**ROTARACT – SOUTHERN DIVISION TRAINING SEMINAR**

**Saturday May 18th 2019**

**ROTARY INSURANCE**

AGENDA

* Who is covered
* What you are covered for
* Travel insurance
* Risk Management
  + Your obligations
  + Sound Governance
  + Copyright infringement
  + Practical Exercise
  + Report back
* Q & A

**Who is covered:**

* All Clubs and Prospective Clubs
* All events
* All members and volunteers

**What you are covered for:**

* Property
* Liability
* Personal Accident
* Association Liability
* Cyber

**Travel Insurance:**

* RI Convention
* Rotary / Rotaract events / projects

**Risk Management**

* What is Risk Management
  + Assessment / alleviation/ transfer/ acceptance
  + Insurance is transfer
* Your obligations
  + Ensure the safety of all participants
  + Protect the insurer
  + Protect Rotary / Rotaract
    - Reputation
    - Assets
  + Undertake a Risk Assessment
    - Advise and seek help from Rotary District Insurance Officer
    - Hiring agreements
    - Contractors / suppliers
    - Partner organisations
* Youth Protection

# Basic Checklist for an Event

**Following receipt of a completed Insurance Pro-Forma**

|  |  |
| --- | --- |
| Is this a Rotaract Event? | YES/NO |
| Does the event present any unique or high risk activities? | YES/NO |
| Is there evidence the Club is aware of responsibilities in regards to: |  |
| * Risk Management | YES/NO |
| * Contractual Liability e.g. Hold Harmless or request for unreasonable indemnity & insurance requirements. | YES/NO |
| * Compliance with legislation as a minimum Workplace, Health & Safety and Food Handling. | YES/NO |
| Should a general release and indemnity be used? | YES/NO |
| Should Youth Volunteer Information and Declaration Forms be used? | YES/NO |
| Should I refer this to Aon for confirmation of Insurance coverage from our Insurers? | YES/NO |

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|  | **ADEQUATE** | | | | **COMMENTS** |
| **YES** | **NO** | **N/A** | |  |
| * **PREMISES** | | | | | |
| ***Floors*** | | | | | |
| Surface level |  |  |  |  | |
| Not slippery |  |  |  |  | |
| Free of debris |  |  |  |  | |
| Properly covered |  |  |  |  | |
| ***Stairs/Ramps:*** | | | | | |
| Surfaces level |  |  |  |  | |
| Not slippery |  |  |  |  | |
| Free of debris |  |  |  |  | |
| Properly covered |  |  |  |  | |
| ***Windows:*** | | | | | |
| Condition |  |  |  |  | |
| Security |  |  |  |  | |
| ***Lighting:*** | | | | | |
| General |  |  |  |  | |
| Emergency |  |  |  |  | |
| ***Fire safety:*** | | | | | |
| Suitable detection |  |  |  |  | |
| Equipment maintained |  |  |  |  | |
| Emergency exits |  |  |  |  | |
| Emergency signage |  |  |  |  | |
| General housekeeping*:* |  |  |  |  | |
| ***Car parks & Driveways*** | | | | | |
| Sealed/marked |  |  |  |  | |
| Free of ruts/holes |  |  |  |  | |
| Free of oil/contaminants |  |  |  |  | |
| Lighting |  |  |  |  | |
| Speed limiting/bumps |  |  |  |  | |
| Signage |  |  |  |  | |
| Free of debris/vegetation |  |  |  |  | |
| Pedestrian access |  |  |  |  | |

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|  | **ADEQUATE** | | | **COMMENTS** |
| **YES** | **NO** | **N/A** |  |
| ***External Pathways:*** | | | | |
| Free of damage |  |  |  |  |
| Free of debris/vegetation |  |  |  |  |
| Lighting |  |  |  |  |
| * **CONTRACTORS / SUBCONTRACTORS** | | | | |
| All contractors/subcontractors supply proof of liability cover |  |  |  |  |
| Standard contracts drawn up specific work performed |  |  |  |  |
| Formal written security procedures in place |  |  |  |  |
| All security incidents reported to police |  |  |  |  |
|  |  |  |  |  |
| * **MACHINERY & EQUIPMENT** | | | | |
| All electrical equipment tested annually by qualified electrical contractors |  |  |  |  |
| All portable electrical equipment/tools tested and tagged in accordance with regulations |  |  |  |  |
| All gas cylinders tested and tagged annually |  |  |  |  |
| All welding/hotwork performed by qualified persons |  |  |  |  |
| Conditions of: |  |  |  |  |
| - Hoists/cranes |  |  |  |  |
| - Elevators/escalators |  |  |  |  |
| - Unregistered vehicles |  |  |  |  |
| All belt/chain/direct couplings between electric motors or other engines/pumps /generators/cutting equipment etc fully covered or otherwise guarded |  |  |  |  |
| Are all hand tools (powered or un-powered) in a good state of repair |  |  |  |  |

