

CLUB 41

GREAT BRITAIN & IRELAND

RISK MANAGEMENT GUIDE

ABSTRACT

A high-level Guide to assist the National Leadership, Club Officers and those organising any type of Event in the name of 41 Club with the management of Risk.

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Introduction

This Guide sets out to provide a basic overview of the fundamentals of Risk Management together with a set of tools that can be used to help those organising events, or responsible for managing risks associated with the activities of The National Association of Ex Round Tabler's (41Club), affiliated Clubs and their members.

Risk can present itself in many ways and the leaders of any organisation will need to consider and manage the risks associated with the day-to-day operations of the business.

Typical organisational risks might include:

- Operational Risks
- People Risks
- Financial Risks
- Legal Risks
- Health & Safety Risks

Similarly, those tasked with organising events, whether a Club Social event, or a Fundraising event involving the Public, will need to consider in addition, risks that have the potential to cause personal injury or damage to property as well as reputational damage to their Club and the Association.

Typical event specific risks might also include:

- Location risks
- Equipment risks
- Supplier risks
- Health & Safety risks
- Weather related risks

Whilst not an exhaustive set of risks, some will be generic, others more specific to a particular set of circumstances. Either way, it is important to consider what the risks there might be when organising an event and how these can be mitigated entirely, or reduced to an acceptable level. Regularly reviewing and updating your Risk Assessments in the light of experience is equally important.

By following the guidance outlined in this guide, 41 Club aims to create safe, enjoyable, and successful events for members and the public through the adoption of effective and responsible Risk Management as outlined in this guide.

What is Risk?

Risk in its basic form can best be described as the probability of a particular thing occurring and the resultant impact it has on people and / or property when it does.

Some risks may have a high probability of occurring, though the impact will be negligible, others may have low probability of occurring, but when they do the impact could be severe, and there will be others that sit somewhere between these two extremes.

Why we have to Manage Risk

We live in a highly litigious environment where there is no such thing as an "accident". When things go wrong that cause injury to people or property, the general starting point is "who is responsible, and who is to blame" in order claim some form of redress or compensation. Managing the obvious and foreseeable effectively, by introducing interventions that can eliminate or reduce either, or both the probability or impact of an event occurring, is the essence of having a good Risk Management processes that could prove critical to being able to defend and / or reduce any liability attaching to the organisers, or the body being accused of a particular wrong doing.

By giving thought to the potential Risks attaching to an Event or the day-to-day Operations of running the Association and documenting and following any resulting processes, you will have gone a long way towards preventing and / or reducing the potential for things to go wrong that could be financially damaging. It will also aid the defence of any claim of negligence that might be bought against the Association or event organisiers.

Who's responsible

In simple terms everyone one of us has a role to play. Those leading the Association need to consider the Operational risks that apply in the same way as any business or organisation, such as:

- Operational Risks – such as:
  - IT Failures
  - Communication failures
- People Risks – such as:
  - Failing to comply with employment law
  - Slips & Trips and accidents in the work place
- Financial Risks – such as:
  - Failing to operate within agreed financial controls
  - Managing fraud

- Legal Risks – such as:
    - Failing to operate within the Law
    - Failure of critical business systems

And for those involved with organising National Events, Regional or Club Events, consideration needs to be given to the Risks that could impact the safety of those partaking, whether that is, members of the Association, the Public or Contractors providing services.

Basic Risk Management Obligations

As a responsible Association it's important that we understand and adhere to the following general principles when executing our Risk Management obligations

1. **Duty of Care**:

   The Association and those organising and executing events in the name of 41 Club have a responsibility to ensure the safety and well-being of all members, participants, and the public at all times.

2. **Risk Assessment**:

   All activities must be assessed and a record maintained for potential hazards, and appropriate measures must be taken to mitigate identified risks.

3. **Compliance**:

   All events must comply with relevant laws, regulations, and standards, including health and safety, food hygiene, and public liability requirements.

4. **Insurance**:

   Adequate insurance coverage must be maintained for all activities, including public and products liability.

5. **Incident Reporting**:

   Any incidents, accidents, or near misses must be documented and where relevant reported to the appropriate authorities.

6. **Regular Reviews**:

   Risk Assessments are living documents and should be regularly reviewed and updated in the light of experience and learning.

How to quantify Risk

Assessing risk is not an exact science, the important thing is to give thought to the things that could go wrong before they happen. You need to consider the **Likelihood** (or probability) of that circumstance happening in terms of a scale from, very unlikely (1) to almost certain (5). Then, you need to consider the **Consequences** (or impact) should that event occur in terms of negligible (1) to severe (5).

