



RISK MANAGEMENT PLAN



Adelaide Mountain Bike Club Incorporated

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Revision History

Section	Revision	Date
All	Initial Release	March 2004
3.3, 4.3	Addition of AMBC-RM-9 Managing the Risk Associated with Young Riders in Endurance Events and AMBC-RM-10 Managing the Risk Associated with Rider Ability and Course Difficulty, Race Events	June 2005
3.3, 4.3	Addition of AMBC-RM-11 Managing the Risk Associated with Rider Ability and Course Difficulty, Recreation Rides	October 2005
All All 3.3, 4.3	Review Addition of Risk Management Review Manual Addition of AMBC-RM-12 Medical Support at Race Events and AMBC-RM-13 Emergency Evacuation, Race Events	October 2006
All 2.3, 3.3 3.5	Combine Risk Assessment Manual, Risk Management Plan and Risk Assessment Plan Review documents Addition of AMBC-RM-14 Child Protection Addition of AMBC-RM-15 Harassment and Bullying Addition of AMBC-RM-16 Parking Addition of AMBC-RM-17 Non-competitors Remove reference to Auditor	June 2018



1 Background

1.1 Club History

The Adelaide Mountain Bike Club (AMBC) was formed in Adelaide, South Australia, in 1989, to promote mountain biking (MTB) as a sport and leisure activity. Over the years, the club has grown to become one of the largest providers of cross country MTB activities in this state. The club runs the state cross country racing winter and summer series, and also provides recreational MTB events for non-competitive riders.

1.2 Risk Management Background

The sport and recreation industry is generally considered to comprise five sectors; sport, outdoor recreation, community recreation, fitness and racing, and AMBC is active in all of these areas. Like many sporting organisations, AMBC seeks to develop a safer operating environment, in terms of reduced exposure to injury, litigation, discrimination, vilification, failure, loss or damage.

The following document has been prepared in consultation with Standards Australia HB 246 – 2002, *Guidelines for Managing Risk in Sport and Recreation*, which was in turn developed from Standards Australia document AS/NZS 4360:1999, *Risk management*.

1.3 Implementation

This Risk Management Plan was initially ratified by the Committee of the Adelaide Mountain Bike Club Incorporated at a special meeting held on Tuesday 17 February 2004. Subsequent updates to this document are endorsed by the Committee recorded in Minutes with a summary of changes in the Revision History above.

1.4 Review

All aspects of risk management shall be subject to review due to a change in activities or conditions which may affect the type or level of risk exposure to the club or its members.

Amendments to the risk management plan shall be endorsed by the committee and recorded in the document revision history.

1.5 Risk Management Policy and Procedure

The AMBC Risk Management Policy can be found in the AMBC Policy Manual.
The AMBC Risk Management Procedure can be found in the AMBC Procedure Manual.



2 Risk Assessment Summary

2.1 Primary Risk Categories

A total of 22 primary threats and risks associated with the activities of AMBC have been identified, and are listed in Table 1.

Sources of Risk	Detail
NATURAL EVENTS	Fire before event
	Fire during event
	Climatic extremes on day of event
	Vermin/ insects
	Earthquake
EQUIPMENT/ TECHNOLOGY	Malfunction
	Mis-use
	Loss or Theft
THE ACTIVITY ITSELF	Physical factors
	Rules/code of practice
RELATIONSHIPS	Club Commercial Activities
	Law Related
	Club Financial Performance
	Club Political Orientation
	Club Ethics
	Professional Services
HUMAN FACTORS	Ill Health of Key Personnel
	Human Error, Event Activity Related
	Human Error, Event Plant and Equipment Related
	Negligence, Plant, Equipment, Vehicles, Computers
	Anti-social behaviour
	Criminal Activity

Table 1 – Primary Threats and Risks

2.2 Assessment of the Level of Risk

The first step in assessing the level of risk was to identify the impact of each threat or risk, in relation to club activities. In general terms, this is identified as the “Risk to” component, and includes areas such as people, event success, quality, financial impact, physical assets and environmental effects.

The second step was to develop a procedure for the assessment of the level of risk, as it relates to an activity such as mountain biking; this procedure AMTBC-RM-1 can be viewed in the Procedure Manual.

The final step in this phase was to assess the level of each risk, in accordance with the documented procedure.



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2.3 Acceptance or Treatment of Risk

The final assessments are detailed in the following pages. Of the identified risks; medium or high risks require treatment, in accordance with procedure AMBC-RM-1. Those areas classified as low risk were accepted and required no action. Treatment options for the medium and high risks are listed in Table 2.

