



**REGULATION - RISK MANAGEMENT
(Recommended for approval 14 February 2010)**

CONTENTS

	Page
Definitions	3-4
Introduction	
Overview	5
Corporate Governance	5
The Role of Committee Members	5-6
Risk Management Responsibility	6
Benefits of Managing Risks	6
Overview of Risk Management	
What is Risk?	7
What is Risk Management?	7-8
Implementing Risk Management	8
Insurance Role	8
Communicating Risks	9
Risk Management For Squash Tasmania	
Risk Management Policy	10
Regulations and Policies	10-11
Stakeholders	12
Key Elements	13
Criteria Related to Objectives	14
Identifying Risks	14
Assessing Risks	14-15
Risk Analysis	15-16
Risk Evaluation	16
Treatment of Risks	17
Risk Action Plan	17
Monitoring and Review	17-18
Reporting Risks	18
Insurance Policies	18
Squash Tasmania Files	18
Annex:	
A. Squash Tasmania Risk Register	19-22
B. Squash Tasmania Risk Action Plan	23-25

DEFINITIONS

Consequence: outcome of an event. Consequences may range from positive to negative. However, consequences are always negative for safety purposes.

Event: an incident or situation, which occurs in a particular place during a particular interval of time.

Frequency: a measure of the rate of occurrence of an event expressed as the number of occurrences of an event in a given time.

Hazard: a source of potential harm or a situation with a potential cause loss.

Likelihood: used as a qualitative Description of probability or frequency.

Loss: any negative consequence, financial or otherwise.

Probability: the likelihood of a specific event or outcome, measured by the ratio of specific events or outcomes to the total number of possible events or outcomes.

Residual Risk: the remaining level of risk after risk treatment measures have been taken.

Risk: the chance of something happening that will have an impact upon objectives. It is measured in terms of consequences and likelihood.

Risk Acceptance: an informed decision to accept the consequences and the likelihood of a particular risk.

Risk Analysis: a systematic use of available information to determine how often specified events may occur and the magnitude of their consequences.

Risk Assessment: the overall process of risk analysis and risk evaluation.

Risk Avoidance: an informed decision not to become involved in a risk situation.

Risk Communication: exchange or sharing of information about risk between the decision maker, often the activity manager and the other stakeholders.

Risk Control: the part of risk management that involves the implementation of policies, standards, procedures and physical changes to eliminate or minimise adverse risks.

Risk Criteria: terms of reference by which the significance of risk is assessed. These are derived from Squash Tasmania's objectives and goals.

Risk Evaluation: the process used to determine risk management priorities by comparing the level of risk against predetermined standards, target risk and levels or other criteria.

Risk Financing: the methods applied to fund risk treatment and the financial consequences of risk.

Risk Identification: the process of determining what can happen, why and how.

Risk Level: the level of risk calculated as a function of likelihood and consequence.

Risk Management: the culture, processes and structures that are directed towards the effective management of potential opportunities and adverse effects.

Risk Reduction: a selective application of appropriate techniques and management principles to reduce either likelihood of an occurrence or its consequences or both.

Risk Retention: intentionally or unintentionally retaining the responsibility for loss or financial burden of loss within Squash Tasmania.

Risk Transfer: shifting the responsibility of burden for loss to another party through contract, insurance or other means.

Risk Treatment: selection and implementation of appropriate options for dealing with risk.

Sensitivity Analysis: examines how the results of a calculation or model vary as individual assumptions are changed.

Stakeholders: those people or organisations who may affect, be affected by, or perceive themselves to be affected, by a decision or activity.

INTRODUCTION

Overview

1. Effective governance is an integral characteristic of any successful organisation. The Committee of Squash Tasmania is responsible for the way Squash Tasmania is managed, able to deal with the future challenges and capitalise on opportunities.
2. In order for the Committee to capitalise on opportunities, Committee members need to be aware of their obligations and responsibilities and have the necessary skills and knowledge to competently fulfil their duties as decision makers.
3. Risk management is both an individual and a corporate responsibility. Individual members are all responsible for anticipating and managing issues that may impact upon how well strategies are implemented to meet the Squash Tasmania objectives and goals. The law has acknowledged that the Committee Members are risk takers not trustees. That is, Committee Members are expected to take well judged sensible risks to develop their organisation.
4. There is no mystique about risk management, and at its simplest levels, requires no special qualifications or specific skills. Squash people and organisations deal intuitively with risks every day. Risks may present themselves as issues or challenges that need to be dealt with, or obstacles that prevent the achievement of a daily task, a major project initiative, or an organisation's objectives and goals. In a practical sense they may present themselves as hazards that may cause harm or loss to an individual member or participant. In a legal sense they present themselves as consequences, or may rise as a consequence, of a negligent act of non-compliance with the law.

