

VICTORIAN ENDURANCE RIDERS ASSOCIATION INC.

RISK MANAGEMENT POLICY

FOR THE SAFETY AND WELFARE OF RIDERS,

RIDE PERSONNEL, ASSOCIATED VOLUNTEERS AND SPECTATORS

AT AFFILIATED ENDURANCE RIDES

AND OTHER V.E.R.A. EVENTS

May 2003

VICTORIAN ENDURANCE RIDERS ASSOCIATION INC.

RISK MANAGEMENT POLICY

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Attachments

Event Safety Checklist Form

Risk/Hazard Management Checklist

Incident Report Form

Key Features of Policy:

- *applicable to any event (eg. a training day) not just endurance rides*
- *for use by all ride organisers who do not have own policy*
- *valuable guide for new ride organisers*
- *requires VERA and Ride organisers to designate a Risk Management Officer*
- *sets criteria for cancellation of an event in extreme conditions of risk*
- *acknowledges catering linked food risks*
- *entails easy check lists for ride/event organisers*

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1. Introduction

Endurance riding is an outdoor activity with acknowledged risks. This policy contains the standards, procedures and forms for managing risks to people and property. The policy aims to assist VERA officials, ride organizers, volunteers and riders to enjoy endurance riding and other organized events in as risk-free a manner as is realistic.

It is the business of all event organizers, all riders and their support crews, and all volunteers to be prepared for, to minimise and to manage the risks involved with each event.

Risk management is about acknowledging, understanding and addressing real hazards and their possible outcomes, and taking the necessary steps to control any injury or loss.

The guidelines aim to achieve:

- a) a realistically safe environment for all participants in Victorian events;
- b) identification of potential risks involved and implementation of procedures to remove or minimise the likelihood of accidents occurring;
- c) assurance that all involved are aware of, and accept responsibility for their role in accident and safety procedures; and
- d) a sound, prompt and appropriate response to any accidents or emergencies;

As further issues of safety and prevention arise they may be included to update this policy.

2. Risk Management Process

This process includes:

- a) identifying risks which threaten VERA Inc., its activities and all affiliated endurance ride events;
- b) assessing the importance of the risks identified and the consequences if they are disregarded, with the focus both on safety and minimising potential litigation;
- c) eliminating or minimising the identified risks;
- d) working to ensure officials, volunteers and participants comply with the process; and
- e) constantly reviewing the process so that it can be improved.

If risks are not acknowledged and controlled, the potential problems include:

- a) financial liability and loss may have to be met by VERA Inc. or ride organisers, limiting the funds available for the core purpose of conducting endurance riding events;
- b) physical injury and property (including horses) or financial loss may be suffered by riders, officials, volunteers or spectators;
- c) compulsory insurance premiums may rise;
- d) reputation of the sport may be damaged; and
- e) VERA Inc., individual members and ride organisers may be sued or fined for failing to comply with various legal obligations.

3. Liability

Any person, in conducting his/her activities is obliged to comply with laws and statutes set by government bodies. These laws also impose various liabilities on ride organisers and participants. This particularly applies to health, safety and welfare of all involved, and to food safety where catering is made available.

Common law liability imposes a duty of care on all persons in their relationship with others. For VERA Inc. and ride organisers their greatest duty of care is to ensure ride procedures, ride courses and ride bases are as safe as can reasonably be expected.

Participants, officials, spectators and volunteers must be reminded to take reasonable care for their own safety and their own property.

There is an extra degree of care where people pay to buy products, use facilities, buy food and to participate in events.

The fact that a person is injured or suffers loss does not necessarily entitle them to compensation. It must be established that VERA Inc. or ride organisers have done something, or negligently failed to do something, which contributed to another's injury or loss.

All riding participants must sign their understanding of the risks into which they voluntarily enter. The ride organiser will ensure that VERA's liability waiver forms are signed by all riders who are not current members of VERA. For such participants under 18, a parent or guardian must sign on their behalf.

