

## Upper Blue Mountains Bushwalking Club (UBMBC) Risk Management Plan

As a bushwalking Club, UBMBC has a duty of care to its members. Bushwalking Australia defines “duty of care” as “What a reasonably prudent person would do to take reasonable care to avoid exposing fellow participants (having regard to their knowledge, age, experience and skill) to unreasonable risks of injury or loss.”

We expect that activity leaders and participants will take responsibility for their own welfare and safety whilst acknowledging the risk of injury inherent in the Club’s activities. All participants and leaders need to take reasonable care to avoid exposing any person including other participants to unreasonable risk of injury or loss.

UBMBC recognises the importance of a Risk Management Plan to set out guidelines for ensuring the safety and well-being of its members when participating in Club activities. We follow the guidelines set by Bushwalking Australia.

In preparing the UBMBC Risk Management Plan, reference has been made to the plans adopted by other bushwalking Clubs, particularly Melbourne Bushwalkers Risk Management Plan.

### Guidelines

1. All Club members are to be informed of the Club’s Risk Management Plan, have access to it, so that they understand the risk controls that have been adopted (normally embedded in other documents, process, policies etc.).
2. New members are to be made aware of the Club’s Risk Management Plan and must acknowledge guidelines for walkers .
3. Club members understand their roles and responsibilities.
4. Walk leaders follow all Club policies and procedures.
5. Where Club guidelines are not followed appropriate action will be taken.

### Activities offered by the Upper Blue Mountains Bushwalking Club

1. Bushwalking, day walks, multiday walks, camping, canyoning, abseiling and cycling.
2. Leaders inform members of specific risks and hazards associated with their activity.
3. Actions are taken to minimise and mitigate risks.

### Mandatory Acknowledgement of Risk

1. Members must accept an *Acknowledgement of Risk and Obligations* form annually.
2. Members who join canyon trips must acknowledge a *Canyoning Waiver* annually.
3. New members must accept *Acknowledgement of Risk and Obligations* form.
4. Visitors must sign a *Temporary Members* form.

### **The Nature of Risk Management in the Club Context**

1. UBMBC aims to minimise risk to members by identifying hazards, assessing risks, controlling risks and reviewing procedures.
2. Members are aware that activities involve risks (*Guidelines for Walkers*).
3. Members are expected to take responsibility for their own welfare and safety. All participants are expected to take reasonable care to avoid exposing any person to risk, or injury or loss.
4. Leaders check that members have suitable skills and fitness to participate in the activity (*Guidelines for Leaders*).
5. Leaders ensure that the group has a map, compass, first aid kit, mobile phone and PLB (*Guidelines for Leaders*).

### **Activity Organization**

1. Walks are graded using Bushwalking Australia's former grading system, which has been used by the Club for a number of years. Details are on the Club walks program.
2. The Club program contains a description of the activity.
3. Leaders are familiar with emergency procedures.
4. Leaders can provide further details of the activity as required (refer to *Guidelines for Leaders*).

### **Club Organisation**

1. Roles and Responsibilities of the Club executive have been documented and circulated.
2. Expectations for leaders have been documented and circulated (*Guidelines for Leaders*) and listed on the Club website.
3. The Risk Management Plan is reviewed at committee meetings. Incidents are discussed and if necessary changes are made to further reduce risk.

### **Leader's Responsibilities**

1. Expectations for leaders are outlined in *Guidelines for Leaders*.

### **Ordinary Participant Responsibilities, including Visitors**

1. Expectations for members participating in a Club activity are outlined in *Guidelines for Walkers*.
2. Visitors are required to complete a *Temporary Member Form*.
3. A close relative up to and including 2nd degree relatives (i.e. siblings, uncles and aunt) will accompany a junior (under 18 years).
4. Visitors are made aware of risks associated with the activity.
5. Members and visitors have an emergency contact and medical form in their first aid kit

### **The minimum requirement for a person to participate in an activity**

Activities are graded using the Bushwalking Australia's former numerical system. Details of the walk are also published. Members are expected to participate in an activity suited to their skill and fitness level. The leader decides who joins the activity. (*Guidelines for Leaders and Guidelines for Walkers*)

