

Whitehorse Cyclists Inc Risk Management Policy

Version 2 – July 2005

1. Purpose

As a result of the current insurance climate, risk management has become an important issue facing sporting and community groups. This Risk Management Policy identifies risks that face Whitehorse Cyclist Inc and suggests controls that should significantly reduce the probability of liabilities occurring, promote safe behaviour and to prevent insurance claims.

Risk Management is an on-going process and should be incorporated in decision-making processes and endorsed by the Committee. It should be noted that the policy is for risk management guidance and is intended to be interpreted and applied in a common sense fashion, taking into account that Whitehorse Cyclists Inc, its office bearers and members are all volunteers in a not-for-profit organisation.

2. Overview

Whitehorse Cyclists Inc is a community not-for-profit incorporated association whose main aim is to promote recreational cycling. Whitehorse Cyclists Inc organises non-competitive weekday, weekend and multi-day rides, encourages new members to participate and holds bicycle related workshops including bicycle maintenance and first aid courses. This is achieved by providing a friendly forum for cyclists to meet each month and discuss bicycle matters and to work with the City of Whitehorse and other organisations to make it safer and easier to cycle.

3. Risk Identification and Treatment

Risks encompass a wide range of categories, but the most relevant to Whitehorse Cyclists Inc include the following:

- Physical – injury or damage to persons/property
- Legal – breaching legal obligations
- Management / Operational – duty of care and management issues
- Financial – loss of assets of the organisation

The table below aims to identify risks and suggest treatment or control of the risk.

Whitehorse Cyclists - Risk Management Policy

Category	Risk Identification	Risk Assessment		Control / Treatment
		Probability	Severity	
Legal	Failing to renew incorporation	Low	Medium	Set a diary of key dates and submissions. Appoint a Public Officer
	Failing to submit annual accounts	Low	Medium	Set a diary of key dates and submissions
	General	Low	High	<ul style="list-style-type: none"> - Committee members meet as required by its constitution and minutes of the meetings are recorded. - Office Bearers are competent in the roles they hold - Elections are conducted in accordance with the constitution
Management / Operational	Loss of Insurance	Low to Medium	High	<ul style="list-style-type: none"> - Whitehorse Cyclists Inc aims to maintain a valid insurance policy - Key date diary to ensure timely renewal of insurance cover. - Risk Management Policy to document risks and methods to control them is in place and is reviewed annually
	<p>Duty of Care:</p> <p>Volunteers and/or organisers of rides have a responsibility to act with a duty of care</p> <p>For a person / organisation to be deemed negligent, they are said to have omitted to do something a prudent and "reasonable" person / organisation would have done in similar circumstances.</p>	Medium	High	<ul style="list-style-type: none"> - Make Ride Leaders and participants aware of their responsibilities - Documentation of the organisation of the ride would help if litigation occurred. - Officer Indemnity Insurance is part of the Whitehorse Cyclists Inc Insurance policy - Waivers are incorporated into membership forms + ride registration forms. - Non-member participants in Whitehorse Cyclists Inc rides will be encouraged to become Whitehorse Cyclists Inc members. - Ride leaders collect participant names and emergency contacts.
	<p>Ride Leaders</p> <ul style="list-style-type: none"> - have responsibilities to conduct rides safely and where possible manage any known risks (it should be noted that not all rides have a "Ride Leader" that has researched or organised the ride). <p>Ride Participants</p> <ul style="list-style-type: none"> - have responsibilities to adhere to the Club's published ride protocols as given to all new members and published on the Club website. 	Low	High	<ul style="list-style-type: none"> - When possible, ride details are given to Ride Co-ordinator beforehand. - Leaders should be competent to be able to lead a group - Leader should assess and manage risks as appropriate for the group - Leader has the right to limit the number of participants on the ride or to cancel the ride - Leader has the right to change the route - In large groups, a "whip" (rider that always ensures that they are riding behind the slowest person on the ride) is to be used to prevent participants from being "dropped" from the group. - Leaders to complete an accident report form and report to the Committee any accidents or incidents that could potentially result in liability.

Physical	Accidents / injuries caused while on a Whitehorse Cyclists Inc ride <ul style="list-style-type: none"> - single person or multi person accident - injury caused to a member of the public or damage to property by a participant 	Medium to High	Low to High	- <ul style="list-style-type: none"> - Participants are required to comply with state road laws pertaining to helmets, bicycle equipment and road behaviour. - Participants are encouraged to ride responsibly with respect to other road and shared path users. - Riders are encouraged to wear brightly coloured / reflective clothing. - Members are encouraged to obtain their own personal accident insurance, such as that available with membership to Bicycle Victoria and have ambulance membership. - Members of Whitehorse Cyclists Inc are encouraged to report any hazards to the appropriate council or to Bicycle Victoria.
Financial	Funding Cuts – Whitehorse City Council	Low to Medium	High	- <ul style="list-style-type: none"> - Aim to keep membership numbers high to reinforce Whitehorse Cyclists Inc.'s credibility - Ensure that the objectives listed in the council funding application are met - Continue to work with council to maintain a high profile - Demonstrate community benefits such as better bicycle facilities and social rides
	Misappropriation of Funds	Low	High	- <ul style="list-style-type: none"> - Financial transactions are recorded on an on-going basis throughout the year and reported at monthly meetings. - Accounts are submitted and approved for payment by the committee / general membership prior to the transaction taking place. - Final annual accounts are reported, distributed and approved at the AGM. - All cheques require two signatories. - Signatories are current Committee of Management members. - Fraudulent actions have professional and legal ramifications
	Financial impact of paying the insurance excess in event of a claim	Low	High	- <ul style="list-style-type: none"> - Aim to control risks to minimise the risk of a liability event occurring – this Risk Management Policy has this purpose - Ensure sufficient funds are available at all times to pay the excess on any insurance claim.
	Loss of Sponsorship	Medium	Low	- <ul style="list-style-type: none"> - Maintain good relations and regular communications with sponsors - Continue to advertise sponsor's contributions to members – ie at general meetings, though the website and renewal invitation
	Loss of Assets	Low	Low	- <ul style="list-style-type: none"> - Ensure all club owned items are clearly identified are under control of the Property Officer / Catering Officer