RISK MANAGEMENT POLICY GUIDELINES
FOR CLUBS AND ASSOCIATIONS

WHAT IS RISK MANAGEMENT?

We acknowledge that Clubs and Associations are led by volunteers who want to help their members enjoy Probus fun, friendship and fellowship. However, in doing so, the risks associated in meeting that objective need to be considered.

Risk management involves assessing the risk of something detrimental occurring and minimising that risk wherever possible. Effective risk management assists in ensuring the safety of participants and, in turn, the success of Probus activities. Accordingly, Clubs and Associations should take all reasonable steps to protect the health and well-being of their members/visitors at any Probus organised, managed or sponsored activity.

These activities include any event organised by a Probus Club or Association such as meetings, outings, tours, trips and interest groups.

Risk management does not have to be an onerous task. While each Club and Association is responsible for its own risk management, PSPL has developed these guidelines to assist Management Committees in the development of their own policy.

While it is not mandatory to have a Risk Management Policy that covers all of the information in these guidelines, it is certainly encouraged.

Generally speaking, the following steps should occur when reviewing an activity:

Step 1 Identify any potential risks associated with the activity – this is risk identification

Step 2 Determine the level of risk i.e. high, medium or low – this is risk assessment

Step 3 Agree on what actions should be implemented to either minimise or eliminate the risk – this is risk management

Some examples of the types of risks that could be considered include the possibility of bodily injury or illness as well as loss or theft of monies. It is recommended that risk assessments be conducted for all Probus activities including any processes associated with the co-ordination of those activities.

SAFETY

Meetings

1. There should be a record of all participants - a tick against an attendee's name is sufficient for insurance purposes.

2. A process to record genuine apologies should be in place.

3. All participants should be advised of the location of exits, evacuation assembly points and the procedures to be followed in the case of an emergency. The location of any defibrillator and first aid kits available at the meeting venue should be advised.

4. A list of emergency numbers (including emergency contact information) for participants should be kept at all times.

5. All power leads, microphone cables and other electrical fittings should be properly secured or covered.

6. Consider the placement of seating to ensure sufficient space for participants to access seating.

7. Any lecterns or banners should also be placed safely to minimise risk of them falling.

8. Signage with respect to appropriate hygiene, entrance and exit points and physical distancing, if required, should be in place.

9. If a defibrillator and/or first aid kit is owned by a Club or Association, these should be properly maintained.

Food Service and/or Preparation

Regardless of whether meals such as morning tea or lunch are provided either by the Club, Association or venue, there are number of factors to consider including the following:

1. Good hygiene practices should be undertaken and observed.

2. Consider the use of personal protective equipment (PPE) such as gloves and masks.

3. Ensure appropriate location of any hot beverages.

4. Consider any physical distancing requirements.

Outings, Activities and Tours

1. Identify and assess any physical risks of the outing, activity or tour as part of the approval process. For example, has the venue and the transport to and from the venue been assessed to minimise the risk of injury to members. Matters that should be considered include:
   a. Are there any transport risks e.g. is an additional step required to get onto the bus?
   b. How much walking is involved, are there lifts or ramps for those participants that may need them?
   c. Is there appropriate signage?
   d. Is the activity weather dependent?
   e. Are there any changes to these physical risks as a result of a change in weather?
   f. Can the attendee participate on their own or do they need the assistance of a carer?
   g. Are there any risks of members slipping, falling or tripping over as a result of wet surfaces, loose cables, poor lighting, uneven steps etc?

2. There should be a record of all participants - a tick against an attendee's name is sufficient for insurance purposes.

3. A process to record genuine apologies should be in place.

4. In the case where the designated organiser is unable to attend at short notice, an alternate person with appropriate knowledge should be allocated to manage the outing, activity or tour.

5. All participants should be advised of the procedures to be followed in the case of an emergency.

6. Encourage members to have medical cards in the event of a medical emergency. Medical cards are the sole responsibility of their owner and should not be held by the organiser or Management Committee members. Complimentary medical cards are available from PSPL. These can be ordered through the online shop in the Club Administration section of the PSPL website or by contacting the PSPL Team.