### **Skills, Knowledge and Special Equipment**

1. Leaders have appropriate skills and knowledge for their walk. Before and during the walk they identify hazards, assess risks and control risks.
2. Leaders identify group members who have useful skills or knowledge (eg first aid, navigation, local knowledge of the area).
3. Leaders specify equipment required for an activity (eg wet suit, tent, thermals, ropes, tapes). A PLB, map, compass and mobile phone are taken on activities.
4. The Club has PLBs for members to borrow.
5. Members carry their own first aid kit. Suggested contents are outlined on the Club website *FAQ What should be in my first aid kit?*
6. Equipment for bushwalking is detailed on the Club website *FAQ What do I need for bushwalking?*

### **Training and induction of new members**

1. Our leaders are volunteers. Leaders develop their own leadership style by observing other leaders and mentoring. Expectations for leaders are outlined in *Guidelines for Leaders*.
2. New members are encouraged to attend grade 1 or 2 walks when they join the Club. Procedures to minimize risks and identify hazards are outlined in *Guidelines for Walkers*.
3. The Club provides training in navigation.
4. Regular abseil training enables new members to learn skills and safety procedures, as well as enabling experienced members to revise skills.
5. Members are encouraged to gain First Aid qualifications.

### **Review Process**

1. Incidents must be reported to the committee, tabled at committee meetings, discussed and action taken where applicable. The number of incidents must be documented and reviewed annually.
2. Training or some other action may be necessary to reduce the risk of an event happening again, e.g. leader training, navigation training, first aid training.
3. The Club's Risk Management Plan should be checked annually for ongoing relevance and effectiveness.

### **Risk Management Matrix**

The matrix or 'heat map' below sets out the method by which various risk events likely to occur as part of the Club's activities are rated according to consequence if they occur and their likelihood of occurring, together with their risk rating.

- Look down the columns for the consequence that matches a particular risk event.
- Then look across the rows for the likelihood of the risk event occurring for the particular activity you are considering.
- Where the column and row meet gives you the risk rating.
- The risk rating is a guide to what degree of control action is required.

Consequence	Critical	LOW	HIGH	HIGH	HIGH
	High	LOW	HIGH	HIGH	HIGH
	Medium	LOW	MEDIUM	MEDIUM	MEDIUM
	Low	LOW	LOW	LOW	LOW
		Unlikely	Moderate	Likely	Almost Certain
		Likelihood			

2.

### Risk Categories

The risks are grouped in categories:

- Activities – day and extended outdoor activities, social activities.
- People – injuries, skills, behaviour, social, decision making, children/visitors/members/leaders.
- Equipment – equipment used on activities by members.
- Assets - finances, processes/procedures, owned equipment.

A number of risks can be assessed at an activity level and at a Club Level. For example, a Club may have around 10 incidents a year across over 160 activities involving over 2000 people of which maybe 3-5 incidents are actual injuries or near injuries.

A number of activity risks have been assessed both a Club (organisational) and an individual Activity level.

Hence:

- the **Likelihood** of an injury to a least 1 Club member during a year is **Almost Certain**.
- the **Likelihood** of an injury to a Club member on a walk is **Unlikely**

## Rating Risks as High, Medium & Low

- Based on their Likelihood & Consequences
- Rate the risk with the **current** controls and contingencies in place

<b>Consequence</b>	Critical	F LOW	F HIGH	F HIGH	F HIGH
	High	LOW	F HIGH	F HIGH	F HIGH
	Medium	LOW	MEDIUM	MEDIUM	MEDIUM
	Low	LOW	LOW	LOW	LOW
		Unlikely <5%	Moderate <50%	Likely <90%	Almost Certain >90%
		<b>Likelihood</b>			

F = Main risks to focus on  
 Bushwalking Australia risk ratings used

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**RED** = High Risk Level; **YELLOW**= Medium; **GREEN** = Low

# Reducing or Mitigating a Risk

- **Control the risk:** reduce the Likelihood and/or Consequences
  - **Avoid the risk:** e.g. don't go there .....
  - **Accept a level of risk:** decide what to do if it occurs despite the controls that are in place (see Contingencies)
    - We often cannot eliminate a risk
  - **Contingencies:** describe what to do if the risk eventuates
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- Managing a risk can require controls *and* contingencies
  - If the current controls are not enough to reduce the risk to an acceptable level then new or more effective controls may be needed

# Risk Management Table

Bushwalking NSW recommends that the club identify hazards from the activities conducted by the club. The table below contains a listing of risk events identified by the club and controls to manage the risk. **The list is not a complete list of risks which may eventuate and does not prescribe actions which must be followed by club members. All members are expected to assess the risk of the activity they are undertaking and adopt risk management measures appropriate to their circumstances.**

