5. RISK MANAGEMENT
5.1 INSURANCE

It is vital that surf life saving clubs protect their interests/assets with adequate insurance. There are many types of insurance which may need to be considered, some of which are organised by SLSNSW and some which need to be organised by clubs themselves.

SLSNSW organise the insurance policies on behalf of affiliated clubs with the main ones being:

- Public Liability Insurance – which acts to protect the club from financial loss caused by an injury to a member of the public or damage to their belongings whilst they are on your property, usually as a result of some form of negligence and brought about by a legal claim against the club or a member of the club acting in their volunteer member capacity
- Association Liability Insurance and Directors and Officers Legal Expenses Insurance – which covers damages or defence costs in the event of a lawsuit for alleged wrongful acts arising from a member who is acting in their capacity as a Director or Officer of the club
- Personal Accident – only applies when Workers Compensation Insurance is not applicable

The premiums related to these policies are invoiced as part of the club’s capitation fees.

Workers Compensation Insurance (see 5.2) – is provided by icare in the event of a member incurring a personal injury whilst performing approved and genuine surf lifesaving duties.

SLSNSW does not provide any insurance for your buildings, equipment, vehicles or any other club assets, please see below:

Individual Club Policies

It is essential that adequate protection is acquired for club assets. Before acquiring insurance, it is important to have an idea of the value of the assets you wish to protect. Jardine Lloyd Thompson Pty Ltd (JLT) has insurance policies available that can be utilised by clubs in New South Wales. All NSW clubs will receive a renewal declaration annually via email. It is important this declaration is completed on an annual basis and sent back to JLT.

There is a range of insurance policies which clubs need to consider taking out, including:

- Industrial Special Risks – material loss or damage, fire, theft of property etc
- Marine Hull Commercial – IRB and motor, surf boats, RWC, transit cover for gear and equipment
- Motor Vehicle – Trailer, ATV, Vehicles
- Equipment and Machinery Breakdown – material damage, power surge, electronic breakdown

For further information regarding these policies please contact JLT (07) 3246 7555 or via email surflifesaving@jlt.com.au.

Other insurances may be required in specific circumstances, for which clubs are responsible for paying.

References

5.2 WORKERS COMPENSATION

If you have sustained an illness or injury while performing authorised surf lifesaving activities, Workers Compensation may be payable under the Workers Compensation (Bush Fire, Emergency and Rescue Services) Act 1987.

Workers Compensation is provided by icare Workers Insurance (formerly WorkCover NSW) and can provide financial members with benefits and assistance if a personal injury is sustained that interferes with their paid work life and/or to cover reasonable medical and rehabilitation expenses. This system assists you to recover so that you can return to your volunteering and/or work duties as safely and as soon as possible.

Who is entitled to make a claim?

- Current financial members (at time of injury) of Surf Life Saving Clubs in NSW
- Surf Life Saving members who sustain an injury or illness while undertaking a genuine, authorised activity as a surf lifesaver within Australia.
- Training and competing must be at organised and approved sessions
- Members who compete in events where prize money is paid or professional competitors who compete in events not under the control of Surf Life Saving may need to take separate insurance/workers compensation.

All surf lifesaving activities may need to be verified by proof of entry to competition, patrol roster, volunteer roster, patrol log book, IRB log book, radio log book etc.

Procedure - injured member

1. Immediately notify the supervisor/official on duty and obtain first aid if required. If injury occurs at an event, report the injury to the first aid tent. Your injury will be recorded on a Surf Life Saving Australia Incident Report Log.
2. Complete the Workers Compensation Claim Form which can be found on the SLSNSW website (ideally within 48 hours) and send it to icare Workers Insurance by fax on 02 9287 4828 or via email: wiclaims@icare.nsw.gov.au. Ensure all sections are complete, the IRD number is displayed and the form is endorsed by an authorised club official.
3. If the injury has or will result in being away from paid employment for seven days or greater, icare Workers Insurance must be contacted immediately on 1800 221960.
4. Provide any documents required to assess the claim.
5. A copy of this form is not required to be sent to Surf Life Saving NSW however please retain a copy for your records.
6. Follow the Return to Surf Duties procedures as outlined in the SLS Policy 2.04 which can also be found on the SLSNSW website.

