



REGULATION H: 3.20 Risk Management Policy

Summary

This Policy provide information about:

- **Regulation H – 3.20 Risk Management Policy**

that the Joint Zone Associations Competitions will operate under.

The Regulations, Procedures and Policies in conjunction with the Constitution and By-Laws of the Zone Association shall, with the approval of NSW Football and duly Registered with FA, apply from the date of approval and shall take precedence over any previous Regulations of the Zone Association.

Issued by the Joint Board of Directors of Macquarie Football, Newcastle Football, and Hunter Valley Football.

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POLICY ON RISK MANAGEMENT

1. INTRODUCTION/DEFINITIONS

The business of operating a football Club has increased in complexity over time.

As the world, and specifically the sporting community, increasingly utilizes lawyers and the courts to settle legal disputes, it has become important that Member clubs be protected from the costs of both legal defence and damages.

Sporting organisations and member clubs have legal responsibilities and duties under the work health and safety laws that they need to comply with.

The purpose of this policy is to assist all Zone Associations Member Clubs to identify, evaluate and manage risks associated with the management of a football club and its associated activities.

The Zone Associations recognises that a duty of care is owed to all employees, Member Clubs, and their membership and that having an up to date, effective risk management process in place is crucial to this as well as an important step to establishing quality club governance.

A Risk Management Policy and plan is useless if it is not implemented.

The initial step of implementation is usually to produce a Risk Management Policy and plan for the Zone Association or Member Club.

This will include a statement of the purpose of the policy and procedures to be followed.

It is essential that it be recognized that putting such a policy in place is important, but if it is not followed and an accident occurs in a situation for which the policy provides a safety recommendation, then that departure from the policy could be used as a basis for a negligence action.

It is essential that a Risk Management Policy and plan be clearly written and provided to all relevant Zone Association members and personnel.

Risk Management involves thinking about what could happen if an individual or group individuals who are exposed to potential risks (hazards) in or at the Joint Zone Associations Member clubs venues and taking a proactive approach to reduce or eliminate the likelihood or consequence of the potential risks occurring.

A **“risk”** is defined as the chance of something happening that will have an impact or negative effect upon the Zone Associations or Member clubs.

The level of risk reflects:

- The likelihood of the unwanted incident
- The potential consequences of the unwanted incident.

Risks can be physical (improving safety for all participants, volunteers, and spectators), as well as financial, legal, ethical, and social.

Zone Associations and Member clubs should always aim to eliminate risks.

If they can't, they must minimise risks so far as is reasonably practicable.

The following activities form the basis of a football sporting Club:

- inviting the community to participate in and/or spectate at football,

- inviting the community to assist in the administration of the Club,
- providing football sporting facilities – grounds and equipment,
- providing social facilities – bar, food preparation, entertainment.

By the simple process of offering such a football Club to the community, the Member club becomes responsible for the health and safety of the individuals who enter the Member club venue, both members and visitors; this responsibility is known as a “**Duty of Care**” and forms the basis from which legal liability extends.

1.1 **Duty of Care**

“A duty of care is a legal obligation (that we all have) to take reasonable steps to not cause foreseeable harm to another person or their property.”

(Slater and Gordon Lawyers: www.slatergordon.com.au/personal-injury/public-liability/what-is-duty-of-care)

1.2 **What is Public Liability?**

The concept of public liability involves the legal liability of the Zone Associations or Member club to pay compensation for any breach of a general duty of care which results in personal injury or property damage to a third party(ies).

In order for a prospective Claimant or Plaintiff to succeed in a public liability claim, it is necessary to establish whether negligence can be proven against the Zone Associations and Member clubs or its employees/agents.

1.3 **What is Negligence?**

Negligence is where a party is bound to exercise a duty of care towards another party, they breach that duty of care, and as a result the other party suffers injury, loss, or damage.

a. **How is negligence determined?**

Whether or not negligence has occurred is a matter of satisfying four questions.

- * Did the **respondent** (i.e. the person being sued) owe the **applicant** (i.e. the person injured) a **duty of care**?
- * Did the respondent **breach** their duty of care?
- * Did the applicant suffer an **injury** or other **damage**?
- * Was the injury or damage **caused** as a result of the breach of the duty of care?

All these factors must be satisfied.

If even one is not satisfied, then the applicant will not be able to establish that the respondent was negligent.

The concept of negligence in this context is unique because it imposes a duty/obligation on a party (Member Club and/or Zone Association) where there may be no contractual relationship between the parties i.e., no contractual relationship between the Member Club and/or Zone Association and the injured party/party suffering the alleged damage or loss.

1.4 ***Duty of Care – To Whom is this owed?***

Under the Work, Health and Safety Act and Regulations the Zone Associations and Member clubs are defined as a volunteer association that includes paid workers.

This simply means that all involved in the delivery of football and its associated activities have work health and safety duties and obligations, including a primary duty of care, to all your workers, volunteers, visitors and participants.

This includes taking reasonable care of the health and safety of themselves and others.

Everyone has a right to health and safety at work (volunteer or paid).

From salary workers to casual employees, volunteers, and participants, work health and safety laws are in place to ensure a safe working environment for all.

The Courts have consistently held that the Zone Associations and/or the Member clubs must take reasonable care to avoid acts or omissions of identifying risks/hazards that can reasonably be foreseen as likely to cause injury, loss, or damage to any individual or their property through the acts or omissions of identifying risks/hazards that are called into question that should have been contemplated as a perceived risk or hazard.

In order to establish whether a duty of care has been breached the court will look first of all at the standard of care that is expected in the circumstances.

The standard of care is determined by looking at what a reasonable person would have done (or not done) in the same circumstances.

Where a respondent has acted in an unreasonable way, or their actions fell well below the standard expected they will be found to have breached their duty of care.

In the case of a Third-Party using/hiring the Zone Associations or its Member clubs facilities, due to this arrangement or commitment the Zone Associations or its Member clubs should consider the hazards or risks that the Third Party may encounter i.e., Zone Associations or its Member clubs must ensure that the area which is going to be utilised is safe.

The Zone Associations or its Member clubs owes the Third Party a Duty of Care under the Work, Health, and Safety Act (2012) and the Work, Health, and Safety Regulation (2017).

Simply, it would be good practice for all volunteers at all levels of the Member clubs and the Zone Associations to comply with WHS laws by:

- taking reasonable care for their own health and safety
- take reasonable care of the health and safety of others
- follow any reasonable instructions or procedures given by Federal, State or Local Government agencies, FA, NNSW Football and Zone Associations.

1.5 ***Breach of Duty – Under What Circumstances does it occur?***

The Courts have held that the “**Standard of Care**” required by owners/occupiers of property is that of a ‘reasonable person’.

This means Zone Associations and Member clubs are required to take reasonable care/steps to protect users (club members, Team Officials, players, Match Officials, spectators, etc.) against reasonable probabilities, not fantastic possibilities.

In deciding whether or not a breach has occurred, the courts often place themselves in the situation of the Member club or its Official and ask what a reasonably cautious person would have done, or not done, in similar circumstances.

This is referred to as the '*reasonable person*' test.

If the Court concludes that the Zone Association or Member club or its Official did not take reasonable steps to ensure the safety of a user so as to protect that person from the reasonable probability that occurred, then the Court will conclude that there has been a breach of duty of care owed to the user.

1.6 Causation

The claimant must establish that the loss, damage and/or injury was caused by the negligence of the Club.

The loss/damage/injury cannot be the result of the negligence of another person/entity who is in no way connected to the Zone Association or Member club; a preexisting injury or illness of the claimant; a loss sustained due to a downturn in the economy; injury, damage, or loss due to the Third Party's own fault or mistake (*referred to as contributory negligence*).

1.7 Contributory Negligence

In assessing liability, a Court will examine by what degree a plaintiff has contributed to the damage/loss/injury; if the Court concludes that a plaintiff has contributed to the damage/loss/injury, the Court will find there has been contributory negligence.

It will then assess by what degree, or percentage, the plaintiff has contributed to his/her own injury/loss/damage e.g., if a Court decides that the plaintiff contributed to the loss/damage/injury in the order of 50%, it will then discount the plaintiff's award of damages by 50%.

Clearly the establishment of contributory negligence is a most important aspect in determination of damages.

1.8 Importance of Management of Public Liability

The trend through the world is to move towards a more litigious society with community members more readily seeking compensation for an individual or organisation's negligent act.

When this trend is paired with the upwardly spiralling trend in costs associated with the settlement of public liability claims, the reason for continual significant increases in insurance premiums in recent times is clear.

The most effective method of controlling these costs is the effective management of risk exposures and the minimizing of the likelihood and severity of incidents that do occur.

The development by the Zone Association and its Member clubs of appropriate policies and procedures together with the implementation of a structured approach to the management of public liability exposures not only reduces the frequency of incidents occurring but also provides a documented procedure for minimizing the effects of such incidents.

The existence and verification of these procedures will also assist the Zone Association and its Member clubs in substantiating that it has taken all reasonable steps in controlling the environment to which the public is exposed.

These procedures will ensure that the Zone Association and its Member clubs has not breached its duty of care to the public and its patrons and will assist in defending any claim brought against the Zone Association and its Member clubs for negligence.

2. RISK MANAGEMENT

Risk management involves thinking about what could happen if someone is exposed to a hazard and how likely it is to happen.

The Zone Association and its Member clubs should always aim to eliminate risks.

If they can't, then they must minimise risks so far as is reasonably practicable.

Risk Management (or Risk Reduction or Risk Minimisation) is a procedure to reduce potential legal liability.