Risk Event	Risk Likelihood Consequences	Risk Rating After Controls Applied	Controls / Contingencies (CT) should the risk occur
<b>ACTIVITIES</b>			
Dehydration from Extreme Heat	Moderate High	High	<ul style="list-style-type: none"> <li>Carry minimum 2 litres water on hot days, wear sunhat and take sunscreen.</li> <li>Refer Club's standard equipment list included on Walks Program</li> <li>Refer Club's "Guidelines for Walkers" Leader modifies distance/pace if necessary</li> <li>CT First Aid Kits carried by all members CT: Seek help, mobile, take PLB, suggested min of 4 in party</li> </ul>
Hypothermia from Extreme cold	Unlikely Critical	Low	<ul style="list-style-type: none"> <li>Clothing checklist includes wet weather gear, jumper. For cold weather walks suggest beanie, gloves, warm extra clothing such as thermals.</li> <li>Refer Club's standard equipment list</li> <li>Refer Club's "Guidelines for Walkers"</li> <li>CT: Recommended all walkers carry a space blanket in Winter</li> <li>CT: First Aid kits carried by all walkers CT: Seek help, mobile, PLB, min of 4 in party</li> </ul>
Stings – insects, spiders, leeches, poisonous plants	Moderate Medium Or Unlikely Critical	Medium  Low	<ul style="list-style-type: none"> <li>Walk leaders suggest gaiters if likely to be required</li> <li>First Aid kits contain antiseptic cream/liquid. CT: Members carry medical information re allergies</li> <li>CT Apply First Aid, seek help, mobile, PLB, min of 4 in party</li> </ul>
Snake bite	Unlikely Critical	Low	<ul style="list-style-type: none"> <li>Gear checklist includes gaiters, snake bite bandage in first aid kit</li> <li>CT Apply First Aid, seek help, mobile, PLB, min of 4 in party</li> </ul>
Dislodged Rocks	Moderate Medium	Medium	<ul style="list-style-type: none"> <li>Walker who dislodges a rock or rocks to loudly shout "ROCK" if any walkers are in potential danger below.</li> <li>CT: Provide First Aid if any person is injured.</li> </ul>

<b>Risk Event</b>	<b>Risk Likelihood Consequences</b>	<b>Risk Rating After Controls Applied</b>	<b>Controls / Contingencies (CT) should the risk occur</b>
Party back late	Moderate Medium	Medium	<ul style="list-style-type: none"> <li>· Party to carry mobile and First Aid Kit. People carry own First Aid Kit with medications, torch and matches in waterproof container</li> </ul>
Bushfire	Unlikely High	Low	<ul style="list-style-type: none"> <li>· Activity leader checks re bushfire danger with relevant authorities (e.g. RFS website) before starting a walk during fire season. All activities to take a mobile.</li> <li>· If a Catastrophic Fire Rating is declared in the applicable Fire Ban District then all day activities cancelled.</li> <li>· Check for National Park closures during fire season.</li> <li>· Take Personal Locator Beacon for all activities</li> <li>CT: Take shelter, get help if practical (mobile, PLB)</li> </ul>
Extreme terrain or activities cause Incident	Moderate Medium	Medium	<ul style="list-style-type: none"> <li>· Club uses the former Bushwalking Australia grading and suggests that leaders undertake a reconnaissance walk for activities so that participants know what to expect</li> <li>· Leader includes information on grading in Club activities program.</li> <li>· Leader informs party members of the nature of the activity and terrain and during booking process</li> </ul>
Flooded rivers	Unlikely High	Low	<ul style="list-style-type: none"> <li>· If a walk involves river crossings after heavy rain in catchment areas, leaders make every attempt to check in advance status of rivers and bridges and plan an alternative route.</li> <li>· Leaders, where appropriate, undertake a reconnaissance walk to ensure terrain is understood &amp; deemed as suitable for activity.</li> <li>· CT: Vary route as practical</li> </ul>
Lilo trips	Moderate High	Low	<ul style="list-style-type: none"> <li>· Leaders to check on status of rivers particularly after heavy rain.</li> </ul>
<b>Activity planning</b>			
Participants insufficiently equipped for activity	High High	Low	<ul style="list-style-type: none"> <li>• Participants to be advised of any specialised equipment required for this trip (in addition to that normally required for canyoning). e.g. ascenders</li> <li>• All participants to carry a first aid kit with emergency contact details enclosed.</li> </ul>