Corporate Governance

5. Risk management is an essential component of good corporate governance. Corporate governance generally refers to the process by which organisations are directed, controlled and held to account. Importantly, corporate governance should be distinguished from management, which is concerned with the day-to-day operations of an organisation. Major elements of governance are business planning, risk management, performance monitoring and accountability.
6. Risk management provides some protection for the Committee Members and members of the Squash Tasmania Committee in the event of legal or financial claims or other adverse outcomes. Protection may occur on two levels. First, the adverse outcome may not be as severe as it could have been. Indeed, the process should result in a safer, more successful sporting environment. Second, those accountable can, in their defence, demonstrate that they have exercised a proper level of diligence.

The Role of Committee Members in Risk Management

7. It is the responsibility of the Committee to govern Squash Tasmania. When Committee Members accept appointments to the Committee, they enter into a legal contract with Squash Tasmania and acquire a fiduciary duty (a duty of trust and loyalty similar to that of a doctor/patient) to act honestly, in good faith, and in the best interests of Squash Tasmania as a whole. Committee Members also have a duty to act with care and diligence.
8. This care and diligence includes making informed decisions, after reviewing carefully the risks and opportunities associated with the initiative or activity under consideration.

Risk Management Responsibility

9. While everyone with a management role in Squash Tasmania has a responsibility for managing risk, this responsibility varies depending on the position held. Members of Squash Tasmania's Committee must ensure that they are fully aware of their duties and responsibilities for risk management and act accordingly.

10. Within Squash Tasmania the Key Result Area Manager is accountable to the Committee for the implementation of the risk management process and ultimately responsible for the management of risks in the business.

11. All Squash Tasmania personnel and contractors are accountable for managing risks in their areas of responsibility.

12. The Squash Tasmania Committee is responsible for ensuring that appropriate actions are undertaken to address risks that are not acceptable.

Benefits of Managing Risks

13. The potential benefits to Squash Tasmania and its members of managing risks are:

- a. more effective management of assets, events, programs and activities;
- b. a safer environment for athletes, participants, officials, spectators, volunteers and administrators;
- c. a broader thinking about business objectives and outcomes;
- d. a greater ability to meet the needs of members and stakeholders;
- e. flow-on benefits through the systematic identification of organisational deficiencies;
- f. improved communication, both internally and externally;
- g. improved compliance with the law, regulations and policies;
- h. lower costs and more budget certainty;
- i. enhanced image and reputation leading to increased interest in Squash, greater participation and more financial support;
- j. better sporting outcomes;
- k. higher morale, more commitment and accountability;
- l. a better managed organisation able to support government objectives; and
- m. better quality experiences for squash participants.

OVERVIEW OF RISK MANAGEMENT

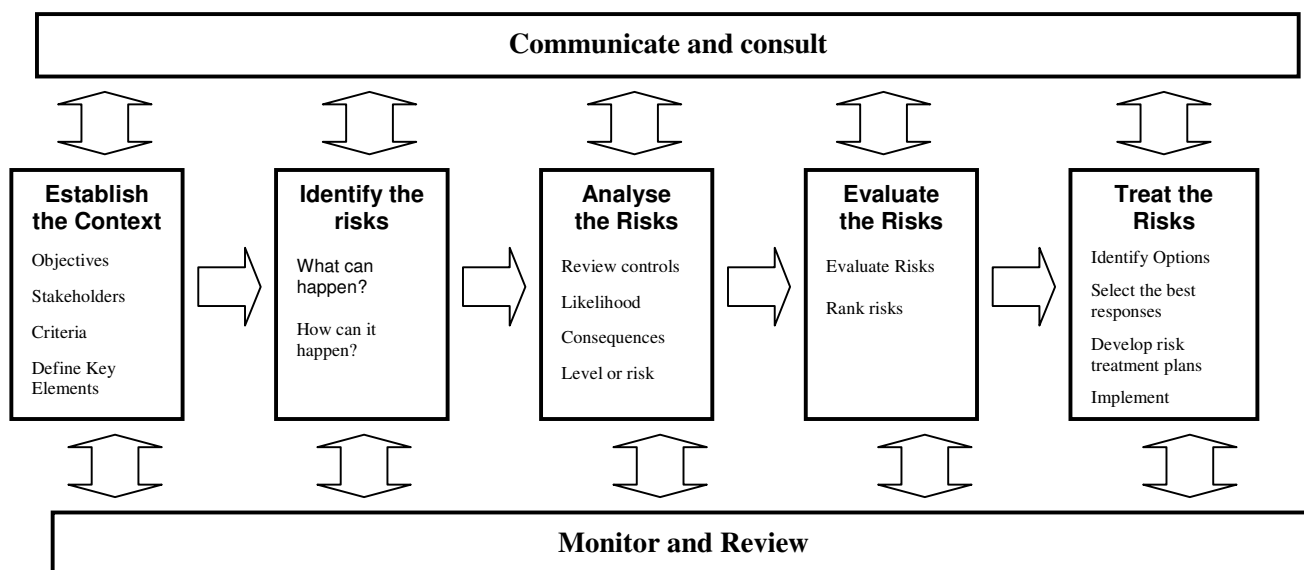
What is Risk?

