TENERIFFE PROBUS CLUB INC

RISK MANAGEMENT POLICY GUIDELINES

WHAT IS RISK MANAGEMENT

Our club is led by volunteers who want to help their members enjoy Probus fun, fellowship and friendship. However, in doing so, the risks associated in meeting that objective need to be considered.

Risk management involves assessing the risk of something detrimental occurring and minimising that risk wherever possible. Effective risk management assists in ensuring the safety of participants and, in turn, the success of Probus activities. These activities include any event organised by a Probus Club or Association such as meetings, outings, tours, trips and interest groups. All Probus activities should be reviewed to identify potential risks.

 Risk management does not have to be an onerous task. While we are responsible for our own risk management, PSPL has developed guidelines, which we have adopted, to develop our own policy.

While it is not mandatory to have a Risk Management Policy these guidelines constitute our risk management policy.

The following steps should occur when reviewing an activity:

Step 1 Identify any potential risks associated with the activity – this is risk identification

Step 2 Determine the level of risk i.e. high, medium or low – this is risk assessment

Step 3 Agree on what actions should be implemented to either minimise or eliminate the risk – this is risk management

Some examples of the types of risks that could be considered include the possibility of bodily injury or illness as well as loss or theft of monies. It is recommended that risk assessments be conducted for all Probus activities including any processes associated with the co-ordination of those activities.

INFECTIOUS DISEASES

We all grew up where measles and chicken pox were almost a rite of passage however the arrival of covid brought a new sense of awareness to the impact of infectious diseases within the population. It is a fact of life that covid may well be the first of many new infectious diseases which may well see covid style rules and regulations introduced.

The membership of our club, by its very nature, is made up of an older demographic who may well be more susceptible to infection.

Accordingly, we have adopted the following guidelines.

Activity Participation Member List

Our Constitution and Probus Insurance coverage requires us to: -

- Approve each activity carried out under by the club; and
- Have each member and visitor complete an Activity Registration Form for each activity; and
- Keep a list of each participant, whether it be a member or visitor, in each activity.

Vaccinations

Members are encouraged to follow the health advice guidelines issued by the Federal and State Chief Medical Officers and their own medical practitioners as it is not our role to provide health advice or to insist that members and visitors be vaccinated.

SAFETY

Meetings

1. There should be a record of all participants – We use a member attendance list where each member attending signs the sheet. Visitors are to provide their name and contact details. This satisfies the requirements under our insurance.

2. A process to record genuine apologies should be in place.

3. All participants should be advised of the location of exits, evacuation assembly points and the procedures to be followed in the case of an emergency. The location of any defibrillator and first aid kits available at the meeting venue should be advised.

4. A list of emergency numbers (including emergency contact information) for participants should be always kept.

5. All power leads, microphone cables and other electrical fittings should be properly secured or covered.

6. Signage with respect to appropriate hygiene, entrance and exit points and physical distancing, if required, should be in place.

7. If a defibrillator and/or first aid kit is owned by the Club it should be properly maintained.

Food Service and/or Preparation

Regardless of whether meals such as morning tea or lunch are provided either by the Club or venue, there are number of factors to consider including the following:

1. Good hygiene practices should be undertaken and observed.

2. Consider the use of personal protective equipment (PPE) such as gloves and masks.

3. Ensure appropriate location of any hot beverages.

4. Consider any physical distancing requirements.

Outings, Activities and Tours

1. Identify and assess any physical risks of the outing, activity, or tour as part of the approval process. For example, has the venue and the transport to and from the venue been assessed to minimise the risk of injury to members.

   Matters that should be considered include:

   a. Can any physical distancing requirements be complied with?

   b. Are there any transport risks e.g. is an additional step required to get onto the bus?

   c. How much walking is involved, are there lifts or ramps for those participants that may need them?

   d. Is there appropriate signage? Is the activity weather dependent?

   f. Are there any changes to these physical risks because of a change in weather?

   g. Can the attendee participate on their own or do they need the assistance of a carer?

   h. Are there any risks of members slipping, falling or tripping over as a result of wet surfaces, loose cables, poor lighting, uneven steps etc?