If medical treatment is required, approval should be obtained from icare Workers Insurance prior to the commencement of treatment (unless the treatment is needed in case of an emergency).

Procedure – SLSC

1. Ensure the injury is recorded correctly on a Surf Life Saving Australia Incident Report Log and provide details to appropriate person for entering into the Incident Reporting Database (IRD).
2. Review the SLSNSW website to ensure your members are using the current workers compensation form.
3. Assist the injured member with the completion of the Workers Compensation form as required. Making sure that all sections are complete including the Committee member endorsement.
4. Follow the Return to Surf Duties procedure as outlined in SLSA policy 2.04.

It is important to be aware that there are legal consequences if an individual makes a false or misleading claim. This also applies to witnesses and club officials who endorse or provide information to icare relating to a Workers Compensation claim. Information provided must be true and correct as providing false or misleading information is punishable by law and prosecution may occur.

Resources

SLSA Return to Surf Duties Policy 2.04
portal.sls.com.au

Workers Compensation Claim Form
Workers Compensation Policy for Self-Employed Workers
5.3 WORK HEALTH AND SAFETY

SLSNSW endeavours to ensure the very highest standards of health and safety for all volunteers and anyone that may be affected by what we do. Doing what is reasonably practicable to ensure the health and safety of volunteers, staff and the public is a legal requirement set out in the Work Health and Safety Act 2011. This is especially relevant to our members holding a leadership role in the Club. Health and safety is not a separate issue to be managed, but is an integral part of all SLSNSW activities.

This is especially relevant to our members holding a leadership role in the club as Safe Work NSW (formally WorkCover NSW) has classified all NSW Surf Life Saving Clubs as a Person in Control of Business or Undertaking (PCBU) for the purposes of the Work Health and Safety Act 2011. This means that, as a PCBU club directors and officers have a primary duty of care to ensure workers (including volunteers) and others are not exposed to risks to their health or safety.

It is important to remember that a volunteer officer/those holding leadership roles in the surf club (for example a member of the surf club committee) cannot be prosecuted for failing to comply with their officer duties under the WHS Act.

**Resources**

There is a range of health and safety resources for Clubs and members involved in surf lifesaving activities. The ‘Guidelines for Safer Surf Clubs’ provides members with detailed information on health and safety matters in surf lifesaving clubs. These guidelines cover procedures, forms and direction on health and safety matters. Several resources accompany this series including an online Health and Safety Training course (Safer Surf Clubs 2013), member information brochure, various awareness posters and stickers which can be accessed via Lifesaving Online/Member’s portal. Additional WHS information can also be found under Club and Member Resources/Work Health and Safety on the Members page of the SLSNSW website.

The Australian Coastal Public Safety Guidelines provide a useful resource for Club management on safety and wellbeing in a coastal and beach environment. Clubs can access these guidelines via the Australian CoastSafe website www.coastsafe.org.au.

A range of policies and procedures for members involved in surf lifesaving activities can be found on the SLS Members Portal. Keep an eye out as policies change and new ones are posted from time to time.

**References**

SLSNSW – Work Health & Safety Act 2011 -

SLSA – Members Portal - Guidelines to Safer Surf Clubs 2013
Library/Admin/WH&S/NSW -
portal.sls.com.au

SLSA – Members Portal – Safer Surf Club Resources - Library/Admin/WH&S/SLSA
portal.sls.com.au

SLSA – Members Portal – SLSA Polices - Library/Governance....../Policies/SLSA
portal.sls.com.au

Australian Coastsafe - Australian Coastal Public Safety Guidelines -
www.coastsafe.org.au
5.4 MEMBER PROTECTION

Surf Life Saving is committed to providing a safe environment for its members, which is free from harassment and abuse, and promotes respectful and positive behaviour and values.

The SLSA Member Protection Policy (Policy 6.05) provides a code of conduct forming the basis of appropriate and ethical conduct, which everyone must abide by. This includes members in both volunteer and paid capacities. It is essential to maintain the health and well-being of its members and the community it services.

The policy is designed to complement the strategies practised in NSW Clubs and is an essential part of our organisations proactive approach to tackling inappropriate behaviour. Limiting and Permanent Disability (6.03), Youth (6.15), Inclusive Organisation (6.22), Transgender/Transsexual (5.10) and Pregnancy (3.03) policies and procedures are among the key components supporting the Member Protection Policy.