It is a proactive strategy (unlike insurance which is a reactive tool aimed at reducing the risk to the Zone Association and its Member clubs when the risk has arisen) in that it attempts to address potential hazards (problem areas) before they actually lead to reactively defending legal proceedings.

It aims at a safer environment and 'legally safer' operating procedures.

To manage risks, there are five components in the risk management system:

- Identify the risk,
- Assess the risk,
- Control the Risk (Eliminate or Reduce) – Design a Plan,
- Implement the Plan to eliminate/reduce the risk,
- Review Plan – Evaluate/Modify the Plan.

At each step consultation must take place as those who are impacted by or are involved have knowledge, experience and ideas that can help the management of WHS hazards.

Risk management should be used for both physical risks and psychological risks in the workplace.

Psychological risks are risks to someone's psychological health (mental health).

2.1 Risk Identification

The first step is to identify what hazards exist or may exist in the future.

Consultation with all persons who are regularly involved in the sport – Zone Association and Member club administrators, Team Officials, players, Match Officials, spectators – is essential in this identification of risk areas.

There is no substitute for actual practical experience in working out why accidents occur or what presents a potential hazard.

There are a number of methods by which hazards can be identified.

These include, but not limited to:

- Consultation with Zone Associations, Club Members, employees, and all participants in the football activities,
- Work process evaluation - examine the manner in which tasks relating to football and associated activities are performed to determine if they could lead to increased risks,
- Walk-through inspection of football facilities and associated activities,
- Near-miss, incident, accident, injury and illness records and Zone Association collected data,
- Consultation with local council health and safety representatives, as well as specialist practitioners, representatives of the Zone associations etc.,
- Refer to chemical Safety Data Sheets, Product Labels, and manufacturers specifications and manuals.

Others who may be consulted include a medical practitioner with expertise in the area, an administrator with expertise in developing policies and procedures and a risk manager or lawyer to provide legal input.

Factors that must be considered in identifying risks include:

- the age of participants or users – children and adults are treated differently in law; children require extra care for safety,
- the type of activities involved,
- injury history including type of injury and cause,
- how operation procedures are conducted and any previous problems.

A '**risk**' is more than just a physical risk and may also include:

- Governance,
- Financial,
- Brand,
- Member services,
- Football competition/activities,
- Social events,
- Facilities.

Some examples of general risks/hazards to the Zone Association and its Member clubs include:

- loss of property through usual risks of fire and burglary,
- Playing field conditions, i.e. an uneven surface, potholes, vandalism, extreme weather, field flooding,
- Raised or broken in ground sprinkler heads,
- The actions of players, i.e., a shot which could damage third party property,
- Flag posts being too close to the field on the halfway line, or under 1.5 m high or with a pointed top,

- Spectator seating broken or vandalised,
- sewage leaking into playing areas,
- unhygienic food preparation or storage,
- possible loss of assets through legal action over injuries caused by negligence, breach of contract, breach of criminal law, trade practices breaches, work, health, and safety breaches,
- loss of sponsorship opportunities and member and general public confidence due to adverse publicity.

Table 1: Examples of other Common Hazards – Risks

Hazard	Potential harm/risk
Manual tasks	Overexertion or repetitive movement can cause muscular strain
Gravity	Falling objects, falls, slips and trips of people can cause fractures, bruises, lacerations, dislocations, concussion, permanent injuries, or death
Electricity	Potential ignition source. Exposure to live electrical wires can cause shock, burns or death from electrocution.
Machinery and equipment	Being hit by moving vehicles or being caught by moving parts of machinery can cause fractures, bruises, lacerations, dislocations, permanent injuries, or death.
Hazardous chemicals	Chemicals (such as acids, hydrocarbons, pesticides, heavy metals) and dusts (such as asbestos and silica) can cause respiratory illnesses, cancers, or dermatitis
Extreme temperatures	Heat can cause burns, heat stroke or fatigue Cold can cause hypothermia or frost bite
Noise	Exposure to loud noise can cause permanent hearing damage
Radiation	Ultraviolet, microwaves and lasers can cause burns, cancer, or blindness
Biological	Micro-organisms can cause COVID-19, hepatitis, legionnaires' disease, Q fever, HIV/AIDS, or allergies
Psychosocial hazards	Effects of work-related stress, bullying, violence, and work-related fatigue

2.2 Hazard Inspections

Zone Association workplace or Member Club facilities hazard inspections are a systematic process of visually inspecting the Zone Association workplace or Member Club venues/facilities to identify hazards which require control measures to reduce the risk of injury.

Hazard Inspections are conducted using checklists to prompt the person(s) conducting the inspection to identify hazards.

Zone Association workplace or Member Club venues/facilities safety inspections are to seek input and involvement from all participants who are required to utilise the area or undertake the task being inspected.

The frequency of hazard inspections will vary depending on the risk level of the tasks, equipment and substances used.

To assist Member clubs in this process of hazard identification and reduction or elimination of risks, the Zone Associations have developed several checklists. (refer to **Appendix 2 MEMBER CLUB FACILITIES/VENUE SAFETY INSPECTION CHECKLIST**, and **Appendix 3 MATCH DAY INSPECTION FORM**)

These checklists are only a guide and may be modified to meet the specifics of each of the Joint Zone Associations Member clubs venues/facilities.

2.3 Risk Assessment

Risk assessment is the overall process of risk identification, risk analysis and risk evaluation.

Risk assessment involves the determination of the potential effects of the hazard and how the hazard occurs.

To determine the potential effects or dangers, it may also be necessary for you to consult any or all of the following:

- Chemical Safety Data Sheet (SDS) for a specific substance
- the manufacturer of the equipment
- relevant literature
- other like Member clubs, Associations or Branches
- Zone associations, State and Local Government authorities,

a. When a risk assessment is required

The identification of hazards and the assessment of associated risks must be undertaken:

- if it has not been done before
- when a hazard has been identified
- after an incident, accident, or workplace illness
- at regularly scheduled times appropriate to the workplace, venue, or facility
- before the introduction of any equipment or substance
- before the introduction of a new work practice or procedure, and
- before changing a workplace or a work practice, or an activity or process, where the change may give rise to a risk to health or safety.
- where the Zone Association or Member club provides services or goods to others e.g. a football clinic or gala day, where a health and safety requirement or risk has been identified.

A risk assessment must be completed for any high-risk activities as stipulated within the WHS Act or Regulation.

b. When a risk assessment may not be required.

A risk assessment may not be necessary if:

- legislation requires that a hazard is to be controlled in a specific way
- guidance material, such as a code of practice, establishes a method of controlling a hazard that is applicable to work environment and a decision is made to adopt this method
- a decision is made to implement well known football and industry specific best practice controls which are suited to the circumstance.

The risk assessment process is to be completed using the risk assessment form at **Appendix 4, RISK ASSESSMENT MANAGEMENT FORM.**

Assessment of the risks that occurs after the hazards for the activity, process, equipment etc., have all been identified.

Once a hazard has been identified, the risk must be assessed.

Assessing risk is a two-step process requiring analysis of **consequences** and **likelihood**.

This means considering how often a type of accident or incident will occur, how serious an injury or what loss or damage an incident may cause.

c. Consider the consequences

For each hazard, procedure or task/activity use the following table to rate and value each of the consequences associated with each of them by comparing with the possible consequences given in Table 2 below.

Table 2: Consequence

Rating (1 – 5)	Consequence
Extreme (5)	Death or multiple life-threatening injuries.
Major (4)	Life threatening injury or multiple serious injuries causing hospitalisation.
Moderate (3)	Serious injury causing hospitalisation.
Minor (2)	Minor injury requiring medical treatment and/or lost time from the workplace.
Insignificant (1)	Ailments requiring first aid treatment - minor cuts, bruises, bumps.

d. Consider the likelihood

For each hazard, procedure, or task/activity, use Table 3 to rate the likelihood of an incident that will lead to the consequences that you have determined.

Consider all of the options for each rating and use the ***most likely*** rating and value that is possible for the defined consequences.

Remember that likelihood is related to exposure and exposure depends upon duration and frequency of exposure (or procedure) as well as on the number of people exposed.

Table 3: Likelihood

Likelihood	Description	Frequency
Almost certain (5)	Expected to occur in most circumstances	Likely to occur more than once per year
Likely (4)	Probably occur in most circumstances	Likely to occur approximately once per year
Possible (3)	Could occur at sometime	Likely to occur approximately once every five years
Unlikely (2)	Not expected to occur	Likely to occur approximately once every five to ten years
Rare (1)	Exceptional circumstances only	Likely to occur with less frequency than once every ten years

e. Risk Level

A risk matrix can be used to calculate or plot the consequence against the likelihood and determine the level of risk associated with each hazard or task/activity/procedure.

If a particular type of accident occurs regularly with injuries being caused, or if a particular piece of equipment causes serious injury such as spinal damage, then these are assessed as high risks.

Table 4 on page 13 shows the level of risk and calculated value associated with each combination of consequence and likelihood.

