



Community
Underwriting

MANAGING THE RISKS ASSOCIATED WITH EVENTS

A Resource to Help Not for Profits Identify Risks and Consider Potential Mitigation Strategies

Many Not for Profit organisations use an event as a way for people to meet, provide support, make plans and to raise funds.

An “event” can range from small group meetings, a weekend working bee or bbq, trivia nights, market stalls or dinner dances, auctions and/or major entertainment activities such as fetes, fairs and fun runs.

The organisation and its members personally take on a broad range of risks and expectations of safety and satisfaction from those attending, volunteering and performing. Neighbouring entities and regulatory authorities also become stakeholders.



WHAT ARE OUR RISK EXPOSURES?

In considering any event the executive of a Not for Profit organisation needs to consider:

- What could happen?
- Who are the stakeholders impacted?
- Can we eliminate the risk altogether?
- If it happens what would / could we do?
- How could we control or reduce the impact?
- Can we transfer some of the risks to insurers?

The following checklist is by no means exhaustive, but serves as a starting point for organisations to consider the specific risk exposures which might be generated from conducting an event, no matter how large or small.

Name / Description of the Event: _____

Date of the Event: ____ / ____ / ____ Approved by the Organisation: ____ / ____ / ____

Location where the Event will be Held: _____

Consider	Key Exposure Areas	Example Controls
Co-ordination	Lack of co-ordination Poor communication Lack of understanding Lack of clarity on responsibility	<ul style="list-style-type: none"> • Clear roles and responsibility (Chairperson, Treasurer, Secretary, Marketing etc) • Allocation of tasks based on knowledge and skills • Out sourced tasks which require qualified trades persons / expertise • Flow charts / event briefings • Run sheet of all activities, responsibilities and time line • Contact sheets • Formal cancellation / alternative venue plan and notification mechanisms • Vests, identification tags, armbands etc
Approvals	Breach of regulations / legislation Illegal activity Personal responsibility of individuals	Obtain formal permission / consent from: <ul style="list-style-type: none"> • School / church officials • Venue hirer / operator • Local council • Emergency authorities • Gaming and racing
Documentation	Improper recording / loss of documents necessary to demonstrate compliance Records to defend a complaint or future legal action Loss of historical information through change in Board, executive committees or employees.	<ul style="list-style-type: none"> • Recording of minutes and other approvals • Copies of agreements with all contractors, venue hirers, performers, amusement operators etc • Confirmation of intellectual property usage / copyright permission • Confirmation of compliance certificates and insurances • Adequate backup and historical storage for incoming Boards and executive
Volunteer Management <ul style="list-style-type: none"> • Who was a volunteer • Ensuring a safe work environment • Working with and near children 	Compliance with O H & S requirements Volunteers participating at various times and over multiple shifts - how to identify who was in attendance Clarifying volunteers versus accompanying spouses, children or relatives Clarity on what is considered work for the NFP association or work directly for the entity such as church or school Incidents travelling to & from the event Assembly, operation and maintenance of equipment	<ul style="list-style-type: none"> • Documented orientation / briefing / training / roles & activities • Sign in / sign off register for all volunteers • Distribution of clear instructions, times and allocation of duties • Reference / police checks where appropriate • Procedures for use of tools & power equipment, chemicals, work in confined spaces and at heights • Working with Children Check

The information provided in this Not for Profit Resource is general in nature and needs to be considered against your organisations own risk profile and particular circumstances. For more specific advice you should contact your broker or Community Underwriting.