			<ul style="list-style-type: none"> <li>Members are encouraged to complete a first aid course and apply first aid as required</li> </ul> <p>The leader or other participants to carry appropriate emergency equipment (Map, compass, PLB or similar, mobile phone).</p>
Adverse weather conditions	Medium Medium	Low	Consider cancelling or cutting short a trip if weather conditions are too adverse, e.g. too hot, cold, windy, wet
Participants not fully aware of hazards	Medium Medium	Low	<ul style="list-style-type: none"> <li>Members are made aware of unique objective hazards specific to this trip (beyond what would be considered normal for a canyoning trip) so they can make an informed decision as to whether this trip is suitable to them. e.g. &gt;60m abseils, hanging belays, abseiling in waterfalls, long swims, underwater swims etc</li> </ul> <p>Participants to be made aware of the requirements for swimming or any other specialised skills (like ascending) that may be required</p>
<b>Environmental Risks</b>			
Rockfall, falling trees or branches	High High	Medium	<ul style="list-style-type: none"> <li>Leader chooses a different route or a place to shelter</li> <li>All participants move quickly through the area</li> <li>Helmets are worn in all technical canyons</li> </ul>
Objects or rocks falling from above on belayer or participants	High High	Medium	<ul style="list-style-type: none"> <li>Consider not having a bottom belay</li> <li>Belayer to locate away from the direct path of the abseiler when possible</li> <li>Participants to keep well clear of the abseil when not belaying</li> </ul> <p>7. Abseiler to shout "ROCK" if a rock is dislodged</p>

Fast flowing water	Medium High	Low	<ul style="list-style-type: none"> <li>• Minimise loose rope in water by rigging with rope bags</li> <li>• Leader and participants are alert for identifiable hazards such as strainers, syphons, eddies, fast water etc</li> <li>• Consider strategies such as guided abseil, setting rope length, rigging releasable and use of throw rope</li> <li>• Avoid the hazard (s) if possible or rig safety lines</li> <li>• Leader considers cancelling the trip</li> </ul>
Falling or slipping, exposure to edges	Medium High	Medium	<ul style="list-style-type: none"> <li>• Participants to be equipped with a tether (PAS), and use it where a fall risk may exist</li> <li>• Participants to use footwear appropriate for slippery wet environments</li> <li>• Participants stay 2 body lengths from exposed edges where possible</li> </ul>
Flash Floods	Low High	Medium	<ul style="list-style-type: none"> <li>• Check weather forecast before canyoning</li> <li>• Consider potential for flooding, including current level of ground water retention and canyon catchment area</li> <li>• Consider length of canyon and risk exposure time versus escape route options</li> <li>• If thunderstorms are forecast monitor the development of storms in the area <ul style="list-style-type: none"> <li>• Leader considers cancelling the trip</li> </ul> </li> </ul>
Jumps or slides.	High Medium	Low	<ul style="list-style-type: none"> <li>• Check for submerged objects before jumping</li> <li>• Position an experienced person to indicate the safe landing area and/or mark a hazard</li> <li>• Participants can descend with a handline (if possible) <ul style="list-style-type: none"> <li>• Participants consider abseiling down</li> </ul> </li> </ul>
Slippery surfaces	High High	Medium	<ul style="list-style-type: none"> <li>• Participants to wear appropriate footwear</li> <li>• Warn others of potential dangers</li> </ul>
<b>Technical Risks</b>			