Table 4: Risk Matrix – Determination of Level and Value of Risk

Likelihood	Consequence				
	Insignificant (1)	Minor (2)	Moderate (3)	Major (4)	Critical (5)
Almost certain (5)	Low (5 x 1) 5	Medium (5 x 2) 10	High (5 x 3) 15	Extreme (5 x 4) 20	Extreme (5 x 5) 25
Likely (4)	Low (4 x 1) 4	Medium (4 x 2) 8	High (4 x 3) 12	High (4 x 4) 16	Extreme (4 x 5) 20
Possible (3)	Low (3 x 1) 3	Medium (3 x 2) 6	Medium (3 x 3) 9	High (3 x 4) 12	High (3 x 5) 15
Unlikely (2)	Low (2 x 1) 2	Low (2 x 2) 4	Medium (2 x 3) 6	Medium (2 x 4) 8	High (2 x 5) 10
Rare (1)	Low (1 x 1) 1	Low (1 x 2) 2	Low (1 x 3) 3	Medium (1 x 4) 4	Medium (1 x 5) 5

Extreme	<p>Dangerous level of risk which is totally unacceptable and is <i>required to be controlled immediately.</i></p> <p>Access and exposure to the hazard is to be restricted until the risk is eliminated, isolated or can be lowered to an acceptable level.</p> <p>A hazardous task, activity or procedure must not be undertaken if rated as dangerous until a review and approval by the Zone Association Administration or Member Club Executive.</p>
High	<p>Unacceptable level of risk which needs to be controlled immediately.</p> <p>Control measures would involve eliminating, substituting, isolating, or engineering out the source of the risk from the activity, procedure or equipment.</p> <p>The timeframe for the completion of at least one control to reduce the risk to low or negligible is within 24 hours.</p> <p>Hazardous tasks, procedures or activities rated as high require review and approval by the Zone Association Administration or Member Club Executive before being undertaken.</p>

Medium	<p>Unacceptable level of risk.</p> <p>The timeframe for the completion of risk controls to lower the risk to a low or negligible level is within 14 days.</p>
Low	<p>These risks are considered acceptable.</p> <p>Note the risk down accordingly, no further action is necessary.</p> <p>However, if there are controls which can be initiated that are easy and inexpensive, they can still be administered.</p> <p>The timeframe for the completion of controls associated with this level of risk is within 28 days.</p>

Each WHS identified risk can be given an assessment (e.g., extreme, high, medium, low) as outlined below:

Once risks have been assessed it is easier to determine which problem areas require the most urgent attention.

2.4 Designing a Risk Minimisation Plan

This is the task of working out what can be done to eliminate, minimise, or reduce the risks. When designing a plan, the issue of '*reasonableness*' must be kept in mind – some methods of reducing risks may be impractical or unreasonable due to extreme expense.

When this is not possible the risk must be minimised using one or more of the options from the hierarchy of controls.

The risk control measure selected must be the highest possible option in the hierarchy to minimise the risk to the lowest level that is reasonably practicable.

It can be a fine line in deciding what is reasonable and what is not e.g., if an item of equipment has proven to be particularly dangerous and it is extremely costly to replace, the best option (if in fact this is an option) may be to simply remove the piece of equipment completely.

It is a mandatory requirement of the WHS legislation that risks should be controlled using the hierarchy of control:

Control	Example
Eliminate the hazard	Remove trip hazards on the floor or paths, filling a hole in the field of play, disposing of unwanted chemicals, etc.
Substitute with something that is safer	Use smaller packages to reduce the weight of items that have to be manually handled in office situation, use a less toxic chemical, use two-step only ladders to reduce the risk of falls.
Isolate the hazard	Use suitable barriers to reduce entry to unsafe areas, use exhaust fans in enclosed cooking areas, give instructions to staff, volunteers on how to use specific equipment, store pesticides and herbicides in a fume cabinet.

<p>Modify tools, equipment, or systems of work (engineering controls)</p>	<p>Use trolleys or wheelbarrows to move heavy loads, place barriers in goalmouth areas to reduce damage, install electrical safety switches.</p>
<p>Use administrative control measures</p>	<p>Use Safe Work Method Statements (SWMS), permit-to-work systems for hazardous work, provide training and supervision, regular maintenance of machinery and equipment, limit exposure time by introducing job rotation.</p>
<p>Use personal protective equipment (PPE)</p>	<p>Gloves, hats, sunscreen, hearing and eye protection, high visibility clothing for Duty Officers and Game Leaders.</p> <p>PPE should be the last resort in managing a risk.</p> <p>PPE protects the worker’s body from hazards, e.g. It is the least reliable form of protection.</p> <p>In most cases, it should only be used in the short term until you have got a better method of control.</p> <p>If you are providing PPE, ensure that:</p> <ul style="list-style-type: none"> * The right type of PPE is selected for the job. * PPE fits properly and is comfortable under working conditions. * Staff volunteers are properly trained in the need for PPE, its use and maintenance.

Depending on the risk of the hazard, at least one risk control is required to be implemented to reduce the risk to low within the specified corrective action time frame as listed below.

Other risk controls may be implemented concurrently which may further reduce the level of risk from the hazard.

Risk Level	Corrective Action Time Frame
Extreme	Immediately
High	As soon as possible but not longer than 24 hours
Medium	14 days
Low	28 days

2.5 Evaluation, Review and Modification

The keeping of records and the continued evaluation of a Risk Management Policy and Plan in the light of such records is crucial.

Risk Management procedure should include the documentation of any accidents as well as information on the effectiveness of the risk management procedures.

Statistics on continuing injuries or accident occurrences should be used to determine whether there are specific activities that require either increased precautions or supervision.

A Risk Management Policy and Plan cannot remain static.

Risk can change according to changes in the law, development of safe practices and techniques, and developing technology.

Constant evaluation, reviewing and updating must be done to take account of developing trends and the Zone Associations and Member Club's own experience.

3. INSURANCE COVER

3.1 LIABILITY INSURANCE

There are three main types of liability insurance policies covered by the Northern NSW Football Insurance Program for individuals and for Northern NSW Football clubs, branches, Zone Associations (and their member clubs), and referee branches. They are:

- a. Public Liability
- b. Management Liability
- c. Directors and Officers Liability

Information about what liability insurance is covered by Northern NSW Football and Gow-Gates Insurance can be found at:

Northern NSW Football: [Insurance Program](#).

a. PUBLIC LIABILITY

The Public Liability Policy covers the Zone Associations and its Member Clubs if they are found to be negligent in their actions that results in either bodily injury or property damage to a third party.

This policy does not cover the third party who was injured or had its property damaged; it covers the Zone Associations and its Member Clubs if the third party decides to take legal action against the Zone Association or Member Club.

Claim examples include any incident where a third party suffers bodily injury or property damage due to the negligence of the Zone Association, Member Club or any of its members e.g. slipping on a slippery floor; insufficient padding on goal posts; exposed sprinkler heads; unprotected fences; unsafe canteen or bar-be-que area.

b. PROFESSIONAL LIABILITY

The Professional Liability policy covers the coaches, trainers, and referees of the Zone Associations and their Member Clubs if they are found to be negligent by way of the professional advice offered.

If that advice results in bodily injury to a third party the person who has given that advice can be held legally liable and ordered to pay damages.

This policy protects such persons from such events.

Claim examples include claims brought against the Zone Association and Member Club as a result of negligent actions by employees (including volunteers).

Examples of such actions include actions contrary to the Trade Practices Act or equivalent Fair-Trading Act; libel or slander; dishonesty of employees, fidelity; loss of documents.

c. DIRECTORS AND OFFICERS LIABILITY

The Directors and Officers Liability policy protects the Directors, Officers, and Decision-Makers of the Zone Association and Member Club Executive if they have committed a wrongful act or omission and, as a result of this act or omission, a financial loss is suffered by the claimant.

An example of a situation covered by this policy is the Member Club decides to purchase a large number of specific items with the idea that these can be on-sold to teams at a reduced retail price; however, the teams do not buy and so the Member Club is left to foot the bill; the Member Club is unable to meet the debt and is sued by the creditor for the financial loss.

The Office Bearers of the Member Club can be held personally liable for the loss and ordered to pay the outstanding amount from their personal finances.

If this was to occur, the Directors and Officers Liability Policy would protect the Directors/Office Bearers from such personal loss.

3.2 PARTICIPANT INJURY INSURANCE

a. PERSONAL ACCIDENT INSURANCE

The Northern NSW Football Personal Accident insurance covers all players and/or non-playing officials that are injured while engaged in sanctioned activities by Northern NSW Football.

Information about what personal accident insurance is covered by Northern NSW Football and Gow-Gates Insurance can be found at:

Northern NSW Football: [Insurance Program](#).

b. MEDICAL INSURANCE – NON-MEDICARE MEDICAL

This policy covers the cost of treatment received by a Player if he/she is injured whilst playing or training.

The reason for the term ‘Non-Medicare’ is that sports insurance companies are unable to cover any medical expenses that are covered by Medicare (contrary to the Health Act).

This policy covers **part cost** of physiotherapy, chiropractic, private hospital fees, ambulance, masseurs, osteopaths, naturopaths, and dentists.

The policy **does not cover** any costs for doctors, surgeons, X-ray, public hospital fees or anaesthetists.

If there is a gap between cost and Medicare refund, the policy cannot pay this – this is illegal.

As this insurance is under two coverages – the NSW Sporting Injuries Scheme and the Gow-Gates Insurance Cover arranged in bulk through Northern NSW Football as part of every Player’s registration – each participant must

familiarize himself/herself with the actual coverage provided and in particular **must understand the limitations** of the coverage provided.

A Player may and should take out additional medical insurance coverage at his/her own expense and by his/her own arrangement.

c. LOSS OF INCOME INSURANCE

This policy covers (to some extent) the income lost by a Player being unable to work due to an injury suffered whilst playing/training; the Player must be in permanent full-time, part-time, or casual employment at the time of injury.

The insurance cover for loss of income provided by the policy arranged in bulk through Northern NSW Football as part of every Senior or Working Player's registration is very limited in scope – each participant should familiarize himself/herself with the conditions of coverage and in particular **must understand the limitations** of the coverage provided.

