

St Ives Park Primary School P&C Association

Risk Management Policy and Procedures

Policy

The St Ives Park Primary School P&C Association (SIPPS P&C) is committed to identifying and managing key risk exposures in order to conduct our activities in the safest possible way.

The P&C Association will maintain affiliation and insurance cover with the NSW Federation of Parents and Citizens' Association of New South Wales (to be renewed annually, or as otherwise required, by the Treasurer).

SIPPS P&C acknowledges and will adhere to the requirements of the insurer and *Why Risk It? The Event and Insurance Risk Management Guide for P&C Associations* (see Attachment A).

The Association's Insurance Policy includes Personal Accident Insurance, which covers P&C volunteers for any out-of-pocket expenses following an accident resulting in injury, disability or death while carrying out tasks on behalf of the organization. This type of insurance covers loss of income.

The Personal Accident Insurance covers "member" volunteers, ie those who have paid the membership fee to become a member of the Association. A claim from a bona fide volunteer who was not a financial member at the time of the incident in question may be considered but only at the Insurer's discretion.

Other potential liabilities covered are: Directors' and Officers' Liability; Fidelity Liability; Cash and Property Cover, Rain Insurance.

The Insurance Policy does not cover:

- ❖ Women who are pregnant past 6 months from conception
- ❖ Children under the age of ten years
- ❖ Volunteers over the age of 75 years (contributions are at their own risk)
- ❖ Student helpers in the school canteen who have not provided written permission from their parents
- ❖ Workers' Compensation where the P&C has employed or hired workers on a regular, casual or contract basis (a separate Workers' Compensation Policy is required)
- ❖ Use of registered vehicles
- ❖ Contractual liability (Other than lease)
- ❖ Pollution other sudden and accidental
- ❖ Punitive damages
- ❖ Child molestation

Procedures

Insurance coverage

For insurance purposes the categories of "member" and "volunteer" are distinct. SIPPS P&C will encourage all volunteers for P&C events and activities to be financial members of the P&C.

For insurance purposes, the Association will maintain a list of occasions on which there are volunteers (who need not be members) working on our behalf. A list of names of volunteers associated with each occasion will be kept.

Any planned activities must eliminate risk (as far as possible) in areas specifically not covered in the Insurance Policy.

All contractors, performers, stallholders etc must have their own public and product liability insurance.

Event planning

As the insurance policy does not automatically cover all contingencies, the Federation must be contacted if any of the following types of events are contemplated:

- ❖ Fireworks display
- ❖ Fete
- ❖ Market day
- ❖ Fun-day
- ❖ Family sports day
- ❖ Bike-a-thon
- ❖ Gymkhana
- ❖ Anything that involves mechanically propelled or horse-drawn vehicles
- ❖ Amusement devices as defined by law
- ❖ Student band camp
- ❖ Sports coaching
- ❖ Any function held off school premises
- ❖ Any unusual activities
- ❖ Potentially hazardous activities

In case of doubt, advice from the NSW P&C Federation will be sought.

A risk management plan must be completed for all P&C events using the proforma at Attachment B. Plans must be presented at a P&C meeting for consideration/approval prior to the event.

All volunteers must be made aware of the requirements of the risk management plan and the sign on/sign off book.

P&C ongoing activities (eg. Canteen, Uniform Shop, Grounds Maintenance)

At the beginning of each school year, the relevant sub-committee must undertake a risk assessment and develop a risk management plan using the proforma at Attachment B. The plans must be presented at the second P&C meeting of the year for consideration/approval.

A sign on/sign off book for volunteers must be kept for each day of operation/activity. Accurate records will assist claimants in providing proof of attendance should the need arise.

All volunteers must be informed of the requirements of the risk management plan and the sign on/sign off book prior to assisting in a P&C activity.

Accident/Incident form

An Accidents/Incident form (Attachment C) is to be completed as soon as possible following its occurrence. The form is to be forwarded to the Secretary of the P&C as soon as it is completed.

Date	Time	Event/activity	Description of accident/injury (what happened, who was affected, witnesses, nature of injury, damage to property etc)	Signatures of person preparing report

Secretary to complete:

Date form received	Action required	Outcomes