By multiplying the probability and impact results together, you can use the table below to provide a measure of Risk that will allow you to consider what mitigations, if any, you can put in place and whether such mitigations will reduce either the Likelihood and/or Consequences, thus making it a more acceptable or manageable.

Risk Rating Matrix

RISK MATRIX					
Consequence	Negligible	Minor	Medium	Major	Severe
Likelihood	1	2	3	4	5
Almost Certain (5)	5	10	15	20	25
Likely (4)	4	8	12	16	20
Possible (3)	3	6	9	12	15
Unlikely (2)	2	4	6	8	10
Very Unlikely (1)	1	2	3	4	5

Rating		Interpretation	Authorisation
≤ 6 = Low Risk		Acceptable but ensure that controls are maintained	Event Manager or equivalent
9 -12 = Medium Risk		Adequate but look to improve if reasonably practicable	President / VP / Line Manager or equivalent
15 – 25 = Unacceptable Risk		STOP activity and make immediate improvements	District Health and Safety officer

CONSEQUENCE (considered WITH controls in place)		
5	Severe	· Fatality (ies) · Severe or chronic
4	Major	· Injury such as fracture of
3	Medium	· An injury that requires first · No lost time illnesses and
2	Minor	· An injury that requires
1	Negligible	· Superficial or no physical

LIKELIHOOD (considered WITH controls in place)		
5	Almost Certain	· Will occur/greater than a likelihood of 1 in 1(yr.)
4	Likely	· Known to occur/probably occurs most circumstances/No greater than a likelihood of 1 in
3	Possible	· Might occur /no greater than a likelihood of 1 in 1000
2	Unlikely	· Not likely/could occur at some time/no greater than a likelihood of 1 in 10,000
1	Very Unlikely	· May only occur in exceptional circumstances/no greater than a likelihood of 1 in 100,000

Producing a Risk Assessment

When planning any event, it is essential that the organisers produce a Risk Assessment at the very beginning of the process.

1. Brainstorm to identify potential Risks that might impact your event.
2. Quantify the level of Risk using the Likelihood and Consequences Table above.
3. Consider what interventions you can introduce to minimise and / or mitigate the Risks you have identified.
4. Produce a Risk Assessment Document using the 41 Club Risk Assessment template (see Appendix).

The resulting document will help you to determine whether your planned event is going to be safe and / or viable to proceed with. It may be that the Risks are just too high, or cost

prohibitive to mitigate e.g., you are unable to reduce the risk sufficiently to obtain affordable Insurance if at all, or the likelihood of injuries is just too high.

Avoiding Complacency

It is important that you retain an audit trail of each iteration of your Risk Assuagement document so you can demonstrate you have made adjustments, based on experience and your learnings. This could prove to be a valuable defence of liability in the event of something unexpected occurring that hadn't been thought of.

Being a live document, it is equally important that you review and update it regularly and that you execute all the mitigations identified and recorded in the current version of your Risk Assessment. Failure to implement your mitigations and to ensure that they are being adhered to, or carried out on the ground could have a negative impact when trying to defend an accusation of negligence.

By all means use a previous events Risk Assessment as a starting point for a future event planning, however it is essential that you conduct a full review of the risks at the Planning Stage and build on past experiences. Things change, it could be the location, suppliers, legislation, or the team leading the event etc.

Communication

A risk assessment is as good as useless if it is not shared with all stakeholders. It is essential that all those involved with the event, be it the Organising team, Marshals and Volunteers, or Contractors, have been provided with a copy. They should be actively asked to read it and if appropriate to confirm they have read and understood their obligations under it in writing.

When working with, or engaging with, external organisations make sure you have a copy of their Risk Assessments too, you might learn something, or spot something that doesn't seem right. Challenge it and make sure that you and they are adhering to the mitigations in each other's plan at all times.

Managing your Risk Assessment

It is essential that those responsible for managing a policy or event actively do so, ***to know and not to act*** will be no defence should you and your team fail to comply with the Risk Assessment.

Risk Management Considerations – Club Events

The following are just a small example of typical club activities that require the preparation of a risk assessment. The examples outlined are not exhaustive though the underlying principles apply to, and can be adapted, for all events involving members and the public.

Regular Club meetings and Restaurant Meals

- **Venue Selection**: Choose reputable venues with appropriate licenses and good hygiene ratings that are also accessible to all.
- **Participant Safety**: Ensure all dietary requirements and allergies are communicated to the venue in advance.
- **Emergency Procedures**: Familiarise members with the venue's fire exits and emergency protocols.