4. Liability of Committee Members of Sporting Organisations

Incorporations law imposes obligations and duties upon office bearers of sporting organisations such as VERA INC., including obligations to :

- a) act honestly in the exercise of the powers and duties of office;
- b) exercise care and diligence that a reasonable person in a like position in a corporation would exercise in like circumstances, i.e. what would a reasonable director do in any similar position?
- c) make only proper use of information acquired in their official capacity, and not gain advantage for themselves or others or cause detriment to VERA Inc.
- d) exercise their powers for official purposes only and not for any improper purpose.

If a committee member breaches any of these duties, he or she may be liable to VERA Inc. or others for any loss or damage resulting from the breach.

VERA Inc. and ride organisers acknowledge that because an organisation is incorporated or insured does not mean that its officials are free from legal claims of negligence. If an official is negligent, he or she can be sued.

5. Public Liability Insurance

The purpose of insurance is to ensure that in the event of an accident for which there is a liability, sufficient funds are available to meet any liability covered by the insurance policy.

Public Liability Insurance provides protection against legal liability to pay compensation and associated legal costs, arising from an accident or incident resulting in:

- a) death of or bodily injury to person/s (other than employees); and
- b) damage to or loss of use of property

resulting from an accident and arising out of the ownership, management or promotion of the property or any associated activity.

The public liability insurance cover which VERA Inc. has through AERA is limited in the matters and accidents covered. This means that the duty of care of VERA Inc. and ride officials must be treated with the utmost seriousness.

6. Personal Accident Insurance

All riding members of VERA Inc. are covered, through a component of their annual membership fee, for personal accident insurance while engaged in any horse related activity. The insurance policy provides for injury which does not result from any negligent act or omission, but arises simply from the inherent risks in active participation in horse riding.

7. Risk Management Officer

VERA Inc. and all Ride Organisers will designate a Risk Management Officer (RMO) to take responsibility for overseeing all aspects of risk management. VERA's Risk Management Officer has the power and responsibility to query and to recommend on the risk management procedures under which VERA functions. Importantly, the RMO may make recommendations about risk management plans for affiliated rides. The RMO is responsible for ensuring that full incident reports are completed for any incidents or accidents at any affiliated rides or other events.

In summary, the duties of the VERA RMO include:

- a) assisting VERA Inc. and both appointed and delegated ride organisers to comply with the VERA Inc. Risk Management Policy and Procedures.
- b) reviewing procedure and policy documents regularly, especially as a consequence of any incidents or accidents.
- c) advising VERA Inc. Management Committee on requirements to ensure and improve sound risk management practice.

On being informed of an incident, the Risk Management Officer will:

- a) Proceed to the site (usually with the designated First Aider),
- b) Immediately act to assist any injured, fence off any areas of risk, and take notes of the surrounding area and conditions.
- c) Collect statements from any injured and any witnesses, at the earliest, discreet opportunity (Note: to be done sensitively, objectively and unobtrusively).
- d) After transport of any injured person/s, collect any samples or items relevant to any injury, take appropriate photographs and complete any drawings of the incident site, as necessary.
- f) Complete Incident Report (Remember facts only - NOT OPINIONS).
- h) File a copy of the Report and forward a copy to the VERA Secretary for forwarding to the Insurance Broker.
- i) Notify Statutory Authorities (eg. Police, State Emergency Services, local council) as necessary.

- j) If any person involved has been injured, the Risk Management Officer will take steps to ensure that an appropriate person follows up with the injured person, their family or contacts and/or hospital for a welfare check of their condition.

8. Occupational Health & Safety

VERA Inc. and ride officials want to avoid prosecution for offences under the *Occupational Health & Safety Act 1985*. The Act imposes obligations on people in control of workplaces to ensure that the risk of injury is minimised. Reasonable care must be taken to ensure the safety of the workplace.

A workplace health and safety fine is essentially a criminal prosecution, for which insurance is unlikely to provide any cover.

Occupational Health & Safety Act 1985 - Duty of Care

Under this Victorian Act recreational events, such as an endurance ride, are considered within the definition of a workplace.

