

# RUNNING THE RISK?

RISK MANAGEMENT TOOL FOR  
VOLUNTEER INVOLVING ORGANISATIONS

*THIS IS AN EXTRACT ONLY.  
FOR A COMPLETE VERSION OF THE TEXT VISIT  
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*facs* making a difference

  
volunteering australia

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**Disclaimer**

*This risk management booklet is intended to provide general and useful information. However, it is not proposed to be comprehensive legal advice. Readers are advised that before acting on any matters arising in this risk management booklet, they should seek specific legal advice about their situation.*

# Risk Identification Toolkit

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The range of risks to be managed by a volunteer involving organisation will depend on its context, activities and specific programs.

## Checklist Typical risk areas

Look at all the ways your organisation could suffer a direct loss or become liable for someone else's loss due to:

- real property (real estate) loss
- loss of chattel or contents ( eg. through theft or vandalism)
- motor vehicles (owned or used by staff or volunteers)
- glass and signs
- interruption of business or services
- loss of the organisation's records
- loss or corruption of computer records or data
- fraud and theft
- product liability
- public liability
- professional negligence
- negligence in delivery of services
- contractual liabilities
- (failure of) compliance with government grant conditions
- causing a public nuisance, such as excessive noise and activity

# Some ways to identify safety risks in the workplace

## **Conduct an annual safety audit**

Hire an independent auditor to inspect the organisation's workplace(s) to evaluate the effectiveness of the occupational health and safety system. This would result in a written report to management.

## **Make regular workplace inspections**

Managers and supervisors use spot-checks to observe what hazards exist. The inspection would involve consultation with supervisors, employees and volunteers, with a report being prepared for management.

## **Look at accident investigation reports**

Develop a set of procedures for investigating and reporting on accidents to identify the hazards that contributed to an accident.

## **Look at illness and injury records**

Keep records of illnesses and injuries: these may reveal underlying occupational health problems over time. Many workplaces also provide agencies responsible for workers compensation with reports and statistics based on claims.

## **Look at worker and customer complaints**

Many workplace hazards are brought to the attention of management through a complaint by an employee, volunteer or client.

Use the **checklists** and **examples** in this section to help you with **Step 1: Identify the Risks.**

# Checklist

## Common insurance claims made by Volunteers and Volunteer Involving Organisations\*

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Think about how susceptible your organisation is to any of these common claims.

*\*From the claims records of Aon Risk Services Australia Ltd*

### **Voluntary workers personal accident claims**

**Most common:** trip/slip and fall injuries

**Prevention strategy:** Reduce or eliminate the risks posed by slippery polished floors, loose floor covering, curbs and stairs.

**Common:** lifting strains.

**Prevention strategy:** Manage the risk in lifting wheelchairs and boxes out of car boots, assisting clients who have mobility impairment and shifting heavy objects such as furniture or work materials. Options: volunteer education, manual handling policies and eliminating the risk.

### **Property claims**

**Most common:** burglary and malicious damage (vandalism) to premises, often during school holidays

**Prevention strategy:** Improve security via lighting, fencing, locks, alarms and neighbourhood watch activities.

### **Motor vehicle comprehensive claims**

**Most common:** damage to a car when reversing it out of a confined space

**Prevention strategy:** Educate drivers to this issue and design carparks to allow forward exit. Some organisations with large fleets encourage their drivers to reverse into a parking bay and to depart by moving forward.

This appears to reduce the incidence of reversing claims.

**Common:** damage from vandalism while parked or damage by an unknown vehicle/driver

**Prevention strategy:** Store/garage vehicles in a secure location when not in use (this often means away from your premises).

### **Committee and board members**

**Common:** unfair dismissal of employees

**Prevention strategy:** Obtain proper professional advice before terminating a contract of employment.

### **Professional indemnity**

**Most common:** claims for defamation

**Prevention strategy:** Risk manage your organisation's newsletters, magazines, internal discipline procedures and media interviews to avoid defamatory statements. Be aware of the law of defamation, adopt publishing and media guidelines for the organisation, and seek professional assistance as appropriate before publishing or speaking to the media.

# Checklist

## External causes of loss

# TOOLKIT

**Human perils** – actions of an individual or small group. Is your organisation at risk from any of these actions? How can you minimise the damage?

**Economic perils** – large numbers of people respond to particular conditions. What can your organisation do to minimise the impact of each of these future changes?

**Natural perils** – forces of nature with no human intervention. You can take steps before and after a natural disaster to reduce its destructive effects. How likely is each of these events? What can you do to minimise or provide for any damage?

