



**NSWERA Governance Manual
Document No. 6 – NSWERA Risk Management Plan.**



NSWERA Risk Management Plan

The purpose of this document is to

1. Identify potential risks specifically associated with the aims and objectives of NSWERA and the activities affiliated with this organisation
2. Assess the severity and importance of those risks and the consequences to the sport of endurance riding if they are disregarded
3. Identify existing methods in place which manage those risks
4. Identify additional processes to manage those risks
5. Initiate new risk management strategies and improve the implementation of existing risk management strategies
6. Identify and improve the means by which those risks and their management strategies are communicated to event organisers, members and other stakeholders



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Risk Assessment

The aims and objectives of the NSWERA are set out in the Constitution. The primary aim of the NSWERA is to enjoy, promote and regulate the sport of endurance riding in NSW. Following is a list of risks which may have an impact on these aims and objectives. These risks are graded by likelihood and by severity, resulting in a risk priority rating ranging from Minor to Extreme.

The scale used is as follows:

Likelihood:

- A Almost certain: will probably occur, could occur several times per year
- B Likely: High probability, likely to arise once a year.
- C Possible: Reasonable likelihood that it may arise over a five year period.
- D Unlikely: Plausible, could occur over a five to ten year period.
- E Rare: very unlikely but not impossible, unlikely over a ten year period.

Potential Impact in terms of the objectives of the organisation:

- a Catastrophic: most objectives may not be achieved, or are several severely affected, eg death of human or horse, huge financial loss.
- b Major: most objectives threatened, or one severely affected eg severe injury to human or horse, major financial loss
- c Moderate: some objectives affected, considerable effort to rectify eg significant medical and/or veterinary treatment, high financial loss
- d Minor: easily remedied, with some effort the objectives can be achieved eg minor medical and/or veterinary treatment, medium financial loss
- e Negligible: very small impact, rectified by normal procedures eg no injury, low financial loss.

The combination of likelihood and potential impact is used to derive a risk priority rating. More information on risk management principles and these rankings is provided in the Appendix to this Plan.

Finally, minimisation strategies are given which are the actions or procedures in place. Plans and strategies must be monitored for effectiveness and communicated across the organisation. The NSWERA Committee will monitor its risk management program formally once annually, and informally as necessary. The strategies are communicated to members and event organisers via the rulebook, newsletter, website, internet chatline, committee minutes and event management information packages, as appropriate. Telephone, email and mailout contact is available when required for urgent matters.



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RISK	Likelihood assessment	Impact Assessment	Risk Priority Rating	MINIMISATION STRATEGY
Accidents on track generally	A	b	1 Extreme	Bib numbers to identify riders
Accidents on track generally	A	b	1 Extreme	Helmets compulsory for all riders.
Accidents on track generally	A	b	1 Extreme	Junior riders under 10 years of age accompanied by a senior rider at training rides
Accidents on track generally	A	b	1 Extreme	Police & ambulance services notified and on standby
Accidents on track generally	A	b	1 Extreme	Radio or phone linked checkpoints, experienced operators
Accidents on track generally	A	b	1 Extreme	Rescue and retrieval vehicle, experienced personnel
Accidents on track generally	A	b	1 Extreme	Travelling veterinarian at major events
Accidents on track causing injury to riders on inexperienced horses	A	b	1 Extreme	Limited speed for novice horses, identification of novices
Accidents on track due to track conditions	A	c	2 Major	Caution signs on track, waivers signed
Accidents on track due to track conditions	A	c	2 Major	Pre-ride talk description of hazards
Accidents at finish	C	c	2 Major	Gallop finish policy
Accidents at start	C	c	2 Major	Pace car when ride starts on bitumen
Accidents at start	C	c	2 Major	Staggered or controlled start for large rides
Accidents at start	C	c	2 Major	Start line may be moved away from ride base to more suitable location
Accidents in camp causing injury to people & horses from horses escaping from yards	C	b	2 Major	NSW-ERA recommends metal or 2 strand electrified fence yards, accredited officials, policy publicised
Accidents on track and in camp, injury to TPR stewards and vets	C	b	2 Major	Blue ribbons on stallions, Red ribbons on tails of horses that kick
Accidents on track causing injury to novice riders	C	b	2 Major	Limited speed for novice riders
Accidents on track causing injury to novice riders	C	b	2 Major	Novice riders must attend pre-ride talk
Accidents on track causing injury to novice riders	C	b	2 Major	Novice riders must successfully complete 240 km in rides <=120 km before attempting longer rides
Accidents on track causing injury to novice riders	C	b	2 Major	Novices must do 2 training ride before attempting 80 km
Accidents on track causing injury to riders on inexperienced horses; harm to young horses	C	b	2 Major	Novice horses must successfully complete 240 km in rides <=120 km before attempting longer rides
Conflict between rider/strapper & ride official/s - physical	C	c	2 Major	Rulebook, code of conduct, disputes procedure, disciplinary process, accreditation of officials,