An obligation is placed on workers and other people (including riders, officials, volunteers and the public) coming into such a workplace to act responsibly and to comply with any reasonable instructions given.

9. Hazard Identification & Control

Hazard identification aims to:

- a) maintain a safe and healthy environment
- b) identify unsafe areas
- c) recognise unsafe practices
- d) implement controls or minimise all hazards identified
- f) prevent or minimise accidents and any likely loss or injury.

Ride Organisers will ensure that there is adequate access to all parts of the ride base and course should emergency services be required.

Ride organisers will provide a ride base and camp sites that are of sufficient size to provide space for securing of horses in yards and allow easy movement of horses and vehicles.

The ride base and camp sites will be of sufficient size to cater safely for the anticipated number of horses. The base will be completely fenced and have gates that can be closed in order to secure any loose horse, especially at night.

No camping, parking of vehicles nor yarding of horses will be allowed over access routes.

The Ride Organiser will have a set plan for any possible evacuation of the ride base. Evacuation procedures will have been discussed in consultation with local emergency service organisations. These procedures may include alternative access routes.

Where required, in the event of fire or other emergency, all event participants will be given clear and appropriate directions for leaving the site safely.

An inspection must be completed prior to the event. The results (see Event Checklist Form) will be recorded and communicated to all involved in the event planning.

The Ride Organiser will follow up the inspection by:

- a) allocating priorities for attending to identified hazards
- b) identifying the appropriate personnel to carry out remedies and controls

- c) setting a timetable and action plan to address any identified hazards
- d) checking adequacy of implementation of any other controls

Event checklists and any other written records of inspections will be kept and filed.

10. Undue Risks and Event Cancellation

If, at any time prior to or during an event there are extreme risks posed to participants and ride personnel, the event may be cancelled. Consideration of the cancellation of an event will be undertaken in consultation between the ride organiser, the chief steward and any VERA Inc. committee representatives. They will take into account the prevailing weather or other risks, the number of participants and the need to balance inherent risks in the sport with the avoidance of any potential calamity or emergency.

Any decision to cancel an event will be final and will be conveyed as soon as practicable to all attending the event.

11. Liaison with Emergency Service Organisations

Local Emergency Service Organisations (ESO) may need to be involved in the case of any emergency. Local ESOs should be given prior notice of the date and location of the event, as well as an indication of the likely number of participants.

Prior to the conduct of a ride event, a course map is to be prepared by the Ride Organiser showing -

- a) course layout and distances
- b) location of checkpoints
- c) public roads, major markers or points of interest, access routes and possible ambulance rendezvous sites
- d) type of terrain i.e. if all wheel drive, 4WD or non-vehicle access

The Ride Organiser will consult and provide a copy of the map to -

- a) Rural Ambulance Victoria
- b) Air Ambulance Victoria (where applicable)
- c) State Emergency Service
- d) local Victoria Police representative
- e) local Country Fire Authority unit
- f) Chief Steward
- g) designated First Aider

Contact names and numbers for above ESOs are to be readily available to the designated First Aider, Chief Steward and Ride Organiser.

During event, requests for attendance of emergency services to an incident will be at the request of the designated First Aider (for incidents of a medical nature), the Chief Steward or the Ride Organiser.

12. Incident Reporting

An incident may be defined as any occurrence that results in, or has the potential to result in injury or illness to riders, officials or members of the general public, or loss or damage to property, at an affiliated endurance event.

The purpose of an incident reporting system is to obtain:

- a) all details necessary to help prevent a recurrence of such accident; and
- b) information for the insurance company to enable them to process any claim.

Where another party may appear to be responsible for an incident, the following applies:

- a) Complete the Incident Form, highlighting where another party may be responsible and forward to the VERA Inc. Secretary to send to AERA's Insurance Broker.
- b) The VERA Inc. Secretary will arrange for all demands to be acknowledged and advise any claimant to direct their demands to the responsible party.
- c) The VERA Inc. Secretary will advise the purportedly responsible party that any further correspondence regarding the matter will be referred to them for their action.