14. The Australian standard defines “risk” as “the chance of something happening that will have an impact on objectives”.
15. Risk is measured in terms of consequences and likelihood. Action taken to treat, or reduce the risk therefore needs to address the likelihood of an event occurring, the consequences if it does not occur or both.
16. If a particular risk arises it could impact upon any one or more of Squash Tasmania’s objectives. These may include:
 - a. safety for athletes, coaches, officials, administrators, spectators and volunteers;
 - b. sustaining and increasing membership;
 - c. sustaining and improving sporting success;
 - d. sustaining and improving financial viability;
 - e. compliance with the law, regulations, policies, standards of behaviour, duty of care and rules; and
 - f. protection of public image and reputation with stakeholders, regulators, sponsors, partners and media.

What is Risk Management?

17. The Australian Standard defines “risk management” as “the culture, processes and structures that are directed towards the effective management of potential opportunities and adverse effects”.
18. Risk management integrates a systematic and rigorous approach to what people do on a daily basis. It is about creating opportunities, understanding the risks, and managing them to achieve desired outcomes. It can be applied at the strategic national level, state level or even at club level.
19. The Australian Standard sets out a practical and consistent approach to risk management. This approach requires the following steps:
 - a. establishing the context;
 - b. identifying risks;
 - c. analysing risks;
 - d. evaluating risks; and
 - e. treating risks.
20. Risk management is a repetitive, on-going process that contributes to continuous improvement of Squash Tasmania. The risk management process includes communicating with Squash Tasmania stakeholders and the continuous monitoring and review of risks.

21. The iterative process of the Standard AS/NZS 4360:1999 is detailed below:



Implementing Risk Management

22. Risk management is more than implementing a process at a point in time to address a specific issue that has arisen. The philosophy of risk management must be integrated and evident within the culture of Squash Tasmania if all risks are to be well managed.

23. Successful implementation of risk management at all levels of squash through Australia depends on the support of the Squash Tasmania members and their Committees/Executive officers. It is vital that staff from all areas of Squash organisations are involved in the management of risks, and the plans and actions that will bring it to fruition. See the Squash Tasmania risk management policy statement, which is shown at paragraph 27.

Insurance Role

24. Once the risks have been assessed the treatment will involve reducing the likelihood of the consequence of each risk to an acceptable level. For some risks the most appropriate treatment may be some form of insurance.

25. Insurance is a risk treatment strategy employed by Squash Tasmania to cover catastrophic loss. It will not reduce the likelihood of an occurrence, but it will financially compensate the person suffering loss to some level. Insurance should be used as a last resort, taken out only after the risk has been treated as far as reasonably practical and is still deemed to be unacceptable.

Communicating Risks

26. Effective communication and consultation is important to ensure that those responsible for the risk management process and for risk treatment, and all affected stakeholders, are aware of and understand why particular actions are necessary and the basis on which particular risk management decisions are made.

27. Squash Tasmania is to maintain a Risk Register (see Annex A to this document). The Key Result Area Manager of Squash Tasmania is to record any decision that arises from a communication or consultation with its stakeholders regarding serious risks.

RISK MANAGEMENT FOR SQUASH TASMANIA

Risk Management Statement

28. The risk management policy statement below adopts the Australian Standard and is applicable to Squash Tasmania and all its members.

Risk Management Policy	
Policy	<p>Squash Tasmania aims to use world’s best practice in risk management to support and enhance its activities, in all areas of the organisation. Squash Tasmania will ensure risk management is an integral part of all its decision-making processes.</p> <p>Squash Tasmania will use a structured risk management program to minimise reasonably foreseeable disruption to operations, harm to people and damage to the environment and property. It will identify and take advantage of opportunities as well as minimising adverse effects.</p> <p>Squash Tasmania will train selected people to implement risk management effectively and will strive to continually improve its risk management practices.</p>
Responsibilities	<p>The Key Result Area Manager is accountable to the Committee for the implementation of the risk management process and ultimately responsible for the management of risks in the business.</p> <p>All personnel are responsible for managing risks in their areas.</p>
Process	<p>A risk management systematic process has been established, based on the Australian Standard AS/NZS 4360:1999. Everyone involved with the application of risk management should use this process for guidance.</p>
Monitoring and Review	<p>The Committee will monitor and review the implementation of the risk management program.</p> <p>The Key Result Area Manager will facilitate the development of a common risk management approach across areas of our business by:</p> <ol style="list-style-type: none"> a. Implementing the risk management program; b. Sharing information with broad applicability across all areas; c. Reporting on the progress of implementing the risk management program.
Further Information	<p>For further information on this policy and the risk management procedures, contact: the President Squash Tasmania.</p>

Regulations, Policies and Procedures

29. Squash Tasmania has a number of regulations, policies and procedures that govern the manner in which the sport of squash will be controlled in Tasmania. It is imperative that all members, athletes, coaches, officials, administrators and volunteers that participate in squash are fully aware of these regulations and policies and ensure that they adhere to them in the sport’s administration and participation.

30. The regulations, policies and procedures, by their very nature, have inherent risk management elements as they put in place measures and requirements that control the way squash in Australia is conducted. The regulations, policies and procedures provide a consistent approach to the conduct of participants and reduce the exposure that could result from a lack of control.