Natural Events					
Aspect	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Fire before event	NE1	Medium	Procedure	1	Medium
Fire during event	NE6	High	Procedure	2	High
Climatic extremes on day of event	NE11	Medium	Procedure	3	Medium
Equipment/ Technology					
Aspect	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Malfunction	ET1	High (Timing)	Procedure	4	High
Loss or Theft	ET11	High	Procedure	5	High
	ET15	Medium	Insurance	6	Medium
The Activity					
Aspect	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Physical factors	A1	Medium (vehicles, tools, machinery)	Procedure	7	High
	A2	Medium (vehicles, tools, machinery)	Insurance	8	High
	A3	High (Rider)	Insurance	9	High
	A13	Young riders	Procedure	20	High
	A14	Rider Ability	Procedure	21	High
	A15, R37	Medical Support	Procedure	22	High
Human Factors					
Aspect	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Ill Health of Key Personnel	HF1	High	Procedure	10	High
Human Error, Event Activity Related	HF5	Medium	Professional indemnity	11	High
Human Error, Event Activity Related	HF11	High	Public Liability Insurance	12	High
Human Error, Event Plant and Equipment Related	HF12	Medium (vehicles, tools, machinery)	Procedure	13	Medium
	HF14	Medium(Timing)			
	HF16	Medium	Insurance	14	Medium
Anti-Social Behaviour	HF24	Medium	Procedure	24	Medium
Relationships					
Aspect	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Club Commercial Activities	R1	medium	Procedure	15	medium
Club Financial Performance	R13	Medium	Procedure	16	Medium

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Club Political Orientation	R20	High	Policy Statement	17	High
Club Ethics	R25	High	Policy Statement	18	High
Professional Services	R37	High	Procedure	19	High
Legal	R40	Medium	Policy Statement and Procedure	23	Medium

Table 2 – Summary of Actions Required

The primary treatment options adopted were insurance, procedure development and documented policies. All Procedures are contained in the Procedure Manual, and are listed in Table 3.

Procedure	Title	Risk ID	Action ID
AMBC-RM-1	Assessment of Risk	NA	NA
AMBC-RM-2	Managing the Risk of Fire Before or During an Event	NE1, NE6	1, 2
AMBC-RM-3	Managing Climatic Extremes During an Event	NE11	3
AMBC-RM-4	Managing the Risk of the Malfunction, Loss or Theft of Equipment/ Technology	ET1, ET11, ET15, ET16	4, 5, 6
AMBC-RM-5	Managing the Risk of Physical Factors	A1	7
AMBC-RM-6	Managing the Risk of Ill Health of Key Personnel	HF1	10
AMBC-RM-7	Managing the Risk of Human Error in the operation of Plant and Equipment	HF12, HF14	13
AMBC-RM-8	Managing the Risk of Club Activities to Relationships	R1, R13, R37	15, 16. 19
AMBC-RM-9	Managing the Risk Associated with Young Riders	A13	20
AMBC-RM-10	Managing the Risk Associated with Rider Ability and Course Difficulty, Race Events	A14	21
AMBC-RM-11	Managing the Risk Associated with Rider Ability and Course Difficulty, Recreation Rides	A14	21
AMBC-RM-12	Medical Support at Race Events	A15	22
AMBC-RM-13	Emergency Evacuation, Race Events	NE6	2
AMBC-RM-14	Child Safety	R40	23
AMBC-RM-15	Harassment and Bullying	HF24	24
AMBC-RM-16	Competitor Parking at Events	A4	26
AMBC-RM-17	Non-competitors at Events	A16	25

Table 3 – List of Procedures

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The insurances required to minimise the risk to the club are listed in Table 4.

Insurance Type	Risk ID	Action ID
Physical Assets Insurance	ET15	6
Accident Insurance (club vehicle)	A2	8
Personal Accident (individual via MTBA)	A3	9
Professional Indemnity Insurance	HF5	11
Public Liability	HF11, HF16	12, 14

Table 4 – List of Insurances Required



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3 Risk Assessment Details

The following pages provide details regarding the risk assessments carried out.

3.1 Natural Events

Aspect	Risk To...?	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Fire before event	Event success	NE1	Medium	Procedure	1	Medium
	Quality	NE2				
	People	NE3	Low			
	Physical assets	NE4				
	Environment	NE5				
Fire during event	People	NE6	High	Procedure	2	High
	Event success	NE7				
	Quality	NE8				
	Physical assets	NE9				
	Environment	NE10				
Climatic extremes on day of event	People	NE11	Medium	Procedure	3	Medium
	Event success	NE12				
	Quality	NE13	Low			
	Physical assets	NE14				
	Environment	NE15				
Vermin/ insects	General	NE16	Low	Nil		
Earthquake	General	NE17				