   2. There should be a record of all participants - a tick against an attendee's name is sufficient for insurance purposes.

   3. In the case where the designated organiser is unable to attend at short notice, an alternate person with appropriate knowledge should be allocated to manage the outing, activity or tour.

   4. All participants should be advised of the procedures to be followed in the case of an emergency.

5. Encourage members to have medical cards in the event of a medical emergency. Medical cards are the sole responsibility of their owner and should not be held by the organiser or Management Committee members. We have a supplyof complimentary medical cards supplied by PSPL.

   6. Participants in outings, activities and tours are to complete the Club Registration Form for each activity. For members and visitors, the form only needs to be completed once and it is the member and visitors responsibility to update the form if there is a change in circumstances. Whether or not this form is completed does not affect the level of insurance provided under the National Insurance Program/s.

   7. In some situations, the event organiser may feel it necessary to obtain a doctor's clearance and/or insist on a carer for certain members where it is apparent that the member may have difficulty participating.

8. Understand the terms and conditions of bus hire prior to agreeing to such terms and conditions - particularly in relation to excesses that may be payable on hired vehicles in the event of an accident. Refer to the Probus Club Handbook for further information.

9. Ensure participants are aware of the insurance coverage available under the National Insurance Program. Members can access the coverage information in the Club Administration section of the PSPL website with their membership card number as the login and password.

10. In the event of an accident or injury, an ambulance should be called where appropriate.

11. Any incidents, accidents or injuries are to be recorded and reported to PSPL for insurance purposes. A copy of the Accident/Injury Incident Report Form are available on request.

FINANCE

1. The Management Committee must approve all financial transactions and should ensure that all payments are authorised by at least two persons in accordance with their Constitution and Standing Resolutions.

2. Payments should only be made when there is appropriate supporting documentation such as an invoice. Care should be taken to ensure that any invoice or request for payment is genuine. This can be achieved by verbally confirming the correct bank or payment details with the issuer.

3. The Treasurer may, with the approval of the Management Committee, delegate the collection of monies being paid by members and guests for activities to the designated organiser. However, there must be processes in place to ensure that monies being received are accounted for.

4. The Treasurer, or a delegated officer appointed by the Management Committee, may be authorised to bank monies. All monies should be banked within two working days in accordance with the conditions of the Money Cover insurance provided by PSPL.

5. A record of all monies received should be recorded by either individual receipt and/or a register indicating payee, date and amount paid.

6. Consider minimising the handling of cash through use of cashless alternatives such as electronic banking and EFTPOS terminals.

7. If cash is accepted, any such monies should be counted on the day with the payee to ensure accuracy of payment. Cash should not be left unattended at any time. Consider use of personal protective equipment when handling cash.

8. When determining whether to approve an activity, the Management Committee should review all associated costs.

9. Consider establishing a refund and payment policy for outings, activities and tours. PSPL has guidelines to assist in this process which have been provided with these guidelines.

10. Any free of charge offer or ticket which may be offered to the event organiser by a third party should be applied for the benefit of all participants.

11. A budget, setting out the anticipated income and expenditure for the ensuing financial year, should be presented to the Management Committee for approval annually. The budget should take into consideration the capitation fees payable to PSPL.

12. If assets such as a laptop computer or projector are held, an appropriate asset register should be maintained.

13. As the National Insurance Programs do not provide insurance for property loss or damage, consider purchasing property insurance for property held by a Club or Association.

PRIVACY

In Australia not-for-profit organisations with an annual turnover of $3 million or less are exempt from the (Cth) Privacy Act 1988. Our Privacy Policy deals with how we collect, hold, use or disclose personal information and takes into account the following:

1. Queensland Legislation requires us to maintain personal information in our register of members and such other lists that may be required to be kept e.g. meeting and/or activity attendance lists. It is important to ensure that the information in the register and/or lists is securely maintained. Anyone who has access to the information by virtue of his or her position on the Management Committee must promptly return or, if appropriate, destroy any of the information in their possession once their term of office has expired. This applies equally to anyone who may have assisted the Management Committee.

