LUGARNO PROBUS CLUB

RISK MANAGEMENT POLICY

2 November 2026

Risk Management Principles

The risk management process comprises several aspects. Initially a hazard needs to be identified. It may be an existing or potential hazard to a person's health, finances, privacy, etc. In principle an existing hazard must either be eliminated, isolated or minimised. Information on the likelihood of potential hazards is assessed through informal inspections of meeting areas and places where club members operate or may be gleaned by examination of any past incidents/injuries. Actions and precautions are taken accordingly.

The feedback and contributions of members is an important source of information. Each member should evaluate their suitability for participating in any activity and seek advice from activity leaders in cases of doubt. Risk management must be an active process to be effective. In this regard ANY incident must be reported to the Management Committee no matter how minor.

Finance

1. All financial transactions must be approved by the Management Committee and abide by the Club's constitution and standing resolutions.
2. All payments should be by electronic transfer where possible. In cases where cash is handled, such as at restaurants, exchanges between members should ideally be observed by a third person to minimise misunderstandings.
3. Joining fees are payable when a member first joins the club.
4. Annual subscriptions are recommended by the committee before being taken to the February General Meeting for approval. They are payable from 31 March and no later than 31 May of that year.
5. Payments for events and travel are paid directly to the club bank account before the event proceeds. Some events and travel require a deposit upfront to confirm interest. The final payment amount and due date will be advised prior to the commencement of the event/travel.
6. Refunds are provided on the basis that the club is provided with a refund by the event organiser or if a replacement attendee makes payment. The refunded amount will be provided to the member following completion of the event.
7. Any overpayments received for fees or an activity will be refunded to the member.
8. Any refunds of $20 or more that are paid in cash, will be signed for by the receiving member.
9. Should any organiser be offered a 'freebie', it will be applied to the benefit of all persons participating in the activity.
10. If a member rejoins the club and they no longer have their Probus club badge, or a member loses their badge, the member will need to pay for a replacement badge.

Privacy

1. On joining the club, members sign an Application Form allowing:
    a. Sharing of their name, telephone number, email address and address with other members of the club and PSPL.
    b. Consent to the publishing of photographs and videos of themselves on Probus websites, newsletters and social media, however a member may withdraw this consent by notifying the club secretary. Should a member withdraw their consent, the club secretary will notify PSPL.
    c. Application Forms are collected and managed by the Membership Officer.
    d. Application Forms are destroyed when the member resigns.

2. Members Database.
    a. The Members Database is maintained by the Membership Officer and secured with a password.
    b. Backups of the Member Database are to be kept secure.
    c. A member's DOB is recorded, however only month and year of birth are shown. Note: that the age of a member can only be shared with the Executive Committee, Welfare Officer and Travel Officer.
    d. Extracts of member details, including emergency contact information, for all members is provided to the Executive Management Committee i.e. President, Vice President, Secretary and Treasurer.
    e. Extracts of member details including emergency contact details, for members participating in an event/activity/travel, are provided to the Travel Officer, Events Co-ordinator or activity leads on an as needed basis.
    f. Extracts from the member database is for the exclusive use of the Management Committee member, Travel Officer, Welfare Officer, Event Coordinator or Activity Lead to which is it provided and must not be shared with others except as required by law.
    g. All copies of the Members Database extracts that have been shared with a member, must be destroyed by that member when access to the information is no longer required or the member resigns from the role that enabled them to have access to the information.
    h. Member's details are deleted from the members database when a member resigns from the club.
3. Communication.
    a. Any email communications sent to club members must have all email addresses included as bcc.
    b. All external enquiries are to be directed to the secretary via the club's email address *luqarnoprobus@gmail.com* and not to an individual's personal email address.
4. Attendance lists must be retained and then destroyed 13 months after the meeting/activity/event/travel.
5. Member Travel Information Sheet. Personal details provided (emergency contact, medical information) to the travel coordinator are to be provided in a sealed envelope and only opened in the event of a medical emergency. At the conclusion of the travel activity, the envelope is to be returned to the member.

Safety

When communicating to members about activities, information should be provided regarding accessibility and degree of physical difficulty.

A checklist has been designed for assessment of member safety at inside or outside activities. The list is useful whenever a new venue is used or if an existing venue has undergone renovation.

Any observed hazards must be brought to immediate attention of a member of the Management Committee for action, and reported to the Executive via the club's email address *luqarnoprobus@gmail.com*. Where a hazard can be quickly addressed, the actions must be immediate.

Record Keeping

The committee will record reported hazards via the Management meeting minutes. The Management Committee must ensure records are kept of meeting agenda and minutes for at least 7 years.

Incident Reports must be completed and forwarded to PSPL asap after an incident. Lugarno Probus is to maintain an Incident Register ensuring all relevant details are recorded

All records pertaining to Risk Management for Lugarno Probus should be filed in the 'President's File'.

Travel

Members participating in a travel activity are required to complete a Travel Information Sheet that documents any medications being taken, allergies, medical practitioner details and their emergency contact details (if different from what is on file). This form is to be enclosed in a sealed envelope and handed to the Travel Coordinator prior to the commencement of the travel activity. This information will only be used in the event of an emergency involving the member.

At the conclusion of the travel activity, the envelope will be returned to the member.

The Club would always advise members to consider purchase of travel insurance at their own expense.

Reporting of illnesses after the completion of an activity should follow the procedure documented in the "Lugarno Probus Procedure - Managing when a member comes down with a contagion".

Food Handling

1. Everyone who is preparing food is offered use of hand sanitiser
2. Boxes of disposable gloves are available for use by food handlers
3. Tongs are provided for handling food
4. Hospitality lead brings their own tea towels
5. Surfaces are wiped down before and after use.

Review

This document requires a review every year after adoption by the Management Committee.

Authorisation of Policy

The above policy is authorised and adopted.

Signed Stph Fll

Name : STEPHEN FULLER Position: PRESIDENT