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|  | **ADEQUATE** | | | **COMMENTS** |
| **YES** | **NO** | **N/A** |  |
| * **ENVIRONMENTAL** | | | | |
| Have all hazardous/toxic substances been identified |  |  |  |  |
| Are they currently stored in a secure place |  |  |  |  |
| Is a register of these materials kept |  |  |  |  |
| Are people trained in the use of these materials |  |  |  |  |
| Is all waste disposed of regularly and in accordance with local regulations |  |  |  |  |
|  |  |  |  |  |
| * **MISCELLANEOUS** | | | | |
| First aid facilities |  |  |  |  |
| Trained first aid staff |  |  |  |  |
| Alcohol policy in place |  |  |  |  |
| Animal policy in place |  |  |  |  |
| Crowd exposure – adequate signage |  |  |  |  |
| Playground equipment checked and maintained on regular basis |  |  |  |  |

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| * **CHILDREN /STUDENTS** |  |  |  |  |
|  |  |  |  |  |
| Are children being properly cared for/supervised? |  |  |  |  |
| Do carers/supervisors have proper accreditation and certification (e.g. Blue Cards)? |  |  |  |  |
| Are animal or mechanical rides involved? If “Yes” do the providers of those rides carry adequate Public/Products Liability insurance and has proof been obtained? |  |  |  |  |
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|  | | | **ADEQUATE** | | | **COMMENTS** |
| **YES** | **NO** | **N/A** |  |
| * **AMUSEMENT DEVICES AT COMMUNITY EVENTS** | | |  |  |  |  |
| Request specific amusement device information including the: | | |  |  |  |  |
| (a) | Amusement device registration with the relevant regulator | |  |  |  |  |
| (b) | Log book for inspection and maintenance of the ride | |  |  |  |  |
| (c) | Emergency plan for the ride | |  |  |  |  |
| Conduct due diligence including by independently confirming the registration with the relevant regulator and using ride operators who have been used by other organisations previously. | | |  |  |  |  |
| Ensure the contractor has public liability insurance. | | |  |  |  |  |
| Before allowing a ride to operate: | | |  |  |  |  |
| (a) | | Conduct a high level risk assessment |  |  |  |  |
| (b) | | Consider appropriate fencing/security/locks for rides |  |  |  |  |
| (c) | | Consider suitability of the ride for your event |  |  |  |  |
| (d) | | Ensure appropriate signage on rides (e.g. you must be this tall to ride etc.) |  |  |  |  |
| (e) | | Organise safe access points (e.g., assist safe and orderly queuing) |  |  |  |  |
| During ride operation, monitor and supervise the activity (not just ride operators but also guests) and direct any unsafe activity to case. | | |  |  |  |  |
| * **ROTARY IDEALS** | | |  |  |  |  |
| Does the proposed activity / program follow the Ideals of Rotary, being mindful of the appropriateness and ethical standards required by Rotarians? | | |  |  |  |  |

* Sound Governance
  + Club Administration
    - Maintain appropriate Minutes
    - Approve events by Board Resolution
    - Maintain a register of attendance
    - List names of volunteers
  + Handling Money
    - Always have two members handling cash
    - Have a reconciliation sheet signed off by both
      * Protects both Club and Member
    - Bank Cash A.S.A.P.
    - Bank Statements /Access to accounts
      * c/- Secretary / President
    - Dual signatories
* Copyright Infringement
  + Websites
  + Newsletters
  + Promotional material

**WORKSHOP EXERCISE**

Undertake a Risk Analysis Exercise in respect of the following proposed event:

* Your Club, in partnership with the local Scout Group, is proposing to run a Children’s Fun Day in a local Park owned by the Local Council. Elements of the event include:
  + Novelty events such as egg and spoon races etc.;
  + A stage area for musical entertainment;
  + Roaming clowns and like attractions;
  + An animal farm provided by a reputable company;
  + Various carnival type sideshows operated by outside professional vendors, each selling their own tickets;
  + A variety of commercial food stalls;

**REPORT BACK**