

RISK ASSESSMENT MANUAL

**Adelaide Mountain Bike
Club Incorporated**

RISK ASSESSMENT MANUAL

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1.0 Identification of Threats and Risks

1.1 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

1.2 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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1.3 Acceptance or Treatment of Risk

The final assessments are detailed in the following pages. Of the 124 identified risks, 22 were classified as medium or high risk and therefore required treatment, in accordance with procedure AMTBC-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 insurance	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
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

Table 2 – Summary of Actions Required

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

Procedure	Title	Risk ID	Action ID
AMTBC-RM-1	Assessment of Risk	Not Applicable	Not Applicable
AMTBC-RM-2	Managing the Risk of Fire Before or During an Event	NE1, NE6	1, 2
AMTBC-RM-3	Managing Climatic Extremes During an Event	NE11	3
AMTBC-RM-4	Managing the Risk of the Malfunction, Loss or Theft of Equipment/ Technology	ET1, ET11, ET15, ET16	4, 5, 6
AMTBC-RM-5	Managing the Risk of Physical Factors	A1	7
AMTBC-RM-6	Managing the Risk of Ill Health of Key Personnel	HF1	10
AMTBC-RM-7	Managing the Risk of Human Error in the operation of Plant and Equipment	HF12, HF14	13
AMTBC-RM-8	Managing the Risk of Club Activities to Relationships	R1, R13, R37	15, 16, 19
AMTBC-RM-9	Managing the Risk Associated with Young Riders in Endurance Events	A13	20
AMTBC-RM-10	Managing the Risk Associated with Rider Ability and Course Difficulty, Race Events	A14	21
AMTBC-RM-11	Managing the Risk Associated with Rider Ability and Course Difficulty, Recreation Rides	A14	21
AMTBC-RM-12	Medical Support at Race Events	A15	22
AMTBC-RM-13	Emergency Evacuation, Race Events	NE6	2

Table 3 – List of Procedures

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

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Insurance Type	Risk ID	Action ID
Physical Assets Insurance, loss or theft	ET15	6
Accident Insurance	A2	8
Player Indemnity	A3	9
Professional Indemnity Insurance	HF5	11
Public Liability	HF11, HF16	12, 14

Table 4 – List of Insurances Required

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

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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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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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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 (vehicles, tools, machinery)	Insurance	8	High
	People	A3	High (Rider)	Insurance	9	High
		A13	Young riders	Procedure	20	High
		A14	Rider Ability	Procedure	21	High
		A15	Medical Support	Procedure	22	High
	Event success	A4	Low	Nil		
	Quality	A5				
	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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Human Factors Part 1

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 Part 2

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	Low	Nil		
	Event success	HF25				
	Quality	HF26				
	Financial	HF28				
	Physical assets	HF29				
	Environment	HF30				
Criminal Activity	Physical assets	HF31	Low	Nil		
	Intangibles (Image)	HF32				
	Financial	HF33				
	People	HF34				
	Event success	HF35				
	Quality	HF36				
	Environment	HF37				

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Relationships Part 1

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				
	Auditor	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				
	Auditor	R12				
Club Financial Performance	Membership/ competitors	R13	Medium	Procedure	16	Medium
	Banking institution	R14				
	Sponsors	R15				
	Insurer	R16				
	Incorporation body	R17				
	Treasurer	R18				
	Auditor	R19				

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Relationships Part 2

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				
	Auditor	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			
	Auditor	R39	Low			