To minimise the risk of a future incident and to supply the insurer with relevant information for claim purposes, the designated Risk Management Officer will carry out a thorough investigation.

Upon notification of an incident in which any person has been injured or taken ill:

- a) the designated First Aider will follow the Medical Response plan.
- b) an Incident Report will be completed by the Ride Organiser, designated RMO or other responsible person. The Incident Report will be filed and a copy forwarded to the VERA Secretary for forwarding to AERA.

13. Emergency Procedures

Effective communication is vital to risk minimisation and effective emergency response. Minimum requirements for communication are a portable radio handset or functioning mobile phone for: designated First Aider, ride office/administration, each checkpoint, Chief Steward (CS) & Ride Organiser.

All emergencies are to be reported to the ride office/administration.

In the event of an emergency requiring evacuation of the ride base, the Ride Organiser will broadcast a message on a PA system (or by other means in case of power failure) requesting people to evacuate the ride base.

The Ride Organiser will ensure that all participants will immediately make their way to one of the exit routes indicated and await further instructions. Local emergency services personnel can be expected to assume responsibility on their arrival.

For any medical evacuation a helicopter landing site may need to be identified and marked (as per Air Ambulance Victoria requirements) at the ride base. Such a site will be selected as far away from horses as possible and with suitable access for an ambulance.

14. Medical Response Planning

Medical response planning for any ride event and First Aid services, in ideal conditions, include:

- a) a designated, qualified First Aider (Level 2 trained First Aider, or equivalent, eg. registered nurse (SRN) with emergency experience or qualified medical practitioner) as medical coordinator based at a first aid facility close to the ride office/administration.
- b) a first aid facility with privacy, and weatherproof (eg. Not be in the open or subject to weather extremes, and be suitable for access by stretcher.
- c) power (for lighting), clean running water and toilet facilities
- d) first aid equipment available at the ride base and at each checkpoint on course;

- e) communication device (eg. radio or mobile phone) capable of making clear contact between checkpoints and ride base.
- f) additional aids and supplies including a blanket, towels, drinking water, personal protective equipment (gloves, goggles) and infectious waste bag for disposal of contaminated items.

15. Management of Medical Incidents

- a) The designated First Aider or Medical Coordinator, where applicable, will respond to any incidents that result in, or have the potential to injure riders, officials or spectators.
- b) First notification of incidents on course will usually be received by checkpoint personnel from riders on course
- c) On receiving information relating to an incident on course, checkpoint personnel will notify the ride office by radio, providing details of incident, location, and assistance required, if known.
- d) The designated First Aider at the checkpoint will attend and manage the casualty as required, until needed transport or medical assistance arrives.
- e) Checkpoint personnel will communicate a situation report to the ride base for the attention of the Ride Organiser.
- f) Any rescue and emergency services needed will be coordinated by the Ride Organiser as soon as practicable, either at the scene, or based on communications as reported.
- g) If an ambulance is required on course, a checkpoint volunteer may need to guide the crew to the scene.
- h) Movement of a person with potentially serious injuries, prior to arrival of ambulance, will be only under the supervision of the designated First Aider or a medical professional, if available, unless the injured person needs to be moved for immediate safety reasons.

16. Areas of General Risk

a. Catering

Food borne disease is a public risk. Food available for sale must be safe. It is necessary to ensure that any food or beverages sold at an event, comply with and have been prepared in accordance with appropriate health standards, in particular, Victoria's safe food requirements.

Event and Ride Organisers must ensure that any group, volunteer or otherwise, which prepares, sells, distributes or stores food for any part of an event will comply safe food practices. This includes the use of gloves when handling food, the proper temperature for storing cold foods or keeping hot, warmed foods, and protection of foods from dust, flies, sunlight and direct contact by patrons of the catering service.

If there are any doubts about safe food standards, the environmental health unit of the local council has leaflets and advice which are freely available.

