

Australian Masters Athletics Inc.

RISK MANAGEMENT POLICY

Adopted as a policy of Australian Masters Athletics Inc by the Board on:

Date:

President: *Lynne Schickert*

A) INTRODUCTION

Litigation is becoming increasingly more common, broad and complex, and AMA and its officers/members may be at risk in certain circumstances. A major line of defence against any such litigation is that "due diligence" was exercised in attempting to prevent adverse consequences. This concept arises in a wide range of legislation in varying forms. In essence it requires the establishment of a focussed management plan. A Risk Management Plan (RMP) is a formal management structure that is designed to be a major factor in the minimisation of adverse consequences to AMA.

The major objectives of a RMP are to ensure AMA's activities are conducted so that actual or potential risks are minimised, and compliance with legal obligations is achieved. Therefore the existence of a working RMP is fundamental to the establishment of the "due diligence" defence. The RMP will be an active plan with working procedures and control mechanisms, and AMA will be accountable for, and responsive to, issues identified by the RMP as requiring attention.

B) RISK POLICY

"AMA is committed to providing a sporting environment which is safe, stable, and free of discrimination or harassment, and in which risks are minimised through proactive management."

AMA accepts risk management as one of its prime responsibilities and will ensure it is an integral part of any decision-making process. Risk occurs not only within athletics, but also within the more general environment in which AMA operates.

In formulating this policy, AMA is mindful of the full range of risks which may impact on the viability of the organisation, and in turn on the current and future participation of the member Associations themselves. Common risks at all organisational levels include membership, safety, financial viability, legislative compliance and image and reputation.

Such risks arise because of:

- the nature of athletics, and the potential hazards of the various events;
- the essential nature of masters athletics, in which more mature people are participants
- the relatively low financial capital in the sport, given the volunteer basis upon which events are conducted.

To protect the organisation, its members and the wider community, AMA will incorporate in its governance documents a risk management plan aimed at reducing the likelihood of risk arising. Where risk cannot be eliminated or minimised, AMA will ensure its operations are covered by adequate guidelines and insurance where appropriate. These guidelines will be made available to member organisations and they will be encouraged to adopt similar guidelines.

Public Liability Insurance is provided by Athletics Australia for members of the Australian Athletic Federation Limited (AAF). As a member of the AAF, AMA and its member Associations are covered against claims up to the amount of \$20m.

Individual athletes of member associations are not covered for personal accident insurance.

C) RISK MANAGEMENT PROCESS

1. Risk Identification

An area of risk is defined as an element of AMA's activities or organisation that could result in adverse consequences for AMA, its members or the wider community.

Risks may relate primarily to: -

- Athletic activities e.g. injury to competitors or members of the public
- AMA assets e.g. property damage, theft, vandalism
- Administration e.g. loss of records, failure to maintain lease
- Finances e.g. misappropriation of funds, bankruptcy
- Social activities e.g. injury to members or the public, damage to property

And also to: -

- Legislative compliance
- Public image
- Concerns of interested parties
- Natural events

In reviewing activities and risks AMA shall consider activities that may result in: -

- Direct risks over which control can be exerted
- Indirect risks over which control is less likely

Consequences should be considered as a result of: -

- Normal situations
- Abnormal, emergency or accident situations (including possible negligent or wilful acts).

Risk identification is approached by identifying manageable activities that may have risks and in turn consequences, and creating and maintaining a register [Appendix 1].

2 Legislative and Other Requirements

AMA shall ensure that all obligations relevant to its responsibilities are identified and recorded. Obligations can be legally binding or morally binding because of commitments to, requirements of and agreements with government, community groups or individuals, or because of policies or codes to which AMA subscribes.

Some obligations may involve time related requirements such as notifications, reporting and lease renewals. AMA will maintain a diary reminder system to ensure compliance with these requirements.

3 Risk Analysis

It is not possible or necessary to manage all risks; therefore having developed a register as above AMA shall compile a list of significant risks and consequences that should receive attention.

Significance may relate to AMA, or to other interested parties. For example promoting membership and health benefits and competition conditions is important to AMA and communication structures and legislative compliance may be important to other 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
- C -an even chance of occurring
- D -a less than even chance of occurring
- E -unlikely to occur

Consequences relate to severity, duration, impact on AMA image and stakeholder interest, and the magnitude will be rated as follows: -

- Ca-Catastrophic consequence e.g. death, bankruptcy
- Ma-Major consequence e.g. loss of limb, significant fine
- Mo-Moderate consequence e.g. hospitalisation, financial burden
- Mi-Minor consequence e.g. medical treatment
- In-Insignificant consequence e.g. minor abrasions

4. Risk Evaluation

A risk rating is determined for each area of risk identified as per the following matrix.

