

A GUIDE TO RISK MANAGEMENT FOR CARAVAN CLUBS

INTRODUCTION

This Guide is not compulsory but worthy of earnest consideration.

The WA Association of Caravan Clubs Inc. having given due consideration to the risks involved in caravanning and club activities has prepared this document to assist volunteer club officials to minimise risks.

Caravanning risk management is a tool which can be implemented by clubs with a view to providing a safer, friendly caravanning environment for the enjoyment of all members.

DUTY OF CARE:

Club Officials have a "Duty of Care to members during club rallies and activities –where a reasonably foreseeable risk of harm or injury to members could occur as a result of their actions.

In duty of care, the law requires officials to take reasonable steps to reduce the likelihood of injury to participants as a result of those risks which are foreseeable.

This is the rationale which underpins a risk management program - in this case the process of recognising the risks involved in conducting caravanning activities and then adopting strategies and actions designed to reduce these risks where - ever possible.

Objectives

- To reduce the incidence of injury to participants, officials and other persons associated with club rallies and activities,
- To provide a healthy and safe environment for individuals to participate and enjoy the activity of caravanning,
- To minimise potential club liability as a result of poorly managed activities.

WHAT IS RISK MANAGEMENT?

Risk management is the process of systematically eliminating or minimising the adverse impact of all activities which may give rise to injurious or dangerous situations. This requires the development of a framework within which risk exposure can be monitored and controlled.

Risk management is a tool by which persons involved in outdoor activities can seek to meet their duties and thus avoid liability.

Risks which can be covered by a risk management program include:

- Legal risks - losses and costs arising from legal actions for breach of a common law or statutory duty of care;
- Physical risks - injuries to participants and the public;
- Financial risks - increased insurance premiums, costs associated with injuries for business reasons, loss of financial stability and asset value, replacement costs and earning capacity and increased external administrative;
- Moral and ethical risks - loss of quality of participant experience and confidence, adverse publicity and damage to image or reputation.

Which risks need to be managed?

Importantly, the law does not require clubs to provide a completely risk free environment. Indeed, by agreeing to participate in caravanning activities, participants will be taken to have consented to those risks which form an inevitable aspect of the activity. Clubs will not be required to take steps to counter risks where it would be unreasonable to expect a club to do so in the circumstances.

Clubs will however be expected to adopt reasonable precautions against risks which might result in injuries or damages which are reasonably foreseeable.

The Australian Standard

The approach adopted in this Guide is based on the Australian Standard on Risk Management ASINZS 4360:1999 and the National Risk Management Guideline developed by the Standing Committee on Sport and Recreation (SCORS) risk management working party.

This Guide has sought to simplify the steps set out in the Australian Standard, and includes the following stages:

- **Risk Identification**
- **Risk Assessment**
- **Risk Treatment (action plan)**
- **Monitoring and Review**
- **Communication**

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Scope and Limitations

The Guide has been developed specifically for the rally component of caravan club activities. As such it does not address risk management considerations for other elements of club operations such as administration, finance, insurance, planning, etc..

This is not a “be all to end all” resource, which will make your club litigation proof or completely fail-safe, however if followed, it may serve as a useful defence to claims for breach of duty of care. Risks will vary from club to club depending upon the circumstances and the ways in which each club operates. It is up to the Committee and key people in your club when using this Guide to think about other risks not identified here, and plan for their treatment accordingly.

Such “other local risks” should be included in this process where indicated in the Risk Management Tables.

Who should be Involved in the risk management process?

It is important that all “key” people, from the Committee and interested volunteers, are involved in each step of the risk management process.

Experienced members such as longstanding ex - Presidents have the knowledge that is required when risk questions regarding caravanning activities are asked. Do not try to complete the risk management process in this Guide without involving other key people in your organisation as this may result in the responses being flawed.

THE RISK MANAGEMENT PROCESS

1. Risk Identification

The first step in your risk management program is to identify what risks exist (or may exist in the future) within your caravanning activities. It is important that people who are regularly involved in caravanning are involved in identifying risk areas. Club Office-bearers and members should be consulted. There is no substitute for actual practical experience in working out why accidents occur, or what presents a potential problem.

There are a number of things that must be considered in identifying risks:

- The age of participants;
- The type of activities conducted;

- Injury history (including type of injury and cause);
- How operational procedures are conducted, and whether there have been any previous problems.

For the purposes of the present project, four ‘Risk Categories’ (above) have been identified. Also identified (below) are a number of common risks which fall within these categories. Your Club’s task is to assess and treat (where necessary) these risks in the context of your club and its activities. Space has also been provided under each category for you to identify additional risks which are particular to your club.

IDENTIFY RISK CATEGORIES:

1. ON A CLUB RALLY

This category includes all of those risks associated with attending a rally and its associated activities. These risks will vary depending upon the nature of the activities, experience of participants and organisers and the location(s) in which they are conducted.

2. PRE-AND POST RALLY ACTIVITIES

This category refers to the risks involved in activities which immediately precede and follow a rally. Hooking and unhooking of vans with towing vehicles, and preparation activities in readiness to depart from home or park should all be considered in this regard.

3. ENVIRONMENT

The physical environment in which we conduct club events will necessarily include risks to personal safety and property damage. This category is not concerned with the park environment, rather focuses on the club and surrounding environments which are visited by members, participants, and in some circumstances, the general public.