31. It is a vital part of Squash Tasmania’s risk management procedure that the regulations, policies and procedures are strictly adhered to. Listed below are the Squash Tasmania regulations, policies and procedures, copies of which can be found on the Squash Tasmania website www.squashtas.asn.au.

Stakeholders

32. The Squash Tasmania stakeholders fall into the fourteen categories listed below:

Stakeholder	Objectives
Sport and Recreation Tasmania and Tasmanian Institute of Sport	Grow participation in sport in partnership with Squash Tasmania and secure excellence in sports performance.
Coaches	Progress the performance of their players, behave in a professional and ethical manner, plus advance their own professional development and assist the game to flourish.
Communities and Schools	Convenient access to venues at reasonable prices and a safe sporting environment.
Elite level Senior and Junior players	Improve their state/national/international ranking, maintain physical fitness and personal safety, achieve personal goals of performance, status and financial security.
Facility developers	Develop efficient, flexible and profitable sports facility development proposals including squash.
Media	Provide quality product to attract consumption by the public, and grow business returns.
Members	Efficiently administer competition, service members whether players, centres or clubs and grow participation.
Players	Advance their ability while playing in a competitive but safe environment.
Referees	Advance their own professional development and positively contribute to the growth of the game.
Sponsors	Increase product sales through squash centres and enhance their image amongst squash players.
Sporting Goods suppliers	Increased product sales through growth in sport participation.
Staff	Provide effective and efficient support to all stakeholders
Venue operators	Maintain and grow player participation and business returns.
Volunteers and Supporters	Enjoy an entertaining, healthy, ethical and safe recreational activity.

Key Elements

33. Key elements provide a structure for risk identification by categorising the kinds of risks that may occur. The table detailed below identifies the types of activities Squash Tasmania is engaged in which may have risks associated with them.

KEY ELEMENT	TYPES of ACTIVITIES
Commercial and Legal Relationships	Insurance, professional and product liability, warranties, indemnities, applicable law.
Education and Training	Staff training, training and professional development of Committee members, coaches and referees.
Financial and Marketing Activities	Budgeting, sponsorship, monitoring of financial performance, subsidies/grants to players.
Human Resources and Behaviour	Recruitment, salaries and awards, job descriptions and performance targets.
Interfaces and Communications	Service Agreements with Members, sponsorship agreements, interaction with members and other stakeholders, AGM and conference, Webpage effectiveness.
Management Activities	Office accommodation, OH&S, leadership, planning, policies and strategies.
Natural events	Fire, earthquake, cyclone and flood.
Operational Activities and Controls	Regulation of national and state events, selection of teams/squads, transport and supervision of teams/squads.
Political	Government stability and policies.
Regulations and Procedures	Delegations to staff, definition of procedures, process for selection and appeal, currency of operational guidelines.
Regulatory environment	Statutory requirements, Constitution, Squash Tasmania policies, Staff delegation.
Reporting / Accountability requirements	Statutory reporting, reporting to Members, financial reporting, Audit, Department of Sport and Recreation reports.
Security	Safety and protection of equipment, and personnel of all descriptions.
Technology and Technical Issues	Usable life of equipment, maintenance and replacement, safety, upgrading of software.

Criteria Related to Objectives

34. The Squash Tasmania criteria and associated consequence measurement scales are detailed at Annex A. The table detailed below shows how the criteria relate to the objectives shown at paragraph 1.16.27 of this document (Risk Management Policy).

Criterion	Notes
Membership	Strategic direction, public awareness and interest, market share.
Sporting Success	Competitive results, level of participation, better sporting outcomes.
Safety	Safety for participants, coaches, officials, spectators, volunteers.
Financial viability	Direct costs, loss of revenues, budget certainty, sponsorship (private and Government).
Compliance	Compliance with the law, regulations, standards of behaviour, duty of care, rules.
Image and Reputation	Public image and reputation with stakeholders, regulators, sponsors and media.

Identifying Risks

35. Risk identification is the process that defines those events or outcomes that may have a measurable impact on the success of an organisation.

36. **Purpose.** To identify what could affect the objectives of Squash Tasmania and how those things might happen.

37. **Rationale.** Risks that have not been identified cannot be assessed, so it is important that the risk identification process is comprehensive. The process should be structured using the key elements to examine risks systematically, against each activity conducted by Squash Tasmania.

38. **Inputs.** Information used in the identification process may include historical data, theoretical analysis, empirical data and analysis, informed opinions of experts and the concerns of Squash Tasmania stakeholders.

39. **Method.** Risk identification techniques may include:

- a. brain storming;
- b. checklists;
- c. questionnaires circulated to a range of personnel;
- d. examination of previous similar activities (eg. National Championship); and
- e. specialist techniques.

Assessing Risks

40. Risk analysis determines how large the impact of risk may be and how likely this impact is to occur.

41. Risk evaluation determines which risks should be managed first by comparing the level of risk against organisational objectives.

42. **Purpose.** Risk assessment is the overall process of risk analysis and risk evaluation. Its purpose is to develop agreed priorities for the identified risks.