Likelihood	Consequences				
	In	Mi	Mo	Ma	Ca
A	Mod Risk	Sig Risk	High Risk	High Risk	High Risk
B	Mod Risk	Mod Risk	Sig Risk	High Risk	High Risk
C	Low Risk	Mod Risk	Mod Risk	Sig Risk	High Risk
D	Low Risk	Low Risk	Mod Risk	Sig Risk	Sig Risk
E	Low Risk	Low Risk	Mod Risk	Mod Risk	Sig Risk

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

The output of the risk evaluation is a priority list of risks requiring attention [Appendix 2]. While the items on this list will require active management, all other risks shall be monitored to ensure they remain acceptable.

D) RISK MANAGEMENT PLAN IMPLEMENTATION

1. Risk Treatment

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

- Avoidance
- Reduction of the likelihood of occurrence
- Reduction of the consequences
- Acceptance
- Transference of the risk [to other organisations or insurance]

Risk treatment involves an action plan including objectives and targets [Appendix 3]. Risk objectives are the goals AMA wants to achieve, based on its risk policy, its activities, legal requirements and stakeholder interests. Targets are more specific, measurable and time related. The action plan will involve the how, who, when and resources required. It should also include a process for evaluating the risks and consequences of new activities.

2. Responsibility

As individuals all AMA Board members are responsible for ensuring that risks to themselves, others and AMA, are minimised. The Board of AMA, however, has the ultimate responsibility for successful risk management and will:

- Ensure that appropriate communication and reporting structures are in place so that risk is actively minimised.
- Provide appropriate resources to AMA officials to ensure that risk is minimised.
- Actively encourage reporting of risk, real and potential, and ensure that appropriate action is taken to minimise such risk

Specific responsibilities are identified in the risk management action plan [Appendix 3]. All athletes entering events organised by, or on behalf of AMA, will sign a waiver accepting their own responsibility {Appendix 4}

3. Awareness

Members, government and the public all have an expectation that AMA will communicate matters to them on which they may be concerned and/or involved. AMA's annual handbook is the primary mechanism for this. The AMA website will facilitate additional communication to interested parties.

AMA will ensure member associations are aware of this RMP and other guidelines adopted by AMA that may assist in risk management.

AMA will address safety/risk as an agenda item at all its board meetings.

4. Documentation/Records

As a minimum AMA should include the following: -

- Description of core elements of the plan [this document including its appendices]
- Listing of obligations (via the Yearly Planner)
- Risk incident register. All incidents impacting on AMA's activities should be reported and a register kept to assist in identifying problem areas and situations of most frequent occurrence.

5. Monitoring and Modification

Routine monitoring will be followed by modifications to the plan where necessary.

6. Review

AMA should review the suitability, adequacy and effectiveness of the RMP annually and any necessary changes will be incorporated into the RMP.

The AMA officer designated as the Risk Manager will chair the review and attendees should be invited/chosen from office bearers. In view of the wide separation of participants the annual review may be held by email.

6.1 Review agenda

- Review minutes of last meeting and matters arising from these minutes
- Review the key risks and major exposures to AMA, its members and the wider community [Appendix 1] and how these are reflected in the RMP
- Evaluate the performance and context of the RMP by considering: -
 - changing legislation and other government initiatives
 - related bodies objectives and guidelines
 - public perceptions
 - action taken on previous risks or emergencies
 - complaints or other correspondence from interested parties
 - media reports

6.2 Minutes

The minutes of the meeting should include:

- Identified opportunities to improve the RMP
- Allocated responsibility and timeframe for any action point.
- Identified changes required to RMP documents

APPENDIX 1 RISK IDENTIFICATION REGISTER

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Consequences are rated as: -

- Ca-Catastrophic e.g. death, bankruptcy
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A] MEMBERSHIP

Activity	Risk		Consequence		Risk Rating	Control
		likelihood		Rating		
General Operations	Failure to remain relevant to the State bodies	E	Possible loss of membership	Ma	Mod	M
Communication	Poor communication structures	D	Decline in public interest in masters athletics participation and membership	Mo	Mod	M
	Failure to provide guidelines for conduct of AMA championships	D	Inability for LOCs to organise and conduct championships correctly	Mo	Mod	S
	Failure to ensure Association members obtain key AMA documents	D	Possible lower quality local management	Mi	Low	M
	Failure to inform member Associations of changes to competition rules and/or technical specifications	D	Possible disadvantage for members competing at National and International level	Mo	Mod	M
AMA Awards	Bias in selection process	D	Loss of interest by members	Mo	Mod	W
Handbook/Website	Incorrect or misleading information included in AMA Handbook and/or website	D	Loss of interest in National athletics and possible reduction in championship entries	Mo	Mod	M
Athletic Records	Failure to maintain current records	D	Dissatisfaction amongst members athletes	Mi	Low	S
	Rejection of record applications without valid reasons	D	Dissatisfaction amongst members athletes	Mi	Low	S
	Failure to communicate correct procedures	D	Member dissatisfaction	Mi	Low	S
	Loss of files	D	Member dissatisfaction	Mi	Low	?????