4. PERSONNEL

This category includes club members, officials, visitors, friends and others who may be involved in a club activity, i.e. a market stall. The Club owes a *duty of care* to those people who may be affected by its actions and therefore should ensure that it takes steps to manage the risks which may confront club personnel, in addition

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to those risks which arise as a result of their conduct. This is a very real reason for which

Rating	POTENTIAL IMPACT In terms of the objectives of the organisation
A	CATASTROPHIC: Most objectives may not be achieved, or several severely affected
B	MAJOR: Most objectives threatened, or one severely affected
C	MODERATE: Some objectives affected, considerable effort to rectify
D	MINOR: Easily remedied, with some effort the objectives can be achieved
E	NEGLIGIBLE: Very small impact, rectified by normal processes

Clubs and the Association hold a Public Liability policy for possible damage to property or injury to “a third party” as a result of club officials or members acting in an official capacity, and causing an injury or property damage.

2. RISK ASSESSMENT

Having identified the risks involved in your activities you need to assess them in terms of their likelihood to occur and the seriousness of the consequences arising from their occurrence. Each identified risk must be rated. These ratings cover:

- the likelihood of the risk occurring (likelihood); and
- the loss or damage impact if the risk occurred (severity);
- the priority, or degree of urgency required to address the risk.

In order to systematically assess the risks identified in the first stage of the process, apply the risk rating scales set out below in Tables I—3. The risk rating scales allow you to rate identified risks and then identify risk management priorities.

2.1 LIKELIHOOD

The likelihood is related to the potential for a risk to occur over an annual evaluation cycle.

Table 1: Likelihood Scale

Rating	LIKELIHOOD The potential for problems to occur in a year
A	ALMOST CERTAIN: Will probably occur, could occur several times per year.
B	LIKELY: High probability, likely to arise once per year
C	POSSIBLE: Reasonable likelihood that it may arise over a five-year period
D	UNLIKELY: Plausible, could occur over a five to ten year period
E	RARE: Very unlikely but not impossible, unlikely over a ten year period

2.2 SEVERITY

The severity of a risk refers to the degree of loss or damage which may result *from* its’ occurrence.

Table 2: Severity Scale

Having assessed each risk in terms of its likelihood and severity you are in a position to prioritise the risks to assist in the decision-making of what action is warranted to manage the risks (where possible).

2.3 Risk Priority

The risk priority scale determines the nature of the risk and the action required. They are indicators to assist in the decision making of what action is warranted for the risks.

Table 3: Risk Priority Scale
IMPACT

Key: A	B	C	D	E
Extreme (1)	Extreme (1)	Major (2)	Major (2)	Medium (3)
Extreme (1)	Extreme (1)	Major (2)	Medium (3)	Minor (4)
Extreme (1)	Major (2)	Major (2)	Medium (3)	Minor (4)
Major (2)	Major (2)	Medium- (3)	Minor (4)	Minor (4)
Medium (3)	Medium (3)	Minor (4)	Minor (4)	Minor (4)

Once a risk priority has been determined the committee can consider the level of risk treatment and action required for each risk.

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3. RISK TREATMENT (ACTION PLAN)

This stage is all about identifying and testing strategies to manage the risks which have been identified and subsequently evaluated as posing a real risk to Members and third parties.

Ideally, officials will work together to brainstorm a variety of treatment strategies and then consider each strategy in terms of its effectiveness and implementation. This will necessarily involve some “reality testing” of risk treatment strategies as office-bearers determine what reasonable steps they may take to reduce the impact of the risk occurring. If your club has assessed a risk and the risk has rated highly, you will need to carefully consider necessary policies, procedures and strategies to treat the risk. These will include

- what is needed to treat the risk?
- who has the responsibility? and
- what is the time frame for risk management?

These elements will comprise your action plan. If your club already has a strategy in place to address or manage an identified risk, insert details of that strategy in the space provided. If not, you will have to devise a strategy.

4. MONITOR AND REVIEW

It is very important that Office-bearers review the risk management plan at 6-monthly intervals, or end of year. The risk management plan should be a fluid document which is regularly updated to take account changes within the club. The keeping of records, and the continued evaluation of the risk management plan in the light of such records is crucial. Your risk management procedures should include the documentation of any accidents, as well as information on the effectiveness of the risk management plan. Statistics on continuing injuries or accident occurrences should be used to determine whether there are specific activities that require either increased precautions or supervision. Your risk management plan cannot remain static. Risks can change according to changes in the law, development of safe practices and techniques, and developing technology in the context of caravanning. Constant evaluation and updating must be done to take account developing trends and the organisation’s own experience.

1	Extreme risks that are likely to arise and have potentially serious consequences requiring urgent attention
2	Major risks that are likely to arise and have potentially serious consequences requiring urgent attention or investigation
3	Medium risks that are likely to arise or have serious consequences requiring attention
4	Minor risks and low consequences that maybe managed by routine procedures
5	Use this to note a risk that does not apply to your organisation

5. COMMUNICATION

It is essential that all club members and participants in club activities are aware of the risk management program and are consulted in its development, implementation and evaluation. Membership of caravan and motor-home clubs is constantly changing and as such the clubs should ensure that new members are introduced to the risk management policy and their obligations as part of their induction into club life. Similarly, people who are visitors and are not members of your club, should also be made aware of the club’s risk management procedures and any rules with which they must comply.

PLEASE NOTE:

This document is a guide.

Some risks which have been included under the respective Risk Categories in the following Risk Management tables were identified, but are in no way exhaustive.

There will be circumstances where risks are particular to your particular Club’s activities and may not have been addressed. Space has been provided for you to identify and include these in your Club Risk Management document.