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RISK	Likelihood assessment	Impact Assessment	Risk Priority Rating	MINIMISATION STRATEGY
Conflict between participants - physical	C	c	2 Major	Disciplinary process, code of conduct, accredited officials, rulebook, dispute process
Conflict between participants - physical	C	c	2 Major	Police & ambulance services notified and on standby
Conflict between rider & ride official/s - verbal	B	c	2 Major	Disciplinary process, code of conduct, accredited officials, rulebook, dispute process
Conflict between rider/strapper and veterinarian - verbal	B	c	2 Major	Disciplinary process, code of conduct, accredited officials, rulebook, dispute process
Conflict between participants - verbal	B	c	2 Major	Disciplinary process, code of conduct, accredited officials, rulebook, dispute process
Inadequate number of vets in attendance	B	b	1 Extreme	Encouragement of pre-nominations to help predict entry numbers, veterinary and event standards, programs to increase number available
Inadequate number of TPR stewards in attendance	B	c	2 Major	Provision of TPR courses to train and accredit more TPR stewards, volunteer incentive program, subsidised membership fees
Inadequate number of TPR stewards in attendance	B	b	1 Extreme	Encouragement of pre-nominations to help predict entry numbers, veterinary and event standards
Inadequate provision of first aid to riders	C	b/c	2 Major	Encourage medical services on standby, incentives for members to undertake 1 st Aid training
Closure of access to trails by regulators	C	c	2 Major	Course preservation portfolio, membership of Australian Horse Alliance, Submissions on Draft Plan of Management, necessary access permits obtained, conditions met
Death of rider	E	a	3 Medium	Medical services and police on standby, catastrophe reports, radio communications between event base and course
Death of horse	C	a	1 Extreme	Autopsy procedure, Catastrophe reports
Death of horse	C	a	1 Extreme	Novice procedures, rulebook, disciplinary process
Death of horse	C	a	1 Extreme	Vets in attendance, Rescue and retrieval vehicle
Dogs causing accident or injury to horses, riders, vets or volunteer workers	C	c	2 Major	Dogs prohibited from event vetting area, Dogs must be on a leash at all times, dogs prohibited from some events
Heat stress due to extreme conditions (>30 degrees)	C	c	2 Major	Discretion for Heat Vet to reduce maximum allowable heart rate at rides with gate-into-hold vetting
Heat stress due to extreme conditions (>30 degrees)	C	c	2 Major	Discretion for ride committee to cancel ride



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RISK	Likelihood assessment	Impact Assessment	Risk Priority Rating	MINIMISATION STRATEGY
Heat stress due to extreme conditions (>30 degrees)	C	c	2 Major	Discretion for ride committee to increase maximum riding time or modify course
Injury or harm to horses due to overriding	C	b/c	2 Major	Early warning system, novice horse procedure Veterinary examinations, disciplinary process, code of conduct, accredited officials, rulebook, education
Injury or harm to horses generally	B	b/c	1 Extreme 2 Major	Invasive treatment reports, novice procedures, rulebook, veterinary treatment, disciplinary process
Injury or harm to horses due to dehydration	B	b/c	1 Extreme 2 Major	Water to be available on track at least every 10-15 km
Injury to TPR stewards, strappers, riders, other horses in vetting area	C	b/c	2 Major	Adequate separation of horses in TPR area, provision of vetting area of sufficient size for anticipated numbers, accreditation of officials
Injury to TPR stewards, strappers, riders, other horses in vetting area	C	b/c	2 Major	Disqualification for horses which cannot be vetted safety
Injury to TPR stewards, vets and other voluntary workers generally	C	b/c	2 Major	Volunteer Worker and Public Liability insurance
Volunteer workers exposed to sun for long periods	A	d	2 Major	NSW-ERA recommends use of sunscreen, hats and suitable clothing while working out of doors
Fire causing injury to humans or horses, or property damage	E	c	4 Minor	Comply with total fire bans and fire weather warnings, recommend use of fire drums, campfires kept to minimum, water available at campsite site
Use of drugs to enhance horse performance	C	b	2 Major	Drug policy and testing, negative results promoted, disciplinary procedures
Use of drugs to mask pain or lameness in horse	C	b	2 Major	Drug policy and testing, negative results promoted, disciplinary procedures
Exposure of ride committees to litigation	C	b	2 Major	Disclaimers signed by riders, pre event briefings
Exposure of ride committees to litigation	C	b	2 Major	Guidelines for ride standards, risk management
Exposure of ride committees to litigation	C	b	2 Major	Public Liability, Directors and Officers and Voluntary Worker insurance
Riders getting lost on course	A	d	2 Major	Course maps supplied, Course markers
Riders getting lost on course	A	d	2 Major	Pre-event briefings
Riders getting lost on course	A	d	2 Major	Radio communications with ride base