7. Consider using the suggested Registration Form for Outings, Activities and Tours provided by PSPL. This form is suggested to encourage members to consider whether they are physically capable of participating. Whether or not this form is completed does not affect the level of insurance provided under the National Insurance Programs. The form is not a condition of insurance.

8. In some situations, the event organiser may feel it necessary to obtain a doctor's clearance and/or insist on a carer for certain members where it is apparent that the member may have difficulty participating.

9. Understand the terms and conditions of bus hire prior to agreeing to such terms and conditions - particularly in relation to excesses that may be payable on hired vehicles in the event of an accident. Refer to the Probus Club Handbook for further information.

10. Ensure participants are aware of the insurance coverage available under the National Insurance Program. Members can access the coverage information in the Club Administration section of the PSPL website with their membership card number as the login and password.

11. In the event of an accident or injury, an ambulance should be called where appropriate.

12. Any incidents, accidents or injuries are to be recorded and reported to PSPL for insurance purposes. A copy of the Incident Report Form has been provided with these guidelines.

Car-pooling

There are no restrictions in either the National Insurance Programs or PSPL's guidelines that restrict car-pooling for approved Probus activities.

The Australian National Insurance Program provides personal injury coverage for travel to and from Probus approved activities which includes meetings. This means that participants are covered, subject to the terms and conditions of the policy, during a trip to and from an approved Probus activity or meeting. This includes picking up and returning another member to their home or original pick-up point.

New Zealand Club members are covered for personal injury by the Accident Compensation Corporation and, as such, personal injury cover is not included in the New Zealand National Insurance Program.

It is important to note that the Programs do not provide coverage for damage to a motor vehicle used in an approved Club activity as any damage to the motor vehicle is expected to be covered by the vehicle's insurance. It is also important that the owner of the vehicle understands that in the event of an accident where an excess may be required to be paid, this excess is not covered by the Programs and is the responsibility of the vehicle's owner and not the Club or Association.

The Australian National Insurance Program does provide personal injury coverage in the event that a participant in an approved Probus activity is injured in a vehicle. However, consideration will be given to where the vehicle is registered, and coverage will be assessed by the insurer on a case-by-case basis.

It is suggested that assurance be sought from the owner of the vehicle being used that the vehicle is in good roadworthy condition, appropriately registered and insured, and that the driver is suitably qualified to drive and has a current driver's license.

Alcohol Consumption

It is understood that alcohol is used as a means of celebration at some events. The provision and consumption of alcohol should be carefully considered by the Management Committee when organising an event. While each individual is responsible for their own behaviour, steps should be taken to mitigate the risks associated with the consumption of alcohol at a Probus event. These include:

1. Reminding all participants that alcohol consumption can increase the risk of falls or accidents - encourage them to exercise caution and plan for how they intend to get home after the event;

2. Assessing whether or not alcohol should be subsidised or supplied. If the Management Committee agrees to either subsidising or supplying alcohol, consider whether any specific restrictions should be put in place by applying a reasonable limit as to the amount subsidised/supplied;

3. Consider using the suggested Registration Form for Outings, Activities and Tours provided by PSPL which asks participants to sign a declaration stating that "*I understand that I am fully responsible for the state of my health and I undertake to do all that is necessary so as not to place other participants at risk, including putting them under stress or duress or putting them in danger because of the state of my health or my behaviour*"

It is important to note that there is nothing in the National Insurance Programs preventing the consumption of alcohol on approved Probus activities. However, there are general exclusions in the Programs for criminal acts and one would presume that engaging in conduct or behaviour while intoxicated (e.g. driving a vehicle) may be considered criminal and would therefore be excluded from insurance cover should an accident occur.

While there is protection for Management Committee members under the Association Liability component of both the Australian and New Zealand National Insurance Programs, it is unlikely that coverage would be afforded to any Management Committee member who engaged in unlawful behaviour while intoxicated.