A Player may take out additional loss of income insurance coverage and it is advised to do so at his/her own expense and by his/her own arrangement.

4. RISK MANAGEMENT SYSTEM

The Zone Association and its Member Clubs should set up a Risk Management System with seven individual stages for effective implementation.

4.1 ESTABLISHING POLICY AND PROCEDURES

This process will establish a commitment to risk management and ensure that the existing policies and procedures meet the targeted objectives of the Zone Associations and its Member Clubs.

4.2 PLANNED INSPECTIONS AND CHECKLISTS

Documents of checklists need to be developed to assist with risk related inspections.

These should be used in conjunction with a diary system of planned activities, inspections, incident responses, incident reports and training that occur on a regular basis in the Zone Association and its Member Clubs.

Sound management practice would be for the checklists to be used on a rotational basis so that all elements are checked at least monthly.

Checklists and inspections should be logged into the electronic Monthly Risk Report; entries should be reviewed on a weekly basis.

Football Australia Club/Game Change program can assist with this process.

Each checklist should be prepared such that its completion requires only ticking in a **Yes** or **No** column for each item checked and signing/dating so that its completion is not onerous.

Examples of risk management checklists would include:

- Grounds and Playing Conditions
- Match Day (field of play, change rooms safety)
- General Housekeeping (all facilities safety)
- Fire Safety

- First Aid
- Emergency Response
- Extreme Weather Conditions

4.3 INCIDENT RESPONSE GUIDES

Incident Response Guides are cards developed to deal with particular incidents.

Each should show the specific incident, objective and hazards, emergency procedure set out in two columns headed 'if this happens' and 'do this'.

The actions listed under 'do this' will include reporting on the incident in the appropriate manner under the risk management plan.

Examples of some Incident Response Guides required should include:

- Assault
- Car Park Accident
- Construction Control
- Electricity/Gas/Water Safety
- Emergency Evacuation
- Fire/Smoke
- Injury (Non-match)
- Needle-Stick Safety
- Responsible Serving of Alcohol (if applicable)
- Spill (Blood, Chemical) Safety
- Theft, Break and Enter
- Trespassers
- Wilful or Malicious Damage of Property

but are not limited to. Examples can be found in Appendix 6.7

4.4 INCIDENT REPORTING

When an incident occurs, the order of initial procedures to be followed shall be to attend to the person if injury is involved; do not admit liability; investigate immediately; contact Zone Association Administration or Member Club management.

The Incident Report should be filled out immediately after the incident has been attended to.

The Zone Association employee or Member Club member involved must never admit liability; should obtain the information for the Incident Report Form with discretion and formality, and where possible take photos immediately after the incident as these are useful in the investigation.

a. Investigation

Accident investigation is a systematic approach for removing, or at least controlling, the unsafe acts and conditions which are the basis of all accidents.

Any accident investigation should set out with the view of getting cooperation and involvement from all people.

It is important that a comprehensive analysis of all accidents including near misses is always undertaken.

Important information is obtained by correctly investigating the incident and completing the Incident Report Form.

b. Incident Report Form

Any photographs taken immediately after the incident can be added to the Incident Report Form.

This Form is designed to gather all the basic facts (who/when/where/how/why) and the reasons for the accident.

The Zone Association Member Club can design its own Incident Report Form, or it can adapt the sample that is included in the **Appendix 5** to this Policy Document.

c. Safety Defect Tags

The Safety Defect Tag or Tags are to be filled out following the observation of deficiencies or hazards during a routine inspection or after an incident.

This Safety Defect Tag should be numbered and recorded on the Monthly Risk Report and a copy must be filed in the Safety Defect Register.

The Club can design its own Safety Defect Tag, or it can adapt the sample that is included in **Appendix 8** of this Policy Document.

4.5 RISK MANAGEMENT TRAINING

One of the key elements of a Risk Management Program is the ownership by personnel and managers within the Zone Associations or its Member Club – they must be given the skills and knowledge to fully implement the program.

Training should be done in a structured training format for instruction and feedback for the support and development of ongoing Risk Management Activities.

Football Australia Club/Game Changer Program can be an assists in this process. Football Australia: [Club Changer](#)

a. Issues of Risk Management Training

The key components of a Risk Management Training Program must incorporate the following issues:

- What is Risk Management?
- Why is Risk Management Important?
- Risk Identification, Evaluation and Control,
- Management of Personnel Health and Safety; Management of Incidents and Injuries.

b. *Criteria For Training Of Personnel*

The objective of the training and education program is for the Zone Associations and Member Club personnel to gain practical knowledge of risk management principles and how to relate the requirements of these principles relating to people, assets, legal liabilities, financial and intangible risk exposures within the Zone Associations and Member Club's operation.

The development and delivery principles used for personnel training and management within the Zone Association and its Member Club are based on the criteria:

- * establish the target group
- * conduct training needs analysis to become familiar with training the needs of participants and develop the program
- * vary delivery mode and deliverers
- * Limit sessions to 1 hour maximum
- * offer a wide range of aids/tools/presentation-training techniques
- * involve participants and actively encourage participation
- * treat participants with respect and acknowledge past learning
- * view areas of operation to include 'local knowledge' in presentations

At the conclusion of training participants shall have a clear understanding of the general principles of risk management together with an understanding of how to implement the systems-based approach to managing risk.

It is reiterated how important it is to provide structured and formalised (documented) training and education of members of the Zone Association and Member Club personnel for prevention and mitigation of losses.

4.6 *MANAGEMENT ACTION AND REVIEW*

The final stage is for the Zone Associations and its Member Club management to develop prioritized risk control recommendations and to ensure ongoing effective implementation.

Member Club management must monitor and review current status of Risk Management initiatives to ensure their completion and sign-off.

This shall include:

- Monthly Risk Reports to be filled out as a planned monthly routine, based on the inspections and training at the Zone Associations Member Club,
- Activity Reports – a detailed breakdown of the planned activities and incident reports – to be filled in for all planned activities and all incidents.

The Monthly Risk Report and the Activity Report is to be submitted, reviewed, and filed by the delegated Member Club Official each month.

These reports are to regularly be audited by Member Club Management.

The Member Club can prepare a Monthly Risk Report pro forma; a copy of such a pro-forma which may be adapted for Member Club use is in the **Appendix 6.6** to this Policy Document.

4.7 RISK MANAGEMENT PROCESS OUTLINE

The Three Zone Associations Risk Management Plan aims to provide a uniform approach to assist the Member Clubs in assessing and managing the risks associated with the management and operating a football club.

The Three Zone Associations objective is to provide a pro-active approach to raising all member's awareness of the risks associated with football, its related activities and to provide a practical framework for our Member Clubs to manage, minimise or eliminate exposure to those risks.

The Risk Management Plan/Process is based on the general principles underlying the Zone Association's and Member club's 'duty of care' responsibilities to the football community and the general public such as:

1. provide a safe place for recreation/Football activities,
2. provide a safe system of rules,
3. provide safe and adequate equipment,
4. provide the participant with competent fellow participants, and
5. provide adequate instructions and supervision for all Football associated activities.

It is also further recommended that a designated 'Responsible and/or Risk Management Officer' should be appointed where possible, within our Zone Association's and Member Club's organisational structure, to ensure this information is made available to all Zone Association's Member Clubs, Directors or Officials, Staff, Participants and Volunteers.

The risk management process is a framework for the which actions need to be taken.

There are five basic steps that are taken to manage risk; these steps are referred to as the risk management process.

It begins with identifying risks, goes on to analyse risks, then the risk is prioritized, a solution is implemented, and finally, the risk is monitored.

a. *The Five (5) Essential Steps of a Management Process*

1. **Identify** the Risk
2. **Analyse** the Risk
3. **Evaluate** or Rank the Risk
4. **Treat** the Risk
5. **Monitor** and **Review** the Risk

b. *Non-compliance*

Non-compliance with this Risk Management Policy or any related governance instruments may be considered misconduct and may result in a Code of Conduct breach finding and/or disciplinary action being taken.

5. REFERENCES AND RESOURCES

Football Australia: [Club Changer](#)

SafeWork Australia: [Topic -Identify, access and control hazards](#)

Slater and Gordon Lawyers: [What is Duty of Care?](#)

Western Australia Department of Energy, Mines, Industry Regulation and Safety: [What is a hazard and what is a risk?](#)

Legal Services Commission South Australia: [Negligence](#)

Australian Sports Commission: [WHS Risk Management Procedures](#)

NSW Office of Sport: [NSW Volunteering – Risk Management for Not for Profit Organisations](#)

NSW Office of Sport: [Risk Management plan proforma](#)

Incident Response: [A Beginner’s Guide](#)

Northern NSW Football: [Insurance Program](#).

Summary of Insurance Cover Brochure 2023/24: [Individuals, Members & Officials](#)

Reporting Crime to the Police Assistance Line 131444: [Victims of Crime](#)

Summary of Insurance Cover Brochure 2023/24: [Associations & Clubs](#)

Toowong FC Policy: [Risk Management Plan](#)

6. APPENDICES – Sample Documents

The following documents are attached as sample documents which may be adapted for Member Club use.