Child Safe Organisations

It is important for SLSCs to understand that good child safe policies and practices are the best way to reduce potential environmental risks and keep kids safer in our organisation. SLSNSW encourages all Clubs to use a range of responses to manage the potential risks in their individual environments, including meeting their Working with Children Check (WWCC) legal obligations.

While a WWCC can be an important tool in an organisation’s approach to being ‘child safe’, they cannot identify people who have not previously been caught or are yet to offend. As such, although an important part of being a child safe organisation, practices such as reviewing risks, appointing Member Protection and Information Officers (MPIO), good communication and training, and managing allegations, are equally important.

Good structures and practices

- Become familiar with relevant SLS policy and procedure, including the Member Protection Policy and Grievance Procedure
- Take steps to identify and reduce child protection risks
- Appoint a Member Protection and Information Officer, or other such role, to help manage child protection at the Club
- Understand privacy obligations, and respect the privacy rights of children as well as those people who provide information
- Regularly tell members about child protection expectations, policies and procedures via websites, meetings, newsletters and other channels
- Train key members - including your MPIO, committee and those working in child-related roles - on child protection issues and management
- Encourage participation – it is an integral component of being a Child-safe Child-friendly organisation. If kids’ participation is not valued and facilitated in an organisation, children and young people are unlikely to speak up about experiences of feeling unsafe

Meet legal requirements

Clubs must ensure that all volunteers and employees in child-related roles, who do not fall under the exemptions, must get a WWCC. It is also their responsibility to verify the WWCC and accept, suspend or reject membership and participation of these people based on the outcome of their WWCC.

Manage allegations

With good structures and practices in place (e.g. a clear grievance procedures and trained members), Clubs will be in a better position to deal with allegations effectively. All child abuse allegations should be dealt with promptly, sensitively and professionally ideally by a trained MPIO, or if not another allocated person within the Club who has knowledge/experience in handling such allegations.

Serious allegations – Members and employees of SLSCs may come across children being abused or who disclose their abuse to them. This abuse may be occurring within or outside of the Club. Anyone who suspects, on reasonable grounds, that a child or young person is at risk of significant harm should call the Child Protection Helpline on 132 111. Click here for more information about who can make a report and how to make a report.

Working With Children Checks (WWCC)

The WWCC is managed by the Office of the Children’s Guardian (OCG) and involves a national criminal history check and review of findings of workplace misconduct. The result of a WWCC is either a clearance to work with children for five years, or a bar against working with children. Cleared applicants are subject to ongoing monitoring, and relevant new records may lead to the clearance being revoked.

All NSW SLS members and employees (over the age of 18 years) require a WWCC if they are undertaking a child-related role. However, there are a number of exemptions, which are explained below.

Roles within SLS constitute child-related work

Some of the roles within SLS that require a WWCC include:

- Member Protection and Information Officers / Grievance Officers
- Junior Activity Chairperson
- Age Manager / Age Manager Assistant
- Water Safety personnel for Nippers / Surf Education programs
5.5 GRIEVANCE PROCEDURE

The SLSA Member Protection Policy, Report and Complaints Guideline (6.05) will assist you with actions that may be taken when a complaint has been made in regards to an act, behaviour, omission, situation or decision that someone thinks is unfair, unjustified, unlawful and/or a breach of this policy. The complaint may be about individual or group behaviour; extremely serious or relatively minor; a single incident or a series of incidents; and the person about who the allegation is made may admit to the allegations or deny them.

This document outlines what to do if you have a grievance and provides additional information such as kinds of remedial action that is available. Section 5 of the SLSA Regulations also provides guidance on the judiciary and disciplinary procedures that are to be followed.

If someone has a complaint in most instances the process will be as follows:

- Attempt to resolve the issue with the person involved.
- If the matter cannot be resolved with the person then...
  - Speak to the Club’s MPIO, Grievance Officer or President
  - If they are not satisfied with the outcome within the club then...
  - Report the matter to the Branch MPIO, Grievance Officer or President
  - If they are not satisfied with the outcome the matter can then be escalated to State then National.