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RISK	Likelihood assessment	Impact Assessment	Risk Priority Rating	MINIMISATION STRATEGY
Adverse publicity resulting from horse welfare incidents	C	b	2 Major	Promotions material, rulebook, code or conduct, horse welfare rules and code, disciplinary process, veterinary supervision, drug testing
Damage to property by escaping horses	C	c	2 Major	Public Liability insurance incl. member to member
Fall in membership	C	b	2 Major	Promotions package, participation in industry events, subsidised end of year membership fees, support for new members
Disclosure of confidential information by administrators	D	c	2 Major	Confidentiality agreement signed, governance courses, Constitution, insurance, rulebook, code of conduct
General misconduct by administrators	E	c	4 Minor	governance courses, Constitution, insurance, rulebook, code of conduct
Loss of Sports Development Grant funding	C	c	2 Major	Correct expenditure and reporting, funding acquittal, auditing of accounts, compliance with agreement
Financial misconduct by administrators	E	a	3 Medium	Governance courses, dual cheque signatories, receipting for expenses and reimbursements, competent treasurer, accounts audited, reporting to committee, members and regulators, insurance policy
Spread of infectious equine disease (impact depends on disease)	C	a/b	1 Extreme 2 Major	Adequate space for separation of horses at events, veterinary inspection, identification of horses and humans to allow tracing, education packages, compliance with regulatory requirements, accredited officials, insurance, waivers, pre-nominations, segregated water supplies
Spread of serious human infectious disease	E	c	4 Minor	Identification to allow tracing, medical services accessible
Insufficient toilet facilities available at ride base	B	d	3 Medium	Encouragement of pre-nominations to help predict entry numbers, Supply of portable toilets where necessary
Ineffective or delayed evacuation of event base	E	b	3 Medium	Events encouraged to have evacuation plans. Accredited officials, medical and emergency services accessible



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APPENDIX 1 RISK MANAGEMENT PRINCIPLES

1.1 What is risk?

The Australian Standard on Risk Management AS/NZS 4360:1999 (the Standard) defines “risk” as *“the chance of something happening that will have an impact on an organisation’s objectives”*. It is measured in terms of consequences and likelihood.

1.2 What is risk management?

The Standard defines risk management as being:

“the term applied to a logical and systematic method of establishing the context, identifying, analysing, evaluating, treating, monitoring and communicating risks associated with any activity, function or process in a way that will enable organisations to minimise losses and maximise opportunities. Risk management is as much about identifying opportunities as avoiding or mitigating losses.”

A number of identified options for risk management are:

- avoid the risk, e.g. cease the activity
- reduce the likelihood of it occurring, e.g. introduce a Risk Management plan after undertaking a risk audit
- reduce the consequences, e.g. contingency planning
- transfer the risk, e.g. through contract or waivers
- retain and manage the risk.

Risk management is the systematic management of risks. A risk management program is the method by which risks are identified, assessed and managed to reduce occurrence of those risks. Such a program should set out a basic policy which determines how the program will operate, whilst setting out the actual practices and procedures which will be used to manage identified risks.

A key objective of a risk management program is to minimise liability and other losses. This objective should be reflected in the risk management policy. Other very important objectives include the prevention of property damage and especially the prevention of personal injury to individuals and horses. The program seeks to address potential problem areas before they occur and it aims to be pro-active rather than reactive – creating a safer environment and “legally safer” operational procedures.

The program must be tailored to specific risks and the specific operational practices of our organisation. Further, for the program to be effective it must be flexible and subject to on-going review.

