

Manningham Bicycle User Group

Risk Management Policy

1. Background

As a result of the current insurance climate, risk management has become an important issue facing sporting and community groups. After months of negotiations, Manningham Bicycle User Group (Manningham BUG) has secured Public Liability Insurance with some Personal Accident Insurance. Demonstrating risk awareness by developing a Risk Management Policy will put Manningham BUG in good stead when it comes to renewing insurance and may help to negotiate insurance premiums. A Risk Management Policy identifies risks that face the organisation and suggests controls that can significantly reduce the probability of liabilities occurring.

2. Purpose

The purpose of this Risk Management Policy is to minimise risks facing Manningham BUG 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 Manningham BUG, its office bearers and members are all volunteers in a not-for-profit organisation.

3. Overview

Manningham BUG is a community not-for-profit incorporated association. The main aim is to promote cycling. This is achieved by providing a friendly forum for cyclists to meet and discuss local bicycle matters and to work with the City of Manningham, Vic Roads and other organisations to make it safer and easier to cycle in Manningham. Manningham BUG also organises non-competitive weekday and weekend rides, encourages new members to participate and holds bicycle related workshops including bicycle maintenance and first aid courses.

4. Risk Identification and Treatment

Risks encompass a wide range of categories, but the most relevant to Manningham BUG 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.

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
	Failing to submit annual accounts	Low	Medium	Set a diary of key dates and submissions
	General			<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"> - Manningham BUG currently has a valid insurance policy - Risk Management Policy to document risks and methods to control them is in place and is reviewed annually
	<p>Duty of Care: Volunteers 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 Manningham BUG Insurance policy - Waivers will be incorporated into membership forms. - Non-member participants in Manningham BUG rides will be encouraged to become Manningham BUG members.

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	Ride Leaders - 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).			<ul style="list-style-type: none"> - 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 if there are not enough numbers - Leader has the right to change the route if it is considered to be potentially dangerous - Waivers signed by participants may help to protect leaders - In large groups, a "back marker" (rider that always ensures that they are riding behind the slowest person on the ride) should be used to prevent participants from being "dropped" from the group. - Leaders to report to committee any accidents or incidents that could potentially result in liability.
Physical	Accidents / injuries caused while on a Manningham BUG ride - single person or multi person accident - injury caused to a member of the public or damage to property by a participant of a Manningham BUG ride	Medium to High	Low to High	<ul style="list-style-type: none"> - Members are encouraged to obtain their own personal accident insurance, such as that available with membership to Bicycle Victoria. - It is the responsibility of participants must wear helmets that comply with the law. - Participants are encouraged to ride responsibly with respect to other road and bike path users. - Manningham BUG members to sign a waiver acknowledging the risks of riding and taking responsibility for themselves. The waiver will be incorporated into the Membership Form and will be valid for the period of membership.
Financial	Loss of Income	Low	High	<ul style="list-style-type: none"> - Aim to keep membership numbers high to reinforce Manningham BUG's credibility - Continue to work with Council and other bodies to maintain a high profile - Demonstrate community benefits such as better bicycle facilities and social rides
	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

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	Impact of insurance excess in event of a claim	Low	High	<ul style="list-style-type: none"> - Current insurance policy does not have an excess - Potential insurance policy may have an excess in the vicinity of \$1,000 - Aim to control risks to minimise the risk of a liability event occurring – this Risk Management Policy has this purpose
	Misappropriation of Funds	Low	Medium	<ul style="list-style-type: none"> - Financial transactions are recorded on an on-going basis throughout the year. - Annual accounts are reported and distributed at the AGM - All cheques require two signatories - Signatories are current Committee members - Fraudulent actions have professional and legal ramifications