Agricultural Shows Risk & Insurance Management



Presented by Bob Walker & Bronia Henty-Smith Distinctive. Choice.









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20 Years experience Safety/Emergency/Continuity/Risk Management

Development author & facilitator of specific Risk, Emergency & Continuity Programs at national level

Manage the Risk Consulting services





PLANNING

- Environmental, Public and professional liability
- Occupational health and safety management

TRAINING

- Emergency management / disaster recovery / business continuity planning
- Risk profiling and risk management compliance auditing

SUPPORT

 Building environment / fire protection services





Scope of session

- Overview of risk management
- How do we achieve value by using RM
- Implementation strategies
- Insurance







Context - Risk

- Organisations of any kind including Agricultural Shows face factors / influences that make it uncertain whether, when and the extent to which they will achieve or exceed their objectives (putting on the show). The effect this uncertainty has on the organisations objectives is "risk"
- Risk = effect of uncertainty of objectives
- Risk Management
 Coordinated activities to direct & control with regard to risk

Source ISO 31000: 2009





Stats

- 1970
- 1980
- 1990
- 2000
- 2010
- 2013



3,403

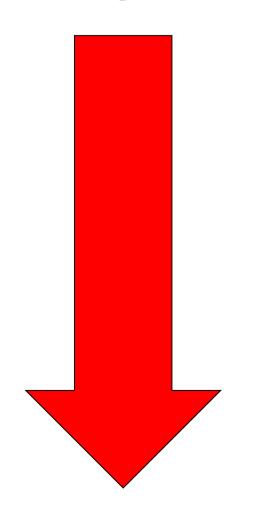
2,331

1,817

1,352

1,193

Application of RM to driving a vehicle

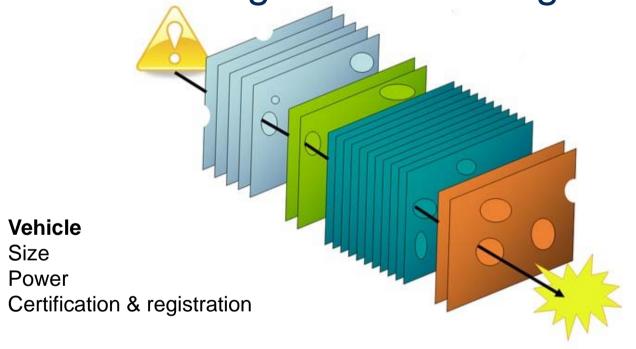








Risk Management - Driving a car today



Government

Cont suitable roads Speed limits Enforcement

Insurance

Person

Training
Licence System
Penalties for non compliance

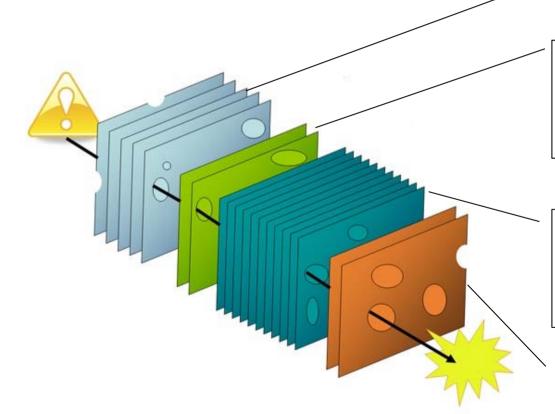




Applying RM to your Show

Show Societies

planning policies & procedures understanding risks (H / Profile)



Workers (Vols)

duty of care ppe training

Exhibitors

aware of their duties consulted compliant

The Public (Your community)

fun exciting new





Risk Management - Philosophy

- RM is a process that is underpinned by a set of principles
- Supported by a structure (framework) that is appropriate and proportionate to the organisation & its environment or context
- Aligned with other activities
- Embedded into routine activities
- Dynamic <u>responsive to change</u>

