



TRANS-EUROPEAN DIVISION

# MANAGING RISK

Treasurers Meeting  
Montenegro – November 27, 2019  
Presented by: Graham Barham  
Adventist Risk Management | Regional Manager



# RISK ASSESSMENT

It's Not Worth It

# THINK LIKE A TREASURER!!

---

Be negative and think of everything that could potentially go wrong.



# THINK LIKE A TREASURER!!

---

- Be negative and think of everything that could potentially go wrong.
- Make a site visit and carefully outline everything you can see that could possibly go wrong – make a list of the potential problems and prepare a solution for each one of them – be prepared!! By doing this whilst one cannot guarantee that nothing will go wrong you will have gone a long way to mitigating any potential liability.



# Risk Management Plan

---

A Risk management plan will:

- Identify all the potential risks that may arise from holding an event.
- List the steps event organisers will take to reduce or eliminate identified risks.



# Risk Management Plan

---

- Avoidance
- Retention
- Transfer
- Reduction



### Events involving children and youth

---

- DBS checks for all volunteers and Staff.
- Staff or volunteer should not be left alone with one child if at all possible.
- Adults should not be alone in tents with children or young adults.
- Monitor grounds 24/7.



### Existing Risks of the Site - Indoors

---

- Determine whose liability it is (hotel, church, premises' owner..).
- Watch out for cables and other tripping hazards.
- Make sure Fire Exits are accessible.
- Inform your group of location of Fire Exits and Assembly Points in case of an emergency.





### Existing Risks of the Site - Outdoors

---

- Site entry security.
- Speed limits maintained.
- Ponds and other potential hazards cordoned off.
- First Aid stations with appropriate staffing.
- Think of weather conditions



### Risks the Event Creates

---

- Activities
- High Risk activities
  - Advise ARM if you are planning to hold High Risk activities
- Any infrastructure being brought onto the event site (bouncy castle, etc)
  - Who will ensure it is safely secured?
- Food – will there be cooking?
  - Hygiene
  - Allergies



### Risks beyond our control

---

- Risks the event organiser has little control over but may need to be managed at the event
  - Plan for an evacuation of the event site
  - Who will make sure people are calmly and safely moved?
  - Who will call local emergency services?



# Ensure that people attending your event have appropriate insurance cover

---

- Short Term Travel (STT)
- Pathfinders
- Activities Accident Insurance
- Volunteer Labour Coverage for all volunteers
- Off Premises Insurance
  - For equipment to be taken to the event
  - For personal equipment of others that you have determined is needed for the event. It is YOUR responsibility
- Advise attendees to take insurance cover for their personal belongings. It is THEIR responsibility



### Sample of a table for Risk Management Plan

ISSUE / HAZARD	WHAT COULD GO WRONG	RISK CONTROL MEASURES	WHO AND WHEN	NOTES
Torn, stretch wrinkled carpets	Someone tripping and falling causing injuries.	Cordon off the area. Warn people of the hazard.		
Very strong winds, inclement weather	Objects being blown by the wind could injure someone or damage property.	Make sure loose objects are secured		



# Risk Management Plan

---

Be prepared!





# Questions



This presentation and any materials distributed are fact-based, general information and should not, under any circumstances, be considered specific legal advice regarding a particular matter or subject. Please consult your local attorney or risk manager if you would like to discuss how a local jurisdiction deals with any specific circumstances you may be facing.

Copyright © 2018 Adventist Risk Management,® Inc. All rights reserved.

**[www.adventistrisk.org](http://www.adventistrisk.org)**