B] FINANCES

Activity	Risk		Consequence		Risk Rating	Control
		likelihood		Rating		
Financial viability	Bankruptcy	E	Closure of organisation	Ca	Sig	S
	Misappropriation of funds	E	Loss of funds Legal action required	Ma Ma	Mod Mod	S S
	Poor cost control - expenditure without approval	D	Cash flow problems	Mo	Mod	M
	Theft of uniforms and medals stock	D	Cost to replace	Mo	Mod	M
Reporting/Accountability Requirements	Failure to audit books	E	Possible legal action	Ma	Mod	S
	Failure to provide true financial statements to meetings	D	Dissatisfaction amongst members	Mo	Mod	S
Capitation fees	Failure to collect all capitation fees	D	Loss of income	Mo	Mod	M

C] GOVERNANCE

Activity	Risk		Consequence		Risk Rating	Control
		likelihood		Rating		
Legislative compliance	Failure to comply with relevant legislation	D	Fines/legal action	Mo	Mod	W
Insurance	Failure by Athletics Australia to maintain public liability insurance for AMA members	E	Cost to member associations to replace cover	Ma	Mod	M
	Failure to maintain Equipment/Uniform stock Ins.	D	Cost of replacement in the event of loss	Mo	Mod	M
Reporting timelines	Failure to ensure member organisations are aware of reporting and payment timelines	D	Meeting reports not received by due date Cash flow problems through payments not received on due dates	Mo	Mod	M
Risk Management Plan	Failure to implement required actions	D	Legal liability, ins risk, member dissatisfaction	Mo	Mod	M
	Failure to maintain RMP	D	ins risk, member dissatisfaction	Ma	Sig	M
AMA Policies	Lack of appropriate governance policies	E	Legal/Moral liability	Ma	Mod	M
	Failure to maintain policies	D	Legal/Moral liability	Mo	Mod	M
AMA organised events	Loss of personal property while at AMA events	D	Legal liability	Mo	Mod	M
Handbook/Newsletters	Defamation	D	Legal liability	Mo	Mod	M
Strategic Plan	Failure to act on identified actions	C	Member dissatisfaction	MI	Mod	M
Constitution	Failure of a member to be aware of the Constitution	D	Legal liability	Mo	Mod	S
	Failure to maintain a relevant Constitution	D	Members athletes dissatisfaction	MI	Low	M
Privacy	Failure of AMA to protect the privacy of member's athlete's information.	D	Legal liability/Members athletes dissatisfaction	Ma	Sig	M

D] COMPETITION/ SAFETY

Activity	Risk		Consequence		Risk Rating	Control
		likelihood		Rating		
National Championships (including Summer Track & Field, Winter Throwing, Marathon and Multi-Event Championships)	Failure to communicate relevant health, safety and other risk warnings to athletes competing at national championships	D	Legal liability	Ma	Mod	M
	Noise	E	Legal action	Mo	Mod	S
	Falls, collisions etc	C	Injury	Mo	Mod	M
			Legal action	Ma	Sig	S
	Poor performance by Member Association conducting the Championships	D	Other Member Associations and athletes in general dissatisfaction	Mo	Mod	W
	Failure to provide National competitions wanted by athletes	D	Loss of entrants to Masters Games competitions	Mo	Mod	????????
Call room at Nationals	Failure to run as designed	D	Injury	Mo	Mod	M
			Athletes dissatisfaction	Mo	Mod	M
Competition in general	Lack of first aid officers at AMA events	E	Inability to treat injuries	Mo	Mod	M
Drug taking	Failure to inform member Associations of their obligations regarding minimising drug taking	D	Member Association dissatisfaction	Mi	Low	????????
	Failure to provide details of Therapeutic Use exemptions mechanisms	D	Legal liability/Members athletes dissatisfaction	Mo	Mod	????????
	Failure to provide support to Associations members accused of drug taking	D	Members athletes dissatisfaction	Mo	Mod	????????
	Failure to implement sanctions on Associations members found guilty of drug taking	D	Legal liability/Members athletes dissatisfaction	Mo	Mod	????????
Oceania and WMA Championships	Failure to correctly liaise between the Oceania and WMA organisations, and the Member Associations	D	Member Association dissatisfaction	Mo	Mod	????????