Must add value & be linked to business objectives

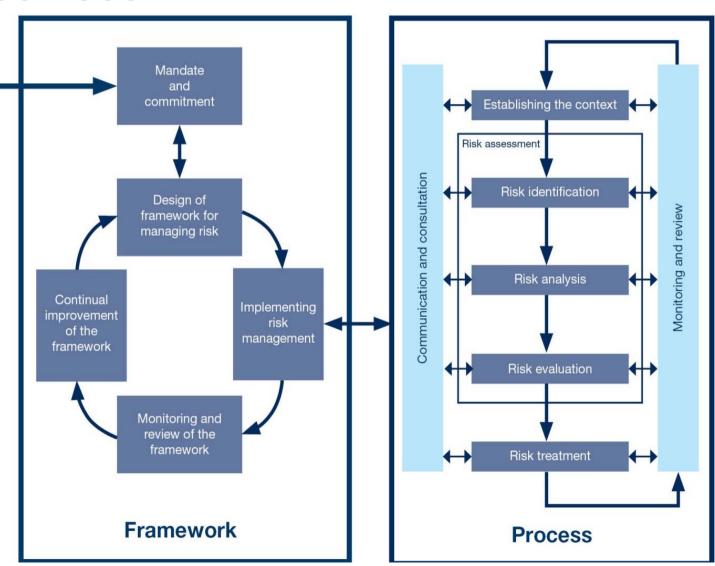




AS/ISO 31000:2009

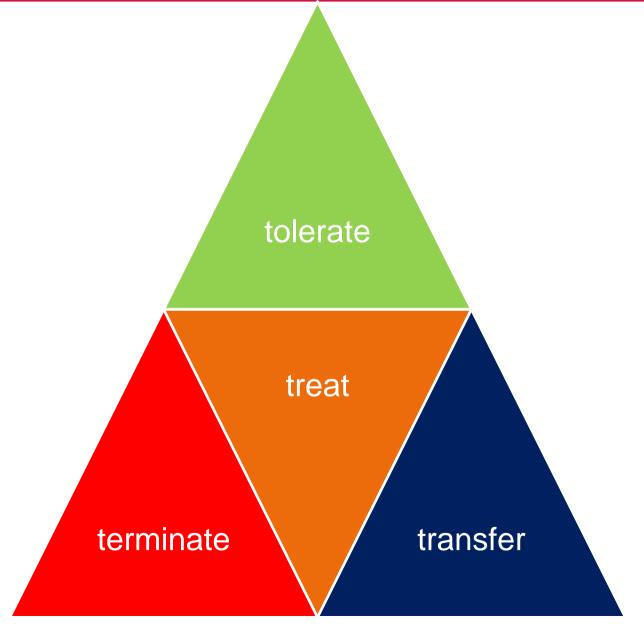
- a) Creates value
- b) Integral part of organizational processes
- c) Part of decision making
- d) Explicitly addresses uncertainty
- e) Systematic, structured and timely
- f) Based on the best available information
- g) Tailored
- h) Takes human and cultural factors into account
- i) Transparent and inclusive
- j) Dynamic, iterative and responsive to change
- k) Facilitates continual improvement and enhancement of the organization

Principles













Achieving Value with Risk Management







Value – Risk Management

A successful RM initiative can affect the likelihood & consequences or risks materialising

- Better informed decisions making (strategic / operational)
- Increased operational efficiency
- Sustainable Competitive advantage
- Improved brand perception / reputation





Discussion points

- Planning
- Animals
- Vehicles
- Emergency Management
- Non Show time







Planning - leading up to the show

Show Society	Exhibitor / Contractors	The Public
Understand your duty of care to "workers"	Ensure your exhibitors are aware of their duties	Manage the expectation at the entry point, i.e. what
Understand the risks at your show "hazard Profile"	Ensure the activities of you exhibitors are	can they bring in and importantly what they can not
Document your decisions and implement your plans	considered in your hazard profile Consult with your	Consider how you will communicate before, and during possible
	exhibitors on matters that relate to their activities	emergencies





Animals

Show Society	Exhibitor / Contractors	The Public
Appropriate restraints Electrical safety & Protected Fire Safety Stock / animal handling Unpredictable nature of stock	Skilled for the task, ie the person moving the stock is skilled Wearing appropriate PPE Alert & concentrating Facilities in good repair	Facilities in good repair Slips, trips etc have been managed Access is without hazard Child friendly