- Arson
- Chemical leakage
- Confiscation
- Discrimination
- Electrical overload
- Embezzlement
- Explosion of human origin
- Fire and smoke of human origin
- Harm caused by employees
- Harm caused by volunteers
- Industrial contamination
- Molten materials
- Pollution
- Power outage
- Riot
- Sabotage
- Shrinkage
- Sonic boom
- Terrorism
- Theft, forgery, fraud
- Unfair dismissal
- Vandalism
- Vibration
- Water leakage
- Worker strikes

- Changes in consumer tastes
- Currency fluctuations
- Depression/recession
- Impact of strikes
- Inflation
- Obsolescence
- Political circumstances
- Stock market declines
- Technological advances
- War

- Cave-in
- Collapse
- Drought
- Earthquake
- Erosion
- Evaporation
- Fire of natural origin
- Flood
- Hail
- Humidity extremes
- Ice
- Landslide
- Lightning
- Meteor
- Mildew
- Mould
- Perils of the air (eg. wind sheer and clear air turbulence)
- Perils of the sea (eg. sandbars and reefs)
- Rot
- Rust
- Temperature extremes
- Tides
- Tidal waves
- Uncontrollable vegetation
- Vermin
- Volcanic eruption
- Water
- Weeds
- Wind

## Practice self-audit Community centre

This exercise is designed to give you some practice in thinking about, and identifying, potential risks. Imagine the premises of a small community centre that you may have recently visited. You are asked to be part of a working group that has the task of developing a risk management plan for the physical risks associated with these premises.

Either individually or by brainstorming in a group, identify and group individual risks, and appropriate treatments, under the categories below. Try using the **Risk Register** provided on page 46 and apply Steps 2-4 of the risk management planning process (see pages 11-17).

- Equipment purchases
- Equipment supervision
- Outside grounds condition
- Site security
- Dangerous goods and hazardous substances
- Buildings – housekeeping
- Furniture
- Electrical equipment
- Fire safety
- Emergency egress
- Money and valuables
- Maintenance

If there are any other risk headings that you feel should be considered, then include these as well. The following example for 'electrical equipment' is given as guidance.

## Electrical Equipment

- 1 Portable equipment and leads tested and tagged
- 2 No broken plugs, sockets or switches
- 3 Safety plugs for unused power points to prevent access by children
- 4 No double adapters or piggy back adapters
- 5 No frayed or damaged leads
- 6 No temporary leads on floor
- 7 No strained leads
- 8 An approved earth leakage circuit breaker/safety switch installed and tested by a qualified electrical contractor
- 9 An adequate electricity surge protector
- 10 Lightning protection
- 11 Electrical switchboards enclosed in non combustible construction and kept free of combustible storage material
- 12 No portable electric heaters in use, should all be fixed clear of combustible material
- 13 External power line access secure and free from obstructions (eg. trees)

An example of one group's work follows. You will probably identify many different concerns and this merely reflects the diversity of activities and contexts of not-for-profit organisations. A community centre that constantly has young children or elderly people on the premises, or that provides facilities for minor medical procedures to be performed may have quite different risks and issues which can be identified.

# Sample self-audit Community centre

## 1 What to look for in Equipment

### 1.1 Equipment Purchase, Installation and Maintenance

- Does it comply with Australian Standards?
- Is it covered by warranties?
- Does it have adequate installation standards?
- Has it been installed correctly?
- Does playground equipment have trapping points for a child's body, arms, head, clothing etc.?
- Have playgrounds and swimming pools been fenced to Australian Safety Standards?
- Has playground equipment been installed correctly, and over surfaces which are:
  - a) suitable (ie. bark, sand etc.)
  - b) free of sharp objects (ie. glass, stone, wood fragments, metal etc.)?
- Have staff and volunteers been correctly trained in use of equipment?
- Does equipment present slip/fall hazards?
- Is equipment free of damage eg. splinters, loose parts etc.?
- Does it have specific maintenance requirements?

#### Suggestions

- Retain warranties in a safe place for future reference.
- Carry out maintenance in the specified areas and manner and at the specified frequency.
- Appoint a 'Principal Responsible Person' (PRP) for all maintenance activities.
- Keep a register of maintenance, particularly when carried out by outside personnel.

### 1.2 Equipment Supervision

- Has training been provided and rules for use of equipment been explained?
- Have all supervisors been trained in 'first aid' procedures?

#### Suggestions

- Appoint a 'Principal Responsible Person' for supervision/securing away of equipment.

## **2 What to look for Outside**

### **2.1 Outside Grounds Condition**

- Are the grounds free of sharp objects (eg. broken glass, metal, splinters etc.)?
- Do they present any trip or 'fall in' hazards (eg. no open drains etc.)?
- Are they kept free of objects (general equipment etc.)?
- Are areas such as stairs and ramps maintained as 'anti-slip'?
- Are they adequately lit and clearly visible at all times?
- Is the car park:
  - a) free of slipping/tripping hazards, and
  - b) suitable for vehicle use (ie. no potholes, rocks etc.)?