The Standard sets out a systematic risk management approach, which has been followed in the development of this policy. This approach requires the following steps:

- establishing the risk context, that is the nature of the organisation and its environment;
- identifying the risks associated the organisation and its activities;
- assessing each risk (analysis and evaluation);
- treating the risks (action plan);
- monitoring and review of risk occurrence and management;
- communicating and consulting with stakeholders and interested parties.

1.3 Why is risk management important for the NSWERA?

Risks are inherent in sport and recreation. Even the safest activities can never completely avoid accidents and injuries. However the fact that an injury occurs does not mean that someone is liable. Nevertheless, the law expects that sporting organisations develop risk management and loss control programs to ensure a safe environment for all who participate in the activity under their control.



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The NSWERA needs to be aware of risk because:

- it is an organisation managing sport or recreational activities
- the committee members have liabilities as a result of their positions
- it is an organisation that must deal with people
- it is an organisation that must deal with money
- it is an organisation that must deal with external bodies
- it is an employer, of both paid and volunteer workers.

1.4 What are the benefits and opportunities for the NSWERA in having a risk management policy?

The potential benefits and opportunities to the NSWERA are:

- better sporting outcomes
- improved safety for participants, officials, spectators and volunteers
- minimisation of the potential for the organisation to incur liability
- lower costs and increased budget certainty
- more effective management of assets, events, programs and activities
- improved compliance with the law, regulations and other formal requirements
- enhanced image and reputation leading to:
 - increased interest in endurance riding and the NSWERA
 - greater participation
 - more financial support

1.5 Who is responsible for risk management in the NSWERA?

Managing risk is a key responsibility of the committee members, who must understand the needs of the organisation and their legal responsibilities as committee members.

Committee members are regarded as owing a fiduciary duty to the organisation. This means that they have special obligations to the organisation because they occupy a position of trust. Because of the fiduciary relationship between the committee and the NSWERA, the committee member is bound to exercise his or her rights and powers in good faith and for the benefit of the NSWERA.

The committee members must seek to demonstrate that they used all “due diligence” or took all reasonable steps to prevent a reasonably foreseeable loss or injury occurring; thus limiting the liability of the organisation and also their own personal liability. What constitutes due diligence and the reasonable steps that must be taken to achieve it, will depend entirely upon the circumstances of the issue or the organisation. However the exercise of all reasonable care to establish a proper risk management program; evidence that such a program exists; and evidence that reasonable steps were taken to ensure the effective operation of the program should be sufficient to demonstrate due diligence. It is likely that the committee members will be able to establish that they have acted with due diligence if they can establish that a program for prevention of reasonably foreseeable risks had been established.

2.0 THE RISK MANAGEMENT PROCESS

The steps identified in the Australian Standard and applied in the development of this policy are:

1. Context and identification:

establishing the NSWERA's risk context and undertaking a risk audit to identify risks against that context. The identification, assessment and treatment of risk must occur within the organisation's risk context. There are three parts to this risk context: strategic, organisational and risk management.

- **The strategic context** defines the NSWERA and the environment in which it operates. This process has been achieved through the NSWERA Strategic Plan



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- **The organisational context** provides an understanding of the organisation, its stakeholders and their respective capabilities. This process has also been achieved through the NSWERA Strategic Plan
- **The risk management context** defines where and how the NSWERA can apply the risk management process. It defines those parts of the organisation to which the risk management process applies. The risk context includes all aspects of the NSWERA's activities, including financial management, training of volunteers and officials, injury prevention, horse welfare and conduct of the committee.

2. Risk Assessment (analysis and evaluation):

summarising the risks, examining the common links and then taking into account the likelihood and severity of the risks, analysing, evaluating and rating the risks to identify risk management priorities. Whether there are any existing controls in place and their effectiveness is also assessed. This step is also known as a risk audit.

This step is the analysis and evaluation of risks that the NSWERA may face. The risk audit is carried out against the established risk context, using the risk rating scales. These scales are used to rate identified risks and then identify risk management priorities.

Each identified risk in the risk audit must be rated. These ratings describe:

- the **likelihood** of the risk event occurring (occurrence)
- the **loss or damage** ie the impact if the risk event occurred (severity)
- the **risk priority scales**. The risk priority will be rated according to the potential loss or damage impact, the degree of urgency required to address the risk and the level of importance in the decision to take action to manage the risk.