Abseiling accident (uncontrolled decent, no belay, letting go of rope, etc)	Medium High	Low	<ul style="list-style-type: none"> <li>• Use of a self-belay is encouraged for the first down if safe to do so (but not in fast flowing water)</li> <li>• Use a bottom belay when practical</li> <li>• Consider rigging releasable anchor systems</li> <li>• Participants to choose appropriate descender and be able to control friction</li> <li>• Participants to perform personal safety checks (ABCDE) before abseiling, and perform buddy checks on others.</li> <li>• Participants to be advised of any specialised equipment required for this trip (in addition to that normally required for canyoning). e.g. ascenders</li> </ul>
Stuck on abseil, suspension trauma	Medium High	Medium	<ul style="list-style-type: none"> <li>• Consider using a releasable system</li> <li>• Deploy a rescue rope</li> <li>• Participants to be trained in self-rescue</li> <li>• Leader is trained in 'pick off' rescue <ul style="list-style-type: none"> <li>4. Participants are trained in self-rescue and using prusiks</li> </ul> </li> </ul>
Rope hazards: Rope failure, abrasive edges, rope too short, rope not isolated etc	Medium High	Low	<ul style="list-style-type: none"> <li>• Rope is regularly checked by the canyon leader and participants for damage</li> <li>• Rope is retired when sheath is damaged, core is deformed, etc</li> <li>• Ropes to be isolated on all abseils</li> <li>• Use a rope protector or move the rope to avoid continuous friction</li> <li>• Consider a top belay if drop length is unknown</li> <li>• Rope ends are knotted when it cannot be verified that it reaches the landing area <ul style="list-style-type: none"> <li>5. Ropes are measured periodically and clearly marked</li> </ul> </li> </ul>
Equipment Failure	Low High	Low	<ul style="list-style-type: none"> <li>• Personal abseiling equipment to be checked by participants to ensure that it is in good condition and suitable for the purpose.</li> <li>• The leader to fully check the condition of the anchors before attempting to abseil.</li> <li>• Anchors in poor condition should be replaced where possible.</li> </ul>

Unsuitable/damaged equipment	High High	Medium	<ul style="list-style-type: none"> <li>All equipment meets current specifications and/or accepted standards where applicable and is suitable for its intended use.</li> <li>Equipment is regularly checked by all participants and used as per the manufacturer guidelines. <ul style="list-style-type: none"> <li>Damaged equipment is retired.</li> </ul> </li> </ul>
Clothing, hair or jewellery snag	Medium Medium	Low	<ul style="list-style-type: none"> <li>Any loose jewellery to be removed</li> <li>Loose clothing to be tucked in <ul style="list-style-type: none"> <li>Hair/beard are tied back.</li> </ul> </li> </ul>
Communication difficulty on long abseils, flowing water etc	Medium Medium	Low	<ul style="list-style-type: none"> <li>Use of radio communication between the top and the bottom of the abseil</li> <li>Use of whistle signals and hand signals where possible</li> </ul>
<b>Participant Risks</b>			
Limited or no swimming ability	High High	Medium	<ul style="list-style-type: none"> <li>Activity description to indicate whether swimming is required</li> <li>Leader to check swimming ability of all participants</li> <li>Participants to consider buoyancy measures such as neoprene wetsuit and dry bags</li> </ul>
Swimming alone	High High	Medium	<ul style="list-style-type: none"> <li>Participants to avoid swimming alone</li> </ul>
Unsuitability of participant to the activity (fitness, technical, medical etc)	High High	Medium	<ul style="list-style-type: none"> <li>Leader to determine whether the participant has the appropriate fitness and technical ability for the activity</li> <li>Participants must carry any necessary medications and make others aware of where it is located</li> </ul>

High number of inexperienced participants	Medium Medium	Low	<ul style="list-style-type: none"> <li>• Leader ensures that there are sufficient skills within the group in the form of a co-leader or other suitably experienced participants.</li> <li>• Group stays close together and regroups regularly             <ol style="list-style-type: none"> <li>4. Inexperienced participants abseil towards the front of the group</li> </ol> </li> </ul>
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<b>Risk Event</b>	<b>Risk Likelihood</b> <b>Consequences</b>	<b>Risk Rating After Controls Applied</b>	<b>Controls / Contingencies (CT) should the risk occur</b>
Medical emergency (000) – Critical Injury on an Activity			<ul style="list-style-type: none"> <li>• CT: members carry information on medical conditions etc</li> <li>• CT: Provide First Aid to injured person</li> <li>CT: Critical Incident Debriefing, Club Personal Injury Insurance</li> <li>• CT: Set off Personal Locator Beacon in emergency situation</li> </ul>
Serious Injury to a Participant on an Activity	Unlikely  High	Low	<ul style="list-style-type: none"> <li>• Plan trip to include quick exit routes where possible</li> <li>• Participants to satisfy leader of his/her fitness and suitability</li> <li>• Walkers carry First Aid kit</li> <li>Exit routes are considered for emergencies</li> <li>• Carry a mobile phone. In emergency dial 000 and install Emergency+ app on mobile phones</li> <li>• Incident Reporting Process</li> <li>Take actions as appropriate for each serious injury</li> <li>• Walk grading system in place</li> <li>CT: Provide First Aid to injured person, seek assistance from medically trained participants, Club Personal Injury Insurance</li> <li>• CT: Set off Personal Locator Beacon in emergency situation</li> </ul>