43. **Rationale.** Agreed priorities are used to determine where the greatest effort should be focussed in treating identified risks. They facilitate structured action planning and resource allocation.

44. **Inputs.** Information used in the risk assessment process may include historical data, theoretical analysis, empirical data and analysis, informed opinions of experts and the concerns of Squash Tasmania’s stakeholders.

45. **Method.** Determine the consequences of each risk, should it arise. Assess the likelihood of those consequences arising. Convert the consequences and likelihood ratings to an initial priority for the risk. Agree risk priorities.

46. **Outputs.** A prioritised list of risks and a detailed understanding of the impact upon the success to the operation of Squash Tasmania should they occur.

47. **Documentation.** Squash Tasmania is to record ratings, priorities and risk levels in the Risk Register (see Annex A to this document).

Risk Analysis

48. The analysis step may use a qualitative, semi-qualitative or quantitative approach. Squash Tasmania has used a qualitative approach.

49. A risk may be assessed through a combination of its consequences or impacts on the objectives and the likelihood of those consequences arising. This can be accomplished with qualitative consequence and likelihood scales and a matrix defining the significance of various combinations of these.

50. Consequences are rated in terms of potential impact on the criteria, often on five-point descriptive scales. The consequences or potential impact of the risk is rated according to the following scale:

RATING	POTENTIAL IMPACT
Catastrophic	Squash Tasmania would be permanently disabled – i.e. put out of business.
Major	Most Key Elements threatened or severely affected.
Moderate	Some Key Elements affected, considerable effort to rectify.
Minor	Easily remedied, with some effort the Key Elements could be restored.
Negligible	Very small impact, rectified by normal processes.

51. It is an essential practice that the Squash Tasmania Committee decisions consider likelihood in conjunction with consequence. The likelihood of specific risks arising and leading to the assessed levels of consequences are rated in terms of their annual occurrence. The table below provides a logical progression of these occurrences on a five point descriptive scale.

RATING	LIKELIHOOD
Almost certain	Will, probably occur – could occur several times a year.
Likely	High probability – likely to arise once per year.

Possible	Reasonable likelihood of arising over a 5 year period.
Unlikely	Plausible - could occur over a 5 to 10 year period
Rare	Very unlikely but not impossible – unlikely over 10 years.

52. Events that are more likely to arise should be distinguished from other less likely events. Any events considered more likely than not to occur should be accommodated with the Risk Management Plan.

53. A simple matrix is used to combine the likelihood and consequence ratings to generate initial priorities for risk (see the table below). When identified risks are placed within the matrix, the matrix then allows a clear picture of Squash Tasmania’s risk priorities. The agreed priority of the risk is then established by plotting the consequence rating and the likelihood rating on the scale recorded below:

LIKELIHOOD	CONSEQUENCES				
	Negligible	Minor	Moderate	Major	Catastrophic
Almost certain					EXTREME
Likely				HIGH	
Possible			MEDIUM		
Unlikely	LOW				
Rare					

Risk Evaluation

54. A risk priority is a measure of how significant the risk is. Risk management controls are policies, processes or procedures that may already be in place to address risks that have been previously identified.

55. Risk evaluation involves deciding whether risks are acceptable or not to Squash Tasmania, taking into account the following:

- a. the controls already in place;
- b. the cost impact of managing the risks or leaving them untreated;
- c. benefits and opportunities presented by the risks; and
- d. the risks borne by other stakeholders.

56. The evaluation compares risk priorities from the initial analysis against all other risks and the known priorities and requirements of Squash Tasmania. The outcome is a list of risks with agreed priority ratings.

Treatment of Risks

57. Risk treatment is action that is taken as a result of a risk being identified and assessed as being unacceptable to Squash Tasmania.

58. **Purpose.** To determine what will be done in response to the risks that have been identified and assessed.

59. **Rationale.** Unless action is taken, the risk identification and assessment process has been wasted. Risk treatment converts the earlier assessments into substantive actions to reduce risks.

60. **Inputs.** The primary inputs to treating risks are the lists of risks and their agreed priorities from the analysis and evaluation phase and Squash Tasmania's current plans and budget.
61. **Method.** Identify the options for reducing the likelihood or consequences of each extreme, high or medium risk. Determine and choose the most cost effective treatment option, and develop and implement detailed Risk Action Plans.
62. **Outputs.** Risk Action Plans are required for each risk classified as extreme, high or medium on the agreed risk priority scale.
63. **Documentation.** Risk Action Plan summaries (see Annex B to this document).
64. Risk treatment determines what can be done in response to the risks that have been identified. Identified risk treatment options are then evaluated in terms of feasibility, costs and benefits. The option chosen should be the most appropriate and practicable, with the objective of reducing the level of risk to a tolerable or acceptable level.
65. Any controls and plans in place before the risk management process began are augmented with Risk Action Plans to deal with risks before they arise and contingency plans with which to recover if a risk comes to pass.
66. Risk Action Plans for treating identified risks should be included as a part of existing management plans, coordinated and integrated wherever possible with established management processes and procedures, and controlled and managed like any other activity.