FIRST AID

There is no legal requirement for a Club or Association to supply first aid kits, have members trained to provide first aid or to supply defibrillators. However, if a Club or Association intends to supply these, a number of factors need to be considered which are outlined below.

Defibrillators

Although the concept of having a defibrillator (AED) is well intentioned, it does raise some challenges in terms of ownership, maintenance and access as well as issues around Do Not Resuscitate (DNR) orders.

Clubs that intend to purchase an AED should consider the following:

- Seeking appropriate advice from medical professionals (such as the St Johns Ambulance) before acquiring an AED, particularly because there are many second hand or donated AEDs that may be of inferior quality.
- Implementing a documented maintenance program in accordance with relevant Australian or New Zealand Standards.
- Documented and maintained training records that evidence a minimum of two persons trained in the use of the defibrillator.

- Where the AED will be stored when not in use – any storage will need to minimise the risk of the AED being damaged or tampered with.
- The person who will be responsible for supplying the AED at approved Probus activities along with a plan to supply the AED if the person responsible is not available.

Do not Resuscitate orders (DNR)

Having an AED may result in members stating that they have a DNR in place and as such do not wish to be resuscitated.

A DNR order is a written medical order to withhold cardiopulmonary resuscitation which can only be carried out by a healthcare professional, specifically a doctor, who is responsible for assessing the validity of the DNR. As such, it is not a Club or Association's responsibility to assess the validity of a DNR.

Any participant who has a written medical directive in place should speak with their care provider and the Regulatory Health Body to seek their own advice about how they make their wishes known - not just to Probus members but to other individuals as well.

From an insurance perspective, there are Good Samaritan Laws in place to ensure that people who step forward to provide emergency medical assistance are not held legally liable for their actions, provided they acted in good faith and without recklessness.

First Aid

Again, while there is no legal requirement to provide first aid kits and/or members trained in first aid, if a Club or Association intends to supply, they should:

- Have a process in place to ensure that the first aid kit is fully equipped.
- Determine who will be responsible for supplying the first aid kit at approved Probus activities along with a plan to supply the kit if the person responsible is not available.
- Ensure that any first aid training that is organised by the Club or Association is in line with relevant Australian or New Zealand Standards.
- Determine where the kit will be stored when not in use – any storage will need to minimise the risk of the kit being damaged, tampered with or lost.

FINANCE

1. The Management Committee must approve all financial transactions and should ensure that all payments are authorised by at least two persons in accordance with the Club or Association's Constitution and/or Standing Resolutions. The same requirement applies to electronic banking as most, if not all, financial institutions provide facilities that enable digital authorisation of payments by two signatories.

2. There are some sophisticated scammers who can intercept emails and change the payment information on an invoice to look quite legitimate. Payments should only be made when there is appropriate supporting documentation such as an invoice. Care should be taken to ensure that any invoice or request for payment is genuine. This can be achieved by verbally confirming the correct bank or payment details with the issuer before making the payment.

3. The Treasurer may, with the approval of the Management Committee, delegate the collection of monies being paid by members and guests for activities to a designated organiser. However, there must be processes in place to ensure that monies being received are accounted for.

4. The Treasurer, or a delegated officer appointed by the Management Committee, may be authorised to bank monies. All monies should be banked within two working days in accordance with the conditions of the Money Cover insurance provided by PSPL.

5. A record of all monies received should be maintained by either individual receipt and/or a register indicating payee, date and amount paid.

6. Consider minimising the handling of cash through use of cashless alternatives such as electronic banking and EFTPOS terminals.

7. If cash is accepted, it should be counted on the day with the payee to ensure accuracy of payment. Cash should not be left unattended at any time. Consider use of personal protective equipment when handling cash.

8. When determining whether to approve an activity, the Management Committee should review all associated costs to minimise the risk of incurring a loss in the event of unaccounted for expenses.

9. Consider establishing a Payment and Refund Policy for joining fees, subscriptions, outings, activities and tours. PSPL has guidelines to assist in this process.

10. Any free of charge offer or ticket which may be offered to the event organiser by a third party should be applied for the benefit of all participants. Refer to the Probus Club Handbook for further information.

