

Leigh and District U3A Risk Policy

Leigh and District U3A recognise that there is a need to manage the organisation's risks in respect of its finances, its governance, compliance with legislation, operational risks and other external risks.

It is the duty of the Trustees of Leigh and District U3A to recognise these risks and have policies and procedures in place to minimise these risks. Controls will be put in place to manage any risks identified.

Any policies and procedures put in place should thereafter be regularly reviewed to ensure they remain appropriate and effective.

It is recognised that Leigh and District U3A and its members are covered for a series of liabilities (detailed appendix 1) under cover provided by the Third Age Trust. However, this does not absolve Leigh and District U3A Trustees and Members from acting with all due diligence.

This policy and its relevant appendices will be reviewed annually, at the first Committee meeting following the organisation's Annual General Meeting.

Categories of Risk

Financial Risks

All financial risks and procedures are covered in a separate document entitled **Leigh and District U3A Financial Controls Policy**.

Governance Risks

Leigh and District U3A should be aware of the following risks and take adequate and appropriate steps to avoid them

- The Trustee body lacks the relevant skills and / or commitment
- There are any conflicts of interest between any Trustee and their other affiliations, contacts, responsibilities or relationships.
- That the Trustees are aware of the requirement for members to retire and take all necessary steps to ensure succession management.

Compliance with Legislation and Regulations

- Leigh and District U3A and its Trustees should be aware of all legislation and regulations which affect the organisation's operation and management.
- Leigh and District U3A and its Trustees should guard against any possible breach of trust.
- Leigh and District U3A Trustee's should be fully aware of their responsibilities to its organisation and membership.

External Risks

- Leigh and District U3A and its Trustees should be aware of its perception with the public and its reputation
- Leigh and District U3A and its Trustees should be fair and reasonable in its dealings with any others who could be regarded as stakeholders or otherwise adversely affected by its actions.

Operational Risks

- Leigh and District U3A should be aware of any risks to property or personal safety that may be occasioned by its operations.
- Leigh and District U3A should be aware any risks to the security of its assets.

Management of Risks

The management of risks for the organisation will involve

- Establishing a risk policy, which this document endeavours to do.
- Identifying all possible risks that may affect the organisation and its operation.
- Assessing those possible risks for the likelihood of them occurring and the possible outcome if those risks did actually occur
- Evaluating any action that needs to be undertaken to minimise the occurrence and effect of those risks
- Undertaking periodic monitoring, appraisal and assessment of the risks

Managing the identified categories of risk

Financial Risks

All financial risks and procedures are covered in a separate document entitled **Leigh and District U3A Financial Controls Policy**.

Governance Risks

- Leigh and District U3A and its Trustees will ensure that all appointed persons have the relevant skills and experience to undertake the roles assigned to them. Appointed members may, therefore, be asked to accept help or to step down if it is envisaged that the task(s) allotted to them is beyond their means.
- Leigh and District U3A and its Trustees will seek to establish that there is no conflict of interest that may prevent them from properly undertaking any role assigned to them. Such persons may be asked to declare their interest and withdraw if decisions are to be made which may be affected by that conflict. In serious conflicts of interests that person made asked to resign from their allotted role

- Leigh and District U3A and its Trustees will ensure that all appointed persons carry out training and subsequent refreshers relevant to the role(s) to which a member is appointed.
- Leigh and District U3A and its Trustees will endeavour to take all necessary steps to ensure good and sound succession management.

Compliance with Legislation and Regulations

- Leigh and District U3A and through its Trustees ensure that each appointed Officer is keeping up to date with all items of legislation and regulations which are relevant to his/her area of immediate responsibility, and that any relevant changes are advised to other Trustees at the earliest possible Committee Meeting.
- Leigh and District U3A and its Trustees will be made fully aware of their responsibilities to its organisation and membership.
- Leigh and District U3A and its Trustees will monitor the actions of all its Trustees to ensure that there is no breach of trust by any member.

External Risks

- Leigh and District U3A and its Trustees will ensure that it and they act appropriately in all circumstances to ensure the reputation and integrity of the organisation is maintained.
- Leigh and District U3A and its Trustees should be fair and reasonable in its dealings with any others who could be regarded as stakeholders or otherwise adversely affected by its actions, and appropriate training and advice is given to ensure this occurs.

Operational Risks

- Leigh and District U3A and its Trustees will take all appropriate and reasonable measures to ensure that all relevant property is protected from damage and that health and safety measures are in place to protect any persons from harm. To this end risk assessments will take place for all the organisation's events and activities. These will be regularly reviewed and updated to reflect any change in circumstances.
Relevant paperwork to cover these risk assessments and recording of data are attached as appendices 2-6.
- Report forms will be completed and maintained in the event of any incident occurring (see appendix 7)
- Leigh and District U3A and its Trustees will take all reasonable measures to ensure that the organisation's assets are protected, maintained and safely stored.

(Appendix 1) Risk Policy (Leigh and District U3A) Insurance Cover Overview

Leigh and District U3A is covered by the Third Age Trust for liabilities in the following areas. For complete details please check in Blue Committee Reference Book.

Public and Products Liability

Money Cover (note there is a £1000 limit)

All Risks Equipment Insurance (limit £25,000)

Home Contents Cover (cover property damage whilst a member is hosting a U3A event in their own homes)

Charity Indemnity Cover (covers losses from wrongful acts of any trustee)

Tour Operators Liability Cover (covers short study trips with overnight accommodation) and includes public and property liability, emergency legal assistance and professional indemnity

Copies of the relevant policy cover notes are included in the Committee Reference Book.

(Appendix 2) Risk Policy (Leigh and District U3A) Test and Report forms

The following forms are included in the Blue Committee Reference File, please see for fuller details

Electrical Inspection and Testing (sometimes known as PAT testing)

Incident Report Form (record of incidents involving property damage or personal injury)

Portable Appliances Register. (Note we currently have an asset register of equipment bought for the use of Leigh and District U3A. The number of items is presently small and the cost has to date been written off over the financial year in which purchased).

Venue Risk Assessment Checklist

Venue Checklist (On Day of Use)

Walk Leader Risk Assessment Checklist

Workshop Activity Risk Assessment Checklist (for use in sessions where sharp tools, and electrical equipment is used, or there is a danger of toxic or harmful materials being used or generated)

Reviewed: 30/06/2018