Squash Tasmania Risk Action Plan

67. The Squash Tasmania Risk Action Plan is attached at Annex B to this policy.

Monitoring and Review

68. Monitor is to check, supervise, observe critically, or record the progress of an activity, action or system on a regular basis in order to identify change. Review is to consciously stop and assess progress against plans.
69. **Purpose.** The purpose of monitoring and reviewing is to link risk management to other Squash Tasmania management processes and facilitate better risk management and continuous improvement.
70. **Rationale.** Regular monitoring and review of the risks to Squash Tasmania ensures new risks are detected and managed, that any changes to existing risks are detected and managed, and that action plans are implemented and progressed effectively.
71. **Inputs.** The main input to this step is the Risk Register of the major risks that have been identified for risk treatment action.
72. **Method.** Implement a review process as part of the regular Squash Tasmania Committee meeting cycle. Undertake major reviews at designated critical review dates and annual budget preparation.
73. **Outputs.** Revisions to the Risk Register, and a list of new action items for risk treatment.
74. **Documentation.** Update the Risk Register as a result of the review process.
75. The Risk Register is the main tool for monitoring risks. It lists the ranked risks and refers to the associated Risk Action Plans. The Key Result Area Manager is responsible for maintaining

the Register.

Reporting Risks

75. The Key Result Area Manager is to submit reports to the Committee on an as required basis, as part of the standard reporting.

Squash Tasmania Insurance Policies

77. The Key Result Area Manager is to ensure that the following insurance policies are maintained:

- a. Committee Members and Officers Insurance. This is to cover Indemnity.

Squash Tasmania File

78. All documentation regarding Squash Tasmania risk management is held on the following files:

- a. Correspondence file Maintained by the Secretary
- b. Risk Register Maintained by Key Result Area Manager
- c. Risk Action Plan Maintained by Key Result Area Manager

**Annex A to
Regulation**

RISK REGISTER – SQUASH TASMANIA

	Key Element	Description of Risk	Controls	Consequences	Likelihood	Criteria	Priority
1	Management	Appeal against Manager/Coach of a State Team by an athlete	Member Protection Policy Athlete agreement Coach agreement	Moderate	Possible	Some	Medium
2	Management	Appeal against selection of athletes for a state team	State athlete selection policy	Moderate	Possible	Some	Medium
3	Management	Appeal against selection of coach for a state team	State coaches selection policy	Moderate	Possible	Some	Medium
4	Management	Appeal against selection of manager for a state team	State manager selection policy	Moderate	Possible	Some	Medium
5	Management	Appeal against State Ranking	State Junior Ranking policy State Senior Ranking policy	Minor	Likely	Image	Medium
6	Management	State team athlete injured while playing/training interstate or overseas	State team athlete agreement includes waiver.	Major	Unlikely	Some	Medium
7	Management	State team coach injured while interstate or overseas	State coach agreement includes waiver.	Major	Unlikely	Some	Medium
8	Management	State team manager injured while interstate or overseas	State manager agreement includes waiver.	Major	Unlikely	Some	Medium
9	Management	Coach selected for state training squad duties injured interstate or overseas	State coach agreement includes Waiver.	Moderate	Unlikely	Some	Medium
10	Management	State training squad athlete injured while playing interstate or overseas under financial support of Squash Tasmania	Athlete agreement which includes Indemnity signed by athlete /guardian	Moderate	Unlikely	Some	Medium

	Key Element	Description of Risk	Existing Controls	Consequences	Likelihood	Criteria	Priority
11	Management	State training squad athlete injured while attending camp conducted by Squash Tasmania	Athlete agreement includes an Indemnity. Player insurance	Moderate	Unlikely	Some	Medium
12	Human Resources and Behaviour	Misconduct by state team athlete while overseas	State athlete agreement Discipline policy Member Protection policy	Major	Unlikely	Some	Medium
13	Human Resources and Behaviour	Misconduct by state team coach while overseas	State coach agreement Discipline policy Member Protection policy	Major	Unlikely	Some	Medium
14	Human Resources and Behaviour	Misconduct by state team manager while overseas	State manager agreement Discipline policy Member Protection policy	Major	Unlikely	Some	Medium
15	Human Resources and Behaviour	Misconduct by state training squad athlete while attending camp	Athlete agreement Discipline policy Member Protection policy	Moderate	Unlikely	Some	Medium
16	Human Resources and Behaviour	Misconduct by state training squad coach while attending camp	Coach agreement Discipline policy Member Protection policy	Major	Unlikely	Some	Medium
17	Human Resources and Behaviour	Misconduct by a coach involving an athlete	Member protection policy Discipline policy Federal police checks Coach Registration - Insurance	Major	Possible	All	Medium
18	Human Resources and Behaviour	Non-observance of Award provisions for staff	Key Result Area Manger Government department checks	Moderate	Unlikely	Compliance, Financial , Image & Reputation.	Medium
19	Human Resources and Behaviour	Misconduct by a member of the staff or a contractor	Member Protection policy Contracts and agreements	Moderate	Unlikely	Some	Medium
20	Human Resources and Behaviour	Misappropriation of funds	Budget policy Audit Controls Bi-Monthly Finance Reports	Moderate	Unlikely	Some	Medium