### **2.2 Site Security**

- Are prevention systems (locks, bolts, gates etc.) maintained on all access points?
- Are installed alarm systems utilised and maintained?
- Is the alarm system connected 'back to base' and being monitored by a reputable security company?
- Does the carpark have:
  - a) speed restrictions – clearly marked?
  - b) adequate lighting?
  - c) parking restrictions (zones etc.) -clearly identified?

### **Suggestions**

- Explain access rules, including those covering the carpark, to any potential visitors (eg. contractors) to the site before granting access.

### **2.3 Dangerous Goods/Hazardous Substances**

- Are all hazardous substances stored in an appropriate, securely locked cabinet?
- Is dangerous goods storage segregated according to dangerous goods class?
- Are material safety data sheets (MSDS) kept in a readily accessible place?
- Have staff received adequate instruction and training in the use of hazardous substances and in appropriate safety procedures?

TOOLKIT

### 3 What to look for Inside

#### 3.1 Buildings – Housekeeping

- Are there procedures to ensure that accidental spills or leakages are immediately cleaned up?
- Are premises free of sharp objects (eg. broken glass, metal, splinters, etc.)?
- Are they free of tripping hazards (eg. torn carpets, cabinets in thoroughfares, etc.)?
- Are aisles and hallways clear and unobstructed?
- Do stairs have 'anti-slip' features where required and are they maintained?
- Is food preparation/serving area clean? Does it have 'anti-slip' features?
- Is it free of electrical cords of any kind?
- Is there a facility hire agreement in place for when the building is hired out for functions (eg. children's parties)?

#### Suggestion

- Appoint a 'Principal Responsible Person' to monitor, or arrange for the monitoring of, the conditions of use of all electrical equipment in the organisation.

#### 3.2 Furniture

- Is it stable to use and free of sharp edges?
- Can any items present a danger through falling over?
- Can any items be moved to a less safe position without authorisation?
- Is furniture made from materials which will not burn easily?
- Is it painted/covered in materials which are non-toxic and which will not chip/flake or tear, presenting a risk of being swallowed?

#### Suggestion

- Secure all heavy/moveable furniture (including tables/trolleys etc.) to a suitable wall point .
- Do not store heavy items on moveable furniture. Alternatively, secure them to that furniture to prevent displacement.

#### 3.3 Electrical Equipment

- Are items in use governed by an approved Earth Leakage Circuit Breaker/ life safety cut-out switch, installed by a qualified electrical contractor?
- Are all electrical switchboards enclosed in non-combustible materials and kept out of combustible storage spaces?
- Are switchboards regularly tested/checked by an approved electrical contractor?
- Is electric comfort heating fixed (preferred) or are there portable units in use (not preferred)?

#### Suggestion

- Have all electrical equipment, particularly any involved in food preparation, tested/checked by an approved electrical contractor on a regular basis.

### 3.4 Fire Safety

- Is the emergency number for fire prominently displayed near each phone?
- Are fire extinguishers:
  - a) secured in place?
  - b) easily accessible and in designated areas?
  - c) in a condition suitable for immediate use?
  - d) of a type appropriate to the conditions and exposures?

#### Suggestions

- Have the centre's fire prevention measures regularly inspected by a qualified person.
- Have a qualified person establish the location, number and type of fire extinguishers.
- Have all centre personnel trained in the use of fire extinguishers, etc.

### 3.5 Emergency Egress

- Are evacuation procedures in place and known to all staff and volunteers?
- Are emergency evacuation and fire drills regularly practised?
- Are exit points unobstructed, are stairs free and clear of tripping hazards, and are handrails secure?
- Can all exit doors be opened from the inside with one hand and without a key?
- Is emergency lighting working, and tested regularly (AS 2293.2 Part 2)?

### 3.6 Money & Valuables

- Are valuable items (cash, computers, VCRs etc.) kept in a locked/secure area when not in use?
- Is there a register of who holds keys and/or has access to the safe, the cash box, secure areas, and other parts of the building?

#### Suggestions

- Keep no money on the premises overnight if possible unless in securely locked safe or strong room.
- Ensure cheques are stamped 'Not Negotiable' to prevent fraud.
- Keep petty cash in a lockable container with duplicate receipt book.

### 3.7 Maintenance

- Do qualified personnel carry out the cleaning and maintenance of:
  - a) heating systems?
  - b) air-conditioning systems?
  - c) electrical systems, including fuses etc.?
  - d) cooking equipment, including hoods, ducts, etc.?
  - e) computer systems?

#### Suggestions

- Record the dates and results of all system checks, the activities subsequently undertaken and the name/organisation of the personnel completing the checks.
- Appoint a 'Principal Responsible Person' as the liaison for all such checks.