Vehicles

Show Society	Exhibitor / Contractors	The Public
Outside the venue	Public Street / private	Parking as close to
Inside the venue	land	the front gate as possible
	Normal rd rules and	•
As a display or	licensing's	Any number of
entertainment		stories as to why
	Security of vehicles	they need to do so
Low electrical lines &		
phone cables	Bump in bump out	Safe passage around
		the venue on foot
Separation from		
public		Mobility access





Emergency Management

Show Society	Exhibitor / Contractors	The Public
Need to consider the hazards and plan appropriately	Comply with show requirements	Access to first aid and then Emergency services if required
Regular inspections Communications	Minimise risk by behaviours and workflow	Expectation that show will have a plan in place and that it has been tested
Rehearse the plan	Report hazards Understand their part in the plan	nas been testeu





Social media







Non Show Time

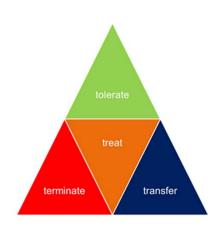
Show Society	Grey Nomads	Events
Understand the risks at your venue "hazard Profile"	They bring with them a different set of risks	Single or annual events
Document your decisions and	Is your venue capable of managing	May only use one building
actions in plans	GN's	May have no society staff on site
Ensure your people	Ensure you have a	
are able to implement your plans	set of procedures for them to follow	All responsibilities as previously identified still apply
	If managed there is a viable \$\$\$ income stream	







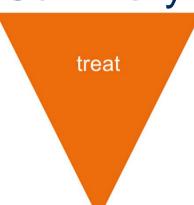
Supported by a structure (framework) that is appropriate and proportionate to the organisation & its environment or context





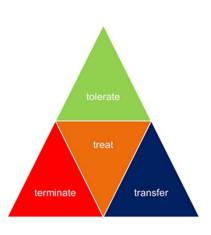


Summary



Embedded into routine activities

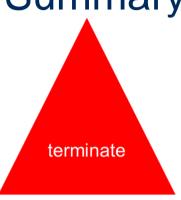






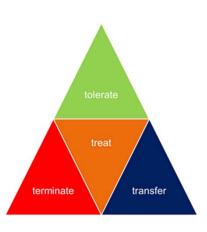






• Dynamic – <u>responsive to change</u>







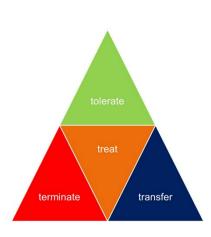


Summary



 RM is a process that is underpinned by a set of principles









Further Reading / Reference

- ISO 31000 Risk Management
- Code of Practice for Risk Management of Agricultural Shows and carnivals
- Happy to answer the phone & emails

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Email bob.walker@jlta.com.au

















Presenter Bronia Henty - Smith

Agricultural Show Societies



Insurance Presentation













Waivers

These are important for all participants to sign as this provides a level of protection for the Show Society. It is not a 'waiver of rights', but merely advising the participant that they have a duty of care to their own safety just as much as the Show Society has. If the Show Society is negligent then the Public Liability policy will respond regardless of a waiver being signed. Waivers for U18's can only be signed by a <u>legal guardian</u>. Teachers can only sign a waiver for a student if the parent has given express permission for this to occur.

Waivers are not required to be completed for Pavilion events like cooking, photography, Horticulture etc.







Voluntary Workers

Voluntary Workers must be treated like employees of the Show Society and therefore given induction programmes. The Show Society has a duty of care towards them and their safety and should not be given tasks to do that are beyond their capabilities. Several claims have occurred due to incorrect usage of ladders which have resulted in serious injuries that could have been avoided.



The use of milk crates as Steps is UNACCEPTABLE





Course Designers

Should you employ a course designer to design your equestrian course, they must have their own insurance, however if they are a volunteer, not being compensated other than out of pocket expenses, then they are covered under your existing Public Liability policy. This also applies to judges/convenors.