	Key Element	Description of Risk	Existing Controls	Consequences	Likelihood	Criteria	Priority
21	Human Resources and Behaviour	Drug abuse	Anti-Doping policy Discipline policy Member Protection policy	Major	Possible	Some	Medium
22	Financial & Market Activities	Loss of principal sponsor – Sport and Recreation Tasmania	Observance of Sport and Recreation Tasmania Agreement	Major	Unlikely	All	Medium
23	Financial & Market Activities	Loss of minor sponsor	Observance of agreements	Minor	Possible	Some	Medium
24	Financial & Market Activities	Major expenditure item omitted from budget	Budget policy Bi-Monthly finance report Treasurer Audits Government financial acquittals	Moderate	Rare	Some	Low
25	Regulatory Environment	Staff disclose confidential player information	Confidentiality stressed Privacy policy Member Protection policy	Moderate	Unlikely	Some	Medium
26	Regulatory Environment	Squash Tasmania not being covered by policy or procedure for a particular activity/incident	Squash Tasmania Policies and Procedures manual	Major	Possible	Some	Medium
27	Regulatory Environment	Junior athlete at risk of being molested by coach	Coach’s Code of Ethics. Screening for all junior or Elite Coaching Program coaches Police Checks	Major	Unlikely	Most	Medium
28	Reporting and Accountability	Failure to notify Government departments	Policies and Procedures manual Treasurer Audits	Minor	Unlikely	Some	Low
29	Operational Activities and Controls	Mismanagement of state level event	State Tournament policy Tournament management agreement Discipline policy Member Protection policy	Major	Possible	Some	Medium
30	Technology and Technical Issues	Loss of records through failure of hard drive on main computer (virus power loss, incompetence)	All data backed up regularly.	Moderate	Possible	some	Medium

Ser	Key Element	Description of Risk	Existing Controls	Consequences	Likelihood	Criteria	Priority
31	Security	Break & enter, theft or damage to equipment	After hours security alarm on premises and contents insurance policy.	Moderate	Rare	Some	Low
32	Education and Training	Complaint against coach or referee for harassment	Member Protection policy Discipline policy Education on coaches courses	Moderate	Possible	Some	Medium
33	Processes and Procedures	Complaints regarding currency of Squash Tasmania documentation	Policies and Procedures manual	Minor	Possible	Some	Low
34	Interfaces and Communications	Failure to record relevant information on Website	Staff check	Minor	Possible	Some	Medium
35	Commercial and Legal Relationships	Nominated in legal action	Committee Members & Officers Cover applies unless negligence can be demonstrated.	Moderate	Possible	Some	Medium
36	Commercial and Legal Relationships	Athlete sues for eye injured at State Junior Championships	Protective Eyewear Policy Player Accident Insurance Member Protection Policy Tournament entry form	Major	Unlikely	Most	Medium
37	Political	State Government opposed to squash funding	If state program success is maintained, the risk is low	Major	Possible	Most	High
38	Natural events	Fire in office premises	Fire alarm fitted and fire policy in place. Business insurance policy	Major	Rare	Most	Low

**Annex B to
Regulation**

RISK ACTION PLAN

No	Description of Risk	Existing Controls	Agreed Priority	Action Required	Action completed
1	Appeal against a Manager/Coach of a state team by an athlete	Member Protection Policy Athlete agreement Coach agreement	Medium	Ensure responsibilities are included in athlete and coach agreement	Every agreement prepared
2	Appeal against selection of athletes for a state team	State athlete selection policy	Medium	Policies and procedure disseminated to all levels. Early notice.	Every time Selection made
3	Appeal against selection of coach for a state team	State coaches selection policy	Medium	Policies and procedure disseminated to all levels. Early notice.	Every time Selection made
4	Appeal against selection of manager for a state team	State managers selection policy	Medium	Policies and procedure disseminated to all levels. Early notice.	Every time Selection made
5	Appeal against State Ranking	State Junior Ranking Policy State Senior Ranking Policy	Medium	Widest dissemination of rankings – on time in accordance with policy	After each Sanctioned event
6	State team athlete injured while Playing/training interstate or overseas	State team athlete agreement includes waiver Travel insurance	Medium	Policy advised to athletes selected	As teams selected
7	State team coach injured while overseas	State coach agreement includes waiver Travel insurance	Medium	Policy advised to coaches selected	As teams selected
8	State team manager injured while overseas	State manager agreement includes waiver Travel insurance	Medium	Policy advised to managers selected	As teams selected
9	Coach selected for state training squad duties injured overseas	Coach agreement includes waiver Travel insurance	Medium	Policy advised to coaches selected	When Coach appointed
10	State training squad athlete injured while playing overseas under financial support of Squash Tasmania	Athlete agreement which includes indemnity signed by athlete/guardian Travel insurance	Medium	Policy advised to Athlete and a clear Agreement drawn up	Prior to athlete leaving to play
11	State training squad athlete injured while attending camp conducted by Squash Tasmania	Athlete agreement includes an indemnity. Athlete insurance	Medium	Ensure that agreement has indemnity clause	Prior to athlete attending camp
12	Misconduct by State team athlete while interstate	Athlete agreement Discipline policy Member Protection policy	Medium	Ensure athlete signs agreement when selected	On selection

