

# Females in Training

**Risk Management Policy and Plan**

# Document Control

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<b>Document History</b>			
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	0.1	Robyn McClelland	Initial version

# 1. Introduction

The major objectives of this Risk Management Policy and Plan are to ensure that the governance of Females in Training and our events and activities are conducted so that actual or potential risks are minimised.

The existence of an up-to-date risk management plan (RMP) is fundamental to the exercise of 'due diligence'. Females in Training is accountable for, and responsive to, issues identified by the RMP as requiring attention.

## 2. Risk Policy

Females in Training is committed to providing an environment for its events and activities that is safe, and free of discrimination or harassment, and in which risks are minimised through proactive management.

Risks arise because of:

- the nature of triathlon training and activities, and the potential hazards of participation
- the natural and built environments within which training and activities are conducted
- weather conditions prevailing at the time of training and activities
- the wide range of participants that Females in Training attracts to its training and events, including people who are young through to mature age and people with diverse social and cultural backgrounds
- the volunteer basis upon which training and activities are managed
- the relatively low financial capital with which Females in Training operates
- transient risks such as COVID-19, and associated Government prohibitions on travel and event capacity, and the obligation to conduct events and activities safely in these environments.

To protect Females in Training, its members, the competitors, officials, volunteers and the wider community, Females in Training will incorporate this risk management policy and plan into its governance, aimed at reducing the likelihood of risks arising. Where risks cannot be eliminated or minimised, Females in Training will ensure its operations are covered by adequate policies and plans and insurance where appropriate.

## 3. Risk Management Process

### 3.1 Definitions

**Hazard** means a situation or thing that has the potential to harm a person, or cause loss of or damage to property.

**Risk** is the possibility that harm (death, injury, illness, loss or damage) might occur when exposed to a hazard.

**Risk control** means taking action to eliminate risks so far as is reasonably practicable, and if that is not possible, minimising the risks so far as is reasonably practicable. Eliminating a hazard will also eliminate any risks associated with that hazard.

**Risk Management Plan** is a formal management structure that is designed to be a major factor in the minimisation of adverse consequences to Females in Training and other interested parties.

### 3.2 Risk Identification

Without being an exclusive list, risks may relate to:

- the governance of FIT, including legal compliance, financial viability, privacy and confidentiality
- triathlon training and events, including injury to competitors and other participants, officials and volunteers or members of the public; property damage or loss
- reputation e.g., hit to Females in Training reputation if our training and activities are not conducted well
- COVID-19 and other disease transmission risks.

In reviewing activities and risks, Females in Training shall consider direct risks over which control can be exerted and indirect risks over which control is less likely.

Consequences shall be considered as a result of both normal and unforeseeable ( e.g., emergency or accident, including possible negligent or willful acts) situations.

Risk identification is approached by identifying manageable activities that may have risk and in turn consequences and creating and maintaining a RMP.

## 4. Risk Analysis

Where it is not possible or necessary to manage all risks contained in the RMP, Females in Training shall compile a list of significant risks and consequences that should receive attention.

Significance may relate to Females in Training or to other interested parties. Significance is determined by allocating a risk ranking to all risks identified and is based on likelihood of occurrence and the possible consequences. Likelihood of occurrence should be evaluated in terms of:

- **A** - almost certain to occur.
- **B** - a better than even chance of occurring (likely to occur)
- **C** - an even chance of occurring (possibly)
- **D** - a less than even chance of occurring (unlikely to occur)
- **E** - rare.

Consequences relate to severity, duration, impact on Females in Training image and stakeholder interest, and the magnitude is rated as follows:

- **Catastrophic (Ca)** - Catastrophic consequence e.g., death, disability, huge financial loss, Females in Training insolvency
- **Major (Ma)**- Major consequence e.g., extensive injuries (e.g., requiring surgery); significant financial loss; major TA, athlete, sponsor or Government dissatisfaction; adverse reputational impact for Females in Training
- **Moderate (Mo)** - Moderate consequence e.g., hospitalization; moderate financial loss; minor TA, athlete, sponsor or Government dissatisfaction; some negative reputational impact for Females in Training
- **Minor (Mi)** - Minor consequence e.g., first aid treatment, minor financial loss
- **Insignificant (In)** - Insignificant consequence e.g., minor abrasions, very small financial loss.

## 5. Risk Evaluation

A risk rating is determined for each area of risk identified as per the following consequence/likelihood matrix:

Consequences					
Likelihood	Insignificant	Minor	Moderate	Major	Catastrophic
A	Medium	High	Extreme	Extreme	Extreme
B	Medium	Medium	High	Extreme	Extreme
C	Low	Medium	Medium	High	Extreme
D	Low	Low	Medium	High	High
E	Low	Low	Low	Medium	High

Once each risk is evaluated, it is checked against its current management control, rating each element as strong management control (S), medium (M) or weak (W). This then enables priority actions to be determined.