Minor injury to a Participant on an Activity	Moderate  Medium	Moderate	<ul style="list-style-type: none"> <li>· E.g. twisted ankle, sprain, cuts Plan trip to include quick exit routes where possible</li> <li>· Participants must satisfy leader of his/her fitness and suitability</li> <li>· Walkers carry First Aid kit Carry a mobile phone. In emergency dial 000 and install Emergency+ app on mobile phones</li> <li>· Incident Report Process CT: Provide First Aid to injured person, seek assistance from medically trained participants, Club Personal Injury Insurance</li> </ul>
Health condition or Disability	Moderate  High	High	<ul style="list-style-type: none"> <li>· Participants inform leader in advance of any condition or disability that may affect their ability to participate safely in the activity.</li> <li>· Leaders determine during the booking process that person can satisfactorily complete activity</li> <li>· If a participant becomes ill or is injured on a walk that person cannot be left on their own. At least one Club member should stay with the person until appropriate help is provided. If necessary the activity may need to be abandoned</li> <li>· PLBs for remote and other areas</li> </ul>

<b>Risk Event</b>	<b>Risk Likelihood Consequences</b>	<b>Risk Rating After Controls Applied</b>	<b>Controls / Contingencies (CT) should the risk occur</b>
Health condition or disability			<ul style="list-style-type: none"> <li>· CT: Provide First Aid to injured person, seek assistance from medically trained participants, Club Personal Injury Insurance</li> </ul>
Slow party member or visitor	Moderate  Medium	Medium	<ul style="list-style-type: none"> <li>· Appropriate vetting of visitors during booking process that person can satisfactorily complete activity.</li> <li>· CT: Tail / assistant leader or other participants assists person</li> </ul>
Poor Leader's Decision Making	Unlikely  High  Or  Moderate  Medium	Low     Moderate	<ul style="list-style-type: none"> <li>· Leaders Training (navigation, mentoring, activity information sheets)</li> <li>· Reconnaissance walks encouraged Guidelines for walk leaders</li> <li>· New Leaders can work with more experienced leaders</li> <li>· Incident Report Process and Analysis</li> </ul>
Large group size or large number of visitors	Moderate  Medium	Low	<ul style="list-style-type: none"> <li>· Experienced Leaders depending on level of activity</li> <li>· If 15 or more visitors tail/assistant leader should be an experienced Leader</li> <li>· Consider participants split into two groups Visitors vetted re suitability for walk</li> <li>· Comply with NPWS guidelines on party numbers</li> <li>· CT: Leader can appoint another experienced walker to act as co-leader</li> <li>· CT: Ensure sufficient experienced Club walkers in party</li> </ul>
Issues with Children on Activities	Unlikely  Medium	Low	<ul style="list-style-type: none"> <li>· Children on Club activities must be accompanied by a parent or 'guardian' or second degree relative</li> <li>· Parents are responsible for children's behaviour and safety.</li> <li>· Members must be over 18 years of age</li> </ul>
<b>EQUIPMENT</b>			

<b>Risk Event</b>	<b>Risk Likelihood Consequences</b>	<b>Risk Rating After Controls Applied</b>	<b>Controls / Contingencies (CT) should the risk occur</b>
Inadequate Equipment for Activity			<ul style="list-style-type: none"> <li>· Canyoning helmet compulsory for abseiling canyons</li> <li>· Test PLBs and renew AMSA registration annually</li> </ul>
<b>ASSETS</b>			
Private Property damage	Unlikely  Moderate	Low	<ul style="list-style-type: none"> <li>· Club has developed and communicated protocols about private property, gates, animals, vehicles, control of children etc</li> <li>· Permission must be sought by leader if walking through private property.</li> <li>· CT: Club Insurance</li> </ul>
Unable to meet financial obligations, pay bills	Unlikely  Medium	Low	<ul style="list-style-type: none"> <li>· Strong reserves in bank account</li> <li>· Finances monitored by Committee</li> </ul>
Inadequate Equipment for Activity	Unlikely  Medium	Low	<ul style="list-style-type: none"> <li>· All groups required to carry a mobile &amp; PLB</li> <li>· Visitors and Members advised re special equipment to take</li> <li>· First Aids Kit contents are recommended, all walkers carry one</li> </ul>

**Legend:**

**CT Controls / Contingencies (CT) should the risk occur**