



ADVICE FOR CLUB SAFETY COORDINATORS.

Essentially everyone does Risk Management all day, every day, automatically, without thinking about it. It is not about red tape. It is about protecting yourself, Club Members, other volunteers and the public from injury or death, as well as protecting our organisation from legal liability, high insurance costs and reputational damage.

All Lions Clubs are exposed to a number of risks simply by virtue of the nature of activities that they undertake.

It is our responsibility to do everything in our power to ensure that people and property closely related to Lions are properly protected. The fact that many of the people we are talking about are volunteers who give freely of their time makes this even more of a priority.

WHAT IS RISK MANAGEMENT?

Whether it be a sticky-taped sign warning people to watch the step, a requirement that there is always two signatories to a cheque, inspection of a venue before a function to ensure it is free from hazards or backing up computers to the cloud or an off-site location to protect records, many Lions Clubs already have ways in which they currently manage risks.

Standards Australia describes Risk Management as actions that prevent “the chance of something happening that will have an impact on our objectives”.

So the sign draws people’s attention to a possible danger, two signatories on cheques guards against one person using funds without authority, the inspection ensures that hazards that could injure people are removed and the computer backup protects your records should a virus or surge strike.

Risk Management is the process of thinking systematically about all possible risks, challenges or disasters before they happen and setting up documented procedures that will avoid the risk, or minimise it’s impact, or cope with the impact.

It is also about making a realistic evaluation of the true level of risk. The chance of a tidal wave taking out your orphans beach picnic is fairly slim. The chance of your group’s bus being involved in a traffic incident or a volunteer tripping on a loose electrical cord during a working bee is a bit more pressing.

Risk Management begins with three basic questions:

1. What can go wrong?
2. What can we do to prevent it?
3. What will we do if it happens?

Not every risk can be prevented. No matter how good your medical and support teams are, you cannot prevent all injuries. We cannot always predict how people will react and in some cases the projects we set up to do are risky.

WHY BOTHER WITH RISK MANAGEMENT?

Apart from the obvious answer of wanting to protect our Lions members, family or the public etc. from injury or death, there are quite valid reasons why we should all look at developing a documented risk management process.

We need to protect Lions Australia and your Club from legal liability. Some Lions believe that by incorporating they can no longer be sued. This is not the case.

The effect of incorporation is to limit liability. However, Lions leaders, members and other volunteers can incur liability if a personal breach of a “duty of care” by them causes personal injury to someone else or damage to property. They can be liable if they directly caused the injury or damage or if they authorised and directed the actions which caused the event giving rise to the liability.

There is a similar risk for members of an unincorporated Club.

INSURANCE PREMIUMS

Lions MD 201 is able to provide insurance cover to Clubs at very reasonable rates because it is not seen as “high risk”. We need to be able to provide documented evidence that we are effectively implementing safe practices and have moved to deal with major risks so that insurers will continue with the reasonable rates.

IMPROVED REPUTATION

By moving to limit risks, your Club is showing to the wider community that you place value on everyone’s safe participation and involvement in your projects.

This enhances Lions capacity to present a professional image, it enables your Club to promote and market itself as an organisation that has strong standards of behaviour and assists the Club to structure itself to run effectively and efficiently.

You can use the implementation of your risk management process to market these benefits to potential members and volunteers.

BETTER INFORMATION FOR DECISION MAKING

The process that you undergo in identifying, assessing and evaluating risks will highlight requirements that your Club should review and prioritise. By stepping through the process and continually reviewing these decisions over time you will enhance the ability of your Club to make decisions based on facts rather than speculation.

BETTER ASSET MANAGEMENT AND MAINTENANCE

Setting up a Risk Management Register will help list all the physical assets owned by your Club. It also encourages members to act when the asset poses a danger.

GETTING STARTED

Developing a formal Risk Management System does take time but there is no reason why you cannot begin the process now and build on it as you go (some is better than none).

There may be some Clubs that will want to jump straight into risk management and have formal document, mandatory statements and procedures all over the place within a month. Risk Management, particularly when dealing with people's lives, is not something to rush into. At the same time there are immediate steps that can be taken:

1. **Read the Lions Risk Management Manual.** It contains all the information, procedures, forms and checklists you require.
2. **Raise the subject at your next Board meeting.** Don't scare people off by using elaborate models and charts – simply explain the reasons behind why you need to begin to look at the risk management process. It really needs to be supported by the Board.
3. **Formulate a Risk or Hazard Register.** Contact your District Safety Coordinator or RiskManagement@lions.org.au for advice on what to do and how to do it. Club members and volunteers should be asked to bring up items that they feel could be a problem (e.g. a frayed extension cord, slippery tiles in the toilet, jagged wire on a fence, etc). This is the first step in the process.
4. **Communicate what you are doing and why.** Let every Club member know that you are taking this step to better ensure everyone's safety and that you need their help. Ensure everyone understands that this topic is important. Be prepared for knockers who may see risk management as little more than useless red tape or the nanny state gone mad (they may be the same people who complain, if you get a claim, that you didn't act quickly enough). It is your job to convince them of the value of this process.