- ✓ **6.1** WHS Risk Assessment Reference Form
- ✓ **6.2** Member Club Facilities/Venue Safety Inspection Checklist
- ✓ **6.3** Match Day Inspection Form
- ✓ **6.4** Risk Assessment Management Form
- ✓ **6.5** Hazard/Incident Report Form
- ✓ **6.6** Monthly Risk Report Form
- ✓ **6.7** Incident Response Guides
- ✓ **6.8** Safety Defect Tag

Approved and Issued: February 2025

Assessment/Review: **January 2026**

APPENDIX 6.1

WHS Risk Assessment Reference Form

Risk Matrix

Likelihood	Consequence				
	Negligible (1)	Minor (2)	Moderate (3)	Major (4)	Critical (5)
Almost certain (5)	Low (5)	Medium (10)	High (15)	Extreme (20)	Extreme (25)
Likely (4)	Low (4)	Medium (8)	High (12)	High (16)	Extreme (20)
Possible (3)	Low (3)	Medium (6)	Medium (9)	High (12)	High (15)
Unlikely (2)	Low (2)	Low (4)	Medium (6)	Medium (8)	High (10)
Insignificant (1)	Low (1)	Low (2)	Low (3)	Medium (4)	Medium (5)

Risk Level	Corrective Action Time Frame
Extreme (16 – 25)	Immediately
High (10 – 16)	As soon as possible but not longer than 24 hours
Medium (5 - 10)	14 days
Low (1 – 5)	28 days

Likelihood	Description	Frequency
Almost certain	Expected to occur in most circumstances	Likely to occur more than once per year
Likely	Probably occur in most circumstances	Likely to occur approximately once per year
Possible	Could occur at sometime	Likely to occur approximately once every five years
Unlikely	Not expected to occur	Likely to occur approximately once every five to ten years
Rare	Exceptional circumstances only	Likely to occur with less frequency than once every ten years

Consequence rating

Consequence rating	Safety
Critical	Death or multiple life-threatening injuries.
Major	Life threatening injury or multiple serious injuries causing hospitalisation.
Moderate	Serious injury causing hospitalisation.
Minor	Minor injury requiring medical treatment and / or lost time from the workplace.
Insignificant	Ailments requiring first aid treatment - minor cuts, bruises, bumps.

Risk assessment and management

The WHS Legislation (2011) and Regulations (2017) requires you to 'ensure that every reasonable precaution is taken to protect children and adults from harm and from any hazard likely to cause injury or death. Taking precautions involves carrying out risk assessments within your service to assess the risks and plan how to manage them. This resource sheet offers a simplified guide to the process.

IDENTIFY

- **Identify the hazard** or potential
- A hazard is anything that could cause harm or have a negative impact, such as broken or dangerous equipment, a poor practice, or systems (e.g. not keeping track of WWCC/training requirements).
- Be vigilant in monitoring your whole football environment - if you see anything that may be dangerous now or in the future, assess it.
- **Be observant:** This can be done with a watchful eye, being aware of possible risks in the service environment, through your annual, match day checklists, and making it a regular topic at Board or Club committee meetings.

ASSESS

- Once you have identified the hazard you need to **assess the risk** of harm or potential harm.
- Your assessment should look at: - How likely is it to happen? - How often might it happen? - How serious is the outcome?
- **In practice:** You can use the risk matrix above in Appendix 1 to help you.

MANAGE

- **Manage the risk** by eliminating it or minimising the impact using control measures.
- See below for explanations and examples of possible control measures.
- **In practice:** Your risk management procedures, hazard control register (risk assessment register) for documenting, Annual and Matchday inspection checklists will help in putting in place possible control measures.

EVALUATE

- Once you have managed the risk you need to **evaluate** the current risk or potential harm - how well is it eliminated or managed?
- If not, look at an alternative control measure.
- Is this the best possible outcome?
- **In practice:** Evaluate using your safety checklist and the risk matrix above whether the risk has been reduced.

REVIEW

- **Reviewing** and ongoing monitoring of the risk or potential harm is needed to ensure it continues to be managed as a low risk.
- Through this process you need to be vigilant in scanning and assessing the risk within your facility.
- **In practice:** This can be done in daily safety checks, your regular WHS inspection, and making it a regular topic at team meetings.

Control Measures

These are the actions you can put in place to manage and reduce the risk.

Hierarchy of control		Explanations/examples of control measures
Level 1	Elimination	<ul style="list-style-type: none"> Remove the hazard, e.g. broken or damaged equipment. Change the procedures, e.g. have goods delivered directly to the canteen to eliminate manual handling.
Level 2	Substitution	<ul style="list-style-type: none"> Replace bulky items with those that may be lighter, and/or much easier to handle or move. Replace damaged equipment with new equipment.
	Isolation	<ul style="list-style-type: none"> Isolate non-operating toilet/changeroom from facility/venue. Barricade off a wet floor until dry to avoid slip hazard.
	Engineering	<ul style="list-style-type: none"> Use two step ladder to place equipment, goods, and materials on high shelves to reduce manual handling and back injuries for volunteers. Provide right sized footballs for Teams and players.
Level 3	Administrative	<ul style="list-style-type: none"> Rotate volunteers between different gameday tasks to avoid repetitive strain. Instruct Duty Officer of responsibilities and procedures they are required to follow on Match Day.
	Personal protective equipment (PPE)	<ul style="list-style-type: none"> Use gloves in canteen to reduce hygiene issues relating to food handling and preparation. Wear high-vis vest, wear a hat and sunscreen outside when carrying out the task of Duty Officer on matchday.

APPENDIX 6.2

MEMBER CLUB FACILITIES/VENUE SAFETY INSPECTION CHECKLIST (Annual Physical Inspection Required)

Member Club Facility/Venue: _____

Note: The following checklist is intended to aid an annual physical inspection of a Member club's facilities. It is not intended to identify all risks for all situations.

It is a guide only.

Any **No** answer requires action.

Venue - General	Yes	No	N/A
Player/spectator out-of-bounds areas are clearly marked/highlighted.			
All portable structures are installed properly (e.g. shade structures, goalposts, etc.).			
A temperature measuring device is on site.			
A storm/severe weather warning device is on site.			
Fire equipment is in place and properly maintained			
Caution/safety signage is in place around facilities.			
The surface is free of divots, holes, obstructions, or protruding objects that may cause an injury to any participant.			
The general playing area surface is level, firm and not slippery.			
The ground markings are safe and a sufficient distance from fencing and other structures			
Game floodlights meet Australian standards for sporting grounds.			
Where electrical/extension cords are used outside a facility, they are placed in a manner that minimises trip hazards.			
Facility is accessible to people with a disability.			
The area is free from any other hazards not previously covered.			
Spectator Areas/Grandstand	Yes	No	N/A
Spectator areas are free of slips, trips and fall hazards.			
Spectator shade structures are safely positioned, weighted down, properly erected, and secured.			
Paths and walkways are free of obstructions, protruding objects, rubbish, and debris.			
There is an adequate number of rubbish containers in place.			
Rubbish bins are emptied regularly.			

Spectator Areas/Grandstand (Continued)	Yes	No	N/A
Spectator seating is in good condition, clean and safe.			
Drinking fountains/taps are clean, free of puddles, algae build up and/or mud.			
Are changes in level marked for visibility impaired persons			
“No Smoking and Vaping” signage displayed in spectator areas.			
PA equipment is provided for general announcements, emergency evacuation and is in good working condition.			
The area is free from any other hazards not previously covered.			
Car Park	Yes	No	N/A
The area is free of slips, trips and fall hazards			
Adequate marked car spaces			
Disability car space marked or provided			
Marked entry and exit points			
The area is free from any other hazards not previously covered			
First Aid/Emergency Response	Yes	No	N/A
Appropriately trained first aid personnel are present			
A well-stocked first aid kit is accessible			
A supply of ice is easily accessible			
All Team Officials, Duty Officers and Club Members are aware of location of first aid kits			
Telephones and emergency numbers are accessible			
Electronic Incident report forms accessible at facility			
All accesses are clear and easily accessible for emergency vehicles. (keys for locked gates are easily accessible)			
The Automated External Defibrillator (AED) is installed, properly stored and signage displayed showing location.			
Changerooms			
Contain adequate lighting.			
Security is appropriate.			
Waste bins are provided in the changerrooms and emptied regularly.			
Area is free of slips, trips and fall hazards.			
Even surface with no large cracks, holes, or trip hazards			
Floors are not obstructed			

Toilets	Yes	No	N/A
Available, clean, adequately stocked, and free from hazards and damage.			
Hand washing facilities available (including hand drying facilities) and in working order.			
Contain adequate lighting.			
Security is appropriate.			
Waste bins are provided in the toilets and emptied regularly.			
Area is free of slips, trips and fall hazards.			
Toilets are free of obstructions, protruding objects, rubbish, and debris.			
The toilets are checked regularly for spillages/breakages when training and matches are on?			
Canteen	Yes	No	N/A
The canteen area is kept clean and tidy			
All apparatus and equipment are undamaged and in good repair			
There are no obvious slips, trips and fall hazards			
Emergency evacuation plan and procedures are displayed.			
Floor surface is even with no large cracks, holes, or trip hazards.			
Floors are clear of any obstruction.			
Floors are free from grease, oil, etc.			
Food preparation areas follow food safety requirements.			
Knives and sharp items are stored in a secure location.			
Hot water facilities, deep fryers, ovens, and pie warmers, etc., are out of reach of children.			
Appliances are clean (e.g., fridge, microwave, deep fryer, pie oven, sandwich press), if applicable.			
Hot and cold taps are clearly labelled.			
Oven mitts or gloves are available and in good condition for handling hot items.			
Safety instructions and warning signs of hot surfaces are prominently displayed.			
Adequate hand washing and drying facilities in canteen area.			
Clean tea towels/paper towel are available.			
Exhaust fans are functional and clean.			
The area is free from any other hazards not previously covered.			