Socials at Members' Homes

- **Host Responsibilities**:
  - Maintain a safe environment (e.g., secure tripping hazards, provide proper lighting).
  - Ensure food is prepared and served following hygiene guidelines.
  - Ensure participants allergies and dietary requirements are understood and catered for.
- **Alcohol Consumption**: Promote responsible drinking to avoid incidents.
- **Emergency Plan**: Identify nearest medical facilities and have a list of emergency contacts readily available.

Risk Management Considerations- Public Events

The following are just a small selection of events that we know are organised by some 41 Clubs. The examples outlined are not exhaustive though the underlying principles apply to, and can be adapted, for all events involving members and the public.

Fireworks Events

- **Regulatory Compliance**:
  - Obtain necessary permits from local authorities.
  - Use only licensed fireworks operators.
- **Crowd Safety**:
  - Establish designated viewing areas and safety perimeters.
  - Provide clear signage and crowd control barriers.

- **Emergency Preparedness**:
    - Have fire extinguishers and first aid kits on site.
    - Coordinate with local emergency services.

Wheelbarrow Races

- **Participant Safety**:
    - Ensure wheelbarrows are in safe condition and suitable for the event.
    - Provide safety briefings to all participants.
- **Course Safety**:
    - Inspect the racecourse for hazards (e.g., uneven surfaces).
    - Clearly mark the course and keep spectators away from the track.

Water-Based Events

- **Lifeguard Presence**: Ensure qualified lifeguards are present during the event.
- **Life Jackets**: Require participants to wear life jackets or buoyancy aids as appropriate.
- **Weather Monitoring**: Monitor weather conditions to avoid adverse situations.
- **Emergency Plan**: Establish a rescue plan and ensure all staff are aware of it.

Running Events

- **Health and Fitness of Participants**:
    - Encourage participants to self-assess their fitness levels before registering.
    - Provide water stations along the route.
- **Route Safety**:
    - Notify Local Authorities and Emergency Services of your event
    - Clearly mark the route and secure hazardous areas.
    - Coordinate with local authorities for road closures if necessary.
    - Ensure the event is adequately marshalled.

General Event Guidelines

Risk Assessments

- Conduct a risk assessment for each event, identifying hazards, assessing risks, and implementing controls. Document the assessment and review it regularly.
    - A Risk Assessment template can be found on the 41 Club website

Insurance

- Ensure insurance policies cover all potential liabilities for your event including:
    - Public liability
    - Property damage
    - Personal injury

- The 41 Club National Insurance policy details can be found on the 41 Club website
    - Check that it extends to include your event and with what limitations and conditions
    - If not, or you are in doubt, follow the guidance in the 41 Club Insurance Guide

Volunteer Training

- Train volunteers on their roles, responsibilities, and safety procedures.
- Ensure volunteers are aware of emergency protocols.

Communication

- Provide clear information to participants about event rules, safety precautions, and emergency procedures.
- Use signage, handouts, and announcements to reinforce safety messages.
- Don’t forget to share the Risk Assessment and to provide explicit instructions with all those involved with running the event, including marshals and volunteers.

Incident Management

1. **Immediate Response**:
    - Administer first aid if necessary and call emergency services if required.
    - Depending on the event, ensure you have access to professional first aiders
    - Secure the area to prevent further incidents

2. **Incident Reporting**:
    - Complete an incident report form detailing what happened, who was involved, and the response taken

3. **Post-Incident Review**:
    - Review the incident to identify causes and update risk management practices to prevent recurrence.