11. A budget, setting out the anticipated income and expenditure for the ensuing financial year, should be presented to the Management Committee for approval annually. The budget should take into consideration the capitation fees payable to PSPL.

12. If assets such as a laptop computer or projector are held, an appropriate asset register should be maintained.

13. As the National Insurance Programs do not provide insurance for the loss or damage to property owned by a Club or Association, consider purchasing property insurance. However, the Club or Association would need to be an incorporated entity to be able to purchase insurance in its name.

Alternatively, a Committee member could have this added to their own home contents policy if the item is to be stored at their home. Often this results in a small increase in the cost of the Committee member's insurance which should be reimbursed by the Club.

PRIVACY

In Australia not-for-profit organisations with an annual turnover of $3 million or less are exempt from the (Cth) *Privacy Act 1988*. In New Zealand, Probus Clubs and Associations are required to comply with the (NZ) *Privacy Act 2020* and follow the Information Privacy Principles under the Act.

While there is presently an exemption in Australia, we recommend that all Probus Clubs and Associations have a Privacy Policy that deals with how they will collect, hold, use or disclose personal information. The objective of the policy is to minimise the risk of misuse of such information. A Club or Association's Privacy Policy should consider the following:

1. How the personal information in the Register of Members and such other lists that may be required to be kept e.g. meeting and/or activity attendance lists are maintained. It is important to ensure that this information is only accessed by those who are required to access it and is securely maintained. Anyone who has access to the information by virtue of his or her position on the Management Committee must promptly return or, if appropriate, destroy any of the information in their possession once their term of office has expired. This applies equally to anyone who may have assisted the Management Committee.

2. How members provide consent to the use of their information. As it is a condition of membership that each member completes a Membership Application Form, consent to the use of the member's information should be included in the Club's or Association's application form. It is recommended that Clubs use the Membership Application Form provided by PSPL as it contains the necessary consents and information required from each member. A recommended Membership Application Form can be found in the Probus Club Handbook or on the PSPL website.

3. How members will provide consent to the use of their image. Consent to appearing in a photograph or video taken during an approved Probus event will usually be implied as it is reasonable to expect that participants would be aware that photos and videos taken at a Probus event are the property of the Club or Association and therefore can be used in Probus promotions. However, Management Committees should take steps to ensure that all participants understand how their image may be used. These steps include the use of PSPL's Membership Application Form and/or the Registration Form for Outings, Activities and Tours for participants who are not members. Reminders on the use of images such as photographs or videos can also be provided in any material supplied to participants in relation to a Probus event and/or in the Club's newsletter.

4. What member information can be included in publicly available documents such as Newsletters - consideration needs to be given to their content - particularly if the intention is to publish the Newsletter on the internet or to use it as a promotional tool.

It is understood that displaying contact information and/or bank account details to members is helpful. However, putting the same information in the public domain increases the risk of this information being used for unwanted spam or theft. Clubs should either remove this information from the newsletter or publish a 'public' version of the newsletter without the sensitive information.

If including personal information, it is important to obtain the necessary consents before publication. If the newsletters are for members use only, an endorsement to the following effect should be included: 'Private and Confidential - for members use only and not to be used for any other purpose'. This will ensure that members are aware that they cannot distribute the newsletter to any third parties.

5. Clubs or Associations that publish and distribute an internal Directory of Members should ensure prior to publication that all members understand the scope of distribution and have given consent for their information to be included. Members retain the right to request withdrawal of their personal information from the Directory at any time. A Directory should be kept secure at all times and, if maintained electronically, ensure that it is only issued to other members in accordance with a Privacy Policy. Any outdated printed copies should be securely destroyed. A notice should be included in the Directory stating that 'This Directory of Members is for the exclusive use of members and must not be made available to persons who are not members except as required by law.'

6. Members would normally expect that their emergency contact information would be readily available to the Management Committee in the event of an emergency. Although members are encouraged to carry a Medical Card that includes emergency contact information, this may not always occur. Accordingly, there should be a process in place to confirm and/or collect emergency information from all participants. Often partners/spouses, who are also members of the same Probus Club, are listed as emergency contacts. As this information is already held, it is suggested that the emergency contact not be a member of the same Club.