Other amenities/facilities (e.g. Clubhouse, equipment shed, etc)	Yes	No	N/A
The area is kept clean and tidy.			
All apparatus and equipment are undamaged and in good repair.			
Items are stored so that they are not at risk of falling.			
There are no obvious slips, trips and fall hazards.			
Floor surface is even with no large cracks, holes, or trip hazards.			
The area is free from any other hazards not previously covered.			
Match Official (Referees) Room			
The area is kept clean and tidy			
Floor surface is even with no large cracks, holes, or trip hazards.			
All club gear, suppliers and equipment are not stored in the room.			
The Match Official room is of a reasonable size and can cater for the number of Match Officials appointed to matches.			
The Match Official room caters for both female and male Match Officials			
Security of the Match Officials room is appropriate.			
Ground	Yes	No	N/A
There is an adequate buffer (Witches hats, rope, or fence, etc.) between players, Team Officials, Match Officials, and spectators			
The Technical area is marked and setup correctly (<i>as per Regulation D02c. and E02c.</i>).			
Adequate shade is in place for Team Officials and players involved in the Technical areas.			
Adequate access to drinking water supplies is available for players, Team officials, Match officials and spectators.			
A safe system in place for movement of portable goal posts etc.			
Goalposts are in good condition and free from sharp edges or other objects which could cause injury?			
Is there a safe system in use for securing nets to goalposts frame?			
Portable goalposts are purchased from manufactures/suppliers that comply with the Australian Standard AS4866.1 as per Goalpost Safety Policy			
Do goalposts carry manufacturer's label and safety warning label.			
Does system exist for securing portable goalposts when is use?			
Are portable goalposts stored securely when not in use?			

Electrical – General	Yes	No	N/A
Electrical switchboard is locked.			
Power boards with safety switches are used and are not connected in a “piggyback” manner.			
Electrical points are in good condition.			
Light switches are in good working order and not damaged.			
There is adequate lighting to work safely (e.g., the area is appropriately lit).			
Lighting is in good working order (e.g., not flickering or blown bulbs).			
Light covers are in place and not damaged.			
Storage Areas	Yes	No	N/A
Materials stored on racks in a safe manner			
Floor around racking is clear of rubbish or obstacles			
Racking is in good condition, no damaged uprights, beams etc.			
Items are stored so that they are not at risk of falling.			
Frequently used, heavy and bulky items are stored within easy reach (between waist and shoulder height).			
Safety Data Sheet (SDS) for all chemicals			
Containers are clearly and accurately labelled			
All chemicals are stored in accordance with the SDS			

APPENDIX 6.3



MATCH DAY INSPECTION FORM

This Match Day Inspection Form is a risk management tool that should be completed at the start of the day at each venue.

This form has been adapted from the Gow-Gates Insurance and Football Australia suggested Match Day Inspection Form 2018.

It is designed with each Zone Association Member Club in mind to assist in identifying hazards/risks present on the day/night and to take steps to prevent injuries to players, officials, and harm to any others in attendance at the venue, which may result in claims for negligence.

This inspection form does not identify all risks.

It should only be used as a guide.

It is only a suggestion; you should also use your own experience and initiative to identify additional hazards/risks that may be present.

A representative from a team and Member club Official should consider the matters presented on this form and sign it attesting to the information it contains on that date.

Should any hazards be identified, the risk needs to be assessed by the Ground Manager/Member club Executive to ensure the health and safety of all in attendance at the venue/facility on that date.

This completed form should be presented to the Ground manager/Member club Secretary and kept on file by the Home Member club.



MATCH DAY INSPECTION FORM

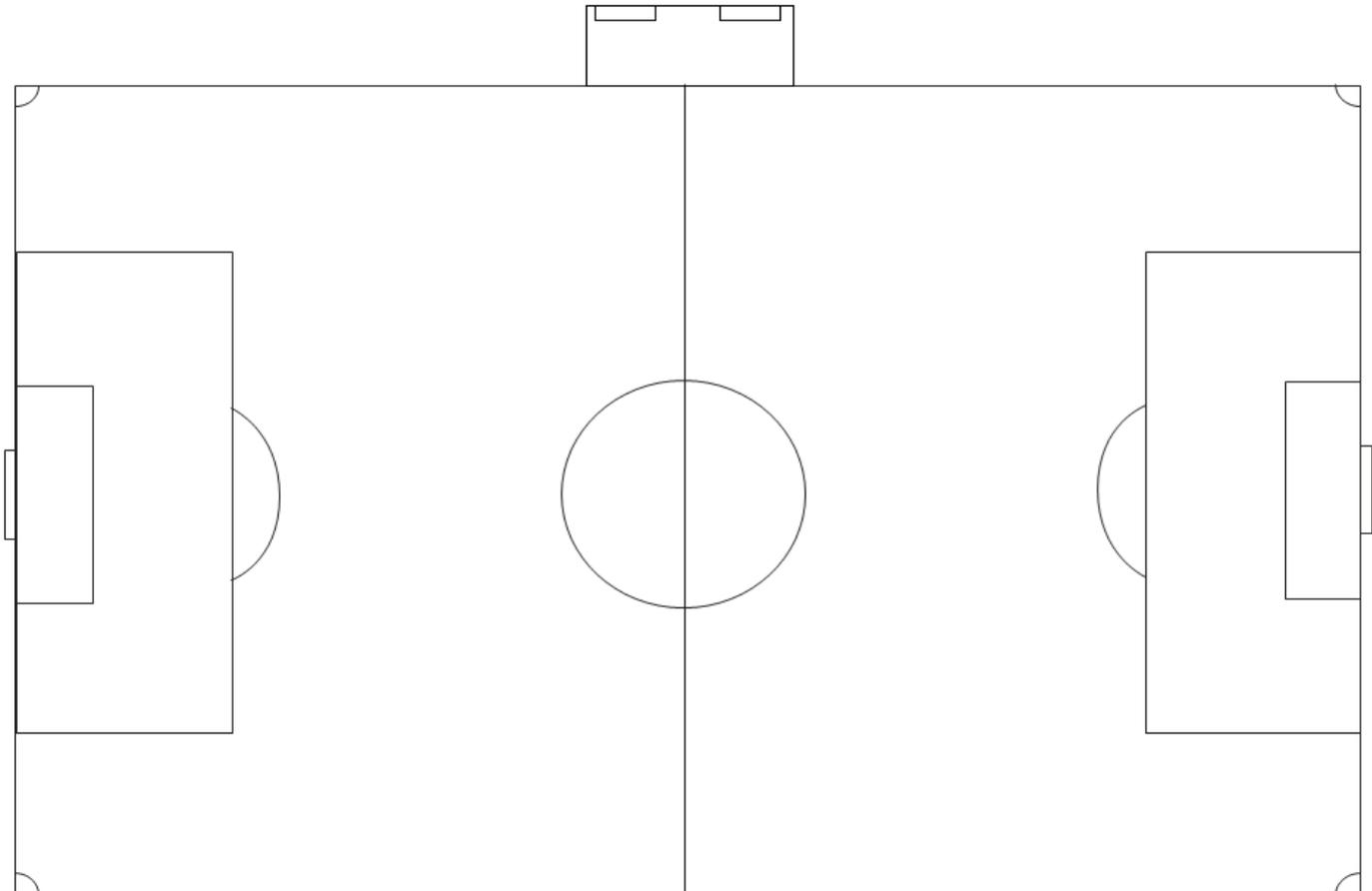
Venue: _____ Date: _____

1. VENUE - GENERAL	Yes	No	N/A
1.1 Has the Zone Association notified the Member club of any matches to be played today which may pose a greater than normal risk?			
1.2 Has the Zone Association Match Official Appointment Officer made the appointed Match Officials aware of any increased risk relating to a match/venue.			
1.3 Paths and walkways are free of obstructions, protruding objects, rubbish, and debris.			
2. FIELD OF PLAY	Yes	No	N/A
2.1 Is ground marking (field of play and Technical Area) compliant with FIFA and Zone Association Rules and Regulations?			
2.2 There is an adequate buffer (Witches hats, rope, or fence, etc.) between players, Team Officials, Match Officials, and spectators			
2.3 The Technical area is marked and setup correctly (<i>as per Regulation D02c. and E02c.</i>).			
2.4 Adequate shade is in place for Team Officials and players involved in the Technical areas.			
2.5 Is the playing field free of any debris that may cause increased risk of injury?			
2.6 The surface is free of divots, holes, obstructions, any debris, or protruding objects that may cause an injury to any participant.			
2.7 The general playing area surface is level, firm and not slippery.			
2.8 Is the perimeter fencing a safe distance from the field of play and/or adequately covered to prevent injury with no protruding/damaged sections?			
3. GOALPOSTS/CORNER POSTS/SHADE STRUCTURES	Yes	No	N/A
3.1 All portable shade structures are installed properly (especially in the Technical Areas).			
3.2 Corner posts and halfway posts are positioned correctly and have no sharp edges or point top.			