No	Description of Risk	Existing Controls	Agreed Priority	Action Required	Action completed
13	Misconduct by state training squad coach while interstate or overseas	Coach agreement Discipline policy Member Protection policy	Medium	Policy advised to coach and a clear Agreement drawn up	Prior to team travelling
14	Misconduct by state training squad manager while overseas	Manager agreement Discipline policy Member Protection policy	Medium	Policy advised to coach and a clear Agreement drawn up	Prior to team travelling
15	Misconduct by state training squad athlete While attending camp	Athlete agreement Discipline policy Member Protection policy	Medium	Policy advised to athlete and a clear agreement drawn up for the camp	Prior to team going into camp
16	Misconduct by state training squad coach while attending camp	Coach agreement Discipline policy Member Protection policy	Medium	Policy advised to coach and a clear agreement drawn up for the camp	Prior to team going into camp
17	Misconduct by a coach involving an athlete	Member Protection policy Discipline policy Federal police checks Coach Registration Coach Insurance	Medium	Educate coaches at all coaching courses. Conduct police checks for all new coaches	On coach registration
18	Non-observance of Award provisions for staff	Key Performance Area Manager Government department checks	Medium	Compliance with all government regulations	Monthly Audit
19	Misconduct by a member of the staff or a contractor	Member Protection policy Contracts and agreements	Medium	Written into all staff and contact agreements	On appoint and on review
20	Misappropriation of funds	Budget policy Audit Controls Bi-Monthly Finance Reports	Medium	Bi-Monthly Audit by Treasurer and committee	Bi-Monthly Audit
21	Drug Abuse	Anti-Doping policy Discipline policy Member Protection policy	Medium	ASDA Checks Athlete briefings	As appropriate
22	Loss of principal sponsor - Sport and Recreation Tasmania	Observance of Sport and Recreation Tasmania agreement	Medium	All reports completed in a timely manner	Annual Audit and Acquittals
23	Loss of minor sponsor	Observance of agreements	Medium	Compliance with agreements	Bi-Monthly Audit
24	Major expenditure item omitted from budget	Budget policy Bi-Monthly finance report Finance and Administrative Officer Audits Government financial acquittals	Low	Monthly Audits and Financial Reports to the Committee Review of budget	Bi-Monthly then end of year
25	Staff disclose confidential player information	Confidentiality stressed Privacy policy. MPP	Medium	Staff training Revision of Privacy	As appropriate

No	Description of Risk	Existing Controls	Agreed Priority	Action Required	Action completed
26	Squash Tasmania not being covered by a policy or procedure	Squash Tasmania Policies and Procedures manual	Medium	Revision of Policies and Procedures	Continuous
27	Junior athlete at risk of being molested by coach	Coach's Code of Ethics. Screening for all junior or Elite Coaching Program coaches	Medium	Education on all coach courses. Police checks Wide promulgation of Member Protection policy	Continuous
28	Failure to notify government departments	Policies and Procedures manual Finance and Administrative Officer control Audits	Low	FAO to follow the Guidelines set out in the Policies and Procedures Manual	Monthly Audit
29	Mismanagement of state level event	Tournament policy Tournament management agreement Discipline policy Member Protection policy	Medium	Agreements signed prior to event with the designated organisers	Prior to any event
30	Loss of records through failure of hard drive on main computer (virus power loss, incompetence)	All data backed up regularly	Medium	Staff to conduct the regular backup	Regularly
31	Break & enter, theft or damage to equipment	After hours security alarm on premises and contents insurance policy.	Low	Office door secured each night	Daily
32	Complaint against coach or referee for harassment	Member Protection policy Discipline policy Education on coaches courses	Medium	As per the Member Protection policy	On occurrence
33	Complaints regarding currency of Squash Tasmania documentation	Policies and Procedures manual	Low	Continuous revision of all Squash Tasmania documentation	Continuous
34	Failure to record relevant information on Website	Staff check	Medium	Continuous revision of website content	Continuous
35	Nominated in legal action	Committee Member cover applies unless negligence can be demonstrated.	Medium	Continuous review of Policies and Procedures	On occurrence
36	Athlete sues for eye injured at state junior level championship	Protective Eyewear Policy Player Accident Insurance Member Protection policy	Medium	Ensure all event entry forms contain advice on eyewear and athlete responsibilities	Prior to any event
37	State Government withdraws squash funding	If international success is maintained, the risk is low	High	Seek alternate sources of funding Maintain high sport profile	Continuous
38	Fire in office premises	Fire alarm fitted and fire policy in place. Business insurance policy	Low	Ensure that all insurance cover is current	Annual