   Emergency Contact Lists should ensure that access to such information is restricted to appropriate Management Committee members only. As a matter of course, the information should be marked 'Private and Confidential and for the use of Management Committee members only.'

   It is important to ensure that anyone who has access to emergency contact information by virtue of his or her position on the Management Committee promptly returns or, if appropriate, destroys any of the information in their possession once their term of office has ended. This applies equally to anyone who may have assisted the Management Committee.

7. Management Committee members have access to the Directory of Probus Clubs available in the Club Administration section of the PSPL website via their individual login and password. As the Directory should only be made available to current Management Committee members, any changes to a Club or Association's Management Committee should be promptly advised to PSPL. This can be done online via the Club Administration section of the PSPL website.

8. As New Zealand Clubs are required to comply with the *NZ Privacy Act 2020,* they are required to notify the Privacy Commissioner and any affected individuals if a "notifiable privacy breach" occurs. The definition of "notifiable privacy breach", and the actions that Clubs must take if a breach occurs, are set out in the Act and on the Privacy Commissioner's website at Office of the Privacy Commissioner | Privacy breaches

TECHNOLOGY

Risks associated with the use of technology range from unwanted spam to viruses as well as malicious attacks and scams. There are some simple steps that can minimise these risks.

1. **Passwords** – A good password policy is key to keeping secure online. It is best to avoid using the same password for all online accounts. While this is difficult, endeavour to make sure online banking passwords and email account passwords are different. It is a good idea to include upper case, lower case, numbers and special characters in a password. An example of a weak password would be: probus1. An example of a strong password would be: Pr0bu501$. It is also a good idea to change passwords regularly.

2. **Club Email Address –** avoid using personal email addresses on behalf of the Club. Often the Club's email address will be published on the Club's website or Newsletter. Displaying emails in the public domain on the internet increases the risk of the email being used for unwanted spam or hacking. It is suggested that Clubs use a generic email address which has the benefit of all correspondence being received at one central location. There are several free email providers, and these include gmail - which is the preferred option as it is user friendly. Sample generic email addresses can be created for each Management Committee position such as presidentsampleprobus@gmail.com, secretarysampleprobus@gmail.com.

3. **Verify Payment Information** – always confirm any payment details that have been requested by email verbally with the sender. There are some sophisticated scammers who can intercept emails and change the payment information on an invoice to look quite legitimate. It is good practice to verbally confirm all payment information before making a payment.

4. **Maintain Privacy** – unless you have received permission from the email owner, private email addresses should not be disclosed to anyone else. Use "bcc'' when sending bulk emails to groups of members as this keeps their email addresses from being seen by other recipients. Even though those recipients may be known to each other, using "bcc" will prevent those emails from being inadvertently forwarded on by one or more recipients or stolen in the event of a recipient being hacked.

5. **Use a Disclaimer** – it is also good practice to use a disclaimer in email signatures which states:

   This email transmission is intended only for the addressee and may contain confidential or privileged information. If you are not the intended recipient of this email, confidentiality and privilege are not waived and you must not use, review, disclose, disseminate, copy or forward *to any third party any information contained in or attached to this email. If you received this email in error, please delete it and any attachments permanently. We would appreciate it if you would notify us immediately by reply email.*

6. **Anti-Malware/Anti-Virus** – It is important to have a software package on your computer that actively runs in the background that scans for any kind of malicious software. Malwarebytes Anti-Malware is a free option that is available at: https://www.malwarebytes.com This is available for Windows, Mac and Android devices. Once installed, run a scan. It is recommended that scans are run once a week.

7. **Updates** – All computers and devices receive regular updates. It is recommended that computers be kept up-to-date. For a Windows 10 or 11 computer, this can be done under Settings and then Update. Most computers will update automatically. Updates fix any security exploits that your computer software may have.

