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beaches

RISK MANAGEMENT POLICY (Updated 1 July 2025)

POLICY NUMBER: AB.RMP.001

1. Purpose

The purpose of this policy is to establish a structured approach for identifying, assessing, managing, and monitoring risks that may affect Accessible Beaches Australia (Pty) Ltd.

This includes risks to:

- a. the health and safety of employees, volunteers, and visitors,
 - b. the achievement of organisational objectives,
 - c. compliance with laws and regulations,
 - d. financial stability and reputation, and
 - e. delivery of safe, high-quality services to our community.
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2. Scope

This policy applies to all activities undertaken by Accessible Beaches Australia (Pty) Ltd, including:

- a. programs, events, and services,
 - b. staff and volunteer activities,
 - c. financial management,
 - d. property, information, and data,
 - e. governance and decision-making.
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3. Policy Statement

Accessible Beaches Australia (Pty) Ltd is committed to:

- a. embedding risk management into organisational planning and operations,
 - b. complying with legislative requirements (including Work Health and Safety laws),
 - c. protecting employees, volunteers, and community members,
 - d. maintaining adequate insurance coverage (including WorkSafe workers' compensation and public liability insurance),
 - e. ensuring accountability and transparency in risk management,
 - f. continually improving systems to reduce risks.
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4. Legislative & Regulatory References

This policy is guided by:

- a. Work Health and Safety Act 2011 (or state/territory equivalent, e.g. Occupational Health and Safety Act),
 - b. Work Health and Safety Regulations,
 - c. Australian WHS Strategy 2022–2032 (Safe Work Australia),
 - d. WorkSafe workers' compensation insurance obligations,
 - e. Public liability insurance requirements for not-for-profits.
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5. Definitions

Risk: The possibility that an event will occur and adversely affect objectives.

Hazard: A source of potential harm (physical, financial, reputational, etc.).

Risk Management: Coordinated activities to identify, assess, and control risks.

Risk Register: An excel document capturing risks, controls, and actions.

6. Risk Management Process

We follow a five-step process based:

Step 1: Identify Risks

- Consider risks across WHS, financial, governance, IT/data, reputation, service delivery, and compliance.
- Capture risks in the Risk Register.

Step 2: Assess Risks

- Analyse the likelihood (rare to almost certain) and consequence (insignificant to severe).
- Use a risk matrix to rate overall risk level (low, medium, high, extreme).

Step 3: Control Risks

- Apply the Hierarchy of Controls for WHS hazards (eliminate → substitute → isolate → engineer → administrative → PPE).
- For other risks, implement preventive measures such as policies, procedures, training, contracts, and insurance.

Step 4: Monitor & Review

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- Regularly review risk controls for effectiveness.
- Update the Risk Register at least quarterly or when major changes/events occur.

Step 5: Communication & Consultation

- Engage staff, volunteers, and stakeholders in identifying and managing risks.
- Report material risks to the Board.

7. Roles & Responsibilities

Role	Responsibilities
Board	<ul style="list-style-type: none">• Ensure a risk management framework is in place, review high-level risks, and monitor compliance with legislation and insurance.• Implement risk management processes, maintain the Risk Register, report emerging risks, and ensure adequate insurance cover is maintained.• Identify risks in day-to-day operations, ensure controls are applied, and escalate significant risks.
Staff & Volunteers	Follow procedures, report hazards, incidents, or new risks, and participate in risk management training.

8. Insurance

Maintain WorkSafe workers' compensation insurance for employees.

Maintain public liability insurance to cover third-party claims.

Review insurance cover annually to ensure adequacy and compliance.

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9. Risk Register

Accessible Beaches Australia (Pty) Ltd will maintain a Risk Register that records:

1. risk description,
2. likelihood and consequence ratings,
3. risk level,
4. existing controls,
5. actions required,
6. responsible person,
7. review date.

Risk ID	Risk Description	Category	Likelihood	Consequence	Risk Rating	Existing Controls	Further Actions Required	Responsible Person	Review Date	Status

10. Review

This policy will be reviewed annually, or sooner if there are significant incidents, legislative changes, or strategic objectives change.



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Annexure A

Event Risk Assessment - Template

Event Name: _____
Event Date: _____
Location: _____
Prepared By: _____
Date Prepared: _____

1. Event Overview

Type of event (e.g., fundraiser, community activity, workshop): _____
Expected attendance (staff, volunteers, public): _____
Key activities (e.g., catering, performances, outdoor activities): _____

2. Risk Assessment Table example

Activity / Hazard	Potential Risk	Likelihood	Consequence	Risk Rating	Existing Controls	Further Controls Required	Person Responsible	Review Date
Marquee setup	Injury during manual handling	Possible	Moderate	Medium	Manual handling training; use of trolleys	Engage contractor for setup	Event Coordinator	Before event
Electrical equipment	Electrocution/fire	Unlikely	Severe	High	Test and Tag completed; RCD in place	Brief volunteers on safe use	Safety Officer	Before event
Food service	Food poisoning/allergy	Possible	Major	High	Licensed caterer; food safety compliance	Display allergy notices	Catering Lead	During event

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3. Emergency Preparedness

First Aid Officer(s): _____

First Aid Kit Location(s): _____

Emergency Assembly Area: _____

Emergency Contacts:

Police/Fire/Ambulance: 000

Site/venue security: _____

Event Safety Officer: _____

4. Insurance & Compliance

WorkSafe workers' compensation policy in place: Yes No

Public liability insurance valid for event: Yes No

Venue/event permit obtained: Yes No

5. Sign-Off

Completed by (Name/Signature): _____ Date: _____

Reviewed by (Manager/Board Rep): _____ Date: _____

How to use this template:

1. List each activity or hazard linked to the event (e.g., staging, traffic management, alcohol service).
2. Assess the likelihood and consequence.
3. Rate the risk and record existing controls (e.g., first aid, training, insurance).
4. Note any further actions required and who is responsible.
5. Review before the event, and update if conditions change (e.g., bad weather).