

## 3.5 Risk Management

This paper summarises some recent developments in the risk management of orienteering in Australia.

### Summary of recommendations

1. Review course standards for older orienteers (OA & States/Territories)
2. Clarify the wording of statements on competitors' insurance (OA & States/Territories)
3. Ensure adequate insurance coverage for OA activities such as overseas team competitions, to minimise financial risk (OA)
4. Implement suitable training for OA Directors (OA)

### Incidents at Events

Some recent events, in NSW at least, there have been incidents with older competitors taking long times on their courses. Reasons include the general ageing of the orienteering population, previously able runners over-estimating their ability, and the thickening of vegetation due to recent wet climate conditions (example: in Sydney sandstone). The OA Technical Director is reviewing guidelines for Senior courses, but in the meantime Course Planners should consider the physical ability of older runners when setting courses.

### Insurance

Insurance is a part of risk management; its purpose is to protect the organisation from the small risk of a large loss. There have been several enquiries from NSW members about personal insurance.

Participants need to be made aware that there is no personal accident cover for orienteering. While some forms of Sporting Injury insurance are available, they typically have "Defined benefits" and only cover injuries that are very rarely, if ever, occur in an orienteering event (eg loss of a limb). The ONSW Board's position is that individual orienteers should consider their own health insurance needs and act accordingly.

Separately, the issue of insurance of volunteers at working at events has been raised. As I mentioned last year, helpers at events are likely to fall under the category of workers under the *Workplace Health & Safety Act* and the person or organisation in charge has a duty to care for health and safety to the extent that it is practical and reasonable to do so.

### Travel Risks

The OA Board is aware of an incident this year involving damage to a hire vehicle used by an Australian team overseas. It emerged that the hire vehicle did not have adequate coverage for the insurance excess. The Board is taking steps to ensure that official hire vehicles have adequate insurance coverage.

### Directors' Risk

The proposal to transform OA into a Company Limited by Guarantee would expose Directors to the duties under the (Commonwealth) *Corporations Act*, although arguably these are not so different from the duties of the current OA Board. This change may impact on OA's ability to recruit and retain suitable Directors.

Organisations such as the Australian Institute of Company Directors (AICD) can provide professional training of Directors on their roles and duties. It is recommended that OA should review the skills and knowledge of current and potential Directors and, if appropriate, provide suitable training.

Robert Spry, OA Director

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