2. It is a condition of membership of a Club that each member completes a Membership Application Form and consents to personal information in the form of his or her name, address, telephone and/or mobile number and email address being included in the register of members.

3. We use th0e Membership Application Form provided by PSPL. This form contains the necessary consents and information required from each member.

4. Consent to appearing in a photograph taken during a Club or Association meeting or event will usually be implied. However, Management Committees are ultimately responsible for ensuring they have consent in relation to photographs to be published by the Club, Association or PSPL. The Membership Application Form requires members to advise the Secretary in writing if they do not wish to have their photograph published. In addition, the Registration Form for Outings, Activities and Tours also includes a provision for participants to provide consent for their photographs to be published. Anyone attending Probus meetings or other events can elect not to have their photograph published by advising the Secretary in writing.

5. Newsletters are an excellent communication tool among members. However, consideration needs to be given to the content of newsletters - particularly if the intention is to publish on the internet or used as a membership growth tool. It is important to obtain the

necessary consents before publication. If the newsletters are for members use only, an endorsement to that affect should be included as follows: 'Private and Confidential - for members use only and not to be used for any other purpose'

6. If the Club publishes and distributes an internal Directory of Members then prior to publication ensure that all members understand the scope of distribution and have given consent for their information to be included. Members retain the right to request withdrawal of their personal information from the Directory at any time. A Directory should be kept secure at all times and, if maintained electronically, ensure that it is only issued to other members in accordance with a Privacy Policy. Any outdated printed copies should be securely destroyed. A notice should be included in the Directory stating that 'This Directory of Members is for the exclusive use of members and must not be made available to persons who are not members except as required by law.'

7. Members would normally expect that their emergency contact information would be readily available to the Management Committee in the event of an emergency. Although members are encouraged to carry a Medical Card that includes emergency contact information, this may not always occur. Accordingly, there should be a process in place to confirm and/or collect emergency information from all participants. Often partners/spouses, who are also members of the same Probus Club, are listed as emergency contacts. As this information is already held, an emergency contact who is not a member of the same Club is preferable. Emergency Contact Lists should ensure that access to such information is restricted to appropriate Management Committee members only. As a matter of course, the information should be marked 'Private and Confidential and for the use of Management Committee members only.'

8. It is important to ensure that anyone who has access to the information by virtue of his or her position on the Management Committee promptly returns or, if appropriate, destroys any of the information in their possession once their term of office has ended. This applies equally to anyone who may have assisted the Management Committee.

9. Management Committee members have access to the Directory of Probus Clubs available in the Club Administration section of the PSPL website via a login and password. As the Directory should only be made available to current Management Committee members, the password to access this section should be changed whenever there is a change to the Management Committee. This password can be changed by contacting the PSPL Team.

TECHNOLOGY

Risks associated with the use of technology range from unwanted spam to viruses as well as malicious attacks. These simple steps that can minimise these risks.

1. **Passwords** – A good password policy is key to keeping yourself secure online. It is best to avoid using the same password for all your online accounts. While this is difficult, endeavour to make sure your online banking passwords and email account passwords are different. It is a good idea to include upper case, lower case, numbers and special characters in your

password. An example of a weak password would be: probus1. An example of a strong password would be: Pr0bu501$. It is also a good idea to change passwords regularly.

2**. Club Email Address** – avoid using personal email addresses on behalf of the Club. Often the Club's email address will be published on the Club's website or Newsletter. Displaying emails in the public domain on the internet increases the risk of the email being used for unwanted spam or hacking. It is suggested that Clubs use a generic email address rather than the Secretary's personal email. A generic email address has the benefit of being consistent regardless of the person holding the Secretary's position and all correspondence will then be centrally located. There are several free email providers, and these include gmail - which is the preferred option.