8. **Backups** – Backing up your computer at regular intervals is something that must be done. Backing up to a USB Flash Drive or USB Hard Drive is a great option. Windows 10 and 11 has a feature called File History that can be enabled. This will allow your computer to automatically backup files whenever your USB Hard Drive is connected. Mac computers have Time Machine, this can be enabled when you attach a USB Hard Drive and it will back up the whole computer.

9. **Public WiFi** – Public WiFis should always be avoided unless you have a VPN (Virtual Private Network) in place. Public WiFis are not encrypted and everything that happens on them can be captured. They are often hotspots for capturing passwords and other details.

10. **VPN (Virtual Private Network)** – A VPN service is extremely useful to have. A VPN will encrypt and protect you while you use the internet, and it blocks anyone from seeing what you are doing online. It will also allow you to use a Public WiFi without worrying about your security. An example of a VPN service to use is: https://www.privateinternetaccess.com/

11. **Firewall** – A firewall is a network security system that controls incoming and outgoing network traffic based on predetermined security rules. Windows and Mac computers all come with built-in firewalls. By default, these will be enabled. It is a good idea to check that your firewall is enabled and working. This can be done by searching for Firewall on either Windows or Mac.

12. **Operating System** – Moving to the latest version of an operating system is best practice for security. Windows 11 is the latest version of Windows and MacOS Ventura 13 is the latest version of Mac. For devices that may still be running Windows 7, 8 or 8.1, it is recommended to upgrade to Windows 11 as Microsoft has stopped providing support for these previous versions.

13. **Software Downloads** – Never download any software such as Teamviewer or any Remote Desktop Software that allows third parties to access your computer. Often scammers will pretend to be from your bank or financial institution and suggest that your information has been compromised and that

they need access to your computer to fix the problem. This is a scam as anyone trying to access your computer is likely to be stealing information.

14. **Phone Scams -** As indicated above, scammers are becoming very sophisticated. In some cases, scammers can ''imitate'' a financial institution's phone number so it looks like a valid call or text. Never provide information about accounts over the phone to anyone who has initiated the contact asking to ''verify'' your information, even if the phone number looks valid. Banks or financial institutions will not make calls or send texts of this nature. Contact the financial institution's officially listed phone number to verify the communication.

15. **Email Scams –** Be wary of any emails asking for some urgent action. Common scams are where scammers:

    a. pretend to be someone you know and ask for money urgently
    b. ask an individual to provide their password and/or account information
    c. ask an individual to ''confirm'', ''upgrade'' or ''reactivate'' an account
    d. ask an individual to follow a link to clean a virus from their email or computer
    e. ask an individual to upgrade their email quota

Any such emails should be deleted. Most email providers have a function that allows senders to be blocked to prevent any further emails from that particular email address being received.

RECORD KEEPING

Clubs and Associations are required to maintain records including minutes and financial reports for a minimum of 7 years. For insurance purposes, membership information and attendance lists for all approved events should be retained for at least 13 months. Records (including minutes of all meetings) may be stored in either printed or electronic form. However, if stored electronically they must be capable of being reproduced in written form. If records are stored electronically, there should be some safeguards in place to protect the information such as automatic back-ups or storage on a separate hard drive. As an added precaution, a copy of all electronically stored records could be provided to one or more members of the Management Committee.

ADOPTION OF A RISK MANAGEMENT POLICY

Good communication assists in risk management as it ensures that everyone is aware of their responsibilities. While the Management Committee takes the lead in the development of a Risk Management Policy, members should:

1. Have the opportunity to participate in the development of the Club or Association's Risk Management Policy and the formal adoption of any such policy.

2. Be clear on their personal responsibilities e.g do not participate in activities if they are unwell.
3. Understand the coverage available to them under the National Insurance Programs.

SUMMARY

These guidelines have been prepared by PSPL to provide Clubs and Associations with assistance on the development of their own Risk Management Policy and should be read in conjunction with the following:

1. Risk Management Checklist
2. Registration Form for Outings, Activities and Tours
3. Incident Report Form
4. Payment and Refund Policy Guidelines

Please contact PSPL if you have any questions.