A. Likelihood

The **likelihood** is related to the potential for risk events to arise over an evaluation cycle.

Likelihood scale

Rating	LIKELIHOOD
	The potential for problems to occur in an evaluation cycle
A	ALMOST CERTAIN: will probably occur, could occur several times per year
B	LIKELY: high probability, likely to arise once per year
C	POSSIBLE: reasonable likelihood that it may arise over a five-year period
D	UNLIKELY: plausible, could occur over a five to ten year period
E	RARE: very unlikely but not impossible, unlikely over a ten year period



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B. Loss or damage impact

The **loss or damage impact rating** is based on the degree of loss or damage.

Loss or damage impact scale

Rating	POTENTIAL IMPACT In terms of the objectives of the organisation
a	CATASTROPHIC: most objectives may not be achieved, or several severely affected eg death of human or horse, huge financial loss.
b	MAJOR: most objectives threatened, or one severely affected eg severe injury to human or horse, major financial loss.
c	MODERATE: some objectives affected, considerable effort to rectify eg significant medical and or veterinary treatment, high financial loss.
d	MINOR: easily remedied, with some effort the objectives can be achieved eg minor medical and or veterinary treatment (1st Aid), medium financial loss.
e	NEGLIGIBLE: very small impact, rectified by normal processes eg no injury, low financial loss.



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C. Risk priority

The **risk priority scale** determines the nature of the risk and the action required. It is an indicator to assist in the decision making of what action is warranted for the risks.

Risk priority scale

		LOSS OR DAMAGE IMPACT				
		a	b	c	d	e
L I K E L I H O O D	A	Extreme (1)	Extreme (1)	Major (2)	Major (2)	Medium (3)
	B	Extreme (1)	Extreme (1)	Major (2)	Medium (3)	Minor (4)
	C	Extreme (1)	Major (2)	Major (2)	Medium (3)	Minor (4)
	D	Major (2)	Major (2)	Medium (3)	Minor (4)	Minor (4)
	E	Medium (3)	Medium (3)	Minor (4)	Minor (4)	Minor (4)

Key:

1	Extreme risks that are likely to arise and have potentially serious consequences requiring urgent attention
2	Major risks that are likely to arise and have potentially serious consequences requiring urgent attention or investigation
3	Medium risks that are likely to arise or have serious consequences requiring attention
4	Minor risks and low consequences that may be managed by routine procedures

The **risk priority scales** have been rated according to:

- the potential loss or damage impact
- the degree or urgency required to treat the risk and/or the type of intervention to treat the risk
- the level of importance in taking action to manage the risk.

Once a risk priority has been determined using the rating scales, then the level of risk treatment and action required for each risk, must be identified.



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3. Treating risks (action plan):

Is the consideration and development of a variety of actions and other responses to the risk assessment, based on risk significance. The risk action plan sets out treatment and management of the risk. It also sets out the basic policies and operational practices and procedures which will be applied to manage the identified risk.

This plan will include:

- what is needed to treat the risk
- who has responsibility
- what is the timeframe
- how we will know when the risk has been successfully managed.

4. Monitor and review:

Regular monitoring and review of the plan against set timeframes. The risk management system and treatment plan must be monitored and reviewed on an ongoing basis because circumstances change and these changes may affect the risk management action plan. The policy should be reviewed at each meeting of the NSWERA, to ensure that risks are being addressed including new issues, and to ensure that the treatment plan remains relevant. Risks facing the organisation and the sport should be monitored through the State divisions, and the various reporting mechanisms, such as incident reports and insurance claims.

5. Communicate and consult:

Ensure all key stakeholders are consulted throughout the planning and implementation process and also through the monitoring and review phase. Effective communication and consultation is important to ensure that those responsible for the risk management process and treatment, and all affected stakeholders, are aware of the basis on which particular risk management decisions are made and why particular actions are required. The policy must be communicated to the Event Organising Committees. These groups will be largely responsible for implementation of the risk management measures outlined in the policy. These groups will be consulted via the NSWERA committee, for their comments regarding the issues addressed in the policy, the appropriateness of the control measures and new issues. The committee will also make the plan available to the members and other stakeholders.

A plan is useless if it is not implemented. One point that should be remembered is that putting such a plan in place is important, but if it is not followed and an accident occurs in a situation that the plan provided a safety recommendation for, then that departure from the plan could be used as the basis for a negligence action. A risk management plan must be written clearly and provided to all relevant personnel.