It should be noted however that all child abuse matters, allegations of sexual misconduct or serious criminal conduct should be reported straight to SLSA and SLSNSW.

References


Play by the Rules – Online Training Courses - https://www.playbytherules.net.au/online-courses
5.6 PLANNING AND CONDUCTING A SPECIAL EVENT

Surf Life Saving Clubs have been conducting special events for many years. These events can be aimed at Club members and/or to the community to raise money for surf equipment or to raise the Clubs’ profile. Examples of events include; ocean swims, biathlons, triathlons, board/ski/boat marathons, endurance races, and soft sand endurance runs. Celebrations to mark special occasions, fundraising drives and club recruitment days may also be included as a special event.

When conducting a Special Event, it is essential that Clubs follow the guidelines outlined in the SLSNSW Guidelines for Safer Surf Clubs - Volume 4: Event Sanctioning and Management.

Overview

The first thing that a host Club should undertake is the formation of an Organising Committee. A suggested structure includes: an Event Referee, Secretary, Publicity Officer, Social Organiser, Equipment Officer and an Emergency Services Officer. This Committee will be responsible for making decisions and ensuring that the decisions made are the best and most workable. The organising committee should suit the local circumstances and adhere to the various regulations from SLSNSW, Maritime and local Councils. Planning is vital to the function of any Club and is crucial for the success of any program or event. Although the scale of events can vary, the principles for event management remain the same, whether it be the establishment of a community program, recruitment of volunteers, or the running of a surf sports competition.

Why Run an Event?

There are several reasons why a Club or organisation may choose to run a special event. It may be that the organisation has made an annual commitment and there is an expectation from the community that the event will occur. It is important that those planning the event are clear about why the event is being held. Having a list of objectives is useful. The event could have a number of outcomes that it wants to achieve. Some examples include:

- To provide an avenue for top competition
- To promote the activity to potential new members
- To give benefits to sponsors, VIPs and volunteers
- To obtain media coverage of your activity
- To gain Club recognition and promotional opportunities

Event Planning

Venue

The venue should be selected carefully; the primary concern should be the safety of the competitors. Venue selection is open to the organising committee and intimate knowledge of the venue and its features (for example weather conditions, swell conditions and rocks) is critical to ensure the safety of the competitors. The venue will depend on the type of activity/event that is being conducted.

Date

Choose your event date carefully so it does not conflict with other major fixtures involving the competitors for your event and then select another date for the following year. Reasons for this action are:

- You can announce the following year’s event on the day
- You will need to apply for licences to hold the event
- First in first served – do not let anyone capitalise on the success of your event
- Advanced planning will produce an efficient and more successful event

Licences

If the event is to be conducted outside of the normal rules of surf sports competition, the first requirement is to obtain an event licence from the NSW Roads and Maritime Service (RMS). Without this licence the organising committee and/or Club are subject to penalty and the Police have the duty to close down the event.

Someone will always hold the responsibility for management of a venue, be it Local Council, National Parks and Wildlife, the RMS or a private land owner. The committee will need to seek permission and licensing from one or more of these organisations and conduct research into what conditions these licences and venues may impose on event execution.

In the event that Local Council is responsible for the venue the committee must ensure:

- Closure of the venue for use for the duration of the event
- Availability of Council Rangers on the day
- Ask the Council for its assistance:
  - Barricades for crowd control
  - Waste management
  - Advertising the event
- Make it a community activity; opportunities may be created such as Council planning other activities in conjunction with your event to increase attendance
- Map of the venue and pre-event site visit and inspection (Council may have maps with accurate distances previously measured)

Approval from your Branch and SLSNSW must be granted by submitting an application through the SLSNSW Special Event Application process. This process is detailed in the SLSNSW Guidelines for Safer Surf Clubs Volume 4: Event Sanctioning and Management. Without completing this process, the event is not sanctioned by SLSNSW and Club members assisting in the event are not covered by the organisations public liability insurance.
5.6 CONTINUED

Contact Community Services

It is important to contact various community services regarding your event. It is essential you contact the following:
- Police
- Hospital
- Ambulance
- Owners/managers of your venue
- A Doctor onsite at the event is also desirable

Other Helpers

Unless a host Branch/Club has access to a large membership base not all tasks can be performed in-house. Community involvement is the most effective tool for event success; advertise for helpers on your Club notice board to help create a strong community event.