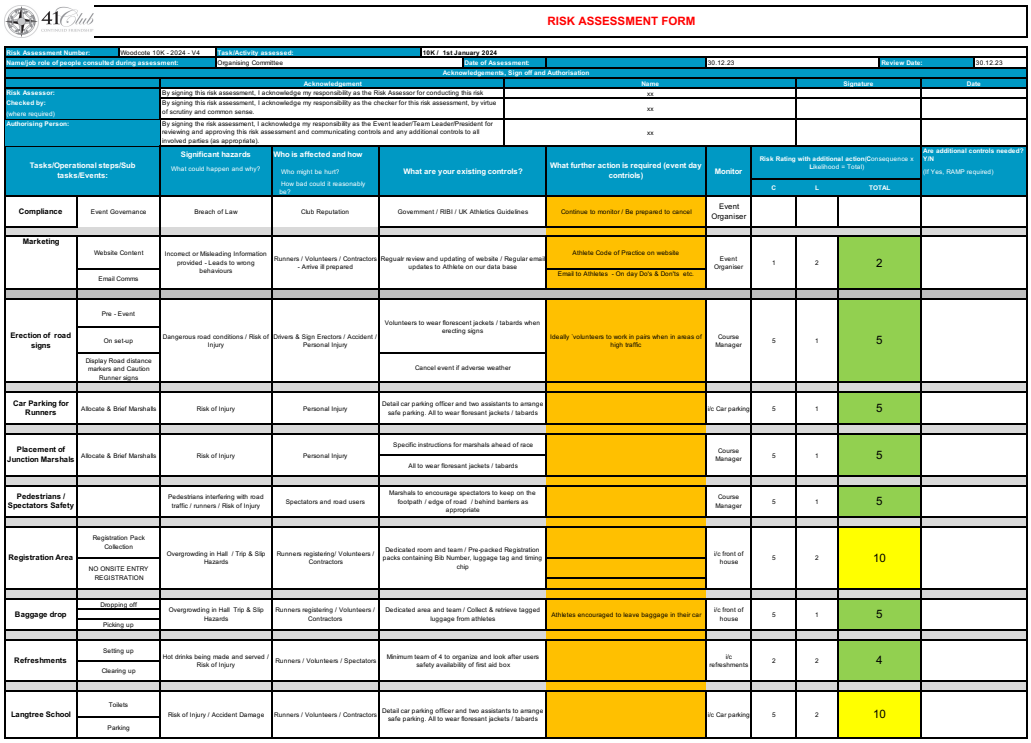
Monitoring and Review

- Regularly review and update processes to reflect changes in laws, regulations, and organisational activities.
- Conduct annual audits of your risk management practices.
- Solicit feedback from members and participants to improve safety measures.

Appendices

Risk Assessment Template

The following is an example of the 41 Club Risk Assessment Template that is available to download from the 41 Club Website. It will allow you to record and quantify the risks associated with your particular activity or event and any mitigations to minimise the relevant risks identified.



41 Club

RISK ASSESSMENT FORM

Risk Assessment Number:	Woodcote 10K - 2024 - V4	**Task/Activity assessed:**	10K / 1st January 2024				
Name/job role of people consulted during assessment:	Organising Committee	**Date of Assessment:**	30.12.23	**Review Date:**	30.12.23		

Acknowledgements, Sign off and Authorisation

	Acknowledgement	Name	Signature	Date
Risk Assessor:	By signing this risk assessment, I acknowledge my responsibility as the Risk Assessor for conducting this risk	xx		
Checked by: (where required)	By signing this risk assessment, I acknowledge my responsibility as the checker for this risk assessment, by virtue of scrutiny and common sense.	xx		
Authorising Person:	By signing the risk assessment, I acknowledge my responsibility as the Event leader/Team Leader/President for reviewing and approving this risk assessment and communicating controls and any additional controls to all involved parties (as appropriate).	xx		

Tasks/Operational steps/Sub tasks/Events:		Significant hazards What could happen and why?	Who is affected and how Who might be hurt? How bad could it reasonably be?	What are your existing controls?	What further action is required (event day controls)	Monitor	Risk Rating with additional action(Consequence x Likelihood = Total)			Are additional controls needed? Y/N (If Yes, RAMP required)
							C	L	TOTAL	
Compliance	Event Governance	Breach of Law	Club Reputation	Government / RIBI / UK Athletics Guidelines	Continue to monitor / Be prepared to cancel	Event Organiser				
Marketing	Website Content	Incorrect or Misleading Information provided - Leads to wrong behaviours	Runners / Volunteers / Contractors - Arrive ill prepared	Regualr review and updating of website / Regular email updates to Athlete on our data base	Athlete Code of Practice on website	Event Organiser	1	2	2	
	Email Comms				Email to Athletes - On day Do's & Don'ts etc.					
Erection of road signs	Pre - Event	Dangerous road conditions / Risk of Injury	Drivers & Sign Erectors / Accident / Personal Injury	Volunteers to wear florescent jackets / tabards when erecting signs	Ideally volunteers to work in pairs when in areas of high traffic	Course Manager	5	1	5	
	On set-up									
	Display Road distance markers and Caution Runner signs			Cancel event if adverse weather						
Car Parking for Runners	Allocate & Brief Marshalls	Risk of Injury	Personal Injury	Detail car parking officer and two assistants to arrange safe parking. All to wear florescent jackets / tabards		I/c Car parking	5	1	5	
Placement of Junction Marshals	Allocate & Brief Marshalls	Risk of Injury	Personal Injury	Specific instructions for marshals ahead of race		Course Manager	5	1	5	
				All to wear florescent jackets / tabards						
Pedestrians / Spectators Safety		Pedestrians interfering with road traffic / runners / Risk of Injury	Spectators and road users	Marshals to encourage spectators to keep on the footpath / edge of road / behind barriers as appropriate		Course Manager	5	1	5	
Registration Area	Registration Pack Collection	Overgrowding in Hall / Trip & Slip Hazards	Runners registering/ Volunteers / Contractors	Dedicated room and team / Pre-packed Registration packs containing Bib Number, luggage tag and timing chip		I/c front of house	5	2	10	
	NO ONSITE ENTRY REGISTRATION									
Baggage drop	Dropping off	Overgrowding in Hall Trip & Slip Hazards	Runners registering / Volunteers / Contractors	Dedicated area and team / Collect & retrieve tagged luggage from athletes	Athletes encouraged to leave baggage in their car	I/c front of house	5	1	5	
	Picking up									
Refreshments	Setting up	Hot drinks being made and served / Risk of Injury	Runners / Volunteers / Spectators	Minimum team of 4 to organize and look after users safety availability of first aid box		I/c refreshments	2	2	4	
	Clearing up									
Langtree School	Toilets	Risk of Injury / Accident Damage	Runners / Volunteers / Contractors	Detail car parking officer and two assistants to arrange safe parking. All to wear florescent jackets / tabards		I/c Car parking	5	2	10	
	Parking									