Event organisers need to anticipate that the catering arrangements are subject to a possible inspection by the local council. Any non-compliance with food safety standards poses a potential risk to health. Further, the caterers may be penalised under food safety law.

b. Spectators

Where spectators are present, the Ride Organiser will ensure access to the vetting, riding and other horse areas is restricted by use of clear signs and/or barriers. It should not be assumed that all spectators understand the risks associated with horses not this type of event.

c. Motor Vehicles

All vehicles used by VERA Inc. will be registered and have a current compulsory third party insurance policy for personal injury. There should also be a policy of third party property damage to cover liability to compensate for physical loss other than personal injury.

d. Defamation

A defamation claim is a real risk in events involving considerable competition and personal investment. A statement will be defamatory if it is published to another person (whether in private, at a public meeting or to a journalist) and is likely to injure somebody's reputation, their trade or profession, or is likely to cause others to avoid, ridicule or despise them.

If a statement is made that falls within this definition, and the person making the statement does so in their capacity as an official of VERA Inc. or an affiliated event the person whose reputation is injured may make a legal claim for compensation against both the official and VERA Inc.

The best means of avoiding the risk is to say nothing that is ever likely to affect another's reputation in a negative way. That may not always be realistic and the law recognises a number of situations where these types of statements are acceptable.

If an official or public statement is to be made, and it conveys information or an opinion which is critical of any person, it may be wise to assess whether legal advice is needed.

e. Negligence

Negligence describes a breach of a duty of care owed, whereby damage is caused by one person to another. In common law each case is decided on the facts of the situation. At Court, if a duty of care is established the court determines whether the action or omission was that of a hypothetical "reasonable person".

Under common law, injury or damage must occur first to establish a right of legal action. However, breaches of statute law can result in penalties **prior** to injury or damage occurring.

An injured person must initiate legal proceedings **within six years** of the date on which any right to sue arose. To claim damages under common law, legal proceedings must be initiated within this period. Exemptions have been granted in cases where the injury takes a long time to develop or become evident.

17. Participant/Rider Obligations – Sample Safety Notice

The Ride Organiser and other volunteers have taken all due care to ensure that the ride is safely completed. Riders must be reminded, either by hand out when they complete ride entry forms, or at the pre-ride briefing, that they can assist by complying with the following safety requirements. If there are particular hazards or possible risks unique to the ride base, the weather or other local matters, these also must be brought to the attention of all attending the event.

- a) Riders are to conduct themselves and manage their horses with all due care and regard for other participants, horses, volunteers and spectators.
- b) Report any risks to the Ride Organiser, the Chief Steward or a VERA Inc. committee member present.
- c) Report any incidents that you are involved in during the course of your stay at the ride base.
- d) Wearing a current Equine Standard helmet is compulsory whenever riding a horse in or near the ride base and while on any tracks associated with the ride.

Emergency Arrangements

Checkpoints staffed by volunteers are strategically located around the course. For rider and horse injuries occurring during the ride, inform a checkpoint person.

Communications from checkpoints is through a two-way radio system and/or mobile telephones. Checkpoint personnel will notify the ride office/administration, which will inform the designated ride First Aider if attendance is needed.

First aid kits are located at all checkpoints and the ride office/administration area. Trained first aiders will be assigned, wherever possible, at checkpoints.

Camp Fires

Fires are only to be started and kept alight in areas or containers provided by the Ride Organiser. Campers will be requested to ensure sufficient cleared space is provided around any fire and that any wood stockpiled is done at a safe distance. Where a Ride Organiser decides it is not appropriate due to weather or any other relevant matter, individual camp fires may be not allowed, or, community or group fires may only be permitted in set sites.

Any instruction from a Ride Organiser or Emergency Service personnel to extinguish a fire will be followed .

Electric Leads & Appliances

Any electrical leads and appliances brought by participants or volunteers are to be used in a safe manner as specified by the manufacturer. No leads or appliances are to be across roadways or access ways or where it is likely that a horse could damage the cord or be damaged by the cord.

