

Newcastle U3A Policy #1

Risk Management

Introduction

1. Newcastle U3A will endeavour to minimise the risk our operations pose to our members, volunteers, or organisation.

Purpose

2. The purpose of this document is to identify potential risks to Newcastle U3A and its members and to document our approach to managing identified risk.

Policy

3. Newcastle U3A acknowledges its duty to provide a safe environment for its members and volunteers

4. Newcastle U3A always expects individuals participating in a course to assess their own ability to participate in that course and/or excursion and to act in a way which is consistent with their capabilities.

5. Newcastle U3A will institute procedures that will, as far as is possible, minimise the incidence of risk and mitigate the impact of any risk that eventuates.

6. For the purposes of this policy 'risk' is defined as the probability that an occasion or event will arise that presents a danger to our members, volunteers or organisation. This policy encompasses, but is not limited to, physical, financial, reputational, and legal exposures.

7. Risks to be managed by Newcastle U3A in the context of this policy include risk of:

A. **Personal Safety** - injuries to members, volunteers and visitors while participating in U3A activities and/or attending premises. It does not include activities not formally endorsed by Newcastle U3A, even when most or all participants are Newcastle U3A members

B. **Privacy Breaches or Misuse of Information** - including unauthorised access to members' personal information and related data held by Newcastle U3A whether by physical or cyber access to that information

C. Theft and Property Damage at any premises; owned, rented, or occupied by Newcastle U3A resulting in damage or theft to property and/or theft from those premises

D. **Financial Fraud** including loss or inappropriate use of financial resources

E. **Organizational Reputation** including events which adversely impact on the reputation of Newcastle U3A

8. The Risk Management of Newcastle U3A is the **responsibility of the Management Committee** and will be managed in the following way:

A. Personal Safety:

The Management Committee may appoint a Safety Officer particularly when the risk profile is high (for example, during a pandemic (Refer [Newcastle U3A COVID Safety Plan](#)) to provide increased vigilance of safety management.

To safeguard against contagion in a pandemic, we shall:

- establish, register and implement a Safety Plan, compliant with government restrictions and consistent with the member profile and U3A activities.
- Document the responsibilities of all parties and communicate with Course Clerks, Tutors, Members and participants including publishing the plan on the website.

To safeguard against **trips and falls**, the following will be instigated:

- buildings used, where possible, should have a minimum of steps, non-slip floor surfaces and easy access from public areas
- venues will be selected with consideration of nearby parking and/or public transport access
- modifications to physical activities to counteract extra exertion due to mask wearing under

government restrictions regarding a pandemic

To safeguard against injury or **damage resulting from fire**, and to mitigate the impact of fire:

- The options that exist to evacuate the room in case of fire should be explicit and where they are not Course Clerks/Tutors should specify the emergency exit options and assembly points at the commencement of the course.
- The owner of the premises is required to comply with all fire safety requirements applicable to their premise. This may include exit signs, evacuation maps, smoke alarms, fire extinguishers and fire blankets.
- the Course Clerk Co-ordinator is to ensure **Course Clerks/Tutors** are aware that if fire exit options are not explicit, they should specify the exit options and assembly points at the commencement of the course and the procedures to be followed in the case of a serious incident (including the obligation to contact 000 and afterwards contact the office mobile phone advertised on the Newcastle U3A website or the President) (Refer also Newcastle U3A Serious Incident Procedure #1)

B. Privacy Breaches or Misuse of Information

Data held by Newcastle U3A which impacts on the privacy of an individual must be protected from physical or cyber access by individuals without authority to access or use such information. Such data should only be used for the purpose for which it was collected. This includes but is not limited to: blind copying members when communicating by email; ensuring COVID QR code data is not utilised for any other purpose than contact tracing and permission is sought from members to publish their photos.

C. Theft and Property Damage

Buildings owned, rented, or occupied by Newcastle U3A, together with furniture, equipment and other chattels, will be safeguarded by the Management Committee by:

- controlling access to keys and/or access codes to buildings, and to secure storage within buildings
- maintaining an accurate and up-to-date register of persons who
 - (a) hold keys/access codes, and/or
 - (b) have access to secure storage
- appropriately and adequately securing valuable items, especially valuable portable items, against theft or damage in accordance with insurance coverage (where applicable)
- storing insurance policies in the records management system
- recording all valuable items in the Asset Register and storing the Asset Register in the records management system.

D. Financial Fraud

The External Auditor work and report is a key component of this risk category. Procedures are in place that clearly specify delegated authority of expenditure decisions and a high level of transparency of record keeping and banking transactions, including the use of debit cards.