3. GOALPOSTS/CORNER POSTS/SHADE STRUCTURES (Continued)	Yes	No	N/A
3.3 All portable goalposts are anchored correctly at all their anchor points, especially by at least one anchor point of the rear ground bar.			
3.4 Goalposts are in good condition and free from sharp edges or other protruding objects which could cause injury.			
3.5 Goal posts and nets secured correctly and compliant FIFA and Zone Association Rules and Regulations By-Laws and meet the guidelines set by the ACCC (Product Safety Australia)			
4. LIGHTING	Yes	No	N/A
4.1 .Does the ground lighting meet the required standards for sporting grounds?			
5. LOCATION	Yes	No	N/A
5.1 Does the field of play allow for ambulance and access to change rooms?			
5.2 Are public areas and car parks free of visible risks?			
5.3 Are First Aid Kits appropriately stocked and easily accessed, or is a qualified personnel on hand?			
5.4 The Automated External Defibrillator (AED) is installed, properly stored, working and signage displayed showing location.			
6. CANTEEN	Yes	No	N/A
6.1 Hot water facilities, deep fryers, ovens, and pie warmers are out of reach of children.			
6.2 There are safety instructions and warning signs of hot surfaces prominently displayed.			
6.3 There are no obvious slips, trips and fall hazards			
7. CHANGEROOMS/TOILETS	Yes	No	N/A
7.1 Change room floors are safe and slip free.			
7.2 Change rooms are clean and hygienic.			
7.3 Toilets are available, clean, adequately stocked, and free from hazards and damage.			
7.4 Hand washing facilities available (including hand drying facilities) and in working order.			
7.5 Changerooms and toilets contain adequate lighting.			
7.6 Security on toilet doors is appropriate.			

9. WEATHER CONDITIONS	Yes	No	N/A
9.1 Is the weather fit to commence or to allow play to take place?			
9.2 Is there severe or extreme weather predicted for the day which could pose a risk for play to continue?			

Please highlight on the field below diagram the location of any identified risks:



If any risks have been identified in completing this form please provide details over the page, including steps taken to reduce risks.

APPENDIX 6.4:

RISK ASSESSMENT MANAGEMENT FORM

Assessment and Control of WHS Risks					REF No.		
Facility/Venue:			Location:			Date:	
Risk assessment undertaken by:							
Name:			Job/Club Title:		Signature:		
1 Hazard/ Item No	2 Risk <i>(What is the risk? What could this risk result in?)</i>	3 Likelihood <i>(How likely is it to happen)</i>	4 Consequences <i>[What is the severity of the risk? Would it cause severe injury/death]</i>	5 Risk Rating <i>[Likelihood number x consequence number = risk level] [This number indicates the risk]</i>	6 Planning and Proposed Controls <i>[What will you do to eliminate or minimise the risk?]</i>	By Whom and When	Actions Completed

APPENDIX 6.5:

Hazard/Incident Report Form

Use this form at your venue/facility or in your workplace to report health and safety hazards and incidents.

It has been adapted from SafeWork Template.

To notify SafeWork NSW of an **extreme** incident (death or critical injury), call **13 10 50**.

Hazard/Incident

Brief description of hazard/incident:

- * **Describe** the task, equipment, tools, and people involved.
- * Use sketches or attach photos if necessary.
- * Include any action that may have been taken to ensure the immediate safety of those who may be affected.

Where is the hazard located in the Facility/Venue/workplace?

When was the hazard identified? Date: ___/___/_____ Time: _____ am/pm

Recommended action to fix hazard/incident: (List any suggestions you may have for reducing or eliminating the problem – for example re-design mechanical devices, update procedures, improve training, maintenance work)

Date submitted to Zone Association Administrator/Club Executive:

Date: ___/___/_____ Time: _____ am/pm.

Action Taken

Has the hazard/incident been acknowledged by Zone Association Administrator/Club Executive?

Yes No

Describe what has been done to resolve the hazard/incident:

Do you consider the hazard/incident has been fixed or dealt with appropriately?

Yes No

Name: _____ Position: _____

Signature: _____

Date: ____ / ____ / ____

APPENDIX 6.6:

Monthly Risk Report Form

Club: _____ **Venue/Facility:** _____ **Month:** _____

[Text in Red and enclosed in [] is explanatory and should be deleted]

Item No.	Date Raised	Risk Description	Assessment of Likelihood	Assessment of Consequences	Risk Level Value	Mitigating Action	Responsibility of Action	Date Reviewed	Status
	[23/01/2023]	[There is a risk that.... If this happens.....]	[See Table 3 Risk Matrix Table]	[See Table 3 Risk Matrix Table]	[Extreme/High/ Medium/Low. (1 – 25)]	[Actions that was taken to reduce or eliminate the likelihood of the risk occurring. May also be acceptance of the risk or transference of the risk e.g. insurance]	[The person managing this risk]	[12/03/2023]	[Open, Waiting, Closed]

APPENDIX 6.7:

INCIDENT RESPONSE GUIDES

There are four key phases to Incident Response:

- **Preparation:** No Zone Association or a Member Club can spin up an effective incident response on a moment's notice.
A plan must be in place to both prevent and respond to events.
- **Detection and analysis:** The second phase of Incident Response is to determine the reason an incident occurred, its severity, and its type.
- **Containment and eradication:** The purpose of the containment phase is to halt, reduce or eliminate the effects of an incident before it can cause further harm or damage.
- **Post-incident recovery:** A full debriefing meeting involving all relevant parties involved should be mandatory after a major incident and desirable after less severe incidents with the goal of improving dealing with as a whole the individual incident handling and prevention process in particular.

Examples of Incident Response Guides required should include:

- Assault
- Car Park Accident
- Construction Control
- Electricity/Gas/Water Safety
- Emergency Evacuation
- Fire/Smoke
- Injury (Non-match)
- Needle-Stick Safety
- Personal Threat
- Responsible Serving of Alcohol (if applicable)
- Spill (Blood, Chemical) Safety
- Theft, Break and Enter
- Trespassers
- Wilful or Malicious Damage of Property

but not limited to.

These Incident Response Guides are only a suggested approach to deal with each given situation and can be modified to manage any given situation.

In all these situations personal safety is paramount.

If you have queries about any Incident Response consult with Club Officials, Zone Association Administration, Local Council Representatives or Emergency Services.

QUICK REFERENCE INCIDENT RESPONSE GUIDES

If this happens	Do this
Armed Robbery	<ol style="list-style-type: none"> 1. Remain calm 2. Maintain conversation and try to remember perpetrator details 3. Raise alarm if able with all Club Officials – President, Secretary, Duty Officer, etc., present. 4. Follow robber directions – do not refuse to hand over cash 5. As soon as possible call police (000) 6. Call an ambulance if needed 7. Give first aid if required/manage the victim(s) 8. Debrief all club members, especially junior players who may have observed or been involved the incident. 9. Contact Zone Association Administrator for wellbeing support if needed.
Assault	<ol style="list-style-type: none"> 1. Remain calm or do not show any aggression. 2. Try to assist Match Official, Team Official or Duty Officer to bring about control, calm and protect children who could be involved in the situation. 3. Step back from the person concerned and keep your composure when dealing with them. 4. Maintain conversation and try to remember details of incident as well as details relating to the perpetrator (s). 5. Raise the alarm if able with all Club Officials – President, Secretary, or Duty Officer, etc., present. 6. Consider the severity of the assault and if there are any persons injured. 7. Call Police and/or Ambulance if needed. (000) 8. Tell operator location/address details 9. Give first aid/manage the patient(s) until the ambulance arrives. 10. Have someone (Duty Officer, Club Official) collect witnesses' details, if necessary for Police, Zone Association Administrator - Disciplinary and for a possible debrief. 11. Debrief all club members, especially junior players who may have observed or been involved the incident. 12. Contact Zone Association Administrator for wellbeing support if needed.

If this happens	Do this
<p>Car Park Accident</p>	<ol style="list-style-type: none"> 1. Remain calm. 2. Assess the seriousness of the accident. 3. Give first aid/manage any patient(s) until the ambulance arrives. 4. Call Police and/or Ambulance depending on seriousness of accident or injury to people involve. (000) 5. Tell operator location/address details. 6. Raise the alarm if able with all Club Officials – President, Secretary, or Duty Officer, etc., present. 7. Duty Officer or Club Official should collect details of people involved in accident. 8. If able to, take photos of damage. 9. Have someone collect witnesses’ details, if necessary for Police and possible debrief. 10. Debrief all club members, especially junior players who may have observed or been involved the incident. 11. Contact Zone Association Administrator to inform them of the incident and to organise wellbeing support if needed.
<p>Construction Control</p>	<ol style="list-style-type: none"> 1. Ensure construction area is barricaded securely. 2. Safety Signage is in place to notify of dangers. 3. All club members and officials are made aware of construction site and the need to stay away from it. 4. Club website, Facebook, newsletters utilised to continually inform all club members. 5. Specific entry and exit points to venue/facilities are shown around the construction site. 6. On Match day have a Duty Officer patrol construction site to inform and move on Team Officials, players, spectators and others about the dangerous area.

If this happens	Do this
<p>Electricity/Gas/Water Safety</p>	<ol style="list-style-type: none"> 1. Remain calm 2. Raise the alarm with all Club Officials – President, Secretary, Duty Officer, etc., present. 3. Check personnel in the immediate area are safe. 4. Turn off Electricity/Gas/Water at Main Switch/Valve if safe to do so. 5. Contain damage by opening windows and doors, moping floors if safe to do so. 6. Call fire brigade (000), Hunter Water (1300 657 000), Plumber, Ausgrid (13 13 88) or Electrical Supplier/Electrician. 7. Tell operator location/address 8. Implement Evacuation Plan (if required) to have all assembled at a meeting (evacuation) point 9. Remain at meeting point until all clear is given by the emergency service
<p>Emergency Evacuation</p>	<ol style="list-style-type: none"> 1. Remain calm. 2. Raise the alarm if able with all Club Officials – President, Secretary, or Duty Officer present. 3. Assess the scale of the threat. 4. Call emergency services (000) Tell operator location / address 5. Check that all members, spectators, Match Officials, etc., in the immediate area safety. 6. Implement Evacuation Plan to move to designated evacuation point if appropriate. 7. Club Official (Duty Officer) to meet with Emergency Services at entrance to Facility/Venue. 8. Club Officials direct all persons to evacuation point. 9. Club Official (Duty Officer) to remain at entrance of Facility/Venue until all clear is given by the emergency service. 10. Debrief members, players, spectators, Team Officials, Match Officials fully. 11. Contact Zone Association Administrator to inform them of the incident and to organise wellbeing support if needed.