Care must be taken in documenting the action plan to ensure that the risk management steps “communicate and consult” and “monitor and review” are achieved.

Notes on the role of Insurance

Insurance is a common risk management/transfer tool in that it seeks to transfer the risk which may exist within a sporting organisation to another party (i.e. the insurer). It is a reactive rather than a proactive risk management tool in that it aims to reduce the risk to a sport or recreation organisation after the incident arises.

The focus of risk management should be proactive to prevent the risk arising in the first place. Insurance is a tool to transfer that risk when and if the risk arises.



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When a sporting organisation is incorporated, it gains a legal entity and the organisation's liability will be limited to the extent of its surplus assets and any further contribution required by the members in accordance with its constitution (which is usually limited to a small amount, such as an amount not exceeding \$1). The purpose of insurance in the context of an incorporated sporting organisation is to protect the surplus assets of the organisation and also to protect the personal assets of the office bearers in the case where they may be found personally liable.

In order to ascertain the appropriate insurance required, a risk management analysis must be undertaken by the organisation to review its potential risks and then an assessment made of whether appropriate insurance is available to cover that risk.

The types of legal claims which may be made against a sporting organisation include:

- negligence claims (e.g. personal injury or decisions made) against the association, its members, officers, officials, coaches and volunteers
- criminal liability (including claims for sexual offences and discrimination)
- occupier's liability Insurance cover
- occupational health and safety
- employment liability (e.g. unfair dismissals).

Below is a summary of the types of policies which are applicable to the NSWERA.

- **Public liability insurance (also called broadform policy)**

Sporting organisations must use reasonable care and skill to ensure that people involved in their activities are not injured in any way as a result of the negligence of the organisation or sporting participant. The duty owed extends to spectators, tradesmen and other visitors to the premises, ie ridebase, course etc.

A public liability insurance policy is necessary for a sporting organisation to protect itself against claims made by a third party in respect of bodily injury or property damage arising out of the operation of the organisation's business (note that this does not cover property damage to the organisation's assets but to property damage of a third party).

For example, it is likely to cover a person who enters property used for the organisation's activities and slips due to a wet surface and sustains a serious head injury. Another example is where a sport or recreation organisation holds an event and a competitor sustains some form of injury.

The policy may also cover injuries resulting from products sold or supplied, where a sport or recreation organisation sells or supplies food, drinks or merchandise (such as equipment and clothing) – commonly referred to as *product liability*.

Sporting organisations may have public liability insurance for a specific event to protect them against claims made by a third party in respect of bodily injury or property damage arising out of that event.

- **Professional indemnity insurance**

Generally this type of policy covers professional people in the business of giving advice and acting on behalf of others, such as coaches.

It covers individuals for legal liability when there has been error, omission or neglect by the individual in the carrying out of their professional duties. Because error or neglect can lead to the professional being sued for negligence, professional indemnity cover insures them against such claims. Policies



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can include damages for libel, slander and defamation. Negligence or accidental error is often the key to cover and in sport or recreation this equates with negligence or error occurring during instructions by a coach, manager, physiotherapist or doctor.

There is often an overlap between Professional Indemnity Insurance and Directors and Officers Liability Insurance. The contract of insurance must be reviewed to ascertain the nature of cover.

- ***Directors and officers liability insurance***

Generally, this form of insurance is designed for board and committee members of sporting and recreation organisations who can be sued by their own organisations for acts of negligence (i.e. it is alleged that they have breached the duty of care owed to their organisation). This type of insurance policy is of particular importance where sporting and recreation organisations have large financial turnovers.

As mentioned above this policy often overlaps with the Professional Indemnity Insurance cover.

- ***Personal accident insurance***

This type of policy is applicable to individuals within sporting and recreation organisations, such as sporting participants, officials and the like.

It usually provides cover in the form of weekly fixed payments as a protection against loss of income if a person is unable to work through sickness or accident, or in the form of a lump sum to dependants in the event of accidental death.

Forms of benefit under this type of policy may also include medical benefits, student assistance benefits, home help allowance and parents inconvenience allowance in a case where a child is injured.

The type of injury covered may not include injuries suffered by actions outside the rules of the game (i.e. where a player is assaulted by another player after the game).

- ***Associations liability insurance***

Associations Liability Insurance is distinguished from Directors and Officers Liability Insurance in that it usually covers directors and officers for acts of negligence and the organisation for the negligent acts of the directors and officers of the organisation.