E. Organisational Reputation

The Risk Management Committee should:

- identify any issues, document the issues and refer it to the Management Committee
- ensure all publicity has the prior approval of the President

F. Continuity

Newcastle U3A relies entirely on volunteers to exist and function - both to administer and teach/tutor/facilitate. It is inevitable that volunteer Committee Members and key position holders in Newcastle U3A will be able or not be willing to continue in their volunteer roles. Without these positions being filled by people with the required competencies, the organisation will not be able to continue to function.

The Management Committee should;

- identify, and where possible anticipate, any upcoming gaps in the organisation's human skill base,

- identify potential successors and ways to alleviate gaps, including training, utilising relief opportunities, asking members about the skills they may have and wish to contribute, spreading volunteer tasks beyond the committee.

Nb. This is not to detract from the fundamental principle that all Committee positions are elected by eligible voters at the Annual General Meeting.

9. The **Risk Management Committee** will consist of at least two Committee members and co-opted members as required. This Committee will formally report to the Management Committee each quarter.

The Risk Management Committee will be responsible for

- identifying the risks associated with Newcastle U3A's activities
- evaluating the likelihood of each identified risk eventuating
- recommending practices to avert and/or mitigate the impact of identified risks
- preparing a Risk Management Report for Management Committee consideration prior to the Annual General Meeting
- making recommendations to the committee on emerging risk management issues.

10. The **Management Committee** will be responsible for:

- formally reporting to the Annual General meeting on each of the Risk categories listed above
- Considering risks requiring consultation at committee meetings or if urgent by special meeting and respond to member enquiries, complaints and suggestions regarding unidentified risks or risks for which a risk management strategy appears inadequate

Procedures following an incident or breach of Policy

11. The following procedures are required in the case of an incident or breach of policy:

A. Personal Safety

- where a person is seriously injured and is likely to require immediate medical attention, then 000 should be immediately contacted. This may need to be activated even when the injured person resists the need for immediate medical attention.
- The most important requirement is the safety and wellbeing of the injured person. However, in a supportive way it needs to be established how the injury occurred for the purpose of reducing a likely recurrence. Initially this may be best done by the Course Clerk or a supported acquaintance of the injured person who are present when the injury occurred. An incident form needs to be completed by those present at the scene of the injury and immediately furnished with a member of the Management Committee. Members of the Risk Management Committee or other members of the Management Committee may need to investigate depending on the degree of seriousness of the incident or if the cause of the injury requires rectification work or changes in procedures.
- Where a person is in serious danger due to the actions of another person or potential failure of a building structure, then 000 should be immediately contacted.
- When there is an obvious danger or threat, then the Newcastle U3A activity should be suspended immediately. In any circumstances of risk, risk avoidance shall take absolute priority over the continuation of the Newcastle U3A activity. eg if a participant who has not provided a medical exemption attempts to attend a U3A face to face activity without wearing a mask in contravention of government restrictions.

B. Privacy Breaches or Misuse of Information

- any breaches of privacy or misuse of information must be immediately reported to the Management Committee. If the breaches are serious, then the Management Committee may report the matter to the NSW Police, where appropriate

C. Theft and Property Damage

- Where property is stolen or damaged due to vandalism, burglary or attempted entry, the damage will be photographed, reported immediately to NSW Police, and reports will be prepared for insurance purposes (where applicable).
- Where there a failure in the control of access codes or availability of keys, the President is authorised to immediately take action to replace codes/locks to avoid repeat offences.

D. Financial Fraud

- where there is a serious occurrence of financial fraud, it needs to be immediately reported to NSW Police and the delegated power to utilise Newcastle U3A bank accounts should be suspended, and the financial institution notified immediately. Depending on the nature of the fraud, NSW Fair Trading may need to be formally notified.

E. **Organisational Reputation.** The Management Committee should meet as soon as possible to devise the steps required in the management of the issue.

F. **Continuity.** The Management Committee should include consideration of potential risks in committee meeting deliberations, where forewarning permits. Feedback from members about skills they have or have declared they are willing to contribute should be referred to, for short term opportunities.

Insurance Obligations – if the Management committee becomes aware of a:

- a) a Public Liability insurance claim or investigation or
- b) direct financial loss as a result of the above insured risks,

the President shall give written notice to the primary insured, if Newcastle U3A is covered under a blanket U3A policy, or the insurer, if insured directly, as soon as practical and no later than the expiry of the policy or application discovery period.

12. The following **procedure** should be implemented if a member/volunteer lodges a complaint or identifies an unrecognised risk, or a deficiency in risk management procedures, which is linked to an event or likely event covered by the Risk Management policy

The Management Committee will review the enquiry/complaint promptly and determine a response to the issue raised.

Responsibilities

13. Newcastle U3A 's Management Committee is responsible for developing, implementing, reviewing and publishing this policy.

Authorisation

13. This policy was adopted by the Management Committee, and minuted as such, on 17 December 2020 and amended as per the footer.

14. This policy will be published by the Management Committee of Newcastle U3A on its website within 4 weeks of the date of this authorisation.

Related Policies