E] IMAGE/MARKETING

Activity	Risk		Consequence		Risk Rating	Control
		likelihood		Rating		
Peak Body Representation	Failure to attend Australian Athletics Federation and other stakeholder meetings	E	Loss of knowledge of current issues, activities and organisational requirements for mature-age athletics	Mi	Low	S
International competition	Inappropriate behaviour by Australian team members at overseas competition	E	Loss of reputation and possible sanctions (eg through drug taking)	Mo	Mod	W
AMA Sponsors	Failure to satisfy	D	Loss of sponsorship	Ma	Sig	M
Australian Uniforms	Changing uniforms too frequently	D	Members athletes dissatisfaction	Mi	Low	S
Masters Games	Failure to maximise opportunities with Masters Games organisations	C	Possible loss of members and possible loss of income	Mo	Mod	??????

F] ADMINISTRATION

Activity	Risk		Consequence		Risk Rating	Control
		likelihood		Rating		
Property temporarily at members homes	Theft	D	Cost to replace	Mo	Mod	M
Storage and transport of computer equipment	Theft	D	Cost to replace	Mo	Mod	S
	Breakage		Cost to repair	Mo	Mod	S
Storage of uniforms	Theft	E	Cost to replace	Mo	Mod	S
Use of equipment	Theft	D	Cost to replace	Mo	Mod	M
Natural Events	Damage to property by fire, flood etc.	E	Cost to repair/replace	Ma	Mod	S
Diary Reminder	Failure to maintain a diary reminder system	D	Inability to function correctly	Mo	Mod	S
Document control	Failure to obtain a signed waiver from members athletes at AMA events	E	Legal liability	Ma	Mod	S
	Loss of records	E	Inability to function correctly	Mo	Mod	S

APPENDIX 2

PRIORITY LIST OF RISKS REQUIRING ATTENTION

Activity	Risk	Worst Consequence	Risk Rating	Current control
AMA Sponsors	Failure to satisfy	Loss of sponsorship	Sig	Mod
Privacy	Failure of AMA to protect the privacy of member's athlete's information.	Legal liability/Members athletes dissatisfaction	Sig	Mod
Risk Management Plan	Failure to maintain RMP	Insurance risk, member dissatisfaction	Sig	Mod
National Championships	Poor performance by Member Association conducting the Championships	Other Member Associations and athletes in general dissatisfaction	Mod	Weak
AMA Awards	Bias in selection process	Loss of interest by members	Mod	Weak
Legislative compliance	Failure to comply with relevant legislation	Fines/legal action	Mod	Weak
International competition	Inappropriate behaviour by Australian team members at overseas competition	Loss of reputation and possible sanctions (eg through drug taking)	Mod	Weak

There are no risks with a High rating or with a Significant rating and currently weak control.

All identified risks with the following ratings and management controls are included above:

Risk Rating Current Control

Significant Moderate
 Moderate Weak

Risks identified as being significant but with strong control, moderate but with strong or moderate control and all risks identified as low are not included, but should continue to be monitored in case circumstances change.

APPENDIX 4

COMPETITOR WAIVER

In participating in (the event) I acknowledge and agree that I am fully aware of the risks and hazards inherent in participating in (the event). I declare that I am in good health and that I will be properly conditioned for the activities that I will undertake. I agree to assume all risks of loss, damage, and injury including death that I may sustain as a consequence of my participation. I have received a copy of the Competition Rules and acknowledge that I have read and understood them, and agree to compete according to these rules. I release AMA and its officers from any claims, actions, suits or demands of whatever nature, arising out of or related in any way to my participation in (the event).

Name	
Signature	Date
Any medical condition which may impact on my participation:	
Emergency contact	
Name	Phone

SUGGESTED TRIAL MEMBER/VISITOR WAIVER

I am a new participant wishing to try competing with (the club) or I am a visitor from an interstate/overseas Masters Athletic Club. In wishing to take part in a (the club) event/function I declare that I am in good health and I am properly conditioned for the activities that I will participate in and I will compete under the direction of (the club) officers. I agree to assume all risks of loss, damage, and injury including death that I may sustain as a consequence of my participation. I release (the club) and its officers from any claims, actions, suits or demands of whatever nature, arising out of or related in any way to my participation in (the club) organised events.

Name	
Signature	Date
Any medical condition which may impact on my participation:	
Emergency contact	
Name	Phone

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| Revised _____ August 2007 ??