Entry Forms and Mailing Lists

Prepare your entry form and send it to competitors by direct mail, through their Club or Branch. The more people are aware of the event the greater the participation on the day. Initial competitors will become the mailing list for the following year and it is advisable to let the competitors know that you will be establishing a mailing list for future events. It must be emphasised that this list will be maintained confidentially and third party access will be prohibited.

It is important that the organising committee registers the event on the SLSNSW website www.surflifesaving.com.au. Websites (as well as an email database) may then be used to distribute entry forms, event details and organising committee contact details.

The entry fee can be selected by the discretion of the organising committee; however it is important to remember that the fees must help to cover costs.

Awards/Trophies

This is to be decided by the event organising committee.

Meetings

Progress meetings are advisable throughout the planning process. Start as early as deemed necessary and ensure other support group representatives are involved. They may only need to attend one or two briefings. Do not forget to include other helpers who will assist with administration:
- Allocate specific tasks as soon as possible
- Appoint a Liaison Officer to talk face to face with other support groups (often the duty of the Chairperson)
- Appoint one or two persons to handle all enquiries (usually the Secretary and Treasurer)
- Appoint a Property Officer to handle merchandise sales
- Appoint a Referee to oversee the event activities
- Appoint one person for trophies and awards (if applicable)
- Event tasks include: Administration and IT, event layout, set up and pack-up, facilities, transport, volunteer support and recruitment, results, catering, medical and safety, finance and fundraising, security, accreditation, entertainment, PA equipment and announcers, publicity and promotion

Depending on the size of the event, there should be adequate helpers to ensure the workload is shared amongst several people rather than a few becoming burnt-out; however it is up to each organising committee to decide the appropriate numbers needed for successful event execution.

Sponsorship and Publicity

This must be sourced prior to the event by the organising committee and for more information on sponsorship refer to section 7.2 of the Club Guide and for assistance with media and publicity.

Finances

It is important that the person responsible for the financial management of the event works closely with the Club’s Director of Finance or Treasurer. To develop a budget, start from scratch and list all essential costs. If available, last years event accounts should be used to check the budget. When working out the budget, all costs, even if it is known for certain that a number of items will be free or subsidised, should be included. After listing all costs and allowing for a 10% contingency allowance estimate the amount of income. Trim the budget to be a realistic reflection of income over expenditure excluding sponsorship.

When the budget is complete prepare a cash flow. Be careful to ensure the income arrives in time to pay for the accounts. As a final measure nominate a cut-off date for worst case scenario where income is not going to match expenditure.

Presentation

Presentations should commence after the last competitor finishes ensuring event efficiency. If more than one (1) event is being held on the day, events should start on a staggered basis so they all finish within half to one hour of one another. If difficulties arise with collating the results; present major awards first and advise that other awards will be forwarded by mail.

Special guest presenters often help to generate interest and enhance the overall image of the event; for example; the Mayor, Representatives of the supporting groups or a celebrity. If you intend to share the profits with your support groups the presentation is often a great opportunity to present a cheque and provide information for the spectators
and the athletes about the group, their supporting efforts and primary functions in the community. Utilising presentation time to make the audience aware of the importance of the assisting support groups often leads to offers of assistance for following year’s events (often immediately post-event).

**Safety**

The provision of safety management is vital to the conduct of all SLSA events and competitions. Safety and rescue plans are an integral part of event planning. Contingency plans are also an invaluable tool when putting together an event that is or could be adversely affected by the weather and conditions.

Further information on event risk management and safety plans can be found in the 35th Edition SLSA Surf Sports Manual or in the SLSNSW Guidelines for Safer Surf Clubs - Volume 4: Event Sanctioning and Management.

**Debrief**

An event debrief should be held within two (2) weeks to discuss critical issues and suggestions; there is always room for improvement and nothing is set in concrete.

Once the event is over remember to:

- Thank everyone who assisted with the event
- Pay the accounts
- Send out results and media information
- Balance the accounts
- Send out reports to the sponsors and key stakeholders
- Ensure adequate records are kept for running the event again

**References**