Consider	Key Exposure Areas	Example Controls
<p>Public Safety and Crowd Control</p> <ul style="list-style-type: none"> • Number of people expected to attend • How the event is being advertised and promoted • Toilet facilities • Profile and gender of attendees • Access to bodies of water • Crowd communication 	<p>Entry and exit points Managing passers-by / unexpected increases in crowd numbers Access for people with disabilities / elderly Adequacy of lighting Slips, trips and falls Heat, cold, lightning or other extreme weather Outbreak of violence, crowd misbehaviour Child protection (bullying, molestation, drug use)</p>	<ul style="list-style-type: none"> • Information / event control points • Formal entrance / ticketing • Detailed site plans with emergency evacuation • Site inspections pre / during and post event including all amenities • Easy access to / complimentary or sponsored water • Auxiliary back-up power • Clear signage • Access to shelter, sunshade / sunscreen and first aid • Use of barricades and crowd control mechanisms • Use of sharps containers • Emergency planning • Formal incident reporting
<p>Alcohol</p> <ul style="list-style-type: none"> • Delivery, storage and security • Venue rules • Liquor licensing requirements • Under aged attendees 	<p>Responsible service of alcohol Underage drinking Identification of BYO contents Glass breakage Standard drink measures</p>	<ul style="list-style-type: none"> • Enlisting / training of volunteers in RSA • Proof of age checks / banding & ID cards • Display of RSA notices • Restricted sales areas / family areas • Enforcing alcohol servicing times • Baggage inspections • Use of plastic containers vs glass • Adequate access to food and water • Increased toilet facilities • Adequate recycling facilities
<p>Catering / Food Safety</p> <ul style="list-style-type: none"> • Permits • Food sourcing and preparation • Handling, display storage and disposal • Personal hygiene and cleaning 	<p>Volunteer supplied food Volunteer supplied cooking equipment Contamination / poisons Allergies Use and storage of LPG cylinders Sharps injuries</p>	<ul style="list-style-type: none"> • Formal processes for all food sourcing, transportation, storage and sale • Formal food handling procedures • Food preparation / serving separated from general access • Signage (ingredients)
<p>Amusement / Activities</p> <ul style="list-style-type: none"> • Approval for the type of activities • Volunteer operated / commercial operator • Equipment on loan / dry or wet hire • Entertainers / performers 	<p>Use of unregistered equipment / plant Mechanical amusements / rides Aircraft / watercraft Animals Sports & recreational activities Rallies / demonstrations Fun runs / walks Dance floors / moshpits Temporary staging / seating / lighting Controversy / offence / libel Weather events / high wind</p>	<ul style="list-style-type: none"> • Operators to have minimum \$5m liability insurance (preferably higher with amusement rides etc) and workers compensation • Contractor and performer verification / sighting for all required permits, compliance certificates and insurances • Detailed site services layout • Water safety and life guards • Regular weather / wind monitoring and reporting
<p>Fireworks / Pyrotechnics</p>	<p>Public safety Legislative compliance Environmental</p>	<ul style="list-style-type: none"> • Signage • Exclusion zones • Fire extinguishment materials • Emergency planning

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<p>Market Stalls</p> <ul style="list-style-type: none"> • Food sourcing • Product safety 	<p>Toys (choking and safety hazard) Clothing (fire, allergy, inaccurate labelling) Imported and second hand goods Weights and measures requirements Banned, pirated or restricted products Deemed manufacturer provisions under Australian Consumer Law Plastic bag usage Copyright breaches</p>	<ul style="list-style-type: none"> • Documented register and contacts for all stall holders and products • External stall holders required to effect insurance • Compliance requirement / checking against Australian standards for electrical, toys and clothing
<p>First Aid / Security</p> <ul style="list-style-type: none"> • Volunteer • St Johns / public services • Contracted / venue supplied operators 	<p>Adequacy of resources Liaison / co-ordination Medical mistreatment Use of force / assault / wrongful eviction</p>	<ul style="list-style-type: none"> • Nominated points of co-ordination and notification • Formal first aid stations • Proof of insurances • Reference checking • Formal contingency plans for medical emergency / infection control • Formal incident reporting
<p>Contractor Management</p>	<p>Roles and activities that are outside the skill set / authority if the organisation, its employees and /or volunteers</p>	<ul style="list-style-type: none"> • Sign in requirements • Working with children • Sighting and recording of licences and qualifications. O H & S permits • Proof of insurance (liability and workers compensation)
<p>Hygiene / Environment</p> <ul style="list-style-type: none"> • Waste • Noise 	<p>Music and public address systems Excessive crowd noise Cooking oils General waste</p>	<ul style="list-style-type: none"> • Neighbour engagement • Smoking controls / bans • General cleaning, toilet and waste inspection schedules / restocking • Move in / move out • Late night leaving controls
<p>Cash and Property</p> <ul style="list-style-type: none"> • Events contents • Cash and valuables • Hire equipment • Donated items 	<p>Burglary or theft Malicious damage / vandalism Weather impact on property in the open air Public holidays / delayed banking Employee / volunteer fraud</p>	<ul style="list-style-type: none"> • Secure storage • Temporary security patrols • Dual responsibility for cash management • Secure cash storage • 24 hour banking arrangements • Use of security guard for collection of float and large sums
<p>Traffic Management</p> <ul style="list-style-type: none"> • Disability access • Parking • Road closures 	<p>Adequacy of car parking Noise Congestion Impact on adjoining properties</p>	<ul style="list-style-type: none"> • Formal traffic management plan • Use of traffic wardens • Formalised procedures for pack in / pack out and use of heavy vehicles • Negotiation of increased public transport • Notification to local taxi operators • Designated over flow parking

Community Underwriting are specialists in charity insurance, not for profit insurance and insurance for community organisations. We offer a range of insurance solutions customised to meet the needs of community organisations, including P&C Association insurances. Contact us today!

Call us: 02 80452580 Email us: enquiries@communityunderwriting.com.au

www.communityunderwriting.com.au

AFS No 448274 ABN: 60 166 234 715