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Incident Report Template

Even with the best laid plans, the unexpected can still happen. It is therefore important that details are captured at the time and statements taken from witnesses and those involved whilst they are fresh in their minds. As a minimum try to capture the following:

- **Date and Time of Incident**:
- **Location**:
- **Description of Incident**:
- **Individuals Involved**:
- **Actions Taken**:
- **Recommendations**:

Emergency Contact List

Include local emergency services, hospitals, and key organisational contacts.

Emergency Procedures

The document below was provided by a Local Authority to a 41 Club who had correctly informed them of an annual Fund Raising event they were organising in their community involving members of the Public. It is an example of how proactive some local authorities can be, others may not bother to respond to your notifications. Either way, ensure you keep copies of all letters sent, with proof of posting as well as retaining any emails sent. Equally where you do get a response such as this, be sure not to ignore the advice or directions provided by incorporating it in to your Event Manual and Risk Assessments.

Emergency Procedures

The Event Manager is responsible for dealing with an untoward incident and those involved must be aware of the limitations of their own ability to cope with a situation and thus recognise the occurrence of an emergency situation.

An untoward incident is defined as " A routine occurrence that impacts upon the safe running of the event but does not require an emergency service to assume the co-ordination of its resolution."

- Any steward or official who becomes aware of a potential untoward incident must advise the Event Manager as soon as possible, preferably by radio. A concise location and situation report should be given.
- On occurrence of an untoward incident, the Event Manager will manage the response of stewards and officials through normal radio links. An untoward incident will require a localised response which should not require general broadcast.
- The Event Manager will retain responsibility for co-ordination of the response, even if emergency service assistance has been requested. However the attending Emergency Service may decide that circumstances warrant further intervention. The Event Manager will then provide assistance to the emergency services as required.

Emergency Situations

An Emergency is defined as “an event or situation which threatens serious damage to human welfare in a place in the UK, the environment of a place in the UK, or the security of the UK or of a place in the UK.'

When an emergency situation arises during the event that the organiser has not the capability or resources to bring to a safe conclusion, then the relevant emergency service should be contacted via the 999 system. A concise location and situation report must be given.

On arrival at the scene the emergency services will take appropriate immediate measures to assess and report on the extent of the problem.

Responsibility for command and control and co-ordination of the incident will pass to the relevant Emergency Service who may require the assistance of the Event Manager in the communication of essential information to stewards, officials and members of the public.

In order to help all agencies gather initial information about an incident in a consistent manner a common approach is recommended.

It is therefore recommended that M/ETHANE model be used when contacting any of the emergency services

M	Major incident	Has a Major Incident been declared? **YES/NO** *(If no, then complete ETHANE message)*	
E	Exact Location	What is the exact location or geographical area of incident	*Be as precise as possible*
T	Type of Incident	What kind of incident is it?	*For example, fire, structural collapse.*
H	Hazards	What hazards or potential hazards can be identified?	*Consider the likelihood of a hazard and the potential severity of any impact*
A	Access	What are the best routes for access and egress?	*Include information on accessible routes*
N	Number of casualties	How many casualties are there and what condition are they in?	
E	Emergency Services	Which and how many emergency responder assets/personnel are required or are already on-scene?	

It is accepted practice that the Police will take responsibility at a major incident to initially co-ordinate the strategic response of all the emergency services and other organisations involved. However it is recognised that due to the nature of certain incidents this co-ordination role may be handed over at some stage to another more appropriate service or agency.

In the event of a major incident being declared the Police would take lead of the major incident communications cell.