If this happens	Do this
Fire/Smoke	<ol style="list-style-type: none"> 1. Remain calm – Club Officials implement “Get down low and go, go, go” if fire/smoke in facility. 2. Raise an alarm with - Club Official – President, Secretary, Duty Officer present. 3. Check all Club members, Team Officials, players, Match Officials, spectators, etc., in the immediate area safety. 4. Contain fire by closing windows and doors of facility if safe to do so 5. Call fire brigade (000) and any other required Emergency Services. 6. Tell operator location/address details. 7. Fight fire if safe and trained to do so. 8. Implement Evacuation Plan (if required) 9. Remain at meeting point until all clear is given by the emergency service. 10. If severe smoke, games may need to be suspended until air is clear enough to allow play without breathing difficulties. 11. All individuals may need to be moved into facility away smoke and fire to ensure their safety. 12. Call Ambulance should there be individuals who develop breathing difficulties or possible severe asthma attack. 13. Debrief members, players, spectators, Team Officials, Match Officials fully if necessary. 14. Contact Zone Association Administrator to inform them of the incident and to organise wellbeing support if needed.
Injury (Non-match)	<ol style="list-style-type: none"> 1. Remain calm 2. Assess the immediate situation (DRABCD). 3. Ensure people in the immediate area are safe. 4. Identify the nature of injury/condition if possible 5. Raise concern with (Club Officials, Duty Officers, or Team Officials) present. 6. Call emergency services (ambulance) - 000 7. Provide first aid treatment if trained, manage the patient(s) until an ambulance arrives. 8. Remain with person(s) until transported to hospital 9. Ensure family, partner, parents, etc., are informed of the injury.

If this happens	Do this
<p>Injury (Non-match) <i>(Continued)</i></p>	<p>10. Club Secretary needs to contact Zone Association Administration to inform them of the incident and to organise wellbeing support if needed.</p>
<p>Needle-Stick Safety</p>	<ol style="list-style-type: none"> 1. Remain calm. 2. Encourage bleeding from the skin wound. 3. Immediately wash area with soap and water, or if unavailable, use an alcoholic hand wash. 4. With the help of information from the person who sustained the needle-stick injury, identify the area of the facility/ground/venue where it occurred. 5. Have Club Officials carefully collect needle and syringe using leather gloves and ensure that identified area is clear of other needles. 6. Place the sharp implement (needle and syringe) in a rigid plastic container and retain. 7. Have a Club Official – Duty Officer inform Team Officials, Players, Spectators and Volunteers of the risk from possible needle-stick injuries 8. Have the person report to nearest Hospital Emergency Department for assessment and advice as soon as possible. 9. Take the sharp implement (needle and syringe) in the rigid plastic container to allow for possible identification of source material (HIV, Hepatitis B or C). 10. Inform person who experienced the needle-stick injury to contact NSW Health Needlestick Injury Hotline for confidential advice/counselling 1800 804 823 (free 24-hour service). 11. The Club Secretary needs to contact Zone Association Administrator to inform them of the incident and to organise possible wellbeing support if needed.

If this happens	Do this
<p>Personal Threat</p>	<ol style="list-style-type: none"> 1. Remain calm. 2. Maintain conversation and remember perpetrator details. 3. Raise concerns with Club Officials (Duty Officers, Team Officials, etc.) present. 4. Call police (000), ambulance if needed. 5. Provide first aid treatment if trained, manage the patient(s) if needed until an ambulance arrives. 6. Club Secretary needs to contact Zone Association Administration to inform them of the incident and to organise possible wellbeing support if needed. 7. Debrief members, players, spectators, Team Officials, Match Officials involved in incident fully if necessary.
<p>Responsible Serving of Alcohol (if applicable)</p>	<ol style="list-style-type: none"> 1. It is not allowed under any circumstance that clubs sell alcohol at their playing fields/venues when games involving age groups of Under 6 – 18 are in progress. 2. At Zone Association Member Club grounds where alcohol is sold and/or supplied in accordance with a Liquor License, the Zone Association Member club is responsible to ensure the proper supervision of the situation at all times. 4. The Zone Association Member Club is also required to display any signage as required by their Licensing Agreement. 5. The Zone Association Member Club needs to follow and adhere to the Responsible Service of Alcohol guidelines. 6. Should any incident occur at a Zone Association Member Club ground/venue where alcohol is sold or supplied, and it is established that the sale or supply of alcohol by the Zone Association Member Club is a contributing factor, the club concerned may face strong disciplinary action or litigation.

If this happens	Do this
<p>Spill (Blood, Chemical, etc.) Safety</p>	<ol style="list-style-type: none"> 1. Remain calm. 2. Raise concerns with Club Officials present about a possible blood or hazardous chemical spill. 3. Check personnel in the immediate area are safe. 4. Contain affected area or possible damage/contamination by the chemical spill by closing windows and doors if safe to do so. 5. Clean blood contaminated area/surface as per Blood and Bleeding Policy. 5. For a hazardous chemical spill, call fire brigade (000) and an ambulance if needed. 6. Tell operator location/address and supply information about chemical spill. 7. Implement Evacuation Plan for all those involved in the area (if required). 8. Provide first aid treatment if trained and necessary, manage the patient(s) until an ambulance arrives. 9. If possible, barricade area of concern to prevent entry by bystanders and onlookers or until the area is cleaned up. 10. Allow the Fire Brigade to clean up chemicals if necessary. 11. Remain at meeting point until all clear is given by the emergency service. 12. Club Secretary needs to contact Zone Association Administration to inform them of the chemical spill incident.
<p>Theft, Break and Enter</p>	<ol style="list-style-type: none"> 1. Remain calm. 2. Raise concerns with Club Officials present. 3. Do not confront the thief yourself, or enter the area were the break in has occurred. 4. Call the Police (000) or the Police Assistance Line 131444. 5. If the crime you are reporting is of a serious nature and details cannot be taken over the phone, the Police customer service representative can assist you by advising where you can go to make the report, or by arranging for police to come and see you. 6. Wait until the Police arrive and inform them of the possible identity of the thief and what has been stolen, or until the Police allow the Club Officials to enter the area of the break-in.

If this happens	Do this
<p>Theft, Break and Enter <i>(Continued)</i></p>	<ol style="list-style-type: none"> 7. Club Officials to carry out a stock take of equipment, supplies, etc. which may have been stolen in the break-in. 8. Report damage and equipment, stock, supplies that have been stolen to Police to they will supply you with a COPS event number as a receipt of your report for insurance purposes. 9. Report damage to the respective Local Council and Zone Association Administration. 10. Photographs may need to be taken for insurance or Local Council, depending on severity of damage. 11. Report theft/break and enter to the Zone Association Administration.
<p>Trespassers or Intruders</p>	<ol style="list-style-type: none"> 1. Remain calm. 2. Raise concerns with Club Officials present. 3. Assess scale of threat posed by trespassers/intruders. 4. Call police (000) - Tell operator location/address and supply information about trespassers/intruders. Ambulances may also be needed to be present. 5. Assign Duty Officers to check personnel in immediate area are safe. 6. Have Duty Officers/Club Officials move all persons away from suspected trespassers/intruders to a safer area if appropriate or possible. 7. Do not antagonize or be aggressive towards trespassers/intruders, comply where possible and is safe to do so with their requests. 8. Wait for the Police to arrive and let them resolve/mediate the situation. 9. Have people remain in a safe area until all clear is given by the emergency service. 10. Debrief members, players, spectators, Team Officials, Match Officials involved in incident fully if necessary. 11. Report incident to the Zone Association Administration.

If this happens	Do this
Intentional or Malicious Damage of Property (graffiti, tyres slashed, lights smashed, etc.)	<ol style="list-style-type: none">1. Raise concerns with Club Officials present.2. Call 000 if the incident is happening now, the suspect is still at the scene, anyone is seriously injured or in immediate danger.3. Ensure that your safety and others who may be present is paramount.3. Wait safely for Police to arrive or contact you regarding the incident.4. You can also report this online at: NSW Police Community Portal – Intentional Damage or Graffiti5. If you report online, photos, validation of email address, verification code, etc., will be needed.6. Report all forms of Intentional or Malicious Damage of Property to Local Council and Zone Association Administration.7. You may also need to report and supply information to insurance companies regarding the nature of the Intentional or Malicious Damage of Property.

APPENDIX 6.8:

SAFETY DEFECT TAG

TAG NO. _____

**DO NOT OPERATE
OR USE**

HAZARD ID: _____
PROBLEM: _____

Signed by: _____ Date: _____

Task Completed by: _____
Date: _____
Return this tag to Club Secretary when replacement
equipment or repair work is completed.

TAG NO. _____ Tear-off this stub, fill-in and
give to Club Secretary

HAZARD ID: _____
PROBLEM: _____

Signed by: _____ Date: _____

Front of Safety Tag

DANGER

**DO NOT
REMOVE
THIS TAG**

To remove this tag without any authority
will render you liable to severe disciplinary
measures or litigation.

IT IS HERE FOR A REASON

**TEAR-OFF THIS STUBB,
FILL-IN AND GIVE TO
CLUB SECRETARY**

Back of Safety Tag

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