



scottishathletics 



# MANAGING RISK

**GUIDANCE FOR PROTECTING  
A SUCCESSFUL ATHLETICS CLUB**

[www.scottishathletics.org.uk](http://www.scottishathletics.org.uk)

INDEX

Introduction	3
Risk Registers	4-5
Business Continuity Planning	6
Insurance	7

# INTRODUCTION

All committees need to be aware of the range of possible risks which might adversely affect their club's operations and assets. Moreover the committee should then have in place contingency plans to mitigate any of these risks should they in fact materialise.

The recent Covid pandemic is a very good example of a major risk with which clubs will have been confronted and many have experienced significant operational and financial difficulties as a consequence.

The types of risks a club might face will vary depending on their circumstances but might include the following.

- Financial
- Environmental
- Health and safety
- Property and equipment
- Staff
- IT

It is recommended that clubs adopt a proactive approach to managing risk. Risk management should be a regular item on the committee's agenda with policy documents submitted for annual review. It would be good practice for a designated committee member, perhaps the club secretary, to have specific responsibility for risk management.



# RISK REGISTERS

If they do not already have one in place, all clubs are advised to create a risk register as a useful tool for risk management. The register should be a soft copy document which identifies the major risks which the club might face, grouped under categories such as those suggested above.

The register should also seek to assess the potential severity of the respective risks in terms of (1) the likelihood of the risk occurring and (2) the potential impact on the club if the risk did occur. Set out below is an example of how risk might be measured and ranked.

Ranking	Likelihood	Impact
1	Unlikely (i.e. every 50 years)	Negligible - Not critical to continued operation
2	Moderately likely (i.e. every 25 years)	Marginal - Minor impact in many areas
3	Highly likely (i.e. every 5 years)	Critical - Significant impact in medium term

The club will then have to decide on what its response should be in the event of the risk materialising. For example a risk ranked 1 in terms of both likelihood and impact could potentially be managed by the club without the need to take action.

Risk ranked 2 might need mitigating steps in place to reduce the risk.

Risk ranked 3 might require some form of contingency plan in place to address the risk should it ever occur. For example, a recurrence of the pandemic might warrant having a plan in place to reduce the impact on the club's operations





The risk register should set out a range of possible risks under the categories listed above, together with an assessment of the likelihood and impact, ranked as suggested above, and procedures in place to mitigate the risk. For example, financial risks and possible mitigating procedures might include the following.

Risk	Mitigating procedure
Reduction in club membership income	Annual budgets and monitor of actual income against budget Engaging with members on renewals and pricing policy Adequate reserves to act as buffer
Cost of urgent repairs	Regular maintenance programme for club facilities Adequate reserves to act as buffer
Accounting errors and discrepancies	Experienced treasurer with adequate support Good financial procedures including segregation of duties Committee to receive and review regular financial reports

Examples of ICT risks and possible mitigating procedures might include the following:

Risk	Mitigating procedure
Loss of ICT system and data	Regular back ups Storing data and files in cloud
Cost of urgent repairs	Password protection including regular changes to passwords Two stage verification Limitations on access to sensitive data, i.e. financial
Data protection risk	GDPR policy, regularly reviewed Limitations on access to sensitive data re membership



# BUSINESS CONTINUITY PLANNING

It is also recommended that clubs should create a Business Continuity Plan to put in place contingency plans in the event of major disruption to the club's operations. Again it is likely that, in the event of major disruption, the club will have to claim against its insurance policy but, as with a risk register, insurers would be likely to look favourably on a club which has a plan in place.

The content of the plan will vary from club to club and will depend on the severity of the incident.

Matters which might be considered would include the following.

- Material damage to entire club.
- Damage to part of the facility only, for example the sporting facilities, changing facilities or bar and function room.
- Expected period when facility might be closed.
- Availability of alternative temporary local venues.
- Option of hiring temporary facility, i.e. portacabin(s).

Such a plan will also help inform the club and insurers of the level of cover required for, for example, business interruption. If the club already has contingency plans in place it may have a reliable idea of the cost thereof, in which case the insurance cover should be in place to meet this cost and not perhaps an excessive provision.



# INSURANCE

All clubs are likely to have insurance cover in place for some or all of the following risks.

- Public liability
- Employer liability
- Premises and equipment
- Business interruption
- Fidelity

All clubs will need public liability cover in respect of any possible accidents or injury to members of the public, including both club members and non-club members. Cover is likely to be for many millions of pounds although premiums can be relatively modest when risk is perceived to be minimal.

Employer liability cover will be required when a club has employees including management, bar staff and groundstaff. Cover may extend to casual staff and volunteers.

Premises and equipment will include not only the buildings but tracks (in particular synthetic surfaces), pits, etc. Equipment should ideally be logged in an asset register or insurance register to ensure it is properly costed and the cover in place is sufficient. This may need to reflect replacement cost rather than historical cost.

Business interruption cover, as discussed in the previous section, allows a club to claim when the operation is disrupted for a period of time resulting in additional costs of temporary facilities or temporary loss of income.

Fidelity cover would be in place to insure against fraud or theft and may or may not be deemed necessary. Cost should be minimal if good procedures are in place.

Aside from getting competitive terms from the club's brokers clubs should ensure that effective risk management procedures, as discussed elsewhere, minimise the cost of insurance cover.



*As a club or organisation that is affiliated to UK Athletics or one of the Home Country Athletics Federations, you automatically receive the benefit of Public Liability insurance and Directors and Officers Liability Insurance.*

*Detailed information on what cover affiliated scottishathletics members benefit from is outlined on the [Bluefin Sport 'UK Athletics Insurance Zone' website](#)*