Dogs

All dogs are to be secured at all times, even within the camp site. Dogs are the responsibility of their owner and must be appropriately controlled. Dogs may be removed if they prove to be a nuisance to horses, riders and other participants.

Secure Yarding or Tethering of Horses

All horses are to be yarded or tethered in a safe and secure manner. Horse containment at rides is the responsibility of the person or persons in charge of the horse. It is also that person's responsibility to ensure the horse doesn't wander off the provided site or interfere with other horses.

- a) Horse yards are preferably of metal construction, substantially fixed to a solid object such as a horse trailer or permanent fence. There are many designs available commercially, which are light to carry and easily put in place.
- b) Electric fencing is allowed subject to these requirements. Two strands of tape are to be used, preferably white and not string type, with the top tape to be 1.2 to 1.4 metres above the ground. The posts will be of substantial material and installed so that the tape does not sag. The fence needs to be energized at all times that it contains a horse.
- c) Hobbling of horses is not allowed.
- d) Riders must have a competent person supervise their horse while riders attend the compulsory pre-ride talk.

VERA INC. Affiliated Endurance Ride and Other Events

Event Safety Checklist Form

The Ride or Event Organiser is responsible to ensure the Event Checklist items have been checked, fully complied with and signed off.

		Yes	No
1.	The Event/Ride Organiser and Committee have applied and comply with VERA's Risk Management Policy in all aspects of organising the event.	<input type="checkbox"/>	<input type="checkbox"/>
2.	Arrangements are made for all participants to be informed that the pre-ride briefing is compulsory. All risks requiring rider caution are listed for thorough reporting at this briefing.	<input type="checkbox"/>	<input type="checkbox"/>
3.	Liability waiver forms have been completed and returned by all participating riders who are not current VERA members.	<input type="checkbox"/>	<input type="checkbox"/>
4.	Emergency Service Organisations, relevant local authorities and land owners have been notified, provided with map and briefed on the location and nature of the event.	<input type="checkbox"/>	<input type="checkbox"/>
5.	Required approvals have been confirmed: Local council Police Local land owners providing property access National Park State Forest Other	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
6.	Risks have been identified, assessed and remedied: Review of existing risks & remedial action needed Review of remedial action as adequate Track inspected.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
7.	Event safety procedures: Hazard identification has been recorded Communication systems checked as working Volunteers briefed on emergency/safety procedures Checkpoint & First Aider personnel briefed Emergency vehicle access confirmed	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Comments: _____

Event or Ride Organiser _____

Date: _____

VERA INC. Affiliated Endurance Ride and Other Events

Risk/Hazard Management Checklist Form

- a) This checklist provides a simple means for identifying risks and hazards to riders, other participants, volunteers, horses and property.
- b) Identified risks need to be assessed for their likely severity, for what action is need to minimise such risks and for who should take responsibility for that action.
- c) For each identified risk, at the ride base as well as on course, it needs to be adequately described, its location reported, the potential severity identified (S = serious/severe, M = moderate, U = unlikely but needing attention).
- d) The remedy or action needed may include: warning signs, ribbons or glow sticks, physical barriers or caution tape to keep people and animals away, changing course or location, properly briefing volunteers as to their role, clearing logs or obstructions.
- e) The ride base and course will be inspected a second time, once the checklist has been completed and again, at some reasonable time before the ride commences. The aim of this second check is to have a fresh eye and fresh mind applied to the situation.
- f) Certain risks, eg. of a severe and unforeseen weather change, are beyond the control of any event organiser.
- g) The compulsory pre-ride briefing will include cautionary advice about those course hazards (as recorded on the check list) where riders need to take particular care.

	HAZARD/RISK - brief description	LOCATION	POTENTIAL IMPACT	REMEDY/ACTION NEEDED	ACTION TAKEN	BY WHOM?	CHECKED BY?
Eg.	deep wash-away to right of vetting area	10m to right of entry	m	tape off area, install caution sign	sign on post, vet's car to be parked in front	ride organiser	chief steward
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							