 3. **Verify Payment Information** – always confirm any payment details that have been requested by email verbally with the sender. There are some sophisticated scammers who can intercept emails and change the payment information. It is good practice to verbally confirm any payment information before sending.

4. **Maintain Privacy** – unless you have received permission from the email owner, private email addresses should not be disclosed to anyone else. Use "bcc'' when sending bulk emails to groups of members as this keeps their email addresses from being seen by other recipients.

 5. **Use a Disclaimer** – it is also good practice to use a disclaimer in email signatures which states: This email transmission is intended only for the addressee and may contain confidential or privileged information. If you are not the intended recipient of this email, confidentiality and privilege are not waived and you must not use, review, disclose, disseminate, copy or forward to any third party any information contained in or attached to this email. If you received this email in error, please delete it and any attachments permanently. We would appreciate it if you would notify us immediately by reply email.

6**. Anti-Malware/Anti-Virus** – It is important to have a software package on your computer that actively runs in the background that scans for any kind of malicious software. Malwarebytes AntiMalware is a free option that is available at: https://www.malwarebytes.com - this software is used on all computers on the Probus office network. This is available for Windows, Mac and Android devices. Once installed, run a scan, it is recommended that scans a run once a week.

7. **Updates** – All computers and devices receive regular updates. It is recommended that computers be kept up to date. For a Windows 10 computer, this can be done under Settings and then Update. Most computers will update automatically. Updates fix security exploits that your computer may have.

8. **Backups** – Backing up your computer at regular intervals is something that must be done. Backing up to a USB Flash Drive or USB Hard Drive is a great option. Windows 10 has a feature called File History that can be enabled. This will allow your computer to automatically backup files whenever your USB Hard Drive is connected. Mac computers have

Time Machine, this can be enabled when you attach a USB Hard Drive and it will back up the whole computer.

9. **Public WiFi** – Public WiFis should be avoided completely unless you have a VPN (Virtual Private Network) in place. Public WiFis are not encrypted and everything that happens on them can be captured. They are often hotspots for capturing passwords and other details.

10**. VPN** (Virtual Private Network) – A VPN service is extremely useful to have. A VPN will encrypt and protect you while you use the internet, and it blocks anyone from seeing what you are doing online. It will also allow you to use a Public WiFi without worrying about your security. An example of a VPN service to use is: https://www.privateinternetaccess.com/

11. **Firewall** – A firewall is a network security system that controls incoming and outgoing network traffic based on predetermined security rules. Windows and Mac computers all come with built-in firewalls. By default, these will be enabled. It is a good idea to check that your firewall is enabled and working. This can be done by searching for Firewall on either Windows or Mac.

12. **Operating System** – Moving to the latest version of an operating system is best practice for security. Windows 11 is the latest version of Windows and MacOS Mojave 10.14 is the latest version of Mac. For devices that may still be running Windows 7, it is recommended to upgrade to Windows 11 as Microsoft stopped providing support for Windows 7 in January 2020.

RECORD KEEPING

Clubs and Associations are required to maintain records including minutes and financial reports for a minimum of 7 years. For insurance purposes, attendance lists for meetings and activities should be retained for at least 13 months. Records may be stored in either printed or electronic form. However, if stored electronically there should be some safeguards in place to protect the information such as automatic back-ups or storage on a separate hard drive. As an added precaution, a copy of all electronically stored records could be provided to one or more members of the Management Committee.

ADOPTION OF A RISK MANAGEMENT POLICY

Good communication assists in risk management as it ensures that everyone is aware of their responsibilities. While the Management Committee takes the lead in the development of a Risk Management Policy, members should:

1. Have the opportunity to participate in the development of the Club or Association's Risk Management Policy and the formal adoption of any such policy.

2. Be clear on their responsibilities e.g do not participate if they are unwell.

3. Understand the coverage available to them under the National Insurance Program.

SUMMARY

The Risk Management Policy and should be read in conjunction with the following:

1. Registration Form for Outings, Activities and Tours

2. Accident/Injury/Incident Report Form

3. Refund and Payment Policy Guidelines