Fencing

There are many types of fencing that the Show Societies use, but not all of these are deemed acceptable. Cost and availability generally dictate what a Show uses however electric fencing is unacceptable. We also do not recommend the use of bunting, especially for horse events











Hendra Virus

It is not necessary for the Show Societies to require all horses be vaccinated in regard to this virus, however this is their choice. The only Insurer requirement is for the entrant to declare on their entry form that the horse they are entering is healthy to the best of their knowledge and fit to compete. This clause must be added to all animal entry forms. If a claim occurs despite these precautions, the Insurer will indemnify the Show Society







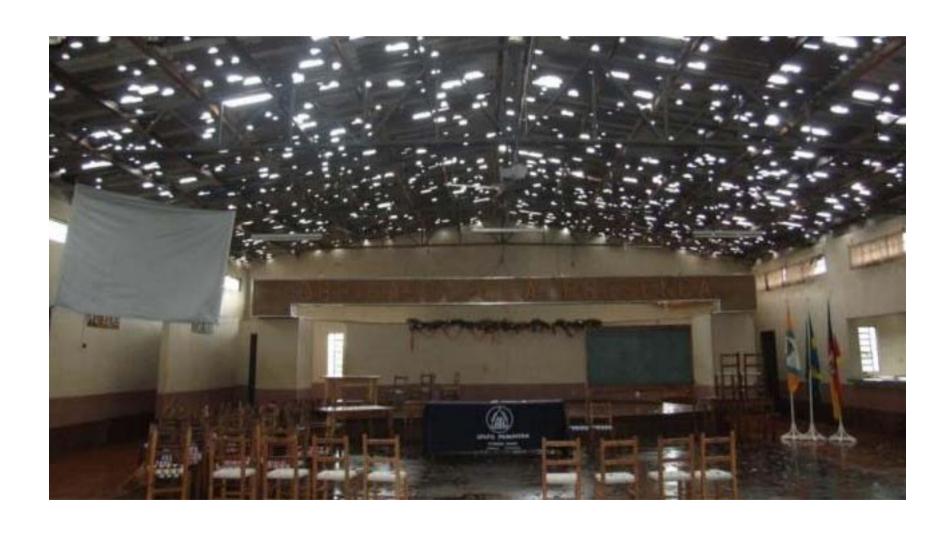


Under insurance

This is an issue for the majority of the Show Societies mainly due to limited funds being available and the misguided idea that not all buildings will be damaged and therefore no need to fully insure them all. If you partially insure, then you will only be partially covered in the event of a claim. There has also been an increase in arson and malicious damage at showgrounds as they are unattended more often than not, with limited security in place. Security and fire protection should be a priority for all Show Societies.

















Fireworks

These events must be covered by the contractor's insurance as no cover can be provided under the Show Society insurance. Please ensure that adequate advice is given prior to the commencement of this event to ensure that all animals are penned appropriately. A letter drop in the local area should also be arranged prior to the Show to ensure the local cats and dogs don't disappear!







Horse Events

If you have to postpone the horse events due to bad weather or move it to another venue due to room restrictions, this will still be covered by your existing insurance and does not need to be advised to us to ensure continued cover.









Rodeos and Trail Rides

These events are considered more dangerous than your average horse events and therefore incur an additional fee per event. If the Show Society is affiliated with a rodeo association which includes insurance, then there is no additional charge from us. These events MUST be declared on your annual declaration for cover to be activated.



Sheep riding is not insured by the policy nor can it be included







Other Events

Every year the Show Societies are coming up with new ideas and new events to hold, but not all of these will automatically be covered by the Public Liability policy. Please advise of any additional events you are considering to hold, to ensure that you

are protected.













Casual Hall Hire

This cover can be provided as and when required and is only available to private hirers who wish to hold a private function at the showgrounds and don't have their own insurance to cover the Public Liability. For example; weddings, reunions, birthday parties etc. This cover is NOT available for any third party commercial or fundraising event as these must be insured by the third party and proof of insurance provided. Please contact JLT prior to the event to arrange the additional cover.











Amusement Rides

These must all be insured by the third party contractor i.e. Showmen's Guild etc. and a current Certificate of Currency must be obtained BEFORE allowing the contractor to enter your grounds and set up













Jumping Castles cannot be insured by the Show Society Insurer under any circumstances





Social Media

These types of forums are becoming more popular with the Show Movement, and quite a few Show Societies have embraced them. However please remember that the information being broadcast, is public record and should be something that you wouldn't mind your grandparents reading! Defamation, slander and libel are real issues that can be felt by the committee should something not be checked properly before adding to your social media page. If in doubt please contact our office.