All identified risks where the risks remaining following application of controls equal or exceed the following are identified as priority risks:

Risk Evaluation	Current Control
Extreme	Strong
High	Medium
Medium	Weak

The output of the risk evaluation is a priority list of risks requiring attention. While the items on this list will require active management, all other risks will be monitored to ensure they remain acceptable.

## 6. Risk Treatment

Each area of risk will be evaluated to determine existing controls and how it is managed, with the options generally in the following order of preference:

- Elimination (avoidance) – this is the most effective control mechanism.
- Reduction of the likelihood of occurrence e.g., by substituting the hazard with something safer; isolating the hazard from people.
- Reduction of the consequences e.g., by use of personal protective equipment.
- Acceptance
- Transference of the risk to other organisations or insurance
- Transference of risk to individual responsibility.

Acceptance of the risk without attempting to implement any controls should be done as a last resort only.

### 6.1 Responsibility

Females in Training members are responsible for ensuring that risks to themselves, officials, volunteers, competitors, spectators and vendors, are minimised. Females in Training has the ultimate responsibility for successful risk management of the organisation's training and activities and will:

- ensure that appropriate communication and reporting structures are in place so that risk is actively minimised
- ensure that coaches have appropriate training and support
- actively encourage reporting of risk, real and potential, and ensure that appropriate action is taken to minimise such risk.

All members and other participants entering or agreeing to participate in Females and Training events and activities sign a waiver accepting their own responsibility.

### 6.2 Awareness

Members, competitors, officials, volunteers and sponsors expect that Females in Training will communicate matters to them in which they may be concerned and/or involved. The Females in Training website and related social media sites will facilitate additional communication to interested parties.

Females in Training will ensure all members and other participants in its events and activities are informed of this policy and associated RMP and the rules and requirements for the event through event-specific information in the case of major events and otherwise through general advice on the Females in Training website.

Females in Training routinely addresses safety/risk at its committee meetings.

## 7. Documentation/Records

As a minimum Females in Training will maintain records as follows:

- Risk policy and RMP
- Incident register – of all incidents impacting on Females in Training events and activities to assist in identifying problem areas and situations of most frequent occurrence (see Attachment 2).

### 7.1 Monitoring, Modification and Review

Routine monitoring will be followed by modifications to the policy and associated RMP where necessary.

Females in Training will review the suitability, adequacy and effectiveness of the RMP as often as necessary prior to major events and activities any necessary changes will be incorporated into the RMP. Minutes of Females in Training meetings should include identified changes required to this document.

### 7.2 References and acknowledgement

Females in Training acknowledges the risk management policy of Australian Masters Athletics Inc. from which major components of this policy have been adapted.

AMA Inc. Risk Management Policy <http://www.australianmastersathletics.org.au/wp-content/uploads/2010/01/AMA-Risk-Management-PolicyNW.pdf>

Risk Management Plan

Risk	Impact	L	C	Risk evaluation (L/Me/H/E)	Risk treatment (S/M/W rating)
<b>Females in Training Overall</b>					
<b>Poor financial management</b>	Financial loss/ waste Reputational damage	E	Mo	Low	Skilled and experienced Treasurer and Committee (S)
<b>Failure to meet legal obligations</b>	Poor governance Reputational damage	E	Mo	Low	Skilled and experienced Committee (S) Note: see attached list of sections with requirements under the Associations Incorporation Act 1991
<b>Lack of skilled and experienced committee members</b>	Poor governance Reputational damage	D	Ma	High	Effective succession plan in place for Committee members (supported by skills analysis) (M)
<b>Failure to attract new members</b>	Reduction in membership numbers	C	Ma	High	Conduct novice programs (rookie runners and women's triathlon training program) Monitor training programs and activities to ensure they are meeting member requirements Support social side of FIT Market the proposed TA change to membership



<b>Failure to retain sponsors/ attract new sponsors</b>	Reduction in benefits for members	D	Mo	Medium	Promote sponsors on website, in newsflash and at events and activities  Maintain good relationships with sponsors  Regular communication
<b>Inadequate insurance cover</b>	\$, reputation	D	Ma	High	Ensure adequate insurance is in place – in particular, ensure that cycling coaches are covered for professional indemnity
<b>Member harassment</b>	Reputation  Emotional impact on those involved	D	Mo	Medium	Member protection policy in place and complied with
<b>Privacy and confidentiality</b>	Unwanted release of personal details/ use of photos	D	Mo	Medium	Access to membership records is limited to key committee members who need access.  Members agree to photos being taken and used as part of TA membership declaration
<b>Lack of accredited coaches</b>	Club not able to provide current range of coached activities	C	Mo	Medium	Ensure effective succession plan in place for coaches (supported by skills analysis) (M)  Ensure coaches are adequately supported
<b>Legal action against FIT</b>	Failure to comply with regulatory parameters set by external authorities (NCA/ ACT Govt)  Injury/ incident to participant, volunteer or spectator	E	Mo	Low	FIT does not run its own races.  Accredited coaches.  Coaches hold a current first aid certificate.  FIT has insurance cover.  Risks in training activities, particularly open water swimming and cycling, are actively managed.