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3.2 Equipment / Technology

Aspect	Risk To...?	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Malfunction	Event success	ET1	High (Timing)	Procedure	4	High
	Quality	ET2				
	People	ET3	Low			
	Physical assets	ET4				
	Environment	ET5				
Mis-use	People	ET6	Low	Nil		
	Event success	ET7				
	Quality	ET8				
	Physical assets	ET9				
	Environment	ET10				
Loss or Theft	Event success	ET11	High	Procedure	5	High
	Quality	ET12				
	People	ET13	Low			
	Environment	ET14				
	Financial	ET15	Medium	Procedure	6	Medium
	Physical assets	ET16				



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3.3 The Activity

Aspect	Risk To...?	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Physical factors	People	A1	Medium (vehicles, tools, machinery)	Procedure	7	High
	Financial	A2	Medium (club vehicle)	Insurance	8	High
	People	A3	High (rider)	Insurance	9	High
		A13	High (young riders)	Procedure	20	High
		A14	High (rider ability)	Procedure	21	High
		A15	High (medical)	Procedure	22	High
		A16	Medium (non-competitors)	Procedure	25	Medium
	Event success	A4	Medium (carparking)	Procedure	26	Medium
	Quality	A5	Low	Nil		
	Physical assets	A6				
	Environment	A7				
	Intangibles					
Rules/ code of practice	People	A8	Low	Nil		
	Event success	A9				
	Quality	A10				
	Physical assets	A11				
	Environment	A12				
	Intangibles					



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3.4 Human Factors

Aspect	Risk To...?	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Ill Health of Key Personnel	People	HF1	High	Procedure	10	High
	Event success	HF2				
	Timeliness	HF3				
	Quality	HF4				
Human Error, Event Activity Related	People (professionalism)	HF5	High	Professional indemnity insurance	11	High
	People	HF6	Low	Nil		
	Event success	HF7				
	Quality	HF8				
	Physical assets	HF9				
	Environment	HF10				
	Financial	HF11	High	Insurance	12	High
Human Error, Event Plant and Equipment Related	People	HF12	Medium (vehicles, tools, machinery)	Procedure	13	Medium
	Physical assets	HF13				
	Event success	HF14				
	Quality	HF15				
	People	HF17	Low			
	Financial	HF16	High	Insurance	14	High



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Human Factors (cont)

Aspect	Risk To...?	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Negligence, Plant, Equipment, Vehicles, Computers	People	HF18	Low	Nil		
	Event success	HF19				
	Physical assets	HF20				
	Financial	HF21				
	Quality	HF22				
	Environment	HF23				
Anti-social behaviour	People	HF24	Medium	Procedure	24	Medium
	Event success	HF25	Low	Nil		
	Quality	HF26				
	Financial	HF28				
	Physical assets	HF29				
	Environment	HF30				
Criminal Activity	Physical assets	HF31				
	Intangibles (Image)	HF32				
	Financial	HF33				
	People	HF34				
	Event success	HF35				
	Quality	HF36				
	Environment	HF37				



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3.5 Relationships

Aspect	Risk To...?	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Club Commercial Activities	Sponsors	R1	medium	Procedure	15	medium
	Other bicycle related associations	R2				
	Not used	R3				
	Membership/ competitors	R4	Low			
	Banking institution	R5				
Legal	Membership/ competitors	R6	Low	Nil		
	Banking institution	R7				
	Sponsors	R8				
	Insurer	R9				
	Incorporation body	R10				
	Treasurer	R11				
	Not used	R12				
	Child Safety	R40	Medium	Procedure	23	Medium
Club Financial Performance	Membership/ competitors	R13	Medium	Procedure	16	Medium
	Banking institution	R14				
	Sponsors	R15				
	Insurer	R16				
	Incorporation body	R17				
	Treasurer	R18				
	Not used	R19				



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Relationships (cont.)

Aspect	Risk To...?	Risk ID	Risk Assessment	Action Required	Action ID	Urgency
Club Political Orientation	Advocacy groups	R20	Medium	Policy Statement	17	High
	Other bicycle related associations	R21				
	Forestry/ Natural Resources	R22	High			
	Local government	R23				
	State government	R24				
Club Ethics	Membership/ competitors	R25	High	Policy Statement	18	High
	Banking institution	R26				
	Sponsors	R27				
	Insurer	R28				
	Other bicycle related associations	R29				
	Not used	R30				
	Incorporation body	R31				
	Treasurer	R32				
	Advocacy groups	R33				
	Forestry/ Natural Resources	R34				
	Local government	R35				
	State government	R36				
Professional Services	Medical support	R37	High	Procedure	19	High
	Equipment/ technology	R38	Medium			
	Not used	R39	Low			