provide a new insight into project planning.

### Accident/Incident Reports

Details of accidents/incidents that have occurred at Rotary events should be recorded in **writing and/or photography**. Layman's language may be used (technical terms not required) including details of any witnesses and their contacts. Witness written statements should be attached. Record any use of medical staff, ambulance or hospitalisation. Finally, detail any reports made to/or requested by outside authorities.

### Record Keeping

Risk management documents prepared by Rotary Clubs and District Committees must be **filed and stored** securely after use. They are to be made available for perusal by the District Governor (or delegate) or the District Insurance Officer at any time.

## Insurance - base commitment

A small, voluntary committee of Past District Governors negotiates insurance for Rotary activities conducted in Australia, Papua New Guinea and the Solomon Islands.

A cost-effective, common cover is arranged annually. It addresses the interests of 23 Districts, 1200 Rotary Clubs, approx 40,000 Rotarians and an unknown number of partners, family members and volunteers. It is a big ask!

In general terms, our base insurance cover includes,

- Industrial Special Risks
- Public Liability
- Personal Accident and Travel, and
- Association Liability.

Costs for each of these aspects, together with Government taxes and charges, form our annual insurance premiums, charged at per member. **Exclusions** and **excesses** are now being included to ensure coverage is cost-effective.

## Insurance - options, at cost

In general terms, Rotary activities include activities such as meal meetings, BBQs, international and community projects and fund-raising incl. selling raffle tickets. These would be included in our insurance coverage.

Clubs and District Committees considering high-risk activities will need to seek separate coverage over and above our negotiated base. This will be charged at cost - if indeed it is available at all, in the current climate.

## Insurance Communication Protocol

Rotarians must deal directly with their District Insurance Officer, not with the Insurance Broker.

In this document:

**Rotary** includes the Rotary Clubs of District 9640, Australia and Rotary International in District 9640.

For further information on Risk Management matters or Insurance in Rotary, contact:

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### District Insurance Officer

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### Rotary International District 9640 AUSTRALIA

The Four G's -  
Gold Coast to Goondiwindi to Glen Innes to Grafton

#### Contacts:

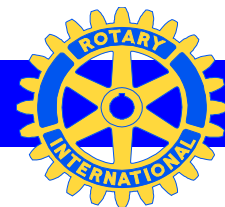
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Prepared by PDG Ross Smith District 9640 - May 2004

**Rotary International  
District 9640**



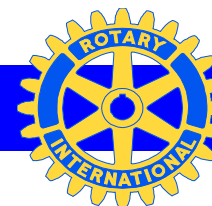
# Risk

# Management

This brochure is produced for the use of the members of the Rotary Clubs of the Rotary International District 9640, Australia. This material, together with specimen forms, is also available on the Rotary District 9640 website -

[www.rotary9640.org](http://www.rotary9640.org)

**Current 1 July 2004**



**Policy Statement  
Risk Management**