	Property damage Financial loss Reputational damage				
<b>Failure to comply with FIT policies and procedures</b>	Litigation against FIT Financial and reputational impact of litigation Injury/ incident to participants or volunteers Relationship impact	C	Mo	Medium	All policies and procedures are available to FIT Committee members for reference.
<b>Triathlon training and competing</b>					
<b>Poor water quality</b>	Potential for member illness	C	Mo	Medium	Ensure that current results of NCA and ACT Government monitoring of the water quality of Canberra lakes are known, and that there is no FIT endorsed open water swimming when water quality is likely to be poor (S)
<b>Swimmer in trouble</b>	Potential for member injury/ drowning	E	Ca	High	Advise members preferable not to swim in open water on their own  In FIT open water swimming sessions, brief members re their responsibilities for safety, have swimming 'buddies', ideally have kayak to follow slower swimmers
<b>Helmet and bike conditions</b>	Injury to participant or member of the public	D	Ma	High	Members are advised on FIT website of their responsibilities re equipment and cycling skills

					FIT 'Cycling bunch rules' set out requirements (eg. members must have adequate front and rear lights to ride before daylight).
<b>Cycling - Rider behaviour</b>	Injury to participant or member of the public	D	Ma	High	Riders to self-select their participation in novice, intermediate or intermediate plus sessions based on skills/ fitness. (M) FIT rides are managed by trained ride leaders/ accredited coaches. (S) FIT guidance: 'Bunch riding hints and tips' and 'Group riding communications; safe cycling videos
<b>Participant in trouble (eg, medical problem)</b>	Participant illness/ injury	D	Ma	High	Coaches have current first aid certificates. Members sign a waiver as part of membership form. Cyclists to carry charged mobile phones.
<b>Member emergency contact details not available (in the event of an accident or incident)</b>	Delay in advising family members	D	Mo	Medium	Emergency contacts are listed on TA membership cards. Members to be advised that they are responsible for carrying the contact details of their emergency contacts with them on cycling sessions. Coaches to have the contact details in their phones for the key committee members with access to the emergency contact details in the membership system.

<b>Cycling - Member experiences a puncture, technical problems or is too slow for the group</b>	Delay to planned ride	B	In	Medium	Riders to self-seed their participation in novice, intermediate or intermediate plus sessions based on skills/ fitness. (M)  Coaches/ ride leaders to ensure that any member experiencing a problem is assisted.
<b>Traffic (crossing of roads, shared pathways, road works)</b>	Participant or public injury	D	Ma	High	In bunch training rides, cyclists to call out hazards.  Minimal road crossings in training runs.  Runners to call out approaching bikes/ scooters in training runs.
<b>Extreme or deteriorating weather conditions including heavy rain, hail, lightning, smoke, high wind, extreme temperature (hot and cold)</b>	Potential for member accident or injury	D	Mo	Medium	Ensure that the Extreme Weather policy is complied with (S)  Ensure compliance with ITU rules for wearing a wetsuit or shortening or cancelling a swim leg.
<b>Unsuitable terrain</b>	Potential for member accident or injury	D	Mo	Medium	Cycling and running activities are generally not conducted on rough paths.
<b>COVID-19 transmission</b>	Illness  Reputational impact	E	Ma	Medium	COVID Safe plan in place.  Members reminded of COVID Safe requirements in FIT Newsflash.  Attendees use Check in CBR App to register for contact tracing.  Activities are conducted in outdoor uncrowded venues.

## **Attachment 1**

### **Associations Incorporation Act – legal compliance requirements**

- Public officer (s 57)
- Notice of public officer's appointment or change of address (s 59)
- Notice of changes in committee (s 62)
- Disclosure of material personal interest (s 65)
- Register of members (s 67)
- Inspection of register of members (s 67A)
- Annual general meeting (s 69)
- Annual statement of accounts (s 72)
- Presentation of statement to members (s 73)
- Review of accounts (s 75)
- Annual returns (s 79)
- Lodgment of particulars instead of documents (s 80)
- Registered office of incorporated association (s 121)

**Attachment 2**

**Incident Record**

<b>Date</b>	<b>Time</b>	<b>Exact location</b>	<b>Reported by</b>	<b>Incident description</b>	<b>Action taken</b>	<b>By whom</b>	<b>Date</b>