

# ROTARACT – SOUTHERN DIVISION TRAINING SEMINAR

Saturday May 18<sup>th</sup> 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:   |        |
| <ul style="list-style-type: none"><li>• Risk Management</li></ul>  | YES/NO |
| <ul style="list-style-type: none"><li>• Contractual Liability e.g. Hold Harmless or request for unreasonable indemnity &amp; insurance requirements.</li></ul> | YES/NO |
| <ul style="list-style-type: none"><li>• Compliance with legislation as a minimum Workplace, Health &amp; Safety and Food Handling.</li></ul>                   | 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 |

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

|                   |  |  |  |  |
|-------------------|--|--|--|--|
| Pedestrian access |  |  |  |  |
|-------------------|--|--|--|--|

|  | 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 |  |  |  |  |
|--|--|--|--|--|

|   | ADEQUATE |    |     | COMMENTS |
|---|----------|----|-----|----------|
|   | YES      | NO | N/A |          |
| <b>• ENVIRONMENTAL</b>  |          |    |     |          |
| 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 |          |    |     |          |
|   |          |    |     |          |
| <b>• MISCELLANEOUS</b>  |          |    |     |          |
| 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                |          |    |     |          |

|   |  |  |  |  |
|---|--|--|--|--|
| <b>• CHILDREN /STUDENTS</b>   |  |  |  |  |
|   |  |  |  |  |
| 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? |  |  |  |  |
|   |  |  |  |  |

|   |   | ADEQUATE |    |     | COMMENTS |
|---|---|----------|----|-----|----------|
|   |   | YES      | NO | N/A |          |
| <b>• AMUSEMENT DEVICES AT COMMUNITY EVENTS</b>  |   |          |    |     |          |
| 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.   |   |          |    |     |          |
| <b>• ROTARY IDEALS</